In a traditional model, the teams work in silos, managing servers, network storage, applications, etc. In this model of operations, a ticket is raised to resolve an issue, and it goes through a series of escalations, adding to downtime and affecting the end user. In the new model, Site Reliability Engineering SRE teams takes ownership of resolving the issue proactively, instead of raising tickets. Understanding the state of the system through data becomes critical here. Applications should be designed to provide metrics that operations and development teams can use to jointly resolve issues. When a system is down, the goal is to stay within an established error budget. It important to have a team that understands both costs and cloud complexity. Observability is crucial to understanding the Service level Objective SLO of a product in the cloud to improve cloud reliability. There are several tools available on the market, such as product development and debugging tools that can help improve observability, but they are not comprehensive. If the engineering teams provide the tools with data, they can do their magic. However, not many of these tools are ready to provide extreme observability. The cloud industry is still catching up. The focus needs to be placed on improving the observability of these tools, and, therefore, improving cloud reliability. Experts from the industry suggest that as customers migrate to cloud platforms and modernize their monolithic type workloads, they need to rethink how they collect output signals, such as logs, metrics, and traces. Aiming to improve observability and evaluate the health of their own cloud applications. Making site reliability engineering a priority Davos today is more focused on automating the operations part of development cycle until a product gets to production. In SRE, the development and operations teams work together to help in product evolution and maintain reliability in production, a manifestation of development and operations coming together. As far as security is concerned, the cloud provider is responsible for the security of the cloud and ensuring infrastructure is secure and reliable. However, the customer is responsible for security in the cloud. The way these security features are implemented in your application is up to the development team or the consuming client. It much like how a car comes with safety features such as a seatbelt and breaks. However, it up to the occupants to use these feature

Better understanding of how and where the money is being spent is essential when it comes to cloud computing costs. Tagging is the first step in identifying where the costs are being incurred. Identifying spending areas helps to put together an implementation plan and define budgets. In the year ahead, cost reduction on cloud services will become a priority area for most organisations. It encouraging that industry leaders are working together to address these issues through organisations, such as the International Finance Corporation IFC. As costs skyrocket, for all enterprises, knowledge sharing within the industry will scale. Following the increased enterprise adoption of cloud over the past two years fuelled by the pandemic, 2022 will be the year where the sector will priorities Clouds efficiency. Change, regardless of its nature or scale, is generally met with one common reaction resistance. However, the workplace today is more dynamic than ever before, and from shifts to hybrid working styles to constantly changing technology, it is safe to say that change is the only constant. Often, a gap emerges between the need for employees to constantly adapt to the changing workplace environment, and the lack of skills needed to do so. The pandemic has definitely served to prove to us that it is no longer sufficient to equip employees with the skills needed for the present, as the sudden nature of disruption can lead to the adaptation period generating immense losses for companies. In this context, prevention is indeed better than cure, and companies must build adaptability into their workforce, to ensure that they are equipped to quickly adapt to change. While adaptability is often understood in different ways, it can be broadly understood as the time taken to seamlessly integrate with new needs in a changing environment around us. These changes could involve mindset shifts often the toughest to tackle, plans, strategies, ways of execution, technology, customer needs, place of work, working culture, management shifts etc. Thus, L&D strategies must upgrade from equipping the workforce for the needs of the present to building adaptability and resilience as well. Adapting to Changing L&D Needs The pandemic definitely served to highlight the infinite potential of individuals to make possible what was previously considered impossible, when presented with the need to. Several tasks and events that were previously considered impossible to execute remotely, are now be

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Thus, companies must strike a balance between employee driven learning and company mandated programmes to achieve the organization business goals. With this changed model, it is a requisite that business leaders invest more in L&D initiatives to bring in the best learning courses and platforms for their workforce. This helps in skill up gradation at a faster pace. There has been an increase in community learning and cohort learning which motivates an individual as he she watches their peers take up courses, certifications and learning modules. Visibility of the interests of employees at an organizational level also helps in planning and providing opportunities to them. Moreover, today, the how of the framework is as important, or perhaps even more important than the what. Traditional Lamp D structures, especially those involving mentorship, shadowing and on ground activities, are becoming increasingly difficult to execute. As a result, companies must shift towards technological solutions that enable the creation of engaging, virtual knowledge enhancement systems that ensure that the lack of physical interaction does not create a gap in knowledge acquisition. The Journey From L&D To Adaptability How Does One Enable The Other The L&D team acts as the catalyst for these skills, as learning in itself involves having an open mind to acceptance. When devising an L&D strategy for increasing adaptability, a key task is generating awareness of current trends, be it in the technology space or operationally. These trends must then be broken down into the skills needed to adapt to them. For example, if hybrid working is an industry trend, then new learning's for a hybrid environment need to be brought into the workforce. However, imparting the necessary skills and learning for adaptability is not sufficient, and L&D frameworks must also involve metrics and opportunities for employees to demonstrate these newly learned skills in their work. It is when a seamless transition from learning to application exists that an L&D framework can be considered truly successful. A workforce operating in discomfort can never produce outcomes. Ultimately, adaptability aims to minimize the period of discomfort brought about by change to the least possible extent, and the L&D team plays a key role in laying the foundation for the same. The faster the adaptability, the faster one can return to a state of comfort. At the end of the day, the success of an L&D framework depends on the seaml

To enable informed decision making. However, digital is not a defined project which has a start and end date. It is an evolutionary process that the companies must go through to keep up with their ecosystem which, in turn, is increasingly powered by digital technology. What missing It is commonplace for companies to identify some legacy applications and try to modernize them. Adoption of new age digital tools is also considered to be a visionary step. However, a holistic approach or roadmap that can stitch together various digital initiatives into the organizational fabric and embed it into the company DNA and culture is where the rue value is. Many companies have overlooked this important aspect in their zeal to embrace digital as well as due to their fear of missing out FOMO or lagging competition. How do we go about it Creating a roadmap for digitizing the business is critical. This needs to be undertaken in four simple steps abbreviated as RISE. Reimagine Every touch point or interface that the company offers its stakeholders needs to be examined. It could be revenue generating touch point accessed by customers. It may also be an operational or business enhancing interface utilized by employees and other relevant stakeholders. Digital has changed the ecosystem and the way customers access, interact, and engage with businesses. Envisioning a customer journey or the employee engagement in a digitized ecosystem and simulating journeys can help organization to prepare a blueprint for its digital transformation initiatives. Augmenting it with a detailed plan and timelines can generate a roadmap which can be the compass that guides the digital transformation ship in the right direction. Integrate The roadmap enables the teams to understand how the entire IT landscape applications and the underlying technology layer can be modernized. Curating the landscape of applications by running it through a functional and technical feasibility prism may create the newer spectrum a leaner, relevant, significant, and digitally attuned IT landscape. This exercise may also help to optimize investments made towards digital and enhance confidence with respect to adoption of digital technologies and ROI generation. Structure structured digital transformation is the most critical aspect. We must appreciate that digital tools, technologies, and solutions span across the IT landscape. Getting lost in the milieu of tools, technologies, programming languages, and jargons that often

Get the desired reaction from them. Business centric Layer The enterprise business application landscape must accommodate the macro changes in the form of hybrid work models, VPN based connectivity from multiple devices and unfamiliar networks etc. The applications must also align to the dynamics that the API economy brings about with respect to multiple integrations, inter connection across departmental applications, and connecting seamlessly with self serve interfaces handled by business users. Hence, the business centric layer is a constant work in progress in terms of modernization, cloud adoption and automation to create swifter processes, and augment the security of data and systems. The digital transformation roadmap needs to structure and carefully consider this business centric layer and wedge it perfectly into the digital transformation blueprint. Platform centric layer With the extent of digital transformation and modernization that application landscapes are undergoing, the underlying IT infrastructure also needs to scale dynamically and adapt to new technologies faster. Be it the transformation from a monolithic to micro services architecture to optimize consumption of network, storage, and processing resources or accommodating the need to manage proliferation of data and access points, the platform centric layer also calls for deep thought and planning in terms of implementation of the apt digital tools and solutions. Enhance A structured digital transformation exercise will convert the digital roadmap into a structured implementation blueprint across the customer centric, business centric and the platform centric layers. This sets a robust base on which progressive digital initiatives can be built and organizations can enhance the value that their systems, and data can generate. The value of a well structured digital transformation implementation comes in the form of accelerated, yet well informed decision making, higher levels of quality, governance, and compliance, and augmented customer delight. All these factors contribute to sustained growth and enable companies to not only stay ahead of their competition and grow their top line but also consolidate and enhance market share. I hope adding structure to the digital transformation effort can enable companies to RISE to the unprecedented opportunity that digital presents. The companies which successfully embrace this challenge will undoubtedly be the leaders in their sector and harbingers o

Ecosystem these components are primarily Hospital information systems HIS, Call Centre Solutions, CRM systems, self service kiosks, Patient App with Video Consultation feature, Homecare App, Payment gateways, Internet of things Iota, AI ML, WhatsApp integration, Backup office ERP, IT enabled Ambulatory response and control systems, among others. Hospital Information System HIS Hospital Information System HIS is a core component for any hospital to manage various services and processes within the hospital. This is similar to a core banking solution in the banking industry. HIS handles the entire patient journey within the hospital right from registration appointment to consultation, pharmacy, outpatient services, inpatient services, lab radiology, and health checks, etc. HIS integrates with all the associated add on solutions for a seamless data exchange. A stable, reliable and scalable HIS is at the core of the IT landscape for any hospital wanting to provide good patient experience and process transparency. ERP is used for back office functions like finance, purchase and HR, and is a key component of Hospital digitization. Healthcare institutions across India use SAP solutions for back office functions. SAP ERP is closely integrated with HIS for exchange of information, such as revenue consumption posting which is used for various reporting purpose. Furthermore, integration of SAP and HIS is crucial for automated and seamless flow of information between these two core systems. Call Centre & Queue Management System Call centers are the first point of contact for patients wanting to enquire or take appointments from doctors. Hence, this is an entry point for a patient journey through the hospital. Appointments can be booked for a video consultation or a face to face consultation with a doctor. Through an internal queue management system, hospitals now have a simplified process of managing appointments of doctors. Call center software are tightly integrated with the Core HIS for exchanging doctors and slot details and keep the information up to date on the call center software. Patients have an option to book appointment through call center, portal, patient mobile app as well as self service kiosks installed in hospitals. Customer Relationship Management CRM The CRM plays an important role in capturing all the digital journey leads of a patient and creates the funnel for conversion. It also captures lead management and lead journey within the system. CRM is

Like retail, banking, food delivery, household services, etc.. Healthcare has also transformed their service delivery using mobile apps. We had a basic patient app a few years back but today our mobile app is much more comprehensive and offers a seamless experience to our patients. The present app offers services like registration, appointment, payments, video consult, health check ecommerce, access to patient records lab reports, prescription, bills, etc. IT teams keep sending out updates on a periodic basis with new features and stability performance updates to our mobile app. During the pandemic, patient apps were extremely useful for delivering end to end OPD consultation services to patients including online payments. By creating applications with the added feature of inbuilt video option, patients opting for the service do not need to install third party video apps like Zoom, Microsoft teams etc. With the advent of IT in healthcare systems, such applications move beyond to provide with rich features, simple and intuitive design and ease of use. We strongly believe that video consultation will continue to grow even after the current pandemic phase is over and it has a great potential to further grow in future. WhatsApp Integration As we move forward into the digital healthcare era, WhatsApp holds tremendous potential for healthcare delivery organizations in terms of last mile connectivity of healthcare. As we know, WhatsApp is one of the highest used mobile apps globally. This app is installed on almost every smartphone and has huge adoption due its ease of use, rich features & stability. Having made a huge success as a social media app for retail consumers for chats audio video calls etc. WhatsApp has now forayed into the enterprise segment as one of the key components of the Enterprise Digital Strategy for business process automation & better customer experience. WhatsApp has become an important component of Patient Care. Healthcare has integrated processes using WhatsApp. Providing key information to patients using WhatsApp is one area wherein hospitals are investing hugely and plan to offer all the mobile app features on the messaging platform as well. This will empower patients to avail our services with a very simple to use solution without a need to install a separate app. WhatsApp is also integrated with HIS and other key applications for exchange of information to provide a seamless and improved patient experience. Through WhatsApp, healthcar

A major pillar of the healthcare delivery ecosystem with an ever increasing demand for more and more hospital beds, the government is also investing in a proper framework and regulatory mechanism to encourage the use of digital technologies. This will improve the quality of care, creating a centralised repository of health data records, maintain confidentiality of electronic health record EHR electronic medical record EMR data and extend the healthcare services to more and more citizens across the country. Digital Transformation is going to be a strong focus area, especially for large enterprise hospitals in the country. Some of the use cases of this digital transformation would be To improve Patient Experience by providing self service, real time, on demand, transparent, reliable and easy to use access to healthcare services for patients. Use of technology in the areas of ICU management monitoring ice & ambulatory Control & response systems with a centralised digital command center, 3D Printing for surgeries as a part of targeted treatments, use of portable sensors, tags, etc. will redefine the care delivery model for these core areas of hospital. Robotic process automation RPA & AI to automate the complex processes and documentation so that the caregivers can spend more time with patients rather than be busy with documentation. Use of technologies like ERP, RPA, AI ML etc. for better operational efficiency. Integration with the vendor ecosystem supply chain automation, vendor payments, etc. is also an integral part improving operational efficiency. The bottom line here is that while digital technology will be used extensively to automate processes and transform the overall care delivery experience, there will still be a need for human expertise for complex procedures and seriously ill patients. As of today, Prepaid Payment Instruments PPIs are well ingrained into the country payment landscape. Individuals and businesses use these instruments on a day to day basis in the form of mobile wallets or prepaid cards to facilitate simplified payments. In essence, users pay the desired value for PPIs using credit cards, debit cards, cash, or other PPI. This value is stored in these instruments and can be used instantaneously and conveniently across several platforms. As the usage of PPI gains traction, this article covers important updates regarding the interoperability of these ubiquitous payment instruments. However, before delving into the interoperability of

Issued by banks and non banks after obtaining minimum details, necessarily including a mobile number verified with and a self declaration of name and unique identity identification number of any mandatory document or any such document with any name listed for this purpose in the Master Direction on of the PPI holder. These can be used only for the purchase of goods and services and do not permit funds transfer or cash withdrawal. Small PPIs can be used at a group of clearly identified merchant locations or establishments which have a specific contract with the issuer or contract through a payment aggregator payment gateway to accept the PPIs as payment instruments. Such are issued by banks and non banks after completing the KYC of the PPI holder, along with a Video based Customer Identification Process V CIP, and can be used to open beneficiaries and INR Reloadable, Max value shall not exceed INR 3K, Cash out or Funds Transfer not permitted for such Instruments. Apart from MTS, such PPIs shall be used only at those merchant outlets whose activities are allied related to or are carried on within premises of the MTS. Now, let come to the interoperability mandates on these instruments Interoperability is the technical compatibility that enables a payment system to be used in conjunction with other payment systems. As per the Master Directions on Prepaid Payment Instruments, interoperability has been mandated on all Full KYC Wallet Cards, and interoperability is mandatory on the acceptance side as well. As such, the QR codes in all modes will be interoperable by 31st March 2022. In effect, money loaded on one PPI can now be used across card and UPI acceptance network in India. While Full KYC PPIs issued in the form of wallets will feature interoperability across PPIs through UPI, Full KYC PPIs issued as cards, physical or virtual, will be affiliated to the authorized card networks. Finally, the PPI MTS will be exempted from interoperability, while Gift PPI issuers will have the option to offer interoperability. This is a beneficial step for financial inclusion and towards reducing cash usage in the country. Requirement to achieve interoperability through issuer will act as the Payment System Providers PSP in will issue a handle to per its policy guidelines taking risk management aspects into for UPI by their link its customer wallets to the handle issued to its customers of any bank or any other PPI issuer. Authentication shall be completed by the PPI holder a

Organizational innovation based on workplace creativity has emerged as a separate source of competitive advantage. Innovation is defined as the application of new ideas that are innovative and valuable to the organization in order to bring new products and services to market or to change how work is done. Employee creativity, according to researchers, contributes to significant organizational innovation and determines an organization sustainability. Modern managers must encourage staff to be more creative in their approach to work as part of business change. Creativity is influenced by HR interventions such as creativity training, rewards and incentives, and organizational learning. Researchers define creativity as taking a unique approach to solving issues, bringing innovation to old ideas, and coming up with a new solution. The members of the organization are the source of creativity. As a result, many researchers believe that people are an organization most valuable resource, and that in order to succeed, companies must learn how to manage, motivate, and reward them. As it excites and inspires individuals, providing rewards and incentives to employees appears to be the most realistic strategy to boost employee innovation. According to empirical research, paying an employee for their innovative achievement increases the employee interest. How Human Resource Management Enhances Creativity and Innovation Employee creativity and invention have been widely acknowledged as contributing to corporate effectiveness in recent years. Many elements have been identified by researchers as stimulating or inhibiting creativity and innovation. Top level leadership, organizational culture, R&D investment, and organizational structure and design are all examples of these factors at the organizational level. Leadership at the managerial level, as well as coworker support, play important roles on the job. Human resource management HRM can play a proactive role in supporting innovation in a changing environment, according to a previous argument. According to research, certain HR practices, including as human resource planning, profit sharing, and result oriented assessments, as well as selectivity in staffing, training, and incentive compensation, boost performance. Others link various sorts of HRM bundles, systems, or configurations to various metrics of organizational performance. High involvement work systems and high performance work systems are two terms used to describ

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Firms can, for example, acquire new employees with a high level of creative capability, provide training, and re design compensation systems to encourage and reinforce employees creative behaviors. Summing up the shift from the perception of creativity as the domain of a select few gifted individuals to the belief that individuals creativity can be influenced by groups, organisations, and even entire societies reflects the growing relevance of creativity as a driver of innovation and economic success. Human resource management and her professionals play a critical role in encouraging a creative environment that reaches across organisations through rewards, recognition, management practices, and the communication of organisational values that respect and support each individual unique skills and creative potential. In this era of the aging world population, chronic diseases are growing in incidence and prevalence despite medical and technical advances. According to the national kidney foundation inch, New York, 10 of the population worldwide is affected by chronic kidney disease Indian, and millions die each year because they do not have access to affordable treatment. According to the 2010 global burden of disease study, Indian was ranked 27th in the list of causes of a total number of deaths worldwide in 1990 but rose to 18th in 2010. This degree of movement up the list was second only for hive and aids. In India, it represents the 8th most leading cause of death. Over 2 million people worldwide currently receive treatment with dialysis or a kidney transplant to stay alive, yet this number may only represent 10 of people who need treatment to live. A lancet report of 2013 estimated that number of cases of kidney failure would increase disproportionately in developing countries, such as china and India, where the number of older adults is increasing. The same report outlines that in middle income countries, treatment with dialysis or kidney transplantation creates a substantial financial burden for the majority of the people who need it. In another 112 countries, many people cannot afford treatment at all, resulting in the death of over 1 million people annually from untreated kidney failure. With increasing life expectancy and the prevalence of lifestyle diseases, countries have seen a significant increase in the majority of chronic kidney disease Indian in the last decade. Diabetes and hypertension account for over 2 3rd of the cases of Indian. In India,

Such as coping with several comorbidities, pill burden, and compromised quality of life. Quality of life deteriorates as the severity of kidney disease increases. Other reasons for sudden deterioration of kidney function acute kidney failure are Severe until Dehydration due to prolonged poor intake or losses from the body in a severe episode of diarrhea or vomiting. Home care he services can eminently help these patients cope with these challenges, maintaining their independence and fulfilling their preferences of receiving care at home. He services provide support to patients and help them manage their diseases in their communities. The independent treatment modalities for eased peritoneal dialysis, pad, and home hemodialysis, had have become popular as suitable alternatives to hospital based treatment modalities. One of the significant advantages of he is avoidance of hospital acquired infections, which can lead to increased morbidity and mortality. Especially in this covid time, he is a very suitable option. It avoids exposure to pathogens and dramatically saves the expenditure of transport and other hospital expenses. A trained team of health care workers, including nurses and doctors, can improve the quality of life of such patients with their flexible and empathetic care in the home environment. Mental and spiritual wellbeing is needed for recovery from any illnesses and to prevent the progression of chronic diseases. He will add to this aspect of healing our precious patients. Hence, he may help provide more efficient and higher quality care for these patients. In addition, the cost of providing he services is significantly lower than that in a hospital. Apart from regular monitoring of sugar and blood pressure to keep the disease under control by modifying medication as per need, advanced he services for critically ill patients with comorbidities are also now available in India. Multi disciplinary teams mates of doctors and clinicians are constituted, and an ice type environment can be created in the home complete with medical equipment, expert nursing, and other medical staff as well as consumables. Such a facility at home could cost less than half of being in an ice of a hospital. All aspects of kidney care, including dialysis at home and kidney transplant care can be provided in the comfort and congenial environment of the home. The package consisting of close monitoring of vital parameters, catheter, bowel, and edema care, along with infection

As a commodity is pass in the world to take our Indian see In India, jeweler has always held cultural relevance and a place of pride within bridal trousseaus, heirlooms, and heritage. While both jeweler and gold are still considered valuable in terms of financial security and sound investment women are now moving away from tradition dictated designs rife with ornate and heavy pieces. In our modern world, jeweler is no longer seen as a financial asset. For the contemporary Indian woman, it has come to mean much more than that. From style to statements. As more and more women chalk out careers for themselves, assert their financial independence, and liberate themselves from the social constriction of gender based roles, their jeweler choices evolve with them too. Increasingly, women are choosing jeweler to embrace their femininity, enhance their style, and make powerful statements. No longer is jeweler just an accessory, but also a means of self expression. Jeweler says a lot about a woman. Research has frequently shown that the modern Indian woman is now selecting jeweler that is increasingly abstract in form and in tune with her own personality. Traditional trousseaus and ornate designs have given way to elegant everyday wearable. In fact, a woman choice of jeweler is a clear reflection of who she is, or how she wishes the world to perceive her. For instance, a corporate powerhouse usually chooses sleek, contemporary designs that give her boardroom armor an extra edge. A woman who loves big, chunky jeweler will more often than not have an active and bubbly personality. While someone who tends to be more organized and put together, prefers to wear matching sets. Today, women see jeweler as something extremely intimate and inextricably entwined with their personality much like an extension of themselves. This often inspires a sense of comfort and confidence in their own skin. Traditions are giving way to trends. As women move away from traditional, heavy and intricate pieces, the jeweler market has seen a boom in the demand for designs that are contemporary, light, abstract and unique. While her financial literacy now informs her choices in considering gold as well as digital gold fruitful investments, the Indian woman no longer believes that jeweler should be old fashioned or cumbersome. Finding a personal connection with a particular piece, set, or collection has become a pivotal factor in driving most consumer choices when it comes to jeweler. To sum it u

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The Constitution of India is a secular document. It does not declare a state religion, provides everyone the freedom to profess, practise and propagate their religion and prevents the state from discriminating on religious grounds. Yet, the pages of the original Constitution now encased in Parliament which contains these secular precepts are adorned with beautiful artwork featuring Ram, Lakshman, Sita, Krishn, Mahavir, Gautam Buddha, Guru Gobind Singh, Akbar amongst a host of Indian cultural, religious and historical icons. It is at once a celebration of India history, its religiosity, and its achievements over time. Nandalal Bose of Shantiniketan found no contradiction in embellishing a secular document with artwork that included religious figures. Rabindranath, the founder of Visva Bharati where Nandalal honed his craft, himself had compared India to a pot of holy water purified by the touch of a myriad religions and races. Reports that India is close to clinching a deal with Russia for buying 3.5 million barrels of its crude at deep discounts appear to have divided opinions in the West. But crucially, the US has indicated that should India go ahead with the purchase, it may not violate American sanctions already in place against Russia. After all, despite the war in Ukraine, European nations are continuing to buy energy from Russia. The European dependence on Russian energy is also why the US did not go for a complete ban on Russian oil exports and chose instead to just bar Russian energy imports into the US. In fact, the EU recently discussed new sanctions against Russian oil majors Rosneft, Transnet and Gazprom Neft but clarified that it will continue to buy oil from them. Hence, nobody has moral grounds to question India in case it goes ahead with the Russian oil deal. Besides, 3.5 million barrels don constitute a big volume for India given its daily consumption of 4.5 million barrels. In any case, Russian oil only accounts for 2% of total Indian imports. Therefore, the transaction is more symbolic in nature and will serve as a test case for New Delhi Moscow trade in the new environment. Of particular interest is the payment mechanism for the transaction with a rupee trouble arrangement reportedly under consideration. Since most of the Russian banking system is under sanction, payment would also have to be routed through Indian banks that don have any business in Western nations. Actually, sanctions on Russia have once again provided impetus to calls

Look at internationalising the rupee to firewall future strategic trade from Western sanctions. Both Trump with Iran sanctions and Biden administrations have now forced India to rejig its trading patterns. And while Russia has not made things easy with its unjustifiable Ukraine invasion, India should be compromising its strategic autonomy in trade. The latter is a matter of how India should view the Ukraine war. It is a geoeconomic strategy commensurate with India position in the global order today. Bihar chief minister Nitish Kumar outburst against assembly speaker Vijay Kumar Sinha is a dramatic demonstration of increasing problems in the BJP JD U coalition. The proximate cause complaints about policing in the speaker constituency of Nitish ire against Sinha is less important than the root causes. Nitish frustration at being the junior partner in the governing alliance is not a secret, and neither is bigger partner BJP problems about what it sees as the CM stranglehold over the police and bureaucracy. Bihar is the one heartland state BJP has won on its own as yet. And given the party fierce ambitions, it stands to reason that a solo Bihar victory is somewhere in BJP to do list. Nitish, on the other hand, as a canny politician may know his future will be about maintaining political relevance. Of course, neither partner can afford a divorce right now. For Nitish, with just 45 legislators against BJP 74 and RJD 75, the RJD Congress Left alliance, which is only marginally behind NDA in numbers, is hardly a better choice than BJP. More so since BJP governs at the Centre and is better positioned to bring more projects and funds into the state. BJP is grooming caste leaders and wooing women in Bihar. But it will remember that breaking the JD U RJD mahagathbandhan in 2017 paid rich rewards for it in 2019, with NDA bagging 39 of Bihar 40 Lok Sabha seats. JD U EBC Mahadalit axis against Yadav dominated RJD and Paswan dominated LJP is a valuable addition to BJP base. With 2024 in sight, BJP central leadership may want to keep Nitish in good humor, despite grievances of local leaders miffed over not being consulted even on key policy issues like reviewing the liquor ban. Given the iron hand of BJP central leadership, the party Bihar unit can grumble but, unlike in Congress, will not be allowed to spoil a larger game plan. The triumph of Aam Aadmi Party in Punjab could well be a real life replay of Shola, Seven Samurai, and dozens of other movie blockbusters. Just as

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Candidates including Mann, have acknowledged being beholden to Delhi for inspiration and guidance. Kejriwal leadership in the 2022 elections was clearly evident when Mann came to the capital to seek his blessing immediately after AAP was declared a clear victor. The gratitude that Mann has shown is fulsome and unbegrudging. It began with Sonia famous no. It has ended with the electorate shame us no. In 2004, Mrs Gandhi stunned everyone by declining the Pushpin after she led her party to spectacular victory. Today, Congress only feat is defeat. Yet, last Sunday, after the total assembly elections rout, CWC members said a unanimous No to Sonia Gandhi equally stunning offer to step back along with both Rahul and Priyanka. Sadly, the party would be over even if they had said yes. Who would take their place was too terrifying to contemplate. Only the Gandhis can hold the Congress together. But there no glee in their glue. In 2019, Rahul said No to continue as party president after the drubbing at the Lok Sabha polls. But even his Yes seems like a No and vice versa. In the early days, the clearly more capable Priyanka was told to say No, and hand the reins over to her naming brother, the son preference indicating the total Indification of Sonia not that the Italians are any different. By the time mulish Mama allowed her to say yes, most other parties had galloped ahead. Einstein said I m grateful to all those who said No to me. It because of them that I m doing it myself. It fitting that a dynastic party should find relevance in the words of the progenitor of the theory of relativity. No is the default setting down the leadership line. As soon as the High Command said No to Captain Amarinder Singh, Sidhu kept saying No to Channi, and now former PCC chief Jakhar has jumped on the damnwagon. In Rajasthan, Pilot and Gehlot refuse to cast their lots with each other. It same differences in MP, Karnataka. Kerala All this is turning the party into a No Man Land, and into an All Fly Zone. So, net, this is the takeaway. Congress perverse genes have twisted conventional belief. The ability to say No is the marker of empowerment, but the party has turned it into the exacting opposite. Or take another example from the playbook of women rights: No is a complete sentence. For the Gone Old Party, it a death one. Completely. Mohalla means mock fights between contending armies, tussles without causing physical injury to each other. And these fights are a part of Hola Mohalla, a

Astride a galloping horse. Martial arts swordplay and archery that were practised by his warriors daily under his guidance too were displayed in this fair. The Guru laid the tradition of rewarding on this occasion all those who showed exemplary talent, diligence and devotion. The festival of Holi from then on gained a new significance at Anandpur Sahib. The festival of colour now showcased the talent of people in martial arts and horse riding. With this, Guru Gobind Singh added a touch of masculinity to the festival, infusing it with the martial spirit. Gurdwara Takhat Sri Keshgarh Sahib located in Anandpur Sahib, being one of the four seats of Sikh religious authority, is the main source of attraction for devotees during the fair. It was here that the baptism ceremony of the Khalsa Amrit Sanskar was initiated by Guru Gobind Singh. Amrit Sanskar continues even today and a Sikh is transformed into Singh, a Khalsa, when he partakes of the amrit, nectar, prepared by the Panj Piaras, the Five Beloved Ones, here. A grand procession, about half a mile long, is taken out during Hola Mohalla, with the Nihang Sikhs in the forefront. In the vanguard of the procession, a gatka party stages mock encounters to display their swordsmanship skills, while the Nihangs, dressed in typical blue uniforms, adorned with weapons, ride along on horseback. Every now and then you can hear the congregation chanting at Sri Akal loudly in unison. And as they march through Anandpur, they throw Holi colours, gulal, on onlookers. The Hola Mohalla celebrations last for a week and also include kirtans, and lectures and symposiums on Sikhism. Langar, a communal free kitchen, is also a key feature of the fair. It is organised in an open ground where 3,000 4,000 devotees can partake of the langar together. The rich and poor all mingle and are treated equally, irrespective of the caste differences, and with a unifying spirit. In his eyewitness account of the Holla Mohalla, Bhai Nand Lal Goya, Guru Gobind Singh poet, described the joyous moments thus: When the flower of Holi blossomed in the garden of the world, it brought rejoicings and a smile on all dry lips. Rosewater, scented, powdered colours and fragrant gulal were showered profusely like the rain from heaven. Sprinkling of gulal and scented colours by the benign hands of the Guru. Hola Mohalla festival teaches us to face all challenges with faith, perseverance and determination. It reminds us that evil and virtue are always at loggerhead

Words a surgical procedure becomes inevitability in the course of treatment for many diseases. Given the innate sensitivity of any surgical procedure, obtaining informed consent constitutes an integral part of the whole process. With India bearing a high disease burden and the accompanying need for high number of surgeries, the country has a mammoth requirement of modern informed consent solutions. Estimates of need for surgery in India According to Lancet commission on Global surgery, there is a need for 5,000 surgeries per year per 100,000 people in lower middle income countries LMICs. India is an LMIC as classified by the World Bank. Looking at it differently, in an estimate, 11% of global burden of disease requires surgical care or anesthesia management, or both, with some studies calculating this burden to be as high as 30 percent. That India has a high disease burden cannot be questioned. A Springer study has estimated that as many as 3,646 surgeries per 100,000 populations are needed to meet the surgical needs of the Indian population. Another India based study without accounting for the pediatric population has estimated that 2,650 individuals needed surgery among 100,000 adults in India. The sheer number of surgeries conducted in the country in an estimate for the year before Covid 19 struck India, a staggering two core surgeries had been conducted in the country in a single year. And of these, 80 lakhs were general surgeries, followed by50 lakh gynaecological surgeries, 70%of which were C sections. Oncology, cardiology, neurology, orthopedic and gastro intestinal surgeries were recorded at 10 lakh each. The year before, in 2018, in a world record, AIIMS, the country premier hospital alone had conducted 1.94 lakh surgeries. However, in the immediate aftermath of the Covid 19 outbreak, there was a precipitate decline in elective and non emergency surgeries in the country. By May 2020 itself, there were reports of more than 5.8 lakh elective surgeries having been delayed or cancelled in the country due to the pandemic. In fact, the authorities in several states and districts had to direct that the surgeries be kept on hold in order to ensure that Covid 19 patients received utmost attention and care. However by January 2021, surgery numbers had again picked up, reaching 80 85% for Covid 19numbers.While these numbers would have again waxed or waned depending on the severity of Covid 19 situation, there can be no doubt on the colossal market size for s

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That if they are postponed for an unduly long time, the condition of the patient can deteriorate and even turn life threatening. How modern consent solutions differ from traditional ones before a doctor proceeds with an operation, he must explain in detail the whole procedure, the risks and benefits, and even the risks of not opting for a procedure. So, it is expected and indeed mandatory that the doctor or the hospital obtains the consent of the patient or family members. For his part, the patient must have the capacity to broadly understand the process and the consequences. And all this needs to be documented. However, unlike the traditional paper based and rather rudimentary consent process which often entails one way communication and exchange of sketchy information, today modern informed consent solutions are completely digitalized two way communication platforms enabling a more detailed and elaborate exchange of information between the doctor and the patient. Not only are they user friendly, but are also available in simple and easy to understand language, making it worthwhile for everyone, including the doctors, the hospitals and of course the patients. As such, they address the cause of patient education while also minimizing the possibilities of unnecessary post operative lawsuits against doctors and hospitals. Now that the omicron wave of the Covid 19 pandemic has shown signs of ebbing, there is every likelihood of cases of routine and elective surgeries, which had been kept on hold due to the pandemic, would again appear in extraordinary numbers. While traditionally serious and lifesaving surgeries along with C sections would continue to drive the demand for informed consent solutions, propelled by an increase in discretionary income, modern lifestyle changes would also give an impetus to surgeries for weight loss or plastic and reconstructive surgeries, or many other milder conditions. Thisagainwould trigger a high demand for modern informed consent solutions in the country. Reports are buzzing around about the thinking to relax the eligibility qualifications for professors associate professors in higher education institutions and term such supernumerary appointments as professor of practice associate professor of practice. The logic behind this is to hook up industry experts and professionals who want to teach. Undoubtedly, the idea of engaging experts from different areas for enriching the quality of higher education is a welcome move. But, i

The academic arena for enriching the overall learning process by bringing external perspectives to regular teaching to foster trans disciplinary approach and synergize the outside real world experience with the inside intellectual pursuits in the HEIs. Promote the interaction of skilled professionals with the learners and facilitate the imparting of industry relevant standards in skills, acceptable nationally, which could create a skilled workforce and also undertake R&D. The broader objectives behind hiring Adjunct Faculty for teaching Conventional higher education courses, kill based vocational courses, and Research courses appear to be matching with the freshly conceived professor associate professor of practice. It is worth noting that the eligibility requirements of existing Adjunct Faculty guidelines enable the hiring of persons of eminence with or without a postgraduate or Ph.D. qualification. The implications of relaxation in the qualifications for Adjunct Faculty never bothered the academic community, but the waiver of a Ph.D. degree for a person to be designated as professor associate professor of practice is raising eyebrows. Based on whatever is reported in the public domain, there are two prominent issues to look into. Firstly, to assess whether the required gap areas in teaching in HEIs can be met through the engagement of Adjunct Faculty following the guidelines already prescribed by UGC. If the present policy is unable to meet the expectations of HEIs, then the necessary amendments may be made in the existing UGC guidelines for Adjunct Faculty. Further, because of the never ending debate on the worthiness of the curriculum and teaching learning processes in HEIs from the employability perspective, it is quite important to evaluate the feasibility of permissible outside interventions. Duration available for completion of the course, contact hours, breadth of the subjects, credit requirements, etc. are the key factors to be delved into. The remodeling of curriculum integrating the field exposure in the form of internships, on job training, imparting hands on experience, etc. for experiential learning of students has been tried but not too much avail. Thus, it is obvious that there have been certain lapses that warrant immediate correction for subjecting students to practically experience their learning in the subjects taught to them. The classroom interactions & laboratory interactions require enrichment from the application point of view and

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Recent global headlines on quality of service at Air India should be a wakeup call for the Indian airlines sector. With global travel now growing, India is both a potential destination for tourism and business as well as a hub to connect Europe and Asia. Current geo political issues are also playing a role in the process. The Ukraine Russia war has meant that several countries are putting restrictions on their airspace. Given the geographical position, India could become a hub where the East meets the West. This means, several partnerships and code sharing arrangements. What is more, the rise of India middle class has meant that domestic tourism is also increasing. Yet, in addition to price, recent headlines remind us that quality of service increasingly is important for travelers. The good news is that the Indian government has taken some important steps to improve the aviation infrastructure. According to the Ministry of Civil Aviation, India spent around twenty thousand crores over the past five years on airport construction. During the initial stages of the pandemic, while the entire country came to a literal standstill, construction of airports continued at a breakneck speed. Airport construction was not just limited to expanding the major airports, but also to construction of newer ones, often in tier 2 cities. Ostensibly, while one of the reasons behind such construction is to ensure that the burgeoning demand for air travel from tier 2 cities along with the rest of the country is catered for, the other reason could be to exploit the externalities airport construction would bring. For instance, as larger swathes of the country become more accessible by air, international tourism industry in India will likely see a significant expansion. In a diverse country such as India, tourism can now expand and provide a myriad of opportunities for an international traveler. This growth of airports will have a potentially significant effect in local markets in terms of job creation in the services sector and improve global logistics to improve India internal supply chain and promote a more globally driven export based economy, which digital platforms can help to create. With all these changes, the Indian airline industry is bound to undergo massive transformation. Airlines in most countries must be domestically owned so growth depends on the establishment of global alliances with other airlines. Quality of service plays an important role in such alliances. Incre

There are quality standards that need to be considered. This includes the value creation of alliances, on time arrivals, and other quality of service factors. If India does not want to be left behind globally and to benefit from increased tourism and business travel, Indian companies need to understand that branding matters and that quality of service will be judged by more global standards. It is not just up to the government in creating appropriate infrastructure; even corporate response needs to align itself to the global standards. Recent response by Air India to the recent unsavory episode and Go Air response to leaving about fifty five passengers on the tarmac, leaves much to be desired. So, a few million dollars question, literally speaking is: can the Indian airline industry afford such negligence as we have seen in recent weeks? As Indian airlines open themselves up to the rest of the world, it is only fair that the rest of the world will assimilate some of the quintessential Indian values. At the same time, it is reasonable to expect the Indian firms to pay credence to the values some of the best foreign firms uphold. The Kala Ghoda Art Festival of Mumbai is one of a kind. The epicenter is the Kala Ghoda statue surrounded by art galleries like the Jahangir Art Gallery, Modern Art and Science Gallery, and educational institutions such as the Mumbai University, the Elphinstone College, and popular boutiques like Fab India, and Sabyasachi spread across the heritage buildings of the city. It is the center of art and culture, tracing back to the British era. It is a nine day festival which starts on the second Saturday of February and ends on the third Sunday. The festival started in 1999 to promote visual arts, dance, music, theatre, cinema, literature, children workshops and literature, heritage walks, urban design and architecture, and visual arts which included exhibitions, standup comedy, and stalls selling ecofriendly, handmade art and craft wares from almost 20 states, besides food stalls and blind people giving massage services and street shows, performances at cooperage band stand and grand stand. Though it is centered around the Kala Ghoda statue, the entire street area of Kaikashru Dubash Marg extends to several locations in south Mumbai like the auditoriums at CSMVS, the lawns of Prince of Wales Museum, Cross Maidan, Horniman Circle garden, M C Ghia Hall, the cafeteria at Westside, Tata store at Army and Navy Building, the Max Mueller Bhav

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And passionate members. The event management company appointed around 55 volunteers, while another 40 volunteers served for free out of their interest and passion this year. Under her leadership, the festival has grown, expanded, and become more popular than before. The festival collaborates with the Maharashtra government, UNESCO, US Consulate, among others, and meets its financial needs through sponsorships with a budget of around Rest 3 core 2023. The stall charges are Rest 90,000 for the first five days and Rest 80,000 for the last four days. The performing artists mostly do honorary performances, but those who charge, take nominal fees. The festival is well organised and managed despite its magnitude, with a variety of national performing artists from across the country. It is one of Mumbai favorite cultural festivals in which visitors come from far off suburbs. It is a festival that gives opportunity and a platform to deserving budding artists and to senior popular national and international artists. It helps in generating earnings for the artisans who sell their products in the stalls around the festival. Others. India is one of the richest countries in the world in terms of heritage and culture. It is worth visiting this festival which is keeping up and maintaining the art and culture of modern India year after year, and encourages creative talents of the youth, performing artists, and handicrafts of many states supporting literary growth and mythological practices. Being a part of the residential schools for more than two decades I can advocate more on the importance of these schools over any day schools. Most of the parents are confused whether their child should study in a day school or in a boarding school. This question is really an open question, and the answer is just like the edge of a sword. Let me throw some light on the importance of residential schools. All schools say that their curriculum is child centric, and they focus on the overall development of the students. First, we must understand what an overall development is. Overall development is the intellectual, physical, emotional, and spiritual development of a child. Getting the quality education and inculcating the core values of holistic learning i.e., perseverance, conceptual learning, and the application of the learned concept in a day to day life lead toward intellectual development. Participating in almost all major games and excelling in any one sport, jogging, running, yoga,

Their peers, teachers, and counselors to manage these emotions. In these schools, the students learn to share and believe in collaboration due to the ambiance of these schools. Spirituality is not to be a religious, but it is a way of living. To know yourself and to be a rational thinker is a spiritual development of the child. To have faith in values and to respect the faith of others is to be a spiritual person. Most of the residential schools claim to cater the needs of the children and prepare them to face the challenges of the modern world. It is true that if a child is skilled with intelligence, values, and logic, he she will certainly excel in this competitive world. The residential school child is independent, a collaborative learner works comfortably in a group, develops leadership quality, and leads with an example. He she is a risk taker and never hesitate in taking initiatives, analyses the situations and reflects upon the actions. As these schools have a well-planned schedule and routine, that teaches the children how to become an effective and systematic in their areas of action. Most of the boarding schools have their own curriculum, which gives an opportunity to each student to recognize his her strong and grey areas and work on these for further development. In day schools lack of time is a major constraint which limits the innovative ideas, whereas in boarding schools students work till late night and even on holidays on the various projects to shape the innovative ideas. Under one roof, all facilities are available that increase the quality of the productivity of activities, whereas in most of the day schools due to the lack of resources, children and teachers become subjective and lack in the objectivity of the concepts. Let me mention that some of the major activities occur in a boarding school in which children take part after the academic schedule of a day. These are various societies viz. Debating, science, mathematics, business, art, music, astronomy, quizzes, poetry recitation, and adventurous, etc. Apart from these children take part in games and sports, swimming, golf, boxing, shooting, chess, cycling, horse riding, and community service. The various well structured avenues for the children to get more exposure i.e., Model United Nations MUN, International Award for Young People IAYP, Round Square, etc. Through these activities, children become a responsible, motivated, and well versed citizens. Some of the day schools also foll

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If you plan to celebrate the festival of colours, popularly known as Holi, you need to do some skin prep. The tanning caused by the harsh sun and the colours may damage your skin, but there a routine you can follow to ensure your skin stays hydrated and cool all through the festival. Ahead are some tips that you should keep in mind before you step out for a Holi celebration. The co living sector in the country has the ability to completely disrupt the commercial realty sector in the coming year. Although the sector experienced significant decline in occupancy due to the pandemic, it is set for a strong recovery in 2022, mainly driven by the rising vaccination rates and resumption of offices and colleges. The co living sector is likely to grow rapidly in the next few years, with bed occupancy numbers predicted to rise from. With a population of over 440 million, India is the world largest millennial market. As a result, the demand for the co living sector is set to rise rapidly in the next year due to the rapid growth in urban city migration. There is a rising awareness of the co living concept, and more millennials are moving towards this concept as it provides a low entry cost with an access to social and physical infrastructure, in desirable housing markets at affordable costs. Given the current market volatility, millennials are recognizing the value in renting a space, and having ample mobility for the future. Additionally, since the pandemic, young people are demanding better living conditions that fulfils their needs without burning a hole in their pockets. Interestingly, even landlords are now keener than ever to rent out their space to co living operators resulting in a rise of supply as well. In a bid to leverage the growth in demand, the co living sector is set to witness more flexible options and innovations in the coming year. Operators are mapping out all the requirements and upgrading facilities to a standard that appeals to the current generation. These spaces are adopting more technology, creating productive workspaces and making the space more contemporary and suitable for millennials. Now more than ever, people understand the importance of community living. A key proposition of co living operators in the next year would be their ability to offer a fulfilling community experience. While companies are ensuring the highest level of standards in their workplace, they are falling behind in delivering optimum living standards outside the workpl

System such as hostel and canteens are now open to professional options to satisfy the evolved mind set of students. In the coming year, we are expecting co living to not just be a unique residential offering, but rather a space that can provide a comprehensive housing solution to the evolving millennial needs. The sector is set to witness new technological adoptions, innovative pricing, and a more fulfilling living experience. Starting a D2C business might now be easier than ever before because of enablers like Amazon, Shoplift, Ship rocket, Razor pay etc. striving hard to help the eco system grow. But scaling a D2C business is now more challenging than ever because of rapidly changing consumer behavior. The pandemic threw all predictions about consumer behavior to the wind, both in terms of direction and speed: A whopping 94% of Indian consumers have tried new shopping behavior during the pandemic. Understanding and keeping up with how a consumer fundamentally thinks and makes decisions is a nonnegotiable for anyone in the eco system, from founders to marketers to investors. So here a breakdown of the anatomy of today consumer 1 Wants to read, understand labels about 63% of Indian consumers today specifically look for healthy ingredients in food and beverages, a 5% increase from 2019. Globally, 62% consumers say they are willing to pay a premium for products with nontoxic ingredients. The few customers that do not read ingredients immediately feel the need to justify why they have not read them. Apparently, appearing aware and educated is also extremely important to consumers today. 2 Brand Disloyalty Availability of a plethora of great brands means consumers loyalty to a specific brand has taken a huge hit. As US and UK show no brand loyalty at all. Loyalty is lowest in the e commerce segment only 9%. We have observed a similar trend for Indian customers which partially explains the increasing CACs. Gary Arnold, customer data director at Kin to Carat, believes that the old definition of customer loyalty is redundant. A loyal consumer is someone who also engages with the brand content, subscribes to and opens communication, takes the time to give feedback and actively recommends the brand to friends. 3 Purpose Driven Today, brands risk losing a large chunk of their audience if they do not have a set of values and beliefs, and communicate these through various touch points. A survey shows that an astounding 63% of consumers are more willing to buy from a

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Recently hired their first even model with Down syndrome lives in the Physical world the pandemic has not only accelerated transformation to digital, but also changed how we look at physical retail. Convenience and availability have always been top priorities, but today consumers want a seamless integration between the physical and digital options. They learn or discover, shop, and buy on different channels, so being present everywhere is the nonnegotiable first step. Hybrid models like order online & pick up at store, in store self checkouts, check out online & return in store, etc. are gaining popularity rapidly. Wants to feel special A few years ago, personalization was a moat or an innovation, with businesses like Skink raft and Vedic being the first movers to monetize on the then nascent trend. But today, personalization is a basic necessity for any consumer business. So much so that 76% consumers actually feel frustrated when they don get the personalization they expect. A survey shows that 25% consumers would like exclusive products or first opportunity to purchase. Gen Z consumers saw exclusivity as particularly appealing, with nearly a third 30% interested in first opportunity to purchase. 6 Buys and supports local businesses The Make in India movement started a trend that saw immense growth after the pandemic. Consumers want to buy from and support local/small businesses due to the realization that things like skin type, genes, diet, weather conditions, and culture are different in different regions. Home grown brands are therefore better able to understand and cater to consumer needs. The pandemic gave this trend a huge push. About 58% of consumers in India stated they would prefer to support and shop from small online businesses 8. The tendency to buy local coupled with brand disloyalty means consumer landscapes and market shares are going to see further disruption in the next few years. All these trends are inter related, and a combination of two or more of these is likely to give rise to more interesting consumer behavior, so it important to always keep your ear to the ground. Simply put, Indian consumers still want their free Dania Marche; they just have more expectations from it than ever before! As technology became the only available option to keep things going in the wake of the Covid 19 to pandemic, work culture, recruitment processes and almost every other aspect of commercial establishments witnessed a dramatic shift. While layoffs ma

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The people who are quitting their jobs are joining at places that provide them greater flexibility. Today, more and more people both employees and employers are going for permanently remote or hybrid work models as this cuts operational costs for the company and transportation expenses for its workers. Besides, people are taking up a job for money anymore but are also evaluating the values that the company stands for. In view of this, businesses are leveraging artificial intelligence AI to find the right person for the job even if they are hiring someone just for a specific duration. Besides finding the right fit, the use of tech in the recruitment process is also helping companies weed out any possible human bias. HR Tech & DEI Technology plays a pivotal role in achieving the diversity, equity, and inclusion DEI work goals. As a concept, it means employees should not encounter any inequality due to their race and ethnicity, sexual orientation, socioeconomic status, gender identity, religion, language, age, marital status, veteran status, mental ability, physical ability, and disabilities among others. In addition, the DEI goals also advocate embracing differences and promoting justice, fairness, and impartiality at the workplace. To ensure these values, the adoption of Artificial Intelligence AI by a business has become more crucial than ever. Technology provides data driven insights and multiple scalable solutions which influence processes, challenge thinking, and ultimately lead to a more bias free hiring process. According to research published by the World Economic Forum, these three factors have benefited the organizations in terms of profitability, innovation, decision making, and employee engagement. Also, the digital transformation spurred by the pandemic in the hiring process has led to strong employee engagement in the organizations. Bringing a similar trend to the fore, a study by Intel revealed that around 81 percent of business leaders said that the technology disruptions which occurred during the pandemic have brought positive impact concerning diversity, equity, and inclusion initiatives in the organization. The root cause of all forms of biases at workplace is human decision making. AI has the potential to enable organizations to make decisions independent of biases that are likely to creep up in the recruitment process when used in the right manner. Analytics enabled by digitization can promote transparency that also helps reduce unconsci

Playing field for all talent people with disabilities, new mothers, the transgender community, and the elderly have better chances of finding work today as the use of technology is a great leveler. Sophisticated AI tools ensure that inclusion does not just remain limited to being a buzzword but become a part of the work culture. AI based tools enable organizations to evaluate more applicants per job and also compare between candidates more objectively. Meanwhile, for those at the forefront of this disruption in the HR world, it is like what Charles Dickens wrote in A Tale of Two Cities it was the best of times, it was the worst of times. Best for those who have been agile in adopting digitisation and artificial intelligence driven mechanisms for recruitment, worst for those who continue to hire people traditionally at a time when most of the people don want to step out for job interviews or for the job itself. Not to forget, DEI is most likely to remain key traction for employees while choosing an employer. The war in Ukraine is not just a European event. It has global geo strategic and geo economic implications. The trifecta of problems in Russian mobilisation and logistics, the strength of the Ukrainian resistance and the rapid Western response, has transformed it into real conflict. No one is following these developments more closely than China. The military lessons are important, but even more important are the lessons from the impact of the otal financial war that America and its allies are waging on Russia. China wants to identify and address vulnerabilities in the Chinese economy in order to harden it from future Western assault. This will mean greater, not lesser, economic decoupling with consequent knock on effects for the Indo Pacific economies. A renewed surge in Covid infections across Europe, East Asia and Australia, likely being driven by Omicron stealth sub variant, BA.2, has prompted GoI to insist on greater disease surveillance and genomic sequencing. In countries like the UK, Germany and Australia the new wave has taken shape in a matter of weeks after the Omicron wave of December January appeared to abate. Contrast this to the gap of several months between earlier waves. Admittedly, India Covid trajectory is far from alarming at present. Just over 2,500 infections were detected on Wednesday and the weekly positivity rate is a low 0.4%. However, the surge in other countries does raise worries over the duration of immunity even though most

Avail precaution doses is welcome. Allowing those over 45 and any adult with comorbidities to avail booster doses is the next logical step. Many adults received second doses over six months ago. Their waning immunity is an uncomfortable prospect amid massive infection surges abroad and the resumption of normal international air travel operations from March 27. While GoI experts have claimed that the Omicron wave renewed mass immunity, this still does explain the ongoing Covid surges in countries equally hit by Omicron. Changes may also be needed to the precaution dose programmer going by the initial reports of the CMC Vellore mix and match study. That a booster dose of Covishield for those double dosed with Coaxing induces a six fold rise in antibodies questions the current strategy of homologous boosting. However, the Vellore trials found the impact of Coaxing for those administered two doses of Covishield underwhelming. This is where other studies, for Bharat Biotech intranasal vaccine, SII Covovax and Biological E Corbevax, will offer greater clarity given that over 80% adults received Covishield. With the bouquet of vaccines growing, GoI should reveal a timeline for the booster programmer. This will help vaccine companies to calibrate production. The bottom line is India should get caught napping by emerging variants as had happened during last year Delta wave. A renewed surge in Covid infections across Europe, East Asia and Australia, likely being driven by Omicron stealth sub variant, BA.2, has prompted GoI to insist on greater disease surveillance and genomic sequencing. In countries like the UK, Germany and Australia the new wave has taken shape in a matter of weeks after the Omicron wave of December January appeared to abate. Contrast this to the gap of several months between earlier waves. Admittedly, India Covid trajectory is far from alarming at present. Just over 2,500 infections were detected on Wednesday and the weekly positivity rate is a low 0.4%. However, the surge in other countries does raise worries over the duration of immunity even though most testing positive have mild symptoms. There, however, no cause to jump to quick conclusions or be complacent: Disease behaviour could be getting modified and moderated because these countries have administered plentiful booster doses. Against South Korea 63 booster doses per 100 people the corresponding numbers for other affected countries like UK, Germany and Australia are 57, 57 and 48 respect

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First of All Happy holi, Now start needed to the precaution dose programmer going by the initial reports of the CMC Vellore mix and match study. That a booster dose of Covishield for those double dosed with Coaxing induces a six fold rise in antibodies questions the current strategy of homologous boosting. However, the Vellore trials found the impact of Coaxing for those administered two doses of Covishield underwhelming. This is where other studies, for Bharat Biotech intranasal vaccine, SII Covovax and Biological E Corbevax, will offer greater clarity given that over 80% adults received Covishield. With the bouquet of vaccines growing, GoI should reveal a timeline for the booster programmer. This will help vaccine companies to calibrate production. The bottom line is India should get caught napping by emerging variants as had happened during last year Delta wave. The US Federal Reserve increased its policy interest rate, the federal funds rate, by 0.25 percentage points to a range of 0.25 0.5%. It the first increase since 2018 and the central bank has indicated that it will be just the first of more increases likely in 2022. America economic context made an increase in interest rates inevitable. The unemployment rate is 3.8%, close to a 50 year low, and annualised inflation is 6%. The influence of the US economy, when juxtaposed with the ongoing Russia Ukraine war, will complicate matters for India economic policy makers. There already an outflow of foreign portfolio investment as capital shifts to safe havens to net FPI outflow in February was $5.4 billion. Outflows, which cause rupee depreciation, along with a surge in prices of commodities such as crude oil, will harden inflation in India. However, RBI large fore reserve of $631.9 billion is adequate to smoothen currency movements. It can partially offset the inflationary impact of a depreciation of the rupee against the dollar. There are two key issues at stake. RBI next monetary policy meeting will take place in the backdrop of a worsening outlook on inflation. Notwithstanding that, there should be a status quo on interest rates. Inflationary pressure is coming through higher commodity costs and supply chain disruptions. Neither problem can be solved through an increase in interest rates. Moreover, local developments provide reason to keep rates steady. CMIE jobs data showed that the unemployment rate increased from 6.6% in January to 8.1% in February. Corroborating it were the PMIs of employment in

Holi is a festival of colours, love and spring. It marks the triumph of good over evil. On this day king of demons, planned to kill his own son, Prahlad, because he was a devotee of Vishnu. The king asked his sister, Holika, who was immune to fire, to sit with Prahlad on her lap. He meant to set them on fire. She was to survive and Prahlad would have died in this fire. Instead, Holika got burnt and Prahlad emerged unscathed. The story highlights the power of goodness. Prahlad did not defend himself, but the fire lost its power to burn him. It was as if God was supporting him. On the other hand, Hiranyakashyapu, the mighty king, failed every time he used his strength against Prahlad. This may seem like just a mythological story, but you experience the sovereignty of goodness when you live it. We often undermine virtue because we see the good being overpowered by the wicked, and the selfish ones getting away with murder. However, it is not goodness that creates suffering but passivity and lack of use of intellect. Those who are evil minded, tend to operate with intellect, while the good are often led by just noble emotions. The way to go is to harbour noble emotions and use intellect to guide your actions. Krishn was an epitome of this rare combination of a good heart and strong intellect. It made him invincible. The Nawab of Bengal; Sire us Duala, at the hands of the British East India Company. The Nawab was misled by false hope that his previously dismissed commander in chief, Mir Afar, would come to his support. Leon Musk, the richest man in the world, the driving force behind the battery powered Tesla, and pioneer of space tourism, is known for pulling his punches when he gets into verbal wrangles, as he did with fellow billionaire, Facebook founder Mark Zuckerberg. But now the feisty car czar has shown that he no mere motor mouth and is prepared to put his muscle where his mouth is by challenging Russia Vladimir Putin, to a man to man bout of fisticuffs in a bid to put paid to the Kremlin unprovoked assault on Ukraine. Despite his cloak and dagger KGB background and the macho image he likes to project, the Moscow strongman is unlikely to pick up the gauntlet, perhaps not least because, though being a self professed martial arts expert, a couple of years ago he was sent for a toss by a woman member of the Russian Olympic judo team during a practice session, thereby turning a photo op into a photo oops However, if what might come to be called the Leon Exa

Goodness is eulogised in all cultures because it yields success and happiness and enables spiritual growth. Not only did Prahlad become the king of demons after Hiranyakashyapu was killed, but the entire clan of demons stopped being evil. When we entertain noble thoughts, we are joyous and when we have selfish thoughts, we experience stress. As we cultivate higher desires, lower, selfish desires drop and we evolve into purer individuals. We all are a mix of divine and demonic traits. It is important to invest in the good, court the divine, encourage and nurture finer qualities. Holi reminds us that selfishness is not an option. We can use the gift of choice to sculpt a brilliant future for ourselves. Thought is the building block of life. In the armoury of thoughts, we can fashion weapons of destruction or design our own excellence. We can create a powerful, positive environment in the mind, in which good tendencies flourish and evil propensities perish. This can be done through satsang, drawing inspiration from past luminaries who have forged ahead with goodness, and reading scriptures and imbibing their knowledge. Sita made the right choice after she was abducted and held captive by Ravan. She refused to indulge in the enjoyments that Ravan offered and chose to live in Ashok Vanam, garden of no sorrow. When you choose the higher over lower, you are in a zone of no sorrow. Eventually, Sita reunited with Ram. So will us, if we resist the lure of instant joy and opt for deferred gratification and use intellect and follow our conscience to choose the right path. It is widely known that private schools PSs are mushrooming all over the country. The enrolment in private schools may be about 60 percent in India whereas as per a survey in 2019, it was 60 percent in Haryana, 55 percent in Punjab, and 44 percent in Delhi. There were newspaper reports that some parents had shifted their wards to government schools GSs during covid 19 to save the fees. But, it may be a short term phenomenon I decided to test checks the quality of government and private schools by holding a mathematical competition in my native area, the Bashar sub division in Charkha Dari district of Haryana. The participants were 75 students of 10th class and17 of 12th class from seven schools Table 1. Besides, the purpose of the test was to motivate students for studies especially in math by giving them; a certificate, memento, and cash prize. We categorized the sample schools in GSs and PSs for co

Surprisingly; there were no participants from GSs in the 12th class. Teachers reported that they could not dare to participate owing to their inferiority complex with those from the PSs. In the 10th class too, the score of students was poor in the GSs compared to the PSs. The above example reveals the poor quality of teaching in the GSs compared to the PSs. Most of the students in GSs are from poor families and their parents have no pressure on the teachers. It is to be noted that wards of most of the teachers and higher officials are studying in the PSs and they have the least interest in improving the quality. All these factors have deteriorated the quality of teaching in the GSs. It has resulted in n sharp reduction in the intake of the GSs. To illustrate The GHS Dallasâ€™s had 100 students in class 10th, 55 years ago when I was a student but in 2021it has only 10 students in 10th class and a total of 89 students from class 6th to 10th. It raises the issue of viability of many government schools which has resulted from reckless expansion policy. Studies have reported that close to half the parents spend over 20% of their income on the education of their children in the PSs. Besides, exorbitant prices are charged by the private schools for uniforms, books, etc. Hence, the improvement of government schools is a big welfare issue that can save 20 percent of the income of families. This issue has been one of the important factors in changing a few state governments in north India. Delhi Government is claiming that their focus on the quality of government schools has reduced the enrolment in private schools. They are marketing this initiative in other nearby states A few days back we celebrated the 04th Janaushadhi Diwas to spread awareness about the quality generic medicines available at a lesser price as compared to the stamped medicines. Undoubtedly, India has a plethora of population that is growing at an exponential rate. Our healthcare domain lags far behind in comparison to the western developed nations. In order to strengthen the healthcare leg The Central government has undertaken various steps including the promotion of generic drugs. Now since the generic drugs are available at a lesser cost, these are affordable to a large audience and this, in turn, can help us to capitalize over the health sector of our nation. An obvious question that comes to our mind is why does generic drug costs lesser to our pocket, Is there any compromise with the quality

Billion people and over 600 million internet users, India presents a lucrative opportunity for startups to tap into. India has the highest millennial population in the world, with over 400 million people aged between 18 and 35. This demographic is known for its tech savvies and entrepreneurial spirit, making it an ideal breeding ground for startups. They are also the driving force behind India rapidly growing online consumer market. With the rise of e commerce platforms and the increasing number of internet users in India, online shopping has become a trend among millennial. In fact, according to a report by Bain & Company, India e commerce market is expected to grow at a compound annual growth rate CAGR of 28 to reach $200 billion by 2026. This presents a huge opportunity for startups that can cater to this growing demand. Moreover, the pandemic has accelerated the trend towards online consumerism in India. With people staying at home to avoid contracting the virus, online shopping and e commerce platforms became the go to options for many consumers. According to a survey, online shopping in India grew by 60 70 during the pandemic, and this trend is expected to continue in the coming years. Apart from online consumerism, the pandemic has also changed media consumption habits in India. With people spending more time at home, they turned to various forms of media, such as OTT platforms and social media, for entertainment and information. According to a report, the OTT market in India is expected to grow at a CAGR of 28.6 to reach $12.5 billion by 2030. This presents a huge opportunity for startups in the media and entertainment industry. The Indian Government Role in Nurturing Startups: India economy is one of the fastest growing globally, with a projected GDP growth rate of 9.5 in 2021. The government focus on building infrastructure, digital connectivity, and financial inclusion has fueled the growth of various sectors, including e commerce, finch, and healthcare. This growth, combined with a large and aspirational middle class, has created a significant consumer market for startups to tap into. India government has been instrumental in supporting the growth of startups in the country. With new policies every month to support entrepreneurs, the government is committed to boosting the Indian startup ecosystem. Reforms like tax holidays, private participation in space tech, and the creation of state run incubators are helping startups to grow and reduce the

Under the Startup India initiative. In conclusion, India startup ecosystem is thriving, driven by a large market potential, fast growing economy, government support, and a diverse and innovative startup culture. The success of Indian startups has attracted the attention of international investors who see immense potential in the country startup ecosystem. With continued support from the government and private investors, India startup ecosystem is poised for significant growth and innovation in the coming years, especially in the healthcare and education sectors, which the pandemic has highlighted. Have you ever wondered how quickly sun sets? For the whole day, it was right out there. And now, I looked away just for a moment and it was goneâ€¦ Leaving the dull looking sky behind. The sky at this moment, looks just like my face when I see it in the mirror these days. It looks faded. People in our life are no different. They come and acts to be permanent and then leave. Sometimes without even bidding a proper goodbye. But then, how would it have changed anything if they had announced it in advance. Nothing in this world can prepare you to witness the departure of your loved ones. Every morning when I wake up, I don want to open my eyes knowing, you would be a part of this new day anymore. Every evening when I am alone at terrace, I walk. I walk a lot. And I walk so fast that I won have to struggle falling asleep when I go to bed at night. Brisk walking is the only thing that keeps me sane these days. All day and night, I see your memories dancing In front of me. So I walk. I all keep walking. Till the time I leave your memories far behind so that they all never come back to haunt me again. Sometimes I feel okay too. This morning when I cooked breakfast at home, you were in my mind at that also. But I was missing you that much. And it felt good. In that moment, I felt I could survive. But then how long can I use these new hobbies as an escape from your thoughts? In the evening when I was on terrace, I saw few boys, there. I had never seen them before. It was hard to ignore them or to stay there while they were there too. I walked toward them. I wanted to ask what they were doing but then backed away. If I could lose a place in your heart that was once mine, how would keeping a terrace to myself make me any better? My heart ached. Ye Bhi le lo. I am mostly fine around people but the moment I am left alone, I sit and cry. And now it happens naturally, like that la

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Control and a challenge for organized players. Although many customers now purchase mattresses online, some still prefer to test the product before buying. To accommodate this, companies are expanding their brand stores. The wellness sector is one of the fastest growing D2C segments, with the potential to surpass the more narrowly focused health segment. Despite the challenges, the mattress industry is seeing rapid growth due to the increasing awareness of the importance of sleep and the health benefits associated with quality rest. According to industry reports, the global mattress market is projected to reach $43.43 billion by 2024, driven by factors such as urbanization, rising disposable income, and changing lifestyles. To keep up with the changing market demands, mattress companies are investing in research and development to create new and innovative products that cater to specific customer needs. For instance, some companies are developing mattresses with advanced cooling technologies to combat overheating during sleep, while others are introducing eco-friendly and sustainable options to meet the growing demand for environmentally conscious products. Additionally, there is a growing trend towards customization, with companies offering personalized mattresses tailored to individual preferences and body types. Such products are gaining popularity, as customers are willing to pay a premium for a comfortable and personalized sleep experience. Overall, the mattress industry is evolving rapidly, with new players entering the market and existing companies adapting to meet changing customer demands. As customers become more health conscious and prioritize quality sleep, the industry is likely to see continued growth and innovation in the years to come. Mental health and wellbeing are becoming as important as physiological wellness. The D2C wellness market can broadly be classified under three major umbrellas nutrition, fitness, and sleep which has in the past been the most neglected. Wellness is a relatively price elastic segment in an otherwise sensitive D2C ecosystem. Certifications are critical to establish credibility of a product and command a premium price. Recently, our Honorable Finance Minister Nirmala Sitharaman commenced her budget speech by calling it the first budget of Amrit Kaal. What was particularly interesting is how the Hon blew FM noted that the seven key priorities including infrastructure investment, reaching the last mile and inclusiv

Growth targets, for economic industrial complex to continually contribute to it, enhancing productivity seems to be the need of the hour. It the Ashtha eighth rishi for the Amrit Kaal. Therefore, it critical to analyse the current state and trends of the productivity of our economic complex, and accordingly develop implementable interventions. Available literature on economic development such as the Three Sector or Fisher Clark Kuznets Hypothesis suggests that production in a country shifts from agriculture to manufacturing sector first, and then to services sector. This could be an underlying reason for why India has seen lower levels of overall productivity perhaps due to the lower exposure to a highly productive industrial set up. Of course, other factors play a major role as well, especially when we consider the presence of a large number of fragmented small and micro manufacturing companies. This was largely a consequence of certain pre liberalization era Industrial Policy 1956 policies whose effects can be seen to this day. For example India toy industry wood or plastics was reserved for small scale sector; as were some textile processes like hosiery, knitting & weaving. This undoubtedly limited efficiency levels of the Indian economy as preexisting larger players, who had the capital, were able to adopt practices that improved efficiency across its verticals in order to deliver competitive products. However, owing to most new entrants being smaller players who lacked capital we saw not only a lack of ability in these companies to compete with bigger firms through improving efficiency but also posed a limited threat to large firms. As a result, a paradox emerges wherein efficiency does remain a consistent priority for larger firms who have already established themselves, while smaller firms deal with a similar prioritization, and a unique affordability challenge. Indian industries and services sectors thus require efficiency and productivity as a priority to not just improve their competitiveness in the global marketplace, and profitability, but also align their trajectories to the economic ambitions of the country. In this regard, Government can also undertake a comprehensive role in enhancing the focus for prioritizing productivity and efficiency. A systematic two pronged approach can be deployed for this, with one prong focusing on the large enterprises to enhance their awareness, incentives and responsibility towards making their enterprises more

Is to be done by authorities like Food and Drug Administration. Lastly, a patent is acquired by the organization for this approved drug. To recover the cost of research and development, companies usually price their brand name drugs on the higher side. This drug enters into the market including all costs born by the parent company for all the stages, which in turn makes the branded medicines costly for the end users. Now after a fixed period the patent of a drug expires and thereafter manufacturers can mimic the drug and make their own version. Now manufacturers do not go through the mundane process of clinical trials to prove the efficacy of the drug. Due to this, generic drugs cost less as compared to branded medicines. The generic medicines have the same molecular structure in comparison to the branded medicines, which means there is no compromise in the quality of ingredients. The active ingredient of the generic drug is the same as that of the branded drug, however, the inert ingredients, which give the drug its color, shape, or taste, vary from the brand name drug to the generic drug. As per the rough estimates, a generic medicine costs at least 50% cheaper than the same medicine with a brand name. Pradhan Mantri Bhartiya Janaushadhi Pariyojana PMBJP stores have been set up to provide generic drugs. It also reduces the out of pocket expenditure on medicines and thereby redefines the unit cost of treatment per person. Perhaps this can be a game changer for the health sector of our country. Artificial Intelligence AI and Machine Learning ML are certainly the most revolutionizing industrial technologies we know today. More business organizations are leveraging AI every year, enhancing their products and bringing more competitive and insight backed advantages to their strategies. So, it is certain that AI can overhaul any fragmented business perhaps in the storage space too The way AI innovations are accelerating, one should soon be able to witness expansions from Edge to enterprise infrastructures in a simple and cost effective manner. The only major hindrance in this progression is storage and deployment challenges. But the question arises could AI by itself address these challenges? AI for Smart Storage? In our modern world, AI is powered by data, but the only problem being data is either stored or managed in a way that makes it difficult and costly to access, maintain or expand. For mitigating this, enterprises must evaluate the value and purpose of

AI enabled storage? Let dig deeper. Exploring the Advantages of AI enabled Storage Data being the new fuel for AI; it follows the need for legacy data storages to be transformed into smart storage solutions. This requires embedded deep learning and GPU processors which enables them to process real time insights and leverage advantages for AI enabled storage as follows: Scalability: AI algorithms can process huge data volumes in real time, demanding a need for significant storage demands. By provisioning of AI enabled cloud storage, storage can scale up intelligently as per the business requirements. Shared Data vs. Stored Data: In a data driven world, shared data proved to be more valuable than stored data. AI enabled storage makes it happen using advanced analytics and AI processed workloads, which helps scale out storage platforms that resolve downtime issues through data driven insights. Data Insights: AI powered storage uses various analytical tools to deliver fast, reliable insights from billions of stored objects and files. This makes data more useful for major business decisions for organizations. Automation: With help of Software Defined Storage, along with AI and ML, storage ecosystem can now add software layers on top of hardware and tracking more data. This allows managers to focus on strategic initiatives. Also, automation of storage facilities can be powered by AI and with their flexible and adaptable design, it is easy to manage, access, and reroute data center traffic to regulate datacenter temperatures automatically. Reporting and Alerting: AI enabled storage further enables organizations to build reports based on the insights delivered, which then enables alerting system configurations, data storage failure mitigation, and anomaly remediation. One such example of reporting is Power BI by Microsoft. This promotes Learning Data Lifecycles and helps regulate data storage in the best possible way. Failure Prediction: Productivity can be hugely impacted by storage failures. And, if the failure happens, organizations might recover lost data, restore it from a backup, but ultimately it will hinder productivity. With AI enabled storage, there a seamless detection of failures and data recovery happens instantly from the point of failure. Cost effective: AI assisted storage aids in the identification of data utility and usage patterns. This aids in the decisions on data storage, data management, and unwanted data filtration. As a result, enterprises

Data, and automatically regulates data enter temperatures, all while reducing energy usage. AI improves storage accurate and dependability with smart security features that identify data packet loss during transit or within data centers, which in turn reduces data loss, improves availability, and speeds up turnaround time especially during downtime. Another developing benefit of AI enabled storage is neural storage. Despite the absence of human assistance, neural class storage can easily perceive and respond to storage issues and opportunities. Future of Data Storage with AI Going forward, when AI demands to increase the size of storage systems, the capacity of human engineers to manage, monitor, and maintain this large scale data storage becomes compromised. This bottleneck in scalability and efficiency is resolved with AI enabled data storage. While modern storage systems and applications can gather large data volumes and create actionable information, it is difficult to move forward without the intelligence and automation of AI powered storage systems the ones that can self predict and analyze data in real time. The union budget for 2022 was announced amid much fanfare. We waited to hear about funds allocated to the healthcare sector with bated breath. While some promising features were added to aid public health tele mental health centres, digitising the health ecosystem, uplifting districts lagging in the health care system, the entire healthcare system had mixed feelings towards this budget. While digitising the system is a welcome change, considering digital therapeutics and allocating funds or drafting policies to help the public benefit from it could have been an enormous step forward in improving public health. However, this might be a far fetched dream for the big names in the Detox domain because there are still many pain points that need to be addressed at the moment and one of them remains the eternal debate on insurance coverage and diabetes in a country which is the Diabetes capital of the world. According to the International Diabetes Federation, the estimated number of diabetes patients in the 20 79 age group is 74.2 million in 2021 and is likely to increase to 124.8 million in 2045. A campaign in August 2021 showed some startling data For people over 40, with BMI above 23 and a family history of type 2 diabetes, the risk of developing type 2 diabetes increases by 40 times. Furthermore, with over 90 million people with prediabetes, 70% wi

One way to curb this socio economic problem is to mandate corporate insurance coverage for diabetes. There are various benefits to this approach: It alleviates the economic burden from the workforce: A study published in 2007 suggests that an estimated USD 2.2 billion would be needed to sufficiently treat all cases of type 2 diabetes in India. Another study suggests that by 2025, most people with diabetes in developing countries will be in the 45 to 64 year age group, thus threatening the economic productivity of the country and the income earning ability of individuals. Mandating corporate insurance coverage for diabetes can help cover the cost, go for timely checkups, and take preventive measures to avert complications. Enables better productivity and ensures timely treatment: In the urban working class section, medical expenses and hospitalisation have always been a concern. A zone wise study published in for the south zone, for the north east and the west zone. If the employer gives this cost exemption, it becomes a huge relief for the employees to do timely tests and lessen the number of absenteeism due to complications of diabetes. A 2007 ICRIER survey showed that almost a quarter of the companies lose approximately 14% of their annual working days more than 51 days in a year due to sickness, and one can expect an equal percentage of loss in their productivity and profits. If we take the case of diabetes, an estimation of the loss to an organisation on account of absenteeism, loss of productivity of peers, subordinates, and managers due to a condition like diabetes is boosts employee wellness and leads to a happy work culture too: Including corporate insurance for diabetes would also help boost employees morale, a company that cares, thrives better with their workforce ready to push the limits. Furthermore, if a financial burden of diabetes treatment and care can be lifted it can also lead to a happy work culture. In our initial data from Fitter fly, we have found that some of these changes and benefits extend beyond the employee to the whole family. A better plan with better to individual to find an insurance policy that can suit their needs, with a diagnosis like diabetes might be difficult, but if big corporates take a step to secure employees living with diabetes, insurance companies can roll out policies that cover comorbidities or give better benefits than an individual plan, though it looks like a far cry at the moment, but could turn into pos

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Ever since India gained independence, it has been on a progressive path of development. For the past several decades, India has been one of the fastest growing major economies in the world. However, India development has not been uniform. Some of the cities in the country like Delhi, Mumbai, and Bangalore have seen world class development with modern infrastructure, high living standards, medical facilities, educational institutions, and high per capita income. The situation, however, beyond the major cities has been totally different. Until recently, most tier 2 and tier 3 cities lacked basic infrastructure, facilities, and opportunities. This forced people from these towns to migrate to the bigger cities in search of jobs, education, medical facilities, and better living standards. The situation in the rural areas was even worse. However, things have rapidly been changing in past few years. The efforts of the government and the emergence of digital technologies have led to a rapid transformation of life in these cities. The change brought about by these factors is can be seen in almost every field of life and work. The education sector has been one of the primary beneficiaries of this transformation. Detach has emerged as the spearhead of the development of tier 2 and tier 3 cities. Before we jump further into this discussion, it would be noteworthy that India has had several education hubs beyond the big cities. Smaller cities like Dehradun, Bhuvneshwar, Kota, and Vishakhapatnam have always been considered good for quality education. The amalgamation of technology and education has revolutionized education in many more tier 2 and tier 3 cities in the country. Role of the internet Internet and the digital technologies associated with it have been the most important reasons that have brought about the educational revolution. The Internet has opened the doors to the global standards of education in these cities. Teachers are now equipped with world class knowledge and have access to the latest devices and technology. Students and parents have also embraced technology with open arms. Earlier, any new development in the education sector remained confined to the bigger cities. By the time it reached the smaller towns, cities, and rural areas, it was already outdated. However, the internet has changed it all. Today, the knowledge available to the big cities is also readily available to the smaller towns and cities. The Internet has also removed the barriers of

We do not live in the cycle of typing more and more keystrokes, let us choose as many as you need with the best accuracy, what matters most to you and always do well in the typing test for your better. Big cities, investors have been looking for new avenues for investment in the education sector. The availability of adequate infrastructure, high penetration of the internet, the of the middle class, lesser availability of high quality education, and relatively low competition present lucrative investment opportunities in the smaller towns and cities. Investors are pumping in money in these cities and fueling the education transformation. In the year the Detach industry in India saw an investment of clear again all of you. We do not live in the cycle of typing more and more keystrokes, let us choose as many as you need with the best accuracy, what matters most to you and always do well in the typing test for your better. Like every other sector, startups are playing an important role in shaping the education sector. With strong competition from larger players in the bigger cities, many startups are looking towards smaller towns to find their feet in the market. These startups not only bring new technology and innovation to these smaller places but also attract investors. They are also helping the students by building alternative channels for financing education. School dropout rate due to lack of funds has been a major issue in India. Startups are helping solve the problem by providing easy access to finance. Fee financing is one of the most revolutionary ideas brought in by startups in the education sector. These startups pay the student entire semester fee to the school upfront. The parents can then gradually repay the amount to the company in easy installments that are often interest free. This arrangement creates a win situation for the schools and the families of the students. As the entire year or semester fee is paid up front, the schools have a larger capital in hand. With this capital, they can plan their and invest. On the other hand, the parents do not have to of income disruption. Fee financing which started as basic school financing is gradually becoming a preferred option for students going for higher education, especially those who do not have access to conventional banking. During the pandemic, fee financing served as a boon for many students and educational institutions and continues to do so even now. The adoption of technology in the educa

Karnataka has seen charges and counter charges by leaders of both BJP and Congress ever since the hijab controversy erupted. Different political players, especially at the local level, allowed the controversy to reach alarming proportions because they hoped to reap maximum political benefits from this escalation of tensions. As the full implications of this week high court judgment sink in, it remains to be seen how political parties will leverage it to gain crucial electoral points. Would it be an easy way to side step issues of governance and development? It good that India has agreed to provide a 1 billion line of credit for Sri Lanka in the midst of the latter economic crisis. This is on top of the 500 million line of credit for purchasing fuel and a currency swap of 400 million that India has facilitated in recent months. Sri Lanka has a total deficit of 9.4 billion in foreign exchange and is facing the worst economic crisis in decades. Its official reserves fell to 2.36 billion in January with a sovereign bond repayment of 1 billion due in July. Things have come to this pass because Sri Lanka accumulated excessive debt over the years, particularly on account of sovereign bonds. And its only strategy to repay this debt was to bank on its tourism industry and foreign remittances. However, Lankan tourism took a big hit due to the Covid pandemic. Add to this populist policies of the Lankan government such as implementing tax concessions amounting to 1.5 of GDP and other missteps like switching to 100 organic agriculture. This led to a huge shortage of dollars for import dependent Sri Lanka, which in turn led to an acute crisis of essentials like fuel, medicines and food, and ballooning inflation which hit a record 25 last month. In fact, the crisis ridden Lankan economy has also made China circumspect about offering further financial assistance to Colombo. This, despite the fact that the current first family of Lankan politics, the Rajapaksas, is known to have a preference for Beijing. True, China did facilitate a yuan swap amounting to 1.5 billion to shore up Sri Lanka reserves. But there appears to be an understanding in Beijing that a lot of the loans it extended to Colombo were sunk into white elephant projects that neither helped the Lankan economy nor earned the Chinese a good reputation. This is precisely why Colombo is now looking to New Delhi for help. But India needs to be careful here. While the present moment does provide an opportunity for N

Be deployed as a political tool. The Rajapaksas will try to play both New Delhi and Beijing. India, therefore, has to be smart. Women as a constituency provide a decisive edge in electoral contests. It led to welfare policies and poll promises tailored to address their specific needs and subsequent analyses of the impact of these. Welfare, however, has limitations. It is a safety net, not a tool to empower women. Empowerment will come with jobs, which are often the gateway to financial security and a sense of self worth, and political power. There are signs that political parties are now beginning to move beyond targeted welfare schemes to measures which can truly empower women. Two recent examples are worth noting. Delhi government is trying to get more women to own and operate public transport through measures such as reserving licences and joint ownership. In Tamil Nadu, the DMK success in urban local body polls led it to appoint women as mayors in 11 of the 20 corporations, including Chennai. Important as these measures are they are not foundational. The precondition in empowering women is to impart confidence that they can access public spaces without fear. Data shows a strong correlation between perceptions of safety and women participation in the workforce. GoI employment data for the last full pre pandemic year, 2018 19, showed that 53.6 of the population in the 15 59 age group was in the job market. The discrepancy between women and men was stark. A mere 26.5 of the women were in the labour force as compared to 80.3 of the men. It the regional variation that foregrounds the safety factor. Southern states, Goa, Maharashtra, HP, Chhattisgarh and Sikkim were among states with a relatively high percentage of women in the workforce. Among states trailing the national average were UP, Bihar, West Bengal and Delhi. There are other reasons why so few women look for work. But unsafe public spaces are the most important. Goa just witnessed one of the most tempestuous elections in recent times and proving everyone who predicted a fractured verdict wrong, BJP got a decisive mandate to be in office for the third term. Contesting all 40 seats, the saffron party reached the half way mark on its own the second highest number of seats in the party political history in the tiniest state. Pramod Sawant comes of age This election was also the coming of age of Pramod Sawant, whose appointment as CM in the wake of Manohar Parrikar death looked fortuitous and under whos

Check if he is around even that is fair. After all, he may be in the west wing and they would have to hunt for him hither and thither like that Pimpernel fellow. Yoohoo, darling, call for you, where are you? But you cannot hold people who live in a one bedroom studio apartment with a kitchen and a postage stamp square called a balcony to the same standard. You call and whoever answers pauses for a moment then says, I will just see if he is home. For heaven sake it is 700 square feet, I have been there, not even decent enough space for a self respecting cat to say swing me around, and here we are forming a posse to go hunt for him. If it is the spouse saying that then you are in trouble lady, if you cannot spot him or worse, you do not know if he is at home or not. We are not on the Serengeti plains or in the Amazon forest. You live literally on top of each other, there is no question of either of you and your brood having your own space. Now let see, where could he be? Under the bed, hiding inside the closet, behind the shower curtain. Honey, I have shrunk myself, see I am hiding behind the kettle. There are so many better ways to fonefib. Not just the standard, unimaginative my battery ran out or oops, I am so sorry I had it on silent but if you are the sort who stares at the number on the screen and decides you cannot be bothered let me tell you something. There is for sure some mystical, mind linking cosmic impulse that confirms the suspicion in the caller that you are looking at his name and saying, no way, not now, aaa void. That hurts almost as much as the proverbial serpent tooth and is not easily forgotten. So, avoid hurting the other person and answer the phone and pretend there is a disconnection and you cannot hear. It is a class act and you can add a few swear words in regret, yell hello several times, make false promises to call back ha ha and just pretend you are so grievously upset you cannot talk. That way you don hurt the caller feelings and you don have to hide behind the kettle. The word yoga is understood in several ways. One meaning predominantly attributed to it is action. Yoga is an action. It is described in the Bhagwad Gita as Karmeshu kausalam yoga. Action is simply understood as our emotional, neurological and mental response to a situation. It happens either with volition or with no volition. When it happens with volition, it is thoughtful action if it happens without volition, it is called choiceless action. However, thought pr

Our character. Without getting into the complexity of action, let us first understand how action is performed. Action is done in two ways one is with effort and the other without effort. Effortless action is true yoga. Achieved we all perform actions with effort. This is the beginning of action action is done with me consciousness. Action thus performed, with me consciousness, is not yoga because it involves effort. Yoga emphasises swift action without giving much credence to I thought. When we want to excel in one skill, we need to put in a lot of effort in the beginning. In time, it becomes effortless. This is called efficiency. Take teaching as an example. Teaching a particular subject requires effort in the beginning, such as preparing notes, rehearsing before stepping into a classroom, self evaluating, and so on. As we teach the same subject, assisted by our constant learning that enhances our knowledge, we gain efficiency in time. We need not take lecture notes to the classroom, we need not prepare seriously. We might as well walk into the classroom empty handed and deliver the goods. Or we may take along lecture notes but not look at them now and then while teaching as we did in the beginning. This way efficiency is achieved. Effortless action is nothing but achieving efficiency. When we gain this efficiency in whatever we do, we are in a state of yoga. Our bodies and minds get totally involved in whatever we do with no effort. That is, we do not feel tired or become a spent force. The whole creation is moving in this direction effortless action. The only difficulty is that we are not aware of it. Effortless action also means responding to a situation spontaneously, without thinking too much about it. Otherwise, it would bind us to karma, which is inescapable. Instead, we wait for the situation to unfold before us and when it does, we act like a cat on the wall that lies in wait for a rat to come out of its hole. Once the rat appears and is close enough, the cat jumps and catches it. This is true action. There is no effort involved. Climate change is a complex challenge facing mankind. It is much more than just an environmental concern. It has far reaching consequences for sustainable development and equity. To mitigate climate change, there is a global effort to reach net zero by mid century. This mitigation plan intends to reduce the emissions and concentrations of greenhouse gasses into the atmosphere. The impacts of climate change will be felt a

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Is believed as a necessary part of personal and professional development. The education ecosystem has been rapidly changing over the last few years. Because of technological advancements after the pandemic, physical education modes have rapidly shifted to online classrooms. The pandemic situation in the world has forced even the most reputable universities and schools to turn to digital platforms. This leveled the playing field for detach startups leveraging the digital space to provide education, initially resulting in tremendous growth for detach companies. The new finch education solutions came into the picture and are progressively filling the funding vacuum for education. Fitch alternatives for education are resolving issues with traditional finance methods. As per the recent report by Technavio on the Online Education Market, India online education market is set to grow at a of 21 between to reach a market size of US$ 14.33 billion. This has resulted in constant innovation in the education finch space. By using digital and technology enabled resources, this segment strives to bridge the gap and thereby transform the education financial market. As technology evolves, unlike traditional institutions which take time in processing Detach loans, digital app based lending solutions make it more accessible and user friendly with flexible repayment models that suit learners across categories. Below are some key aspects that accelerate the growth of finch solutions in the educational sector: Asian economies are projected to propel the global real GDP in 2023, despite the ransacking inflation circling the continent compeers Europe, Latin America, and the US. This is a golden hour; or rather a bright green year for India, as while the talent force shrinks around the world, the working age populous balloons up to favor our national demographics. A lucrative means, then, to push India professional pool to the global forefront, is developing its technical and interpersonal capacities to overshadow foreign workforces. The former of these has been continually honed in the preceding decades, and our nation takes immense pride in Indians spearheading distinguished positions in global organizations overlooking dexterous mechanics and or tech. The latter provides an increased scope for introspection, as noticeable interpersonal skills might not be easily acquirable traits. Further, a special focus is to be laid on one of these profound skills of success communication. B

Proficiency to be an essential aid for career development in industries such as hospitality. The survey illustrated that hotel managers with pronounced English language competence showed promising career prospects and were more likely to be promoted to senior management positions. The Intertwining Global Knowledge Ecosystem Befitting words in creative combinations can put one on the map if stitched together with seamless articulation. English serves as the language of instruction, research, and prints for the worldwide academic fraternity that carries with it a bulky prestige in all nations alike. English language skills can help one access a wider range of resources, many of the world most eminent publications, including academic journals, theoretical papers, and industry reports. Furthermore, English is the lingua franca of scientific research, and proficiency in the same enables researchers to collaborate on projects, adding to the global repository of reason and inference. The world is continually shrinking at the speed of light. The wired roots of the corporate jungle are entangling, and canopies shading the business nexus are growing denser. This is creating a paradoxical duality in the business world. While communication is now substantially easier a gift of evolving technologies, relationships are diminishing with the blurring workspace boundaries and a tsunami of individuals worth socialising with. Presenting a unique workbench with a formidable hold on the English language is a sure shot way to strengthen professional bonds effectively with clients and partners from around the world, making it easier to persuade, negotiate, and close deals. The same can open avenues of greater accomplishments in the global job market for Indian work aspirants. Additionally, English language proficiency is often considered a key indicator of a person overall educational attainment and professionalism. The aim is to equip our human power with essential skillsets that help professionals harvest the gains of the transitioning economy and support our nation growing working age population, to ensure employment in the best positions for every Indian candidate, for which English is the irreplaceable catalyst. Management education is one discipline of Higher Education. It has been quite challenging for businesses and societies in the last few years as the world was recovering from the Covid pandemic, geopolitical tensions have created new risks and uncertainties. This is

Which integrates the innovative technologies such as the Internet of Things, Artificial Intelligence, cloud computing, and analytics into Society 5.0. This term concerns using and creating technology on behalf of society. More than a tool to improve production, technology should contribute to people well-being. The future of education will redefine the best practices in Management Education 5.0 where the special lab classes can be introduced to improve the weak area of students. The onus of transforming conventional students into active learners rests on the teachers. In this strictly outcome-based education, the role of the teacher is required to be that of a guiding force or a mentor rather than that of just imparting knowledge. The lack of face-to-face contact with the class requires unique behavioral and instructional skills and competencies in the teacher and this master class is about what these skills are and how to develop them. Management Education 5.0 will be the future in our educational systems. The stubbornness of high inflation could force the Reserve Bank of India RBI to hike the repo rate again in April. To be sure, inflation based on the Consumer Price Index CPI moderated to 6.44 in February, from 6.52 in January, thanks to easing fuel prices. But it failed to bring relief because the stickier components of inflation food and core remain high, and CPI inflation is still outside the RBI target band of 2-6. In fact, it stayed above 6 in 10 of the past 12 months. What worries is the rising build-up of risks, especially on the food price front. If the risks materialise, food prices could feel the heat for the second year in a row, hitting household budgets. Broadly, throughout this fiscal, the trajectory of headline CPI inflation has mirrored the movement in food prices. The next few months will not be any different. Food prices will continue to guide headline inflation. As food inflation softens in the base case of normal monsoon in 2023, headline inflation, too, should moderate. In the base case, headline CPI inflation is seen coming down to 5 in fiscal 2024, from an estimated 6.8 in fiscal 2023. Despite the softening, inflation rates for most sub-components will be higher than the pre-pandemic five-year average, which suggests a lower-than-desired extent of moderation in inflation. Food inflation is expected to moderate, assuming a normal monsoon. However, some headwinds could limit the extent of moderation or, worse, flare inflation furthe

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Southwest monsoon this year. According to Skimmed Weather, 80 of El Niño years end with subnormal monsoon. Meanwhile, as we await the southwest monsoon, unseasonal rains in mid-March have damaged standing, ready-to-harvest rabbi crops in several parts of the country. As per CRISIL Market Intelligence and Analytics the damage to wheat, onion, tomato, and mango is expected to impact their prices. This is bad news given that cereal wheat and paddy inflation is already in double digits. Meanwhile, vegetables, the only category providing some respite from high food inflation could also face higher prices because of weather disruptions. Then there is milk, where prices have risen 7 on average in fiscal 2023, driven by higher cost of procurement, animal feed, and the demand drive due to reopening of hotels, restaurants, and similar activities. Milk, which occupies 13 weight in the CPI food index, is expected to see demand continue to strengthen, allowing producers to increase prices further in fiscal 2024 to pass on the high procurement costs. That said, limited easing in global food prices can cap the downside to domestic prices of certain commodities. The continuation of geopolitical strife and reduced supply from affected regions, and the resultant export restrictions globally, remain pressure points on global food prices. As per World Bank forecasts, the overall food index is expected to soften in 2023, though prices of certain commodities are considerably higher than in 2019, when they started climbing up. These include wheat, edible oils, maize, and sugar. However, an extended ban on wheat exports would curtail the upside to wheat prices that could have come from the global side. Prices of millets bajra, jowar, rage spiked 12 in fiscal 2023, much higher than the decadal average of 2.1. The increase is due to higher demand, led by substitution away from wheat and rice which have turned dearer, and given the government thrust on higher consumption of millets due to their nutritional benefits. These factors are expected to keep the pressure high even in fiscal 2024. In the base case, CPI inflation is expected to moderate in coming months, pulled down mainly by base effect and food inflation. Pressure on food has worsened and threatens to keep headline inflation high in a year when gross domestic product growth is projected to slow. However, if the southwest monsoon is normal, which is our base case, higher production could keep prices in check. Despite a large

Climate change from exacerbating current development challenges such as gender inequality. Mapping the dimensions of disparity Women are a particularly vulnerable group who are tasked with the responsibility of securing the nutritional security and well being of the household with limited access to and control of resources. Recent statistics revealed that the Covid pandemic widened the gender disparity. In 2020, for every 10 food insecure men, there were 11 food insecure women. The following figures indicate how grave the issue is. It is estimated that globally there are about 400 million women farmers and only 15 of them own their own land. In India, amid the migration of men, 75 of rural women are full time farmers and are yet not considered as farmers. The responsibilities in crop production are highly gendered. Men who are considered as farmers operate machinery and handle the economics of the farm such as hiring labour, procuring inputs, sourcing finance and marketing the harvest while the majority of the back breaking work such as sowing, application of fertilizers and weeding among others are undertaken by women. The informal sector is where most women from remote areas look for work today. 91 of women in paid jobs are working in the informal sector, where overall women participation is just a meager 23. Participation of women in India formal workforce has been declining consistently over more than a decade. The manufacturing sector has similar gaps which represent gender inequity and lay in the underrepresentation of women and in their work profiles. A study conducted by the Consulate of Sweden in India, showed a mere 3 12 women participation in different manufacturing sectors. Out of which 22 are concentrated in the textile and tobacco sector, where women are delegated work related to packaging, compiling and arranging, while the responsibility of machine handling is still left to the stride of males. The absence of the women folk in managerial and leadership positions is also seen within the sector. Often not only is the pm sector gender imbalanced, but the labor has also historically been composed of marginalized people who belong to poorer, less literate sections of the society. Such groups enjoy poor energy democracy and are often more prone to health and safety issues as their habitats are close to polluting industries and factories. Operationalising gender equity can help reap intersectional co benefits from economics and climate action Desp

Country taking steps to advance the participation of women in their respective geographies at levels similar to the best country in their region. The gains will be much more under a full potential utilization scenario. The public, private, and social sectors will need to act to close gender gaps in work and society. The study goes on to highlight that India and Latin America stand to gain the most with such a transition. This emphasizes the intersectional aspect of Gender Equity, which is a complex issue that is further interlinked with race, caste, religion, location, culture, and socioeconomic standing or class. Several other SDGs, such as No Poverty, Clean and Affordable Energy, Quality Education, Decent Work, and Economic Growth, and Reduced Inequalities, will be unreachable by default unless gender equity, the United Nations 5th Sustainable Development Goal SDG is achieved. Several studies have highlighted that increase in women in leadership positions leads to greater overall performance. Thus, gender diversity is not just a social and a moral imperative, but also a successful economic case. What gender equity engenders for India. Now that India clean energy transition is underway, this transition has the potential to be used not just for the technology transition but for the establishments of new socio cultural and socio economic structures. With the right framework, strategies, and an equitable action plan we can avoid the replication of gender inequality amongst other structural inequalities into these newly developing systems, in India and globally. Until now, women have largely been employed in activities that involve lower skill sets. This is observed in the agriculture sector with their responsibilities mostly restricted to farm based labour works and in the manufacturing sector concentrated within home based setups rather than within the factory based processes. In the agriculture sector a pay disparity of up to 53 is observed while in the manufacturing sector women are exposed to a 100 wage disparity against men. Even though, industry in India still has reached the levels anticipated by the government, either in value relative to GDP or workforce. The number of people engaged in the manufacturing sector has dropped from 51 million to 27 million, where the majority of those who lost their jobs were female workers. The female workforce is still treated as a buffer workforce expendable, flexible and secondary bread earners. Labour market segreg

Transition brings the opportunity to not reduce barriers in entry or improve retention, but to encourage growth for women workers. The renewable energy sector employs about 32 women, compared to 22 in the energy sector overall. Implementing the transformation Gender equity, economic expansion, and climate action can operate in silos they are entwined in a thread that can help in the fabrication of a better world. To sum up, it becomes important to meet a set of short term milestones to achieve the long term goal of India gender equitable transition as we head to achieve our net zero goals. Since there is a lot of momentum towards education, we should expand on our beti bachao, beti padho initiative. This can be done by encouraging public private partnerships. It also gets critical to strengthen national policy to increase women participation so that all stakeholders are invested towards a defined goal. India did have a policy on women empowerment in 2001, which was even amended in 2016. Yet to see some mandates to be executed towards equitable energy transitions, there is a need to build an implementable roadmap with a measurement metric to monitor and evaluate progress across institutions and companies. Simultaneously, mentorship from employers and promoting women to productive and leadership roles will create a snowballing effect towards enabling environment for women. At the same time attention must be paid to recognising people power and considering the willingness to change. Lastly, building commitment to increase accountability, transparency and gender sensitizing the stakeholder towards the intersectional benefits from gender equity will strike a good balance towards the goal. Conclusion The correlation between gender equity, economic development, and climate action forms a tripartite bond. They all depend on each other. Climate action creates better workspaces for women, and consequently, gender equity creates economic expansion. The authorities involved need to prepare for a scalable transformation that creates resourceful changes moving forward. The question is what is India big win with the ongoing efforts towards development and clean transition should we encourage startups focused on gender sensitisation? or share success stories to encourage leadership and inclusion? or build tools where beneficiaries and stakeholders can introspect and communicate their experience and have community programs to sensitize families? With the tremendous influx

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With the widespread adoption of affordable mobile devices and low cost data access, online gaming became the go to recreational activity for several men and women across the country. Currently, India is the 5th largest online gaming market. As the industry continues to be buffeted by winds of change, women make up for half of the hyper casual gamers. Catering to the nuances of audience segments is as much a priority in online games as other media, for instance in understanding primary motivations. For women, the research uncovered that easy access, ease of use, convenience, and low investment in online games are the most common motivators behind gaming habits. It is worth noting that 77 of India women mobile gamers are committed gamers, playing at least once a day spending an average of 53 minutes per day. Popular e sports genres include adventure, first person shooters, multiplayer online battle arenas, survivalist horror, virtual sports and strategy. Today, we are also witnessing a substantial increase in the share of serious women gamers mostly home makers and college students who are looking to boost their income by playing real money skill based games. Change makers As more and more women get involved in the gaming ecosystem, they are forming a major part of decision makers and reshaping the gaming landscape for the better. Not just limited to gamers and streamers anymore, women are now at the forefront of developing women themed designs, graphics and lead characters, breaking gender stereotypes and establishing a leading presence in the industry. In the coming years, the Indian gaming ecosystem can take cues from South East Asia where women game developers are continuing to enhance existing games and create new formats with art styles and graphics that offer exclusive experiences to female gamers and also fight the gender stereotypes that continue to prevail in online games. Way forward The engagement of women in online gaming is poised to increase exponentially in the coming years with the increase of advancement, accessibility and affordability of gaming technology. It safe to say that a large part of the future growth will come from female mobile gamers who do not fit the gaming stereotype of young urban males. As we move towards improved age and gender parity among online gamers, it about time that the gaming industry becomes adequately structured to serve this growing consumer segment. There could not be a better time for women developers and ga

Monitor Report 2020, India e waste production has risen almost 2.5 times in 6 years, and managing this waste is not easy. The e waste management rules in India, which was introduced first in 2011 and amended in 2016; make electronics producers responsible for managing their share of e waste. The concept is called Extended Producer Responsibility EPR. So, even if consumers decide to manage their e waste, there is a lack of formal channel. The e waste management rules specify not just the need to handle e waste in an environmental friendly way, but also its transportation, storage and recycling, from where the journey starts. Here is where a Producer Responsibility Organization PRO comes in. PROs can work with the producers to manage the rising e waste crisis in India. A PRO role is to collect the e waste on behalf of the producers and ensure safe recycling through authorized recyclers only. The rules amended in 2016 allow having a PRO on board for a smooth collection and recycling of e waste, as per the recycling share allocated to a particular producer. According to the Central Pollution Control Board CPCB, India has 51 registered PROs in the country. CPCB mandates the PROs to be registered with them, to be called as a legal and formal entity to work in the sector. Despite these registered PROs, much of the e waste has been collected through informal sources like rag pickers, which never reach the right channel for recycling. While producers have been directed to manage their share of e waste and are continuously working with the PROs, the need of the hour is to build a cost effective business model to channelize e waste from users for recycling using a legal and formal sector. This will encourage more private players to become PROs or authorized recyclers. For this, government and producers should work closely to establish a formal route that can help the country to manage this low visibility crisis, which can impact the environment and health extensively, if not addressed immediately. Ever since India gained independence, it has been on a progressive path of development. For the past several decades, India has been one of the fastest growing major economies in the world. However, India development has not been uniform. Some of the cities in the country like Delhi, Mumbai, and Bangalore have seen world class development with modern infrastructure, high living standards, medical facilities, educational institutions, and high per capita income. The situatio

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The change brought about by these factors is can be seen in almost every field of life and work. The education sector has been one of the primary beneficiaries of this transformation. Edtech has emerged as the spearhead of the development of tier 2 and tier 3 cities. Before we jump further into this discussion, it would be noteworthy that India has had several education hubs beyond the big cities. Smaller cities like Dehradun, Bhuvneshwar, Kota, and Vishakhapatnam have always been considered good for quality education. The amalgamation of technology and education has revolutionized education in many more tier 2 and tier 3 cities in the country. Role of the internet Internet and the digital technologies associated with it have been the most important reasons that have brought about the educational revolution. The Internet has opened the doors to the global standards of education in these cities. Teachers are now equipped with world class knowledge and have access to the latest devices and technology. Students and parents have also embraced technology with open arms. Earlier, any new development in the education sector remained confined to the bigger cities. By the time it reached the smaller towns, cities, and rural areas, it was already outdated. However, the internet has changed it all. Today, the knowledge available to the big cities is also readily available to the smaller towns and cities. The Internet has also removed the barriers of time and place. In the pre internet era, students had to migrate to bigger cities for better and latest education. Those who could not afford the migration were devoid of it. The Internet has also raised the level of aspiration of the students. Now they are not satisfied with what they are getting, they are demanding more. This is also creating pressure on educational institutions to provide the best quality education to them. Investors are bullish No revolution has ever been successful without the support of money. The education revolution is no different. With cut throat competition and almost saturation in the big cities, investors have been looking for new avenues for investment in the education sector. The availability of adequate infrastructure, high penetration of the internet, the economic rise of the middle class, lesser availability of high quality education, and relatively low competition present lucrative investment opportunities in the smaller towns and cities. Investors are pumping in money in these cities a

Disclaimer: I come from and represent the typical Indian middle class. Views expressed here are my personal and may vary greatly from the experiences of others. The colors run riot on holi. They come in every form. Powder, liquid, splash, sprays. Usually they are hand delivered. Sometimes they are delivered packed in balloons. In extreme cases, a person is delivered to the pool full of colored water. Clothes bear the brunt of vagaries of the colors. Every year on Holi, I stand in front of my cupboard and ponder what to wear. There are two types of clothes in there. One set is of clothes that I wear regularly. By default, they get aggregated on the right side of the closet. Then there are clothes that I don wear. Slowly and slowly they move towards left side. I look at the right side and decide not to spoil the clothes that I wear in routine. Then I look at the left side, and decide not to spoil them too as I might wear them some day. Then I try to remember what I wore on the last holi. Trying to remember details of a day one year back is a futile exercise. I do have the memory of elephants, for the simple reason that I am not an elephant. They have big bodies and may be a corresponding large brain with more memory space. On the other hand, I have a small body and I am sure, a corresponding small brain with almost negligible memory space. It is equally difficult to find the pictures of last holi to confirm the dress worn on that day. Moreover, pictures of all the holi s look same. Even the graying of hair is masked by the colors. Sometimes one is so colorful , it is difficult to recognize oneself. Beer and vodka make the day perfect but act as memory cleaner. I remember, last year I took off my clothes and dutifully placed them near the washing machine. Intention was to get them cleaned and store them for usage next year. I am sure they got washed. But next year, I do remember what did I wear or where I stacked them for future use. So like every previous year, I take out my t shirt which I consider the oldest, and pair it off with old jeans. And then I go out to celebrate the festival. There is so much fun and enthusiasm, I forget everything about clothes. I no longer am worried about what I am wearing. Anyways, soon clothes are so covered with color, it is almost impossible to tell the original color or shape. Then I see all around, one final look for what all are wearing. There I see combination of every kind. The most sophisticated and elegant wear new w

Shorts chapels lower anything they could lay their hands on. The Kashmir Files a film based on the exodus of Kashmiris Pundits from Kashmir is an attempt to uncover the distortions of the history of Jammu and Kashmir. The Kashmir Files is a 2022 Indian Hindi language drama film written and directed by Vivek Agnihotri. Produced by Zee Studios, the film is based on the exodus of Kashmiri Hindus during the onset of Kashmir Insurgency. It stars Anupam Kher, Darshan Kumar, Mithun Chakraborty and Pallavi Joshi. Such distortions are not limited only to Kashmir and go back to the Vedic period, and these biases were deliberately created by the invaders who attacked Bharat. Sadly such distortions were supported by the scholars groomed by colonial scholarships. There has been a synergetic struggle to deny any Hindu Identity, Hindu history or eternal values of Hinduism. This strategy was further extended to deprive the rightful Identity of Bharat and its history and ancient civilisation. The film almost made everyone cry, but many didn cry. It would have been easy to cry, but it takes a lot of effort not to cry because it is an act of conscious restraint when confronted with the bestiality of wretchedness. Globally all communities have suffered some less, some more, which makes us all equal & human. It was the 19th of January, 1990, and days were cold and nights bitter, though there was no snow on the ground. By 10 PM, many people collectively raised thunderous Islamic and pro Pakistan slogans by pro Pakistan elements and relayed through powerful loudspeakers almost pierced eardrums. Though KPs were used to such slogans, the timing and synergy of tumultuous bang and loudspeakers was the cause of concern. Suddenly telephone bells rang; each caller on the other end of the line asked their relative, friend or acquaintance whether they were safe. This question carried more meaning beneath its simple words. KPs were asked to come out of their houses on that dark and dreary night and see themselves strange scenes on streets and in open places unfolding. Crowds of the Muslim population, young, old, children, and women, came out of their homes jampacked the streets, gesticulating vigorously and yelling slogans in favour of Islam, Pakistan and the insurgency. People carried rugs, carpets, mats and furnishing and spread it out on the streets and squares. They brought wood and lit bonfires to keep their bodies warm. People sat, squatted, danced, shook fists, made violent gesture

His house to go to the temple for prayers or to Hari Parbat heights to pay usual obeisance to the deity. On the one hand, the night long tirade against KPs and lionising of Islamic warlords snatched whatever remnant of peace of mind they were left with. The question that caused them grave distress was how they could live in the Valley of Kashmir without the goodwill of the majority community. They have had centuries of excellent and brotherly relations. Overnight their Muslim brothers had become their worst enemies as they threw their masks which they wore for centuries. Suspicion loomed largely among Muslims and Hindus of the Valley of Kashmir. This single night of defiance and revolt paralysed the govt machinery, and not a single policeman was visible anywhere in the city the following day. From the next day, it was the rule of the mosque, the priest and the anti national forces. Loudspeakers fixed to mosque tops blurred uninterruptedly, cautioning the Hindus to leave the Valley. Nevertheless, the hate campaign carried forward through barbaric and inhuman means of violence struck fear among the entire KPs population. The eviction of KPs from the Valley in Kashmir was only the latest. Before this, many such displacements took place. Nevertheless, the largest exoduses fled their homeland for fear of being persecuted. This was a genocide. They went together with so much bloodshed, anguish, chaos and suffering. The injustice and callousness they faced were shocking. Beyond everything, they were not refugees from another country but were rendered homeless and stateless in their nation India. What was their fault In a state where our external and internal enemies wanted to break from India and turn into an Islamic republic. Hence the cry of Azadi freedom. Freedom from what From Hindu majority India. Sh Jagmohan, who was then Governor of the erstwhile state of J&K, sent enough warning signals, but no attention was paid by those sitting at the helm of affairs. The forgiving and lenient attitude was inherent in the politics of deception and duplicity of the state. In tiny minor matters, hypocrisy and unproductivity were interwoven. Most politicians were adapted in speaking dual voices, one for the state and the other for the nation. This politics created different illusions for different actors of the drama. They continued to operate without checks and balances. Some underlying forces command the life of a nation, and such forces comprise the concealed channels o

Feeling aggrieved and dissatisfied with the impugned judgment and order dated 11.03.2019 passed by the high court of karnataka at Bengaluru in regular first appeal raft no.1674 by which the high court has allowed the said appeal preferred by respondent no herein employee and has quashed and set aside the judgment and decree passed by the learned trial court consequently dismissing the suit filed by respondent no.1 herein original plaintiff declaring the date of birth of employee the original defendant karnataka rural infrastructure development limited hereinafter referred to as the original defendant appellant corporation has preferred the present appeal. Feeling aggrieved and dissatisfied with the impugned judgment and order dated 05.11.2019 passed by the high court of karnataka at dharwad in writ petition sres, by which the high court has partly allowed the said writ petition, relying upon the judgment and order passed in raft matter of civil appeal no karnataka rural infrastructure development limited to reconsider the decision of original writ petitioner with respect to change of date of birth, the original respondent karnataka rural infrastructure development limited has preferred leading to the present appeal in nutshell are as under 3.1 that respondent no.1 herein original plaintiff was appointed with the appellant corporation in the year 1984. In the service record his date of birth was reflected as 04.01.1960 as per silk marks card. After the lapse of nearly 24 years, respondent no.1 herein original plaintiff requested for change of date of respondent no.1 filed a suit for declaration before additional city civil and sessions judge at Bangalore to declare that his date of birth suit was opposed by the appellant corporation relying upon the karnataka state servants determination of age act, 1974 hereinafter referred to as the act, 1974 and resolution corporation adopting the karnataka civil service rules and allied laws. The said rule provided that the request for change of date of birth in the service record shall be made within a period of three years from the date of joining or within one year from commencement of the karnataka act opposed on the ground of delay and laches on the part of respondent no.1 original plaintiff in requesting to change the date of birth. Relying upon section 5 2 of the act, 1974 the learned trial court dismissed the suit vide judgment and dissatisfied with the judgment and decree passed by the learned trial court dismi

The Credit Guarantee Scheme for Start-ups CGSS. As a result, investment in EV start-ups skyrocketed, surging by 255 in 2021 to $444 million in 2022. With continued public and private investment, the growth of the EV market in India is poised to continue on an upward trajectory in the coming years. Nitti Analog released a draft policy in April 2022 on battery swapping for two- and three-wheelers as a means to reduce nearly 1 Giga tons of carbon dioxide emissions by 2030. Battery swapping involves exchanging discharged batteries for charged ones. However, many experts claim that battery swapping is a technical and market dead-end that will only disconnect the vehicle from the fuel, which in this case, is a battery. The concept of battery swapping was once deemed a practical solution to the limited driving range of electric vehicles EVs and the scarcity of public charging stations. However, in 2022, the idea is increasingly being viewed as a technical dead-end, unlikely to provide a sustainable solution. The current state of the EV market, with many models offering a range exceeding 100 miles, renders battery swapping redundant. Furthermore, the infrastructure required to facilitate such a system is expensive and logistically complex, rendering it unfeasible for widespread adoption. Consequently, many industry experts predict that continued support for battery swapping will only serve to drain green investors funds, without offering a viable solution. Another major challenge is the intricate issue of battery ownership, and the need for standardization across different vehicle models to optimize performance. This could stifle innovation in the EV industry, limiting opportunities for manufacturers to develop more efficient and cost-effective battery technology. Additionally, the implementation of a battery-swapping system would require a higher number of batteries per vehicle, leading to increased production costs and environmental concerns related to battery disposal. It also goes against the very essence of India Atmanirbhar Bharat mission as the two-wheeler industry relies heavily on Micro, Small, and Medium Enterprises which account for over 80 of auto component manufacturing. The transition to EVs must be carried out in tandem with global markets to ensure cost-effectiveness and avoid making the domestic two-wheeler market too expensive for customers. It is crucial to acknowledge that India holds the distinction of being the world largest two-wheeler manuf

Auto companies could lead to a semi-monopoly that would have a detrimental impact on other vehicle makers by necessitating consolidation. Standardizing swappable batteries could lead to the establishment of a monopoly for a handful of companies that would dictate their own standards and ensure that their vehicles are interoperable with those standards. Such an approach would stifle innovation and result in the entire industry profits being channeled towards one particular company or group. This, in turn, could lead to a dependence on imported technologies, with domestic manufacturers suffering the brunt. Vehicle manufacturers typically do not share their battery technology, and implementing swappable batteries could result in a surplus of unused batteries, leading to environmental degradation and cost inefficiencies. India is fast emerging as a leader in the global digital economy. The country digital economy has grown rapidly over the last few years, thanks to a range of factors, including the contributions of Narendra Modi, private players, India technical golden age, digital initiatives of the government, market changes, Make in India, and Digital India programs, and the Indian population eagerness to adapt quickly. In this article, we will provide a comprehensive analysis of these factors that have enabled India to lead the digital economy globally. Contributions of Narendra Modi Prime Minister Narendra Modi have played a significant role in driving India digital transformation. In 2015, he launched the Digital India program, aimed at transforming India into a digitally empowered society and knowledge economy. Under this program, the government has launched several initiatives to promote digital literacy, digital infrastructure, and digital services. One of the key initiatives under Digital India is the Aadhaar program, which provides a unique identification number to every citizen of India. This program has made it easier for people to access government services and has helped the government to plug leakages in the delivery of subsidies and other welfare measures. Private players India digital economy has also been driven by the private sector, with several startups and established players investing heavily in the sector. The country startup ecosystem is one of the fastest-growing in the world, with several unicorns emerging in recent years. The success of companies such as Flipkart, Ola, Paytm, and Zomato has attracted significant investments into th

Program, launched in 2016, aims to make at least one member of every household digitally literate. Market changes The Indian market has also undergone significant changes in recent years, with a growing number of people adopting digital technologies. The proliferation of smartphones, affordable data plans, and increasing internet penetration has enabled more people to access digital services. This has created a large market for digital services, including e-commerce, digital payments, and online entertainment. Make in India and Digital India programs The Make in India and Digital India programs have played a significant role in promoting the growth of the digital economy. The Make in India program aims to promote manufacturing in India, while the Digital India program aims to promote the adoption of digital technologies. The two programs complement each other, with Make in India promoting the production of digital devices, while Digital India promotes the adoption of digital services. Indian population eagerness to adapt quickly Finally, the Indian population eagerness to adapt quickly to new technologies has also played a significant role in driving the growth of the digital economy. Indians are known for their adaptability and eagerness to learn, which has enabled them to quickly adopt new technologies and platforms. This has created a large user base for digital services, which in turn has attracted significant investments into the sector. Impact of the Digital Economy The digital economy has had a significant impact on India economy and society. It has created jobs, boosted productivity, and enabled more people to access services and opportunities. The growth of the digital economy has also led to the emergence of new business models and industries, such as e-commerce, digital payments, and online education. However, the digital economy has also brought some challenges. One of the key challenges is the digital divide, with many people in rural areas still lacking access to digital services. The digital economy has also created new forms of inequality, with some people benefiting more than others. Finally, the growth of the digital economy has raised concerns about data privacy and security, with many people worried about the misuse of their personal information. Conclusion India is fast emerging as a leader in the global digital economy, thanks to a range of factors, including the contributions of Narendra Modi, private players, India technical golden

Thereby causing sectorial imbalance within our own socio-economic framework. Women from the marginalized segment are restrained from pursuing economic activities, bear disproportionate participation in unpaid labor, have disparate access to education, healthcare, and livelihood opportunities, and have limited influence over the family decisions. An important measure of a nation progress is its women representation. How can India, the fastest growing large economy in the world, with a target of becoming a 5 trillion-dollar economy, achieve all this if 50% of its population is left behind? This calls for an awakening to empower women especially at the grassroots through gender parity. It is essential for India to unshackle its Nari Shakti to achieve its full potential. Empowerment in the true sense is when the skill learnt by a person be it academic, livelihood and/or life skills, has a positive impact on the individual, the family and allows for inter-generational transformation. Empowering our girls and women will have a cross-sectional benefit towards their access to healthcare, education & livelihood prospects; supplemented with necessary resources, tools, and knowledge to overcome the cycle of poverty. This will enhance their socio-economic status thus unleashing the multiplier effect. Under India G-20 Presidency, The G20 EMPOWER Alliance Empowerment and Progression of Women Economic Representation is accelerating women leadership and empowerment in the private sector. At a time when the focus is on entrepreneurship, leadership at the grassroots and education, with digital skilling as a cross cutting priority; it is the best time for all stakeholders to augment the agenda with best practices at the ground level. With PM Modi turning the spotlight on women led development, it is our collective duty to eliminate the structural, social and financial roadblocks facilitating a significantly higher percentage of women to contribute towards national growth. To tap into the economic capability of our female population we must first and foremost change the mindset of our male population. At the rural level this calls for strategic community-based initiatives on BCC Behaviour Change Communication of societal norms, to bring about a gender inclusive attitude. Further, we should be able to provide ladies with a safe and comprehensive environment for learning and growth supported by gender sensitive policies at all levels village, institutional and organizational wi

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Setting aside the judgment and decree passed by the learned 4 trial court dismissing the suit preferred by respondent no.1 herein and consequently decreeing the suit and declaring the date of birth of respondent no.1 original plaintiff in the service record, original defendant employer corporation has preferred the present appeal. 4. Sheri goudas s. Kannur, learned senior advocate appearing on behalf of the appellant corporation has vehemently submitted in the facts and circumstances of the case more particularly when the request for change of date of birth was made after 24 years and dehorns the statutory provisions, the high court committed a grave error in decreeing the suit and granting the declaratory relief. It is submitted that as mandated by section 5 2 of the act, 1974 no such alteration to the date of birth to the advantage of a state servant be made unless the employee has made an application for the purpose within three years from the date on which his age and date of birth is accepted and recorded in the service register or book or any other record of service or within one year from the date of commencement of the act, 1974, whichever is later. It is submitted that the by the appellant corporation in the year 1991 and therefore respondent no.1 original plaintiff ought to have made the request for change of date of birth at least within one year from was passed by the appellant corporation adopting the act, 1974 and allied laws. It is submitted that in the present case respondent no.1 employee made the application for the first time vide notice dated 23.06.2007 i.e. After the lapse of 24 years since he joined the service and nearly after the lapse of 16 years from the date of adoption of corporation. 4.1 it is submitted that the high court ought to have appreciated that the ignorance of law cannot be an excuse. It is submitted that being an employee in fact he was supposed to know the rules and regulations applicable to the employees of the corporation. 4.2 it is submitted that in any case, the high court ought to have non suited the employee on the ground of delay and laches as the request for change of date of birth was made after lapse of 16 years from the date of adoption of enactment upon the decisions of this court in the cases of home depot. V. R.kirubakaran of india & others v. R. ors. V. Shyam kishore prayed to allow the present appeal. 4.4 learned advocate appearing on behalf of the appellant corporation had fairly admitted that so fa

Appearing on behalf of respondent no.1 original plaintiff has submitted that so far as respondent no.1 original plaintiff is concerned the impugned judgment and order passed by the high court has been implemented in the year 2019 and even thereafter he has attained the age of superannuation treating and 7 considering his date of birth as 24.01.1961, nothing further is required to be done in the present appeal and as such the present appeal has become infructuous so far as respondent no.1 original plaintiff is concerned. 5.1 now so far as civil of 2020 is concerned, it is submitted that even the said appeal has also become infructuous as after the impugned judgment and order dated 05.11.2019 passed by the high court in writ the high court has directed the appellant corporation to reconsider the request of the writ petitioner respondent herein for change of date of birth in light of the judgment and order passed in raft no.1670 of 2013, thereafter the appellant corporation reconsidered the application representation of the writ petitioner respondent herein and his prayer for change of date of birth came to be rejected against which even the writ petition was preferred before the learned single judge and the same has also been dismissed. It is submitted that therefore even civil appeal no. 5721 of 2021 arising out of slap no.1062 of 2020 has become infructuous. 8 5.2 learned senior advocate appearing on behalf of appellant corporation is not disputing the aforesaid factual matrix. 6. Heard the learned counsel appearing on behalf of the appellant corporation and respondent no.1 employee. 7. The dispute is with respect to change of date of birth in the service record. The employees of the state government for the determination of the age are governed by the karnataka state servant determination of age act, except under the act, of age or date of birth of state servants which provides that subject to subsection 2, the state government may, at any time, after an inquiry, alter the age and date of birth of a state servant as recorded or deemed to have been recorded in his service register or book or any other record of service. Subsection 2 of section 5 further provides that no such alteration to the advantage of a state servant shall be made, unless he has made an application for the purpose within three years from the date on which his age and date of birth is accepted and recorded in the service 9 register or book or any other record of service or within one ye

For our purpose are reproduced herein below 4. Bar of alteration of age except under the act. Notwithstanding anything contained in any law or any judgment, decree or order of any court or other authority, no alteration of the age or date of birth of a state servant as accepted and recorded or deemed to have been accepted and recorded in his service register or book or any other record of service under section 3 shall, in so far as of birth of a state servant as recorded or deemed to have been recorded in his service register or book or any other record of service provided that no such alteration shall be made if the age and date of birth of a state servant has been accepted and recorded or deemed to have been accepted and recorded in the service register or book or any other record of service in pursuance of a decree of a civil court obtained by the state servant 1 after he became further that no such alteration shall be made without giving the state servant concerned a reasonable opportunity of being heard. 2 no such alteration to the advantage of a state servant shall be made unless he has made an application for the purpose within three years from the date on which his age and date of birth is accepted and recorded in the service register or book or any other record of service or within one year from the date of commencement of this act, whichever is later. 6. Bar of jurisdiction of courts. 1 no court shall have jurisdiction to settle, decide or deal with any question which is required to be decided under this act. 2 no decision under this act shall be questioned in any court of law. Therefore, as such the request for change of date of birth as per the act no.1 employee within a period of one year from 17.05.1991 being the employee of the appellant corporation. However, respondent no.1 employee made the request for change of date of birth vide years since he joined the service and nearly after the lapse of 16 years from the date of adoption of enactment act, 1974 by the appellant corporation. The high court in the impugned judgment and 11 order has observed that nothing is on record that resolution to the notice of the employee and that therefore respondent no.1 employee might not be aware of the applicability of the act, 1974. Aforesaid cannot be accepted. Being the employee of the corporation, he was supposed to know the rules and regulations applicable to the employees of the corporation. Ignorance of law cannot be an excuse to get out of the applic

Of delay and laches as the request for change of date of birth was made after lapse of 24 years since he joined the service. At this stage, few decisions of this court on the issue of correction of the date of birth are required to be referred to. 9.1 in the case of home depot. V. R.kirubakaran supra, it is observed and held as under 12 7. An application for correction of the date of birth should not be dealt with by the tribunal or the high court keeping in view only the public servant concerned. It need not be pointed out that any such direction for correction of the date of birth of the public servant concerned has a chain reaction, inasmuch as others waiting for years, below him for their respective promotions are affected in this process. Some are likely to suffer irreparable injury, inasmuch as, because of the correction of the date of birth, the officer concerned, continues in office, in some cases for years, within which time many officers who are below him in seniority waiting for their promotion, may lose the promotion for ever... 9.2 in the case of state of m.p. V. Premlal shrivas, supra in paragraph 8 and 12, it is observed and held as under 8. It needs to be emphasised that in matters involving correction of date of birth of a government servant, particularly on the eve of his superannuation or at the fag end of his career, the court or the tribunal has to be circumspect, cautious and careful while issuing direction for correction of date of birth, recorded in the service book at the time of entry into any government service. Unless the court or the tribunal is fully satisfied on the basis of the irrefutable proof relating to his date of birth and that such a claim is made in accordance with the procedure prescribed or as per the consistent procedure adopted by the department concerned, as the case may be, and a real injustice has been caused to the person concerned, the court or the tribunal should be loath to issue a direction for correction of the service book. Time and again this court has expressed the view that if a government servant makes a request for correction of the recorded date of birth after lapse of a long time of his induction into the service, particularly beyond the time fixed by his employer, he cannot claim, as a matter of right, the correction of his date of birth, even if he has 13 good evidence to establish that the recorded date of birth is clearly erroneous. No court or the tribunal can come to the aid of those who sl

Fact that there was no specific rule or order, framed or made, prescribing the period within which such application could be filed. It is trite that even in such a situation such an application should be filed which can be held to be reasonable. The application filed by the respondent 25 years after his induction into service, by no standards, can be held to be reasonable, more so when not a feeble attempt was made to explain the said delay. There is also no substance in the plea of the respondent that since rule 84 of the m.p. financial code does not prescribe the time limit within which an application is to be filed, the appellants were duty bound to correct the clerical error in recording of his date of birth in the service book. 9.3 In the case of life insurance Corporation of India & others R.basavaraju supra, it is observed as fewer than 5. The law with regard to correction of date of birth has been time and again discussed by this court and held that once the date of birth is entered in the service record, as per the educational certificates and accepted by the employee, the same cannot be changed. Not only that, this court has also held that a claim for change in date of birth cannot be entertained at the far end of retirement 9.4 in the case of bharat coking coal limited and ors. V. Shyam kishore singh supra of which one of us justice as. 14 bananas were a party to the bench has observed and held in paragraph 9 & 10 as under 9. This court has consistently held that the request for change of the date of birth in the service records at the far end of service is not sustainable. The learned additional solicitor general has in that regard relied on the decision in the case of state of Maharashtra and any. V. Gorakhnath sitaram kamble a series of the earlier decisions of this court were taken note and was held as hereunder 16. The learned counsel for the appellant has placed reliance on the judgment of this court in up. Madhyamik shiksha parishad v. Raj kumar scc l&s 96 . In this case, this court has considered a number of judgments of this court and observed that the grievance as to the date of birth in the service record should not be permitted at the fag end of the service career. 17. In another judgment in state of uttaranchal v. Pitamber dutt denied to the government employee on the ground that he sought correction in the service record after nearly 30 years of service. While setting aside the judgment of the high court, this court observed that t

Of employees, therefore, any correction at the fag end must be discouraged by the court. The relevant portion of the application for correction of the date of birth by a public servant cannot be entertained at the fag end of his service. It need not be pointed out that any such direction for correction of the date of birth of the public servant concerned has a chain reaction, inasmuch as others waiting for years, below him for their respective promotions are affected in this process. Some are likely to suffer irreparable injury, inasmuch as, because of the correction of the date of birth, the officer concerned, continues in office, in some cases for years, within which time many officers who are below him in seniority waiting for their promotion, may lose their promotion forever. According to us, this is an important aspect, which cannot be lost sight of by the court or the tribunal while examining the grievance of a public servant in respect of correction of his date of birth. As such, unless a clear case on the basis of materials which can be held to be conclusive in nature is made out by the respondent, the court or the tribunal should not issue a direction, on the basis of materials which make such claim only plausible. Before any such direction is issued, the court or the tribunal must be fully satisfied that there has been real injustice to the person concerned and his claim for correction of date of birth has been made in accordance with the procedure prescribed, and within the time fixed by any rule or order. The onus is on the applicant to prove the wrong recording of his date of birth, in his service book. 10. This court in fact has also held that even if there is good evidence to establish that the recorded date of birth is erroneous, the correction cannot be claimed as a matter of right. In that regard, in state of m.p. Vs. Premlal shrivas, supra it is held as hereunder 16 8. It needs to be emphasised that in matters involving correction of date of birth of a government servant, particularly on the eve of his superannuation or at the fag end of his career, the court or the tribunal has to be circumspect, cautious and careful while issuing direction for correction of date of birth, recorded in the service book at the time of entry into any government service. Unless the court or the tribunal is fully satisfied on the basis of the irrefutable proof relating to his date of birth and that such a claim is made in accordance with the procedure prescr

View that if a government servant makes a request for correction of the recorded date of birth after lapse of a long time of his induction into the service, particularly beyond the time fixed by his employer, he cannot claim, as a matter of right, the correction of his date of birth, even if he has good evidence to establish that the recorded date of birth is clearly erroneous. No court or the tribunal can come to the aid of those who sleepover their rights see union of india v. Harnam. Be that as it may, in our opinion, the delay of over two decades in applying for the correction of date of birth is ex facie fatal to the case of the respondent, notwithstanding the fact that there was no specific rule or order, framed or made, prescribing the period within which such application could be filed. It is trite that even in such a situation such an application should be filed which can be held to be reasonable. The application filed by the respondent 25 years after his induction into service, by no standards, can be held to 17 be reasonable, more so when not a feeble attempt was made to explain the said delay. There is also no substance in the plea of the respondent that since rule 84 of the m.p. financial code does not prescribe the timelimit within which an application is to be filed, the appellants were duty bound to correct the clerical error in recording of his date of birth in the service book. 10. Considering the aforesaid decisions of this court the law on change of date of birth can be summarized as under i application for change of date of birth can only be as per the relevant provisions regulations applicable ii even if there is cogent evidence, the same cannot be claimed as a matter of right iii application can be rejected on the ground of delay and latches also more particularly when it is made at the fag end of service and or when the employee is about to retire on attaining the age of superannuation. 11. Therefore, applying the law laid down by this court in the aforesaid decisions, the application of the respondent for change of date of birth was liable to be rejected on the 18 ground of delay and laches also and therefore as such respondent employee was not entitled to the decree of declaration and therefore the impugned judgment and order passed by the high court is unsustainable and not tenable at law. 12. However, considering the fact that when the impugned judgment and order passed by the high court has been implemented and respondent no.1

Advertising is a powerful tool that can influence millions, ergo must be used wisely. From conventional advertising that focused solely on selling products to emotional marketing, advertising has evolved over the years as a medium to establish deep connections with the audience. The power of advertising is especially to the eveil evident during conflicts and crisis situations when the right message can inspire masses to take meaningful actions. It is quite common for brands to leverage current trends and events to promote their brands in the name of moment marketing. While moment marketing is often a hit among consumers when done right, there are times when such moment marketing attempts backfire. Conflicts and crisis situations are a prime example. There is nothing wrong with advertising during conflicts per se. The problem arises when conflicts are viewed as a marketing opportunity by brands. There have been several instances in the past where brands tried to leverage conflict situations to promote their brands. Miracle Mattress is one such brand that received severe backlash for its win Tower Sale ad inspired by the 9/11 attack. Fast forward to 2022 and some brands haven shied away from taking advantage of the ongoing Russia Ukraine war to create rending ads based on a hot topic. Should brands resort to moment marketing even during war situations? They should and the below mentioned reasons explain why moment marketing during conflicts need to be avoided. Brands risk being perceived as insensitive Unfortunately the fierce competition has led brands to resort to aggressive advertising tactics.. In a desperate attempt to stay relevant and not miss out, they try to make use of every situation to increase followers, likes and shares. But consumers today are clever enough to understand the intent behind the ads. Brands that go about making ads simply to seek attention are perceived apathetic by the masses. We are living in a day and age where brands are more than the products/services they offer. While brands can express solidarity with the war victims through an ad, making an ad to draw a connection between your product and the conflict situation would be perceived as outright insensitive. What worse, it may take forever for brands to recover from the reputational damage due to a careless approach. A conflict is a sensitive issue, not a rending topic a war is not a trending topic or a golden opportunity for brands to ramp up sales or mint money. A conflict

About saving your brand from public backlash. It about being sensitive and sensible enough to maintain a certain level of dignity and integrity during a crisis. Political overtones could spark controversies while brands are expected to take a stand, taking political sides is not recommended. A conflict may be a result of clashes between two political parties or ideologies. A hasty moment marketing effort could end up in a poorly crafted ad that reflects your inclinations towards a certain political party. Brands may receive flak for taking sides just to appear trendy or to leverage the topicality of the war. It can spark major controversies. The worst part about moment marketing on sensitive issues is that you can never predict audience response. Something that seems totally fine to you may be interpreted in a totally different manner by the audience. Poor ad placements can hurt people sentiments let suppose you refrained from any kind of moment marketing during the conflict. You could still risk being perceived as insensitive. Poor ad placements are to be blamed for this. Brands must be extremely careful while advertising during conflicts. You don want your ad to appear beside disturbing images of war. Wrong ad placements could easily ruin your brand image. A luxury resort ad appearing beside a war image will never be appreciated irrespective of how good the ad is. Your marketing efforts should reflect sensitivity and empathy especially during a conflict. Advertising during conflict may need extra effort and attention from brands as a seemingly minor error could blow out of proportion resulting in financial and reputational damage. Taking political stands to appear trendy or creating controversies for negative publicity and deviating from your core brand values just so you don miss out on a few extra likes or shares could lead to boycott from consumers. A conflict situation is different as people sentiments may get hurt easily and the repercussions could be more severe. While brands must refrain from leveraging war or tragedy for marketing purposes, it does mean brands should act oblivious to things happening around them. A thoughtful and empathetic approach is the way to prevent any unintended consequences. According to the data, the Gini coefficient of India is rising post lockdown, which means the inequality is rising. The best way to measure inequality is the Gini coefficient model said Mr Ankit Yadav Wealth Manager, USA the Gini coefficient ranges fr

Post demonetization has led the digital payments revolution touching a large section of people including based and quick to set up if one has a functional bank account. Numerous fintech platforms have mushroomed offering a plethora of use cases. Reserve Bank the launch of a new digital payment mode for feature phones called transactions even without a smart phone and an internet phones will help people in rural areas who do not have a smart phone to participate in the digital economy giving added impetus to the growth of the digital payments landscape. Adoption of digital payments grew leaps and bounds during the pandemic resulting in an exponential growth in both volume and value of transactions. The general merchants have started leveraging the prowess of digital payments making it increasingly pervasive. Contactless payments, UPI apps, pre-paid instruments have all become very popular during these last couple of years. RBI & the Government have been extremely forward looking and have set up a Payments Infrastructure Development. The objective of the scheme is to encourage deployment of Point of and digital centres. The scheme also includes street vendors and other beneficiaries. This decision to expand the targeted beneficiaries under the provide fillip to digital transactions at the grassroot level. Solution providers have developed affordable tech for digital payments go together, and this alliance is impacting every industry segment be it financial services, education or consumer markets; changing the way people live, work, shop, play & pay. India has Gen population, and this young segment is leading the adoption of digital payments while expecting a frictionless, secure and speedy transaction experience. The rich falls dramatically more often than the poor. This is not surprising that this happens due to social mobility post lockdown, the higher income group invests in bigger corpus as compared to lower so the risk is more. That why inequality fell. However, other recent studies cited a research such as the world inequality report. As a result, a major question arises: how to measure accurately a country inequality. There are some of the best tools that could reduce income wealth inequality. I believe that by combining these tools, we can improve the lives of individuals while also assisting in the development of a strong economy in our country. There are various ways in which we can fix the inequality gap and build a stronger economy. These are the

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Obnoxious razzle dazzle of life. The annual UN Sponsored Index does not think so! Its gives credence to the structural anatomy of life. Do not loathe what goes against you; things destined for you are the palatable symphonies playing unattended embrace it because acceptance is the real happiness. Where we all lose tract is between the bludgeoned battle of for and against. In the ambush of temporal resistance, we become negligent in assessing the rationale of every being survival thereby sabotaging the social structure and integrity. India is bang on!! 126th position out the 137 countries contesting all this does not come as a shock. India today is a distressed fish with high concentration of corruption, social standoffishness and impaired freedom. The other day while sitting at a popular café, the hoarding read, Happiness is free coffee. The act to liberate yourself to attain something relieves you of any baggage. A coffee for free is like the breath resuming an accentuated flow, money finally a deuce clamped controllably in the patch pocket. Are Indians really getting access to free coffee. India falling so hard in terms of happiness is definitely paying through the nose the sputum settling in is a farrago of religious caucus belli and nationalistic agendas. All this prompts an antagonistic battle axe to either dump the belittles in the seismic grinding of a pothole or rabble-rouse atavistic idealism to clear the territory of any sclerosis. Am I a happy Indian? Not much!! My incredulous laughter reverberating inside the four walls is tiresome. Gradually the reality invades; the toxic penetration of unpardonable calumnies and incendiary issues of identities. No country is bereft of their personal agendas but any attack on the personal reservoir of sanctified hymns creates fear and resentment. So why is India unhappy? We have the Johnny Levers and the Kapil Sharma to make us laugh; how their shows make us precipitously tap the foot on the ground and make the stomach beat the drum. But ins happiness an illusion; the moment the rope breaks from the hook, its dexterity is questionable and so is the quantum of happiness that gradually seals the lips in memory of inscrutable unhappiness. How every year pollution and other health hazards grip the country and the menace people go through. The bedeviling broadcast arrives every morning No. of cases, survival rate and deaths as if an all-encompassing train halts at every station without contemplating how many passen

And prolificacy of indissoluble patriarchy. Her restraint is tormented by the fear that awaits the outside world, though the four walls too are a slaughter house to wool off her respect and dignity. So, how can India be then happy? I, being a woman, am not and vouch for the obsequious ladies residing in the fault lines of their home. The news of the prestigious, Inter IIT Tech Meet the 11th edition was held in IIT Kanpur in mid-February 2023 piqued my interest. I am a keen observer of these Tech fests because of the emergence of tech talent in hackathons. These fests are a reliable conduit for identifying crucial technical talent. Corporate sponsors are keen to keep themselves visible among the emerging technical talent and there is a veritable competition to grab sponsorship titles. The much-awaited results came in. I speculated the first-generation IITs to bag the top positions. But to our pleasant surprise, the new generation IITs had pipped the older and much-venerated IITs, with the IIT Mandi finding itself in the top ten! A satisfying feat to be on the much-vaunted leaderboard. Like almost everyone, I was afflicted by the anchoring bias, anchored to the reference point that the first-generation IITs, given the resources and the reputation would mow down the competition. But I was proven wrong and felt good at that! Talent in this competitive forum is not the domain of the select institutes. These events, rightly so, celebrate the aptitude and gumption of the individual, irrespective of the institute they represent. The afflictions in HRM. The launch of ChatGPT in November 2022 has taken the world of AI ML by storm. I enjoy teaching the AI ML course to young students of management because it helps me stay abreast with these wildly galloping technologies. It is a biennial exercise. The course is about the relevance and application of AI ML in the area of Human Resources Management. Artificial Intelligence may appear to be an inapposite concept to teach in the world of Human Resource Management HRM and that is exactly what makes it interesting. The lecture sections dwell on the proliferation of HR Tools and their rationale, Startups in the HR Tech space, and the interest of Venture Capitalists in HR Tech. As one would guess, the recruitment process is the one that is the most amenable to embracing technologies like AI ML in the world of HRM. If the recruitment process is there, the study of bias cannot be far, whether it is human-based or the bias throu

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The water in these green lakes of the Himachal is considered to be sacred and pristine and the locals vouch for its portability. Biases slip in unnoticed passively. These anecdotes present one unconscious bias is in a typical day in the life. Life is rife with biases. These examples may seem innocuous. But are they trivial to be ignored? Unconscious bias is so subtle that it slips in and resides in us, and we may not be aware of it. Most of us may not even realize that our thinking is biased. And it does not get remediated by taking humans out of the equation and replacing the human brain with AI algorithms. Why? Because the AI tools are devised from archived human data. Machine Learning involves learning from the archived data but not it is not understanding. Are we creating a wild horse a mustang? While writing this column calls for a moratorium on the ChatGPT successor have come in, pleading for a pause in developing more powerful AI systems! Possibly trying to make the horse canter and not gallop!! The Large Language Models LLMs with generative algorithms are bolting ahead to accept text and image input simultaneously and drafting a learned reply, remember not a thought-through or understood one. Will the outputs be factually, correct? Do we know the inner workings of the thought process, when the technical report does not provide the pertinent details? We all know that the training of the data is from the data that is already there to be mined from the internet. Are the harmful biases and stereotypes getting incorporated at a humongous scale per the Large Language Models? While explanations may be provided that the larger the data set, the more diverse and representative it is, but who is in charge of defining what is large. Are we creating a technological mustang through the rules imposed on the machine? Can we tame the mustang into a workhorse? Are we dealing with lazy methods of working on larger data sets? Is that putting a blinkered view towards working on smarter methods that look for meaning and train on curated data sets? Can the mustang be ever tamed to be a workhorse? Managing technology as powerful as Generative AI used in ChatGPT could be addressed if we do the following consciously prior to use and not as an afterthought. The cardinal rules should be: To bring in diversity in teams and competencies. Diverse and interdisciplinary teams could help identify biases that homogenous teams would not be able to capture and act upon. Next would be

Independence with the 75-week long Azadi kea Amrit Mahotsav guided by the spirit of AtmaNirbhar Bharat, the country aspires to become a $5 trillion economy by 2025 and a $10 trillion economy by 2030. As we celebrate this Amrit Kaal of building India 2.0, we are operating in the backdrop of accelerated technological, geopolitical, social and environmental changes and a slowing global economy. Our success as a country and our ability to achieve these goals will largely depend, besides other factors, on our people capabilities, especially of the working-age population 15-64 years of age. This is over 65 of the 1.41 billion people. India is uniquely placed to reap the demographic dividend this working-age population bestows on it, provided they are productively employed and contribute to the national GDP. A 2020 report estimates that India needs to create at least 90 million new non-farm jobs by 2030 to absorb the 60 million new workers who will enter the workforce based on current demographics and an additional 30 million workers who could move from farm work to more productive non-farm sectors. World over, two out of three jobs are created by small and medium enterprises. In many developing economies, more than 50 per cent of total employment creation in the private sector can be attributed to enterprises with less than 100 employees. SMEs also represent the vast majority of economic units, with over 90 per cent of the business population. In short, SMEs are a central economic and social force for generating employment and reducing poverty and inequalities. For this reason, start-up and SME development have become a high priority for the Union and State governments in the country in recent years. National programmers and schemes such as Start-up India, Make in India, Atal Innovation Mission, MUDRA Banks, and AtmaNirbhar Bharat App Innovation Challenge have facilitated funding, mentoring and innovation. Simultaneously, the country has seen growth in private corporate sector initiatives to improve innovation, incubation and acceleration of early-stage start-ups. Moreover, the mature technology-driven ecosystem in the country has provided a fertile ground for new entrepreneurial ventures to prosper. These initiatives, along with improved ease of doing business, and improved angel, VC and private equity investments, have enabled the rapid growth of the entrepreneurial ecosystem in the country. Today, the perception that entrepreneurial ventures are risky, unstab

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When Omicron was first reported by South Africa and Botswana in November 2021, there was fear around the world that the variant may wreak havoc like Delta. Later, there was frustration that breakthrough infections were occurring despite full vaccination and further boosters. While some countries claimed that Omicron was a milder variant, the World Health Organisation warned that it was unwise to underestimate the threat posed by the variant. Vice President M Venkaiah Naidu on Saturday expressed disapproval of English as a medium of instruction while inaugurating the South Asia Institute of Peace and Reconciliation in Hardwar. He was articulating a widely held view among India political class. The problem with this argument is that it frames the issue in a false binary. It not a case of English versus other Indian languages. Both are indispensable. English thrives because of a utilitarian value. It opens the door to a rapidly expanding universe of knowledge, whose production is global in nature. What does the data say Go annual data on schoolchildren shows that English medium enrolment is growing fast. To illustrate, UDISE Report of 2019 20 put out granular data on 265 million schoolchildren. The highlight was that about 26 of children are in English medium schools, next only to the 42 in Hindi medium. The trend over time shows that the English medium is set to be dominant in the future. Over a five year period, Haryana and Telangana witnessed the sharpest increase in the relative proportion of children enrolled in English medium schools. In all, at least seven states have already seen English medium enrolment exceed the medium of instruction in the local language. Parents have a practical reason to choose English medium instruction. As the National Education Policy 2020 observed, Indian languages have suffered because of an inadequacy of learning material and dictionaries. The problem is compounded by a shortage of skilled instructors. Therefore, the growth in English medium instruction is being driven by aspiration, not a colonial mentality. It offers Indian children an opportunity to tap into a vast pool of knowledge and easily fit into global commerce. Many countries, including Japan and China, are actively promoting teaching of English in their curriculum to equip their students with a tool to thrive in a knowledge economy. The popularity of English medium instruction does hinder Indian languages. Here, governments have to accept the responsibility of

A month on the upside, with the pandemic currently in a controlled phase, these board exams may actually proceed in standard offline fashion, after a gap of two years. It is well known that the hardships students have faced during this period have been exacerbated by constant changes in the evaluation process. While some of these alterations have been necessitated by Covid taking unforeseen turns, others have betrayed an insensitive carelessness. The latest case of negligence is CBSE releasing Term 1 results in the middle of Term 2 exams. Term 1 exams were conducted as far back as in November December, that too in the objective format, with optical mark recognition OMR answer sheets. The CBSE collected lots of bouquets for good design thinking at that time, with many expecting both greater transparency and speedy same day grading from the new process. It is therefore shocking that the results have instead taken longer than the traditional board exam. And during their long wait, students, schools and parents have not been given the courtesy of coherent explanations or updates. There are new uncertainties. What will replace the well defined, transparent and centralised process for appeals for revaluation To date, the specific weightage of the two sets of marks has also not been declared. CBSE should be showing leadership to state boards who don have its human and financial resources, and deal with more poorly equipped schools. Instead, whether in consistent setting of question papers or clear and reliable assessment protocols, it sets a poor example again and again. Around 36 lakh students who took the Term 1 exams, deserved much greater empathy and consideration from CBSE. Recent Chinese moves such as renaming districts in Arunachal Pradesh or the viral video of the PLA unfurling the Chinese flag in Galwan as a New Year greeting tell us 2022 will be more of the same in India China relations. As India and China negotiate this new normal, what New Delhi really needs is a new discourse on border connectivity. While strategic aims naturally guide the agenda, the conversation must be reimagined with local needs and context. This requires humanising our borders and a deeper awareness of our frontier states. While we vet been worrying over gale main which being Covid or not, and whether love handles are easier to hide than thunder thighs, separated couples have been slowly inching closer and almost holding hands. We take our eye off them for one second and they lo

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Ever after from Ha Jin who began his novel waiting with every summer Lin Kong returned to Goose Village to divorce his wife to Elle King And then I let him go in her song ex and oh, separations have travelled long desperate paragraphs of prose and peppy lyrics. Time to throw a divorce party Called lihun dianli in Mandarin and rikonshiki in Japanese, the ceremony comes with a divorce ring and pie in the face. Catch the bouquet and be the next divorcee As the estranged pair get into cars with Just Divorced banners, there are two sunsets to zoom off into. When actor Dhanush and Aishwaryaa Rajinikanth announced their split, fans were comforted by their buddy banter on social media. His my friend and her hank you had the audience go appadiya Really Aamir Khan is putting on record his appreciation of first and second ex wives. As Farhan Akhtar tied the knot a second time, former wife Adhuna warned trolls she d block anyone who was positive in her social media space. Susanne Khan defence of ex husband Hrithik Roshan during Kangana times is legendary. Only Kanye West is yet to get the memo. Bury rival Pete Davidson in animated videos all you want, once Kim Kardashian decides on a couple nickname PetKi or Kim Pet Chime will be history. Katia means no wife, no beastie. If wondering what to do with pre loved spouses, wonder no more. Convert them into BFFs. Co parenting requires somebody else to blame, and an ex is a sitting duck. And, oh, the joy of seeing your parents face when their main deity is now your wingman. Storytelling is the technique by which a culture stories are passed on to subsequent generations, and it reinforces ideals in any civilization. Fables, folktales, myths, and legends are among the numerous formats in which these stories are transmitted. When one considers that the majority of books, newspapers, videos, news broadcasts, social media discussions, and so on, consist of someone presenting a narrative in some form, the centrality of storytelling in culture becomes evident. Storytelling arose as a means for our forefathers to entertain the community. Storytelling is a powerful tool for bringing people together. People strengthen their collective identification when they share the same mythologies or histories, which improves their ability to pool resources and collaborate with each other. This social togetherness, aided by storytelling, may have contributed to our ancestors evolutionary success. The way people tell tales and keep themselves upda

Tools to generate or consume such material in the faster growing, rapidly increasing new media web, mobile apps, e books, and social networking. There might be two explanations behind this. For starters, the great majority of Indians about 75 of the population do not have access to the internet. Second, even for those who have access, the technology does not support vernacular languages. Fortunately, both of these barriers are crumbling. Storytelling has undergone a paradigm shift with the introduction of Artificial Intelligence AI. A script with brilliant plot twists and genuine dialogues is written by human storytellers. AI would help them do their jobs better by delivering insights that strengthen the emotional pull for example, selecting a musical score or visual image that allows to elicit feelings of hope. This game changing technology would give storytellers an extra boost, allowing them to prosper in a world where audience demand appears to be limitless. Accurately analyzing and effectively explaining findings is becoming a key talent in today era of AI and machine assisted analytics to bridge the expanding data literacy gap. One must assist decision stakeholders in understanding the process and making sense of the results to achieve the most value from AI projects and generate better outcomes. It might be challenging to understand and describe machine learning use cases, measurements, and graphics. Machine learning models and the correlations between variables are typically subtle, surprising, and sophisticated when describing the AI challenge to solve. Successful analytical communicators don wait until the end of a project to communicate their findings, and instead, they educate stakeholders throughout the process. The other major turning point for the evolution of storytelling has been the emergence of content creators, particularly in vernacular languages. While many of the tools that are used in the digital age are tailored to specific digital mediums, old storytelling practices need still to be maintained in order to tell excellent stories. Framing, plot, character development, and narrative are all storytelling methods that have a critical place in content creation. Trans media storytelling works particularly well with social media, so it is such an essential aspect of digital storytelling. Trans media storytelling entails distributing various components of the story across several platforms. Because different social media sites appeal to ot

Language grammatically puts things together or treats things. One can choose to engage in the culture history when they speak the language, even if they don know or comprehend the history. Given the healthcare utilization disparities across India, men outnumber women in seeking healthcare, despite females deserving priority as mothers, homemakers and more. According to the World Health Organisation, health can be defined as a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity. Women health is often treated as simply reproductive health, and a broader definition for the general health of women is required. In developing nations such as India, women health remains one of the most neglected issues. Despite rising awareness about the rights of women in all aspects of life, many are still unaware of women health and its implications. Challenges and significance of women health some laypersons may wonder why women health needs prioritisation. In a nutshell, simply because women symbolise the silent pillars of a family overall health. Ensuring women have access to quality care can promote improved health for their children and families. Inadvertently or not, the health of entire families and communities are intertwined with the holistic health and well being of women. Maternal malnutrition and anemia are leading causes of the greater health burden of women in the country. Herein, maternal malnutrition is exemplified by low energy intake eating small portions and inadequate dietary diversification. This results in low birth weight progeny for women with anemia and chronic malnutrition, which manifests in infantile stunting and wasting, among other negative health outcomes. One of these outcomes is a self perpetuating and multifactorial disease burden that cannot be addressed via dietary guidelines alone. More than seven decades after Independence, although progress has been made on multiple health parameters, women mortality levels continue to remain high, especially during their childhood and reproductive phases. In India, women health is intrinsically connected to societal status. In the 1940s, the maternal mortality ratio MMR was estimated to be 2,000 per 100,000 live birth. Reportedly, this dropped to but these figures do not compare favorably with neighbouring nations such as Sri Lanka, China and Thailand where the MMR is in moderate double digits. As a result, India is estimated to contribute to 15 of m

Provided the freedom and opportunity to do so as empirical evidence indicates, companies promoting gender equality and inclusivity record more productive outcomes on multiple parameters. This is partly because women bring diverse skill sets to the table, be it in offices or boardrooms, complementing and augmenting the skills of male colleagues. All of which makes it amply evident that promoting the health and well being of women is in the larger interests of families, communities, society and the nation. Consequently, it is more unfortunate that women health is not considered as important as their male counterparts. Whereas women in India live about 2.7 years longer than men, women health remains a much neglected issue. An OPD analysis of more than three million records at AIIMS, Delhi revealed that only one woman sought healthcare against two men. But the cause of greater distress is that this gender bias was directly proportional to the distance from AIIMS. This BMJ Study revealed two things gender based disparity in access to healthcare is prevalent and distance from the center of care exerts a negative bearing on the utilization of healthcare services. A Stanford University research report that studied more than 4.2 million claims, submitted under a Rajasthan Government insurance scheme, estimated that for cardiology, oncology and nephrology care alone, there were 225,000 missing female hospital visits between 2017 and 2019. Both the above studies establish the need for more women to seek healthcare services from wellness and preventive to curative healthcare. After all, almost 50 of India population cannot be allowed to remain untouched by modern medical science. Therefore, women must be motivated to come forward through a judicious mix of information and awareness interventions. To be used as motivators and nudges, these initiatives can include involving upright members of society, religious and community leaders as well as local politicians. Another cohort that can be involved in motivating women to avail of healthcare services are women of substance those who have overcome personal tragedies, fought serious disease conditions and are regarded as achievers in public perception. Pan India, such ladies could be instrumental in turning the tide of healthcare utilization disparities in favor of women. Digital India & digital payments go together, and this alliance is impacting every industry segment be it financial services, education or consumer market

Out UPI transactions even without a smart phone and an internet connection UPI on feature phones will help people in rural areas who do not have a smart phone to participate in the digital economy giving added impetus to the growth of the digital payments landscape. Adoption of digital payments grew leaps and bounds during the pandemic resulting in an exponential growth in both volume and value of transactions. The general populations including small merchants have started leveraging the prowess of digital payments making it increasingly pervasive. Contactless payments, UPI apps, pre paid instruments have all become very popular during these last couple of years. RBI & the Government have been extremely forward looking and have set up a Payments Infrastructure Development Fund PIDF Scheme. The objective of the scheme is to encourage deployment of Point of Sale Pops infrastructure both physical and digital modes in tier 3 to tier 6 centers. The scheme also includes street vendors and other beneficiaries. This decision to expand the targeted beneficiaries under the PIDF scheme will provide fillip to RBI efforts in promoting digital transactions at the grassroots level. Solution providers have developed affordable tech for merchants which support UPI, QR, cards, Andhra based payments along with mobile & soft POS. Buy Now Pay Later BNPL is getting extremely popular and contributing to the next wave of digital adoption. While shopping online or in store, customers are offered this option and its very convenient to opt for it. Know your customer KYC, credit checks are done instantly, leveraging the power of technology to accord the credit. Market places, stores are offering credit for a variety of goods including electronics, lifestyle products, bill payments, groceries, hospitality etc. which is leading to an increase in consumption and therefore contributing to the GDP. An innovation revolution is happing to extend the reach of digital payments with fitness playing a key role. Banks may not have the necessary distribution & fitness are partnering with banks to extend the reach to every nook and corner of the country. This complimentary partnership is enabling ways to address requirements of people and MSME in area which were excluded earlier. Digital payments is enabling MSMEs service to a wider range of customers. There is a growing requirement for instant &amp transparent cross border payments. Several global companies are leading the innovation and working

Her budget speech which will enable new use cases advancing the adoption of digital payments. This can include direct benefit transfers, improving financial inclusion, ease up cross border payments at a much lower cost and cost reduction by saving the cost of printing money. However, this is a new area and work needs to be done to ensure that the right technology is utilised. There needs to be relevant resiliency and security that needs to be built into the framework, so that the integrity is maintained. India continues to be a cash economy with 70 per cent of retail payments in cash. While this percentage has reduced over the last few years, cash in circulation is close to 30 lakh crores. We have come a long way with the technology developments, but a lot more effort is needed to digitise India completely. With the right regulatory framework, support from the Government, investments in the Indian finch sector and a penchant for Innovation, we are on the right path of development in this sector. Much more advancements are needed to ensure availability of technology infrastructure supporting digital payments and ever spiralling transaction volumes, security, awareness & education of citizens if digital payments are to become a true new normal. Advertising is a powerful tool that can influence millions, ergo must be used wisely. From conventional advertising that focused solely on selling products to emotional marketing, advertising has evolved over the years as a medium to establish deep connections with the audience. The power of advertising is especially evident during conflicts and crisis situations when the right message can inspire masses to take meaningful actions. It is quite common for brands to leverage current trends and events to promote their brands in the name of moment marketing. While moment marketing is often a hit among consumers when done right, there are times when such moment marketing attempts backfire. Conflicts and crisis situations are a prime example. There is nothing wrong with advertising during conflicts per se. The problem arises when conflicts are viewed as a marketing opportunity by brands. There have been several instances in the past where brands tried to leverage conflict situations to promote their brands. Miracle Mattress is one such brand that received severe backlash for its win Tower Sale ad inspired by the 9 11 attack. Fast forward to 2022 and some brands haven shied away from taking advantage of the ongoing Russia Uk

Brands that go about making ads simply to seek attention are perceived apathetic by the masses. We are living in a day and age where brands are more than the products services they offer. While brands can express solidarity with the war victims through an ad, making an ad to draw a connection between your product and the conflict situation would be perceived as outright insensitive. What worse, it may take forever for brands to recover from the reputational damage due to a careless approach. A conflict is a sensitive issue, not a rending topic A war is not a trending topic or a golden opportunity for brands to ramp up sales or mint money. A conflict is a sensitive issue and must be treated as one. Brands should steer away from building advertising tactics around the conflict. While some brands successfully distance themselves from moment marketing, something as simple as mindless use of hash tags gets them in trouble. Brands should never use hash tags related to conflict in an attempt to increase their ad reach. While you may think that the ad in itself does touch upon the conflict, any attempt to capitalize on the situation is bound to face severe criticism. It not just about saving your brand from public backlash. It about being sensitive and sensible enough to maintain a certain level of dignity and integrity during a crisis. Political overtones could spark controversies while brands are expected to take a stand, taking political sides is not recommended. A conflict may be a result of clashes between two political parties or ideologies. A hasty moment marketing effort could end up in a poorly crafted ad that reflects your inclinations towards a certain political party. Brands may receive flak for taking sides just to appear trendy or to leverage the topicality of the war. It can spark major controversies. The worst part about moment marketing on sensitive issues is that you can never predict audience response. Something that seems totally fine to you may be interpreted in a totally different manner by the audience. Poor ad placements can hurt people sentiments Let suppose you refrained from any kind of moment marketing during the conflict. You could still risk being perceived as insensitive. Poor ad placements are to be blamed for this. Brands must be extremely careful while advertising during conflicts. You don want your ad to appear beside disturbing images of war. Wrong ad placements could easily ruin your brand image. A luxury resort ad appearing be

Studies have shown that starving yourself once every week might be good for your health. Fasting has become popular among people over the last few years, especially among the health community. It helps you maintain the weight that can reduce the risk of several diseases. However, many health practitioners are afraid to advise eating less due to the stigma. But this does not lessen the benefits of fasting if done sensibly. If you will fast sensibly, you will be able to lose some of that belly fat. There are studies that have shown that intermittent fasting can help in losing weight. Intermittent fasting is a type of fasting that you can control within a set number of hours. This allows your body to burn fat cells more effectively than just regular dieting. The main aim of intermittent fasting is to manipulate your body in using stored fat instead of sugar as a primary source of energy. This type of fasting is used by athletes these days to hit the low body fat percentages for competitions. With fasting, your body can break carbohydrates more efficiently. Fasting has an amazing effect on insulin sensitivity. Studies have shown that if you do fast regularly, insulin of your body will become more effective and will take up glucose from the blood. When you do not eat for a day, it gives your digestive system a rest that can energize your metabolism to burn through calories more efficiently. A poor digestive system directly affects your ability to metabolize food and burn fat in a negative way. Intermittent fasting on the other hand can help with your digestion and promote healthy bowel function, which will improve your metabolism. Fasting can increase lifespan and you can live longer. You can also enhance your immune system by fasting Studies have shown that starving yourself once every week might be good for your health. Fasting has become popular among people over the last few years, especially among the health community. It helps you maintain the weight that can reduce the risk of several diseases. However, many health practitioners are afraid to advise eating less due to the stigma. But this does not lessen the benefits of fasting if done sensibly. If you will fast sensibly, you will be able to lose some of that belly fat. There are studies that have shown that intermittent fasting can help in losing weight. Intermittent fasting is a type of fasting that you can control within a set number of hours. This allows your body to burn fat cells more effectively t

And equip them with the necessary entrepreneurship education and skills. Even as one might argue that entrepreneurship cannot be taught in a school, studies show formal education has a positive correlation to entrepreneurship. I believe entrepreneurship education is one of the influential forces that shape a person attitude and aspirations to give wings to their professional dreams. Higher Educational Institutions HEI have an essential role in addressing this supply side of entrepreneurial ecosystem with programs designed to expand students knowledge and experience in entrepreneurship. A benchmarking study points to a major global trend towards strengthening entrepreneurial capabilities in universities worldwide. It is time for Indian HEIs to move from the traditional paradigm of creating graduates looking for employment to nurturing successful entrepreneurs who create jobs that fuel the economy. However, HEIs must recognise that entrepreneurship education goes beyond teaching typical management subjects such as strategy, finance and marketing in a classroom setting. Young minds, especially in STEM education streams, typically have a maker instinct to build, test and operate things. Along with entrepreneurship education, they need experiential opportunities in innovation labs, maker spaces, and mentoring clubs. These facilities help inculcate skills such as design thinking, idea generation, hands on discovery, inter disciplinarity approach, peer collaboration, sharing of resources, prototyping and testing. More importantly, students gain the ability to challenge the status quo and recognise and act on the opportunities. These skills could further be channeled by empowering students to bring their ideas to life by facilitating in house incubators and accelerators that could potentially snowball their ideas into business opportunities to be exploited commercially. Further, linkages with local industry will enable the HEIs to proactively explore, create and incubate industry relevant products solutions services that can complement and supplement the industry needs while simultaneously improving the time to market. Educators involved in entrepreneurship education have the potential to make a difference when a student stumbles upon a validated business idea. Even if a majority of student developed design ideas remain un validated and do not make it to the market, students still benefit from the entrepreneurial mindset. It will remain a valuable skill set they c

Dispute with China that would have serious security implications for India. Fourth, China has not only named eleven places in Arunachal Pradesh, but it has also claimed sovereignty over the entire Arunchal Pradesh. While the recent Bhutanese PM statement has not been officially responded to by China, an article in the Global Times has revealed its thinking. It termed the Bhutanese PM interview a victory for China and a setback for India. The Global Times, quoting Zhang Youngman, Director in the Tibet Research Office of the Chinese Academy of Social Sciences Institute of Frontier Affairs, stated that India hegemony and great power influence in South Asia are not conducive to the development of Bhutan. There were other articles as well, which projected the cultural differences between India and Bhutan and how India dominating influence was not conducive to the development of Bhutan. On Arunachal Pradesh, Indian MEA response that the Chinese statement was merely a repeat of 2021 statement that Arunachal Pradesh is and will always remain an inalienable part of India, was not sufficient to make China understand its unreasonable approach. Such defensive statements do not carry the right message to expansionist China. China reacted to this statement by declaring its sovereignty over Sagan, the name it gives to South Tibet. Mao Ming, Chinese foreign ministry spokesperson said: Hangman is part of China territory. In accordance with relevant stipulations of the administration of geographical names of the State Council, competent authorities of the Chinese government have standardised the names of some parts of Hangman. This is within China sovereign rights. The Chinese audacity was shocking. The Chinese game plan is now clear. It is on expansionist mode and does not desire normalisation of relations with India. India needs to shed its pusillanimity in dealing with China. Defensive statements like Arunachal Pradesh belongs to India are not working on China. China, which is testing India patience, may be getting the wrong signals that it can push India further. Simultaneously, China is pushing its narrative over its perceived claims through aggressive propaganda that is not countered equally forcefully. The lack of effective counterpropaganda strengthens illusions among Chinese policymakers that China has legitimate claims over these areas and that it can occupy Indian areas by force with little resistance. India needs to clearly indicate that China should stop crossi

Right message, If China can claim Arunachal Pradesh and push Nepal and Bhutan while trying to grab territories in Ladakh, these steps are not only justified but are the only pragmatic options. It must be recognised that standing up to China draws awe, while a meek response invites more provocations. Animation is a rapidly growing field that requires a combination of creativity, technical skills, and industry knowledge to succeed. From films and television shows to video games and digital media, animation has become an integral part of our visual culture. As the demand for animation continues to rise, many aspiring animators are considering whether to pursue an academic degree or to learn from industry experts. In this article, we all explore the benefits of both options and why learning from industry experts in the animation industry is ultimately more valuable. An academic degree in animation can provide a strong foundation in the principles and theory of the medium. In a degree program, students learn the history and evolution of animation, the basic principles of animation such as timing, spacing, and weight, and the various animation techniques such as traditional, stop motion, and computer animation. They also learn the basics of character design, storyboarding, and the technical skills required to bring their ideas to life. This knowledge gives students a broad understanding of the medium and a foundation to build on as they move forward in their careers. However, while an academic degree can provide a broad understanding of animation, it does always provide the same level of practical experience or exposure to the latest industry standards and practices. In many academic settings, students have limited access to the latest animation software and equipment, and the focus is often on the principles and theory of animation rather than the practical application of those principles. This can make it challenging for graduates to hit the ground running when they enter the workforce. Below are some of the advantages of learning from Industry experts in the Animation Industry: Real world experience and deep understanding This is where learning from industry professionals may be really beneficial. Individuals with real world experience and a strong grasp of the techniques, tools, and procedures utilised in the animation business are considered industry experts. They are familiar with the tools and software used by professionals in the animation industry, as w

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For themselves might help you get employment in the future. For students who are just starting out in their jobs, this may be extremely helpful. In conclusion, Learning from industry professionals may give a more well-rounded education and prepare students for a successful career in the area, even though an academic degree in animation can offer a solid foundation in the concepts and philosophy of the medium. The best approach to stay up with the animation industry ongoing evolution is to learn from industry specialists who have the practical expertise and a thorough grasp of the methods, equipment, and procedures employed in the sector. Business professionals may also provide students with practical instruction, comments on the work, insightful advice on how to achieve in the industry, and up to date knowledge on the newest animation trends and software. Combining learning from both academic and industry aspects will be the best for a career in animation. India, a country with diverse landscapes and cultures, has always been known for its rural and agrarian economy. Agriculture continues to be the backbone of the Indian economy, employing more than half of the population. Despite its significant contribution to the national GDP, India rural landscape has remained unchanged for decades. However, with the advent of technology, the rural landscape of India is transforming, and rural tech is becoming India front line to add value to rural households. The intersection of technology and value addition has opened up new opportunities for rural households to add value to their existing produce and enhance their livelihood. With the help of technology, rural households are now able to create and sell value added products such as processed foods, handicrafts, and textiles. This has not only increased their income but has also provided them with a broader market to sell their products. One of the most significant advantages of rural tech is its ability to connect farmers with buyers directly. Farmers no longer have to rely on intermediaries to sell their produce, and they can now sell their products online, thanks to e commerce platforms. This has not only increased their income but has also provided them with a broader market to sell their products. In the agricultural sector, technology has become a lifeline for farmers. Real time weather updates, market prices, and crop management techniques have empowered farmers to make informed decisions and maximise their out

On March 11, when Kashmir Files opened in the theatres across India, I was very eager to watch the movie as it claimed to tell the story of our exodus that had previously only been talked about during elections. I and my sister went to watch the last show in Gurgaon and took a dozen tissue papers along to wipe our tears since we were already privy to the horrors of the exodus. The movie is based on the true testimonies of Kashmiri Pundits who were killed during the insurgency. The movie also portrays full fledged barbarisms meted out to the minority community that was not spoken about openly by the intellectuals as it did cater to their broader political narrative. However, the movie, while chronicling the atrocities perpetrated against the minority community in Kashmir, was simultaneously instilling hatred towards the minority community Muslims in the rest of India. While the film accurately depicted the horrors of the exodus, it also pushed a narrative around it in order to facilitate the director personal and political propaganda which seemed akin to that of the ruling party. The film depicts the lives of Kashmiri Pundits through the eyes of Krishna, a young Kashmiri Pundit boy who attended a university similar to JNU and was brainwashed, as Methuen Charkarvatry puts it in the end. JNU has been in the middle of the raging controversy since 2016 for raising anti India slogans which resulted in three student activists Umar Khalid, Anirban, and Kanhaiya Kumar being sent behind the bars. Since then, the University has found its way into the speeches made by the political leaders that have done the much needed polarisation. I, as a Kashmiri Pundit, could understand why and how JNU was important while showcasing a movie on our forced migration. The storyline of the movie moves back and forth from the lives of Kashmiri Pundits during the 90s to Krishna life in JNU and his transformation. The impeccable and emotive acting of Anupam Kher made me cry. Kher accurately narrates the lives of many Kashmiri Pundits, who had fled under the shadow of terror, with his impeccable cinematic presence and polished acting skills. However, he is also shown holding a placard saying Abolish Article 370 while living in the camp. I have grown up hearing stories of the lives in the camps to learn that abrogation of Article 370 was not the prime concern of Kashmiri Pundits but water, ration, and good governance that could facilitate their return was. It appeared as if the movie is p

He was an English teacher and secretary of the Kashmir Teacher Association yet he had a difficult time in finding a new job to feed the family of five. My father toiled for hours to make sure that the family had enough to survive on a day to day basis. We lived at the rented accommodation for years till we realized that our dream of going back to Kashmir won be fulfilled in the near future. That when we laid the foundation of our current house in Jammu. It is not as big as the one we had in Kashmir, but it is a house made with sweat and blood in misery. It is the house where my grandfather died with the longing to return to his homeland. During the days, I was reporting from Jammu and Kashmir, a senior reporter from Jammu told me how he and his friend would carry boxes of ice for the Pundits living at the camps as they were unable to bear the heat of Jammu plains. Pundits would take the bare ice and apply to their face and body in desperation. My grandmother, an Urdu teacher, had a difficult time communicating in Hindi. Her Hindi still features half Kashmiri and Hindi with a tinge of Punjabi words she has picked from the local Dogri language. So when the movie came, we felt overwhelmed. While narrating the story of our exodus, the director touches upon many political aspects. The movie subtly holds the Congress government and Home Minister Mufti Mohammad Sayeed and Abdullahs responsible for the exodus, but conveniently ignores the Vishwanath Pratap Sigh VP Singh government at that time which was running at the center with the support of Bharatiya Jannat Party BJP. The movie does show the electoral rigging prior to militancy nor does it touch upon Pakistan and its role in fuelling the insurgency in Kashmir with money given by Afghanistan to decimate the Soviet Union. Nor does it talk about Kashmiri Muslims who died for supporting India. For Kashmiri Pundits, the movie has triggered a cascade of emotions. After watching the film, the scars they had learned to conceal with time were exposed. They could see the scars, bare, with blood oozing out, screaming for attention which they had received after 32 years. Many KPs, I spoke to, were also reassured about their rehabilitation after watching the movie. For a person, who has lived terror and left his homeland, to relive the incidents after 32 years is not easy. Nor are they in the position to absorb the juice and leave the leftovers and that what the movie did. While depicting the realities of Kashmiri Pundits,

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Roughly 80 percent of India 1.35 billion residents depend on groundwater for both drinking and irrigation. Even though groundwater is a resource what lies beneath, there are so many ways in which it makes itself visible, and yet we sometimes choose to unseen it. Guzzling groundwater India is more dependent on groundwater than any other country in the world, accounting as it does for around one fourth of the global demand of groundwater. Groundwater irrigation has been expanding at a very rapid pace in India since 1970s and now accounts for over 60 percent of the total area irrigated in the country. About 85% of the rural drinking water supply is also met from ground water sources. The most significant change in the groundwater scenario in India is that the share of bore well irrigation went up from a mere 1 percent during 1960 61 to 60 percent during 2006 07 as per Indian Agricultural Statistic, 2008. The estimated number of wells and bore wells in India is now around twenty seven million, with bore wells accounting for more than 50 percent. Already food insecurity bells are ringing at the rapid depletion. Groundwater contamination around 75 per cent of India water both ground and surface water are contaminated. In October 2019, the Atomic Minerals Directorate (AMD) found dangerous levels of uranium concentration in the groundwater samples tested in the Lambapur Peddagattu region of Algona district in Telangana, known for its uranium deposits. These findings came at a time when concerns are already being raised around high levels of uranium in Tummalapalle, Kadapa district, Andhra Pradesh, where uranium is being mined. Uranium contamination in Punjab has been reported since the early 1990s, with little information on where it has come from. Uranium is also found in Rajasthan and Gujarat. Consumption of uranium causes kidney problems. More than 82,000 rural habitations, home to some 45 million people are exposed to excessive salinity, iron, fluoride, arsenic and nitrate. And this is only the tip of the iceberg. Groundwater reserves are contaminated with biological, toxic, organic and inorganic pollutants, due to deficiencies in wastewater treatment and over extraction. Increase in overall salinity of the ground water and/or presence of high concentrations of fluoride, nitrate, iron, arsenic, total hardness and few toxic metal ions have been noticed in large areas in several states of India. Groundwater and health consumption of contaminated water has seriou

Understanding groundwater surface water relationships for water security Rivers and groundwater aquifers share a mutually beneficial relationship. Replete aquifers provide to base flows of rivers. During the monsoon, it payback time for the river as it replenishes the aquifer. Floodplains provide space for rivers to spread their water and allow for recharge. In the dry season, as river levels fall below groundwater levels, it gets its flow from the aquifers. There are underground interconnections between the two below the ground and it is important that the two remain connected. The above is an ideal scenario. As groundwater levels fall, the link between the symbiotic connection snaps. As both river flows continue to be tampered with on one side, and groundwater extraction continues unabated on the other, water resources simply run out, tipping the balance towards water scarcity, or floods. The link must continue to be forged. Groundwater and surface water thus go hand in hand. If we work towards replenishing our groundwater aquifers using the numerous indigenous and modern technologies that are available to us, we will not only fill up these underground reserves but also provide base flows to rivers. Meanwhile river systems need to be protected from the encroachment, over exploitation, pollution, catchment destruction and other necessary interventions. This has been amply proved by river rejuvenation work in states across India including drought prone Bundelkhand, Maharashtra, Rajasthan. These examples have sufficiently proved that if structures suited to local topography and rainfall are constructed, these slow down the flow of rainwater, giving it time to seep into aquifers, and then, lo and behold, streams and rivers become alive and even perennial. While we support surface water bodies and groundwater to soak up the water, simultaneously we need to prevent, rather than treat pollution, respect water, reduce use, retreat it and recycle it. Groundwater challenges are visible, in the drying of wells and bore wells and in the manifestation of disease. Its up to the people to now acknowledge their dependency on what should really have been a reserve water source and act to reverse the trajectory. River rejuvenates groundwater aquifers and vice versa. The Indian Himalayan River Basins Council formed for the 22 Himalayan river basin states aims to focus on small that the two remain connected. The above is an ideal scenario. As groundwater levels fall, the li

In his post election victory address at BJP headquarters last week, Prime Minister Namenda Modi pointed to what he viewed as an important message of the largely favourable electoral verdict. At a time when the world is in the grip of conflict, instability and mounting inflationary pressures, said the PM, the electorate, especially in the heartland of UP, has voted in favour of political stability at home. Domestic political stability in the face of external threats and challenges has been an important concern and theme of successive PMs. Modi referred to the rising price of oil, gas, coal, fertilisers and vegetable oils on account of the current global security and economic environment. He claimed the Union Budget had strengthened the foundations of his economic strategy of building an Atmanirbhar Bharat, an agenda that has gained traction given the new constraints imposed on economic growth by the global situation and Western economic sanctions. The PM did well to flag India own developmental concerns at a time when the so called Big Powers have been focussed on their own material interests in the name of democratic values. Suzuki Motor Corporation on Saturday signed an Moue with Gujarat to invest about Rs 10,440 crore over a four year period to manufacture electric vehicles and related batteries. Almost 70 of the proposed investment will go into battery manufacturing. The real significance of this investment is the transition it represents in the automobile world. The internal combustion engine ICE is being replaced by EVs. It a monumental shift, powered globally by generous regulatory incentives in the backdrop of anxiety over climate change. To get a sense of the scale of transition ahead, consider the following data. In 2020, electric cars were 4.6 of the total car sales globally. By 2030, the EU aims to ensure 60 of new sales comprise EVs. India is moving in the same direction, with a goal to ensure at least 30 of new vehicle sales by 2030 are electric. Niti Aayog estimates it presents a cumulative investment opportunity of Rs 19.7 lakh crore over the next eight years. There been policy action at the level of both GoI and states to realise these goals. There are demand side incentives for potential customers through fiscal measures. Equally important are the supply side measures to encourage investment and manufacturing. Supply side incentives need to be located in a global context, given the nature of the industry. Batteries are the most valuable pa

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And value addition in an industry with a very global supply chain. There a risk that India policies will not result in a globally competitive scale in production, which will then influence both products and their cost of manufacture. Separately, the demand side incentives need a lot more work on public charging infrastructure, which influence operating costs of EVs. EVs present India a great opportunity, particularly with China losing its sheen on account of geopolitical risks. To capitalise on it, our policies need to be more outward looking. In a correct but much delayed move, the National Technical Advisory Group on Immunisation has recommended reducing the minimum gap between two Covishield does from 12 weeks to 8 weeks the maximum interval is unchanged at 16 weeks. Reportedly, the Centre is also evaluating the need to expand the booster programme. As we have argued repeatedly, this is prudent. Although fresh Covid cases and deaths in India are at a two year low weekly inflections are down by 40 at just over 15,800 cases while weekly fatalities are below 200 global Covid cases have surged by 4 in the last seven days. The current fall in Indian Covid numbers should therefore be no basis for comfort. Around 81 of Indians over 15 have been covered by the two doses Covishield being the most prominent while around 96 have received at least one shot. In absolute terms, therefore, the number of adults yet to take the second dose is not small, and the new Covishield interval will help. Also note that by May 20, of India estimated 345 million people above the age of 45, around 53 who have received their second shot will complete six months. This likely means they may have little to no protection going forward. The latest WHO data shows an appreciable decline in vaccine induced immunity including that produced by Covishield against both severe and symptomatic disease at the six month threshold. Another study by University of Edinburgh notes a fourfold rise in chance of death and hospitalisation four months from the second dose compared to two weeks. Therefore, greenlighting boosters for all above 45 and reducing the interval between second and third doses to 6 months from 9 months are essential. Shortage of vaccines is not the issue, neither is availability of different vaccines if GoI decides on a mix and match option, as it should. The unconscionable delay in reducing the Covishield interval should be repeated in booster dose expansion. Now is the time to cons

The backward integration of identified products, which would help broad base it. Such schemes, along with a well defined policy including IP protection as well as innovation driven private enterprises, will go a long way in creating India as a center of excellence. Though dharma is regarded as the highest virtue in our polity and Indic thought, its precise meaning continues to be an enigma for scholars. That because dharma is a comprehensive term used in different senses. According to KV Ram swami Ingra, Dharma is used in so many senses that it eludes definition. It stands for nature, intrinsic quality, civil and moral laws, justice, virtue, merit, duty and morality. Besides referring to the Rig Vedic notion of Rita, cosmic order, as PT Raja has pointed out, dharma also has such varied and diverse meanings as law, nature, rule, ideal, norm, quality, entity, truth, element, and category. After a survey of Rig Veda and Upanishads, PV Kane shows how the usage of dharma has passed through several transitions of meaning and how its meaning finally has settled down to signifying the privileges, duties and obligations of a man, his standard of conduct as a member of Aryan community, as a member of one of the castes, as a person at a particular stage of life. The difficulty in defining the notion of dharma is further compounded by its different kinds. A tentative list may include Vyatka dharma, kutumbha dharma, somatic dharma, rattrap dharma, Varna dharma, ashram dharma, guan dharma, Saharan dharma, svadharma and aped dharma. Each one of them describes a rule of action that may at times conflict with other rules. Since there are different sources of dharma, it cannot be explained in terms of its source. According to Sage Yajnavalka, sources of dharma include the Veds, Smritis, practices of noblemen, and also what helps one in the pursuit of virtuous goals. The last one makes dharma a dynamic concept, the meaning of which changes from yug to yug, time to time, society to society and from context to context. The Mahabharat explicitly states the ever changing character of dharma in the following words In Sat Yug, dharmas are different from the ones in Dwapar Yug, and dharmas prescribed for Dwapar are different from the ones in Kali Yug. Dharmas change as per the needs, aspirations and capabilities of individuals living in the specific era. That is why Smriti granthas and Purines agree that ways of dharma are indeed hard to comprehend. Due to the basic, non static and

Of the lived society they help society resolve stresses, strains, conflicts and confusions it faces over time. Making a distinction between eternal and ephemeral, S Radhakrishnan says, While the truths of spirit are permanent, rules change from age to age. Ramakrishna Paramhans summarises the essentially changing character of dharmas thus The Mughal coins have no currency under the Company rule. Binding dharma in the past may be insupportable, even objectionable, today. The post pandemic world is trying to slowly resume the flow from where it paused. In our country where unemployment is high, ironically, studies have revealed that post lockdown, India will face labour shortage in the coming years. Not only that, but the International Labour Organisation has also stated that by 2030, India will face a whopping 29 million skill deficit which will cause huge dent in our economy. It is high time that the country with one of the youngest populations in the world taps into that bottomless well of untapped potential. And for that, we need career counselling. Career counselling is the process of informed, insightful, and instructive guidance by an expert to help students know and understand themselves and the choices they have, to make educational, career, and life decisions. Career counsellors are increasingly being sought out in recent years as parents and students realise the need for making sensible decisions regarding one future. Having been familiarised with only a chosen few out of the myriad of work spheres out there, throughout school, a student steps out into the world with a narrow view. They are then bombarded with choices that they either never give much thought to or overthink about. This is where career counselling steps in. As a country that has never been one to invest in counselling of any type, we have failed to provide guidance, a beacon, a pathfinder, that our young generation desperately needs. India ranked 139 out of 149 countries in the annual World Happiness Report 2021. And of the numerous factors that contributed to this low happiness index, job dissatisfaction is a major factor. The biggest issue with the Indian population has been that we make choices by limiting ourselves to the narrow spectrum of opportunities that we are familiar with. The education sector has also been constantly changing in the past decade. The introduction of smart classrooms, online digital learning, National Education Policy, and the likes have opened the secto

The recent q3 of fy22 results of banks and data of last 3 years shows distinct sign of improvement in asset quality of banks even when many sectors had to witness slowdown due to onslaught of the pandemic. It is noteworthy that banks continued with their improving asset quality trend in q3 ending December 2021 with slippages remaining under control coupled with healthy recoveries and up gradation of asset classification. It is expected that the asset quality of banks shall further improve by march 31, 2022. During q3 of fy22, out of the 28 listed banks, most of them reported lower gross nonperforming assets gnash s and net non performing asset snaps ratios with substantial decline in provisions against bad loans. The significant drop of gnash in double digit comes from sbi 15.2 percent. Bank of Maharashtra and use bank by a whopping 36 percent and 41.1 percent, Indian overseas bank by 18 percent. Central bank of India by 10.2 percent. There is no rise in gnash in any public sector bank pubs. Double digit drop in snaps could also be seen in sbi, bank of Maharashtra, bank of India, Indian overseas bank, use bank. Among private banks, gnash dropped in double digit in axis bank 16.3 percent, idbi bank 23.4 percent, yes bank 13 percent. But some key private sector banks have seen an uptick in gnash, though their base is low. Hdfc bank 19.3 percent, kotak Mahindra bank 47.7 percent, idfc bank 88.8 percent. Indusind bank 12.6 percent. Rbl bank 21.8 percent. The notable drop in snaps could be observed in axis bank, idbi bank, indusind bank, Jammu & Kashmir bank, Karnataka bank who have made good provisions against gnash. 1. Asset quality trend: taking a holistic look, gnash of 28 listed banks have declined by 3.5 percent to drop to rs.7.44 trillion by December 2021, down from rs.8.35 trillion recorded in march 2021. The drop in gnash was 1.5 percent in q3 of fy21. As a result of improvement in asset quality, the provisions and contingencies declined by 40.2 per cent year on year you and 12.6 per cent sequentially in q3 of fy22. The latest financial stability report of rbi December 2021 projected a soothing improved asset quality data. Moving down from a high of gross non performing assets gnash of 11.5 percent in recorded in march 2018 with outstanding gnash at rs.10.36 trillion. Gnpas declined to 9.3 percent in march 2019. It steeply went down to 6.9 percent by September 2021. Based on the stress test, rbi projected that the gnash may move up to 8.1 percent u

Asset quality improved amid the pandemic stress could be as under when the lockdown was imposed, it was banks that were functioning taking risks and assuring customers availability of basic services. Even some of the benefits of stimulus packages were routed through banks. Cash was made available at branches and atoms. Responding to the needs, many services were moved to offsite to deliver them on contactless mode. The sustained response reinstated the confidence of the users and those who could repay loans have started repaying them reducing their outstanding commitments. That was one reason why deposit growth slowed down but recovery in some loans were forthcoming. Ii deleveraging balance sheets: the enthusiastic entrepreneurs and corporate sector sat through to deleverage their balance sheets. They consolidated their sources and deployment of funds, trimmed their balances sheets, pruned debt equity ratio and removed the flab to turn into smarter entities. In the process, some portions of loans were repaid as part of rejigging their own balance sheets. This also helped banks. Iii rbi relaxations to withstand covid stress: rbi came to the rescue of banks immediately after the national lockdown was announced beginning 27 the march 2020 on account of pandemic. The moratorium of 6 months provided for borrowers to repay their loans was enough time for the borrowers to readjust their finances. They brought down their exposures and eligible borrows availed fresh loans under emergency credit line guarantee scheme cells. The constant up gradation of cells scheme and extension of time lines regulated many borrow accounts. The interest on interest compound interest on loans up to rs.2 cores was also reimbursed to borrowers to reduce the load. It has added to the relief. Iv restructuring facility: looking at the prolonged pandemic trends, rbi came up with loan restructuring framework i & ii. A onetime restructuring of existing loans to get registered exempted memes classified as standard without a downgrade in the asset classification was permitted, provided the aggregate exposure, including non fund based facilities, of banks and nbfcs to the borrower does not exceed 25 crore as on January 1, 2020. Even if the borrower loan account was in default but if it was standard asset as on January 1, 2020 was made eligible for restructuring. The loan account should have continued to be classified as a standard asset till the date of implementation of the restructuring schem

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In the digital economy and earn a sustainable livelihood. This has not only improved their financial situation but has also empowered them to become self-reliant. With the rise of digital platforms and online marketplaces, rural entrepreneurs now have access to a broader customer base beyond their local markets. This has opened up new opportunities for small scale businesses in remote areas, allowing them to reach customers nationwide. Moreover, e commerce has enabled rural artisans and craftsmen to showcase their unique products to a global audience. This has not only helped to preserve traditional art forms and handicrafts but has also generated employment opportunities for many skilled workers in rural areas. Additionally, e-commerce has brought about a significant shift in the way rural consumers shop. With the convenience of online shopping and doorstep delivery, people in rural areas can now access a wide range of previously unavailable products. This has also helped to bridge the gap between urban and rural markets, bringing about greater economic inclusivity and reducing regional disparities. The emergence of rural tech has not only improved rural house hold living standards but has also created new opportunities for businesses and entrepreneurs. As we move towards a more digitally connected world, the rural tech will continue to play a crucial role in bridging the gap between urban and rural India. H3N2 VIRUS is a non-human influenza virus that normally circulates in pigs and that has infected humans. Influenza A H3N3 is responsible for present rise in flu cases as notified by ICMR. Both H1N1 and H3N2 sub-types are variants if influenza A which change genetically as well as antigenic ally to produce new variants. H3N2 tends to change more rapidly, both genetically and antigenic ally, compared to H1N1. H3N2 is the cause behind rise in flu case that we have been seeing recently. Influenza H3N2 pandemic was first reported in 1968 in the USA for the first time and recently in the year 2011 and again 2020-21. Influenza viruses can spread from pigs to people and from people to pigs. Spread from infected pigs to humans is thought to happen in the same way that seasonal influenza viruses spread between people; mainly through infected droplets created when an infected pig coughs or sneezes. The symptoms of H3N2 virus are similar to other respiratory viruses, including fever, sore throat, nasal discharge, headache, coughing, myalgia, and nasal discharge. In

Influenza vaccines, though, generally have variable and only moderate efficacy; they remain a critical preventive strategy for controlling the disease and its consequences. The egg-based quad trivalent vaccines have been recommended as they give protection to both influenza A and B variants. In the case of influenza, effectiveness is expected to be lower than the efficacy reduction in risk of a disease in a given condition because it is measured using the rates of influenza-like illness, which is not always caused by influenza. Studies on the effectiveness of flu vaccines in the real world are difficult due to many reasons vaccines and also because influenza is often confused with other influenza-like illnesses. However, most of the times the flu vaccine strains have been a good match for the circulating strains and even a mismatched vaccine can often provide cross-protection. The effectiveness of seasonal flu vaccines varies significantly, with an estimated average efficacy of 50-60% against symptomatic disease, depending on vaccine strain, age, prior immunity, and immune function. Though vaccinated people can still contract influenza, The effectiveness of flu vaccines particularly among the elderly and immune compromised is still beneficial in reducing the mortality rate and hospitalization rate due to influenza as well as duration of hospitalization stay. Vaccination of school-age children has shown to provide indirect protection for other age groups as well. Considering the point that seasonal flu vaccine reduced chances of serious illness and complication leading to hospitalization and even death in certain cases it is advised to take a flu shot. Especially immun ocompromised and elderly people above 65 years are recommended to take the vaccine annually. As organizations adjust to the realities of the pandemic era, business leaders are expected to priorities opportunities for learning and development to make existing employees feel satisfied and enthusiastic, in addition to attracting a new workforce from an agitated and expanding talent pool. To foster an atmosphere that values education and progression, these organizations should position Learning and Development prospects as rewards from the commencement of an employee tenure. Incorporating such opportunities into performance management not only incentivises individuals to explore possibilities but also stances them as a reward. Starting performance management immediately after onboarding enables m

The traditional degree based as well as the classroom trainings are too inflexible and inefficient to serve the needs of lifelong learners. Many functions in companies have evolved with Technology and AI, and monotonous tasks or services are productized using Software like etc. In learning and development, we will see a similar transformation and we will have Learning as a Service Lamas, where companies will have a one-stop solution for all their Learning & Development needs, she adds. Increased productivity the training programmers equip employees with new skillset while improving the existing ones. This can result in increased productivity as employees become more capable of handling their job roles responsibly. Employees are more motivated to perform well and are more willing to take on challenging tasks and responsibilities when they are able to apply the learning outcomes in the real world. It improves employee communication and teamwork, which can lead to better collaboration and more efficient work processes, ultimately increasing productivity. A better work culture Employees are more likely to embrace a growth mindset when they are encouraged to learn and enhance their abilities. This indicates that they are open to new challenges and willing to take risks, which can lead to a more innovative and creative workplace. Providing opportunities for learning and development demonstrates to employees that their employer is concerned about their personal and professional development, which increases engagement and commitment to their jobs. This can foster a sense of community and belonging, which can improve work culture, increase engagement, improve teamwork, increase productivity and performance and assist in attracting and retaining top talent. Building strengths and resolving inadequacies Employees can benefit from L&D programmers by receiving assessments, feedback and coaching to better understand their strengths and weaknesses. Employees can use this to identify areas where they are already excelling and areas where they need to make improvements. The programmer allows them to learn new skills and techniques that will let them capitalize on their best attributes and conquer their flaws. These initiatives boost confidence in their abilities, which can result in improved productivity. Employees can feel more prepared to take on new challenges and responsibilities when built on their strengths and resolve areas where they feel inadequate. Reskilling and

And improved performance. Additionally, ongoing learning and development opportunities can help employees stay up-to-date with the latest industry trends and best practices, which can help them make better decisions and contribute more effectively to the Organisation. The Indian dairy business needs innovation now more than ever. Even though the dairy business has had difficulties lately, there is a growing market for dairy products. India is well-positioned to lead the dairy industry as a major player in the global market, following which India is the world largest producer of milk, and the dairy industry is important to the nation economy. The sector does, however, confront a number of difficulties, such as rising demand, shifting customer tastes, competition, and sustainability issues. The industry may use innovation to overcome these obstacles and seize new possibilities. For instance, firms may stand out in the market and increase their client base by creating new dairy products that adapt to shifting consumer demands. Similar to how firms may boost production, cut expenses, and increase efficiency by implementing new technology like automation and artificial intelligence. Indian dairy industry innovations and advancements India is a major participant in the dairy sector, and the potential for expansion is substantial as the world top milk producer. The Indian dairy business has seen major technical developments in recent years. For the market to stay on top of trends, it is critical to connect with the shifting requirements and aspirations of customers. Innovation may also aid in addressing issues related to sustainability, including lowering the industry carbon impact, enhancing animal welfare, and guaranteeing the wise use of natural resources. For instance, creating innovative feed formulations with lower greenhouse gas emissions can contribute to the industry sustainability and environmental friendliness. Increasing production and efficiency is one of the main problems facing the Indian dairy sector. This may be overcome by utilizing automation and technology, such as automated feeding systems and cutting-edge data analytics. The dairy business in India is one of the biggest in the world, but despite its size and scope, the sector is dealing with a variety of problems that call for creative solutions. India dairy business is highly fragmented, with more rural farmers joining cooperatives rather than major companies. Dairy farming is still integra

With her elegant saris and grey streaked hair evoking her formidable mother in law, Sonia Gandhi can rally her party like no other Congress leader. At the recent Congress Working Committee meet, the script was pre written. After near annihilation in state polls, the moment Sonia Gandhi said we three the Gandhi are ready to step back, an immediate chorus rose: There was no question of the Gandhi resigning. It a refrain at least as old as 2004 when Congress lined up to plead for Sonia Gandhi to reconsider after she acrificed her claim to the prime minister ship, harking to her inner voice. In Punjab the messy change of the Congress guard bore Rahul Gandhi imprimatur, and in UP, Piranha Gandhi led the party campaign. In both states, Congress has been pulverised but the party has vociferously rejected any accountability for Gandhi siblings. At the center of this fatally defeat proof mindset is the enigmatic figure of Sonia Gandhi. Invested with the aura of sacrifice, she is both goddess and nemesis of Congress. In an expected but still path breaking education reform, the Common University Entrance Test is set to extend to all central universities and affiliated colleges. Each of their undergraduate courses will see admissions on the basis of students CUET scores, from the coming session itself. This test has been tottering on since its launch way back in 2010, but the National Education Policy 2020 and the pandemic firmed up the resolve around it. Chaotic admissions that exhausted students and faculty alike, should now segue into an efficient process that reduces the burden on all concerned dramatically and also creates a more level playing field. A radical departure is the shift from an admission process that was often about board exam marks alone to one where these marks will have zero weightage. This part of UGC announcement on Monday was a surprise, while central universities shift to CUET had been announced last year itself. Many Class XII students are dismayed. With this year CBSE board exam having been split into two terms, moreover with marks from the first term having been released only when the second term exam is upon them, these students feel the rules keep getting changed on them, randomly and stressfully. And it is true that with CUET applications likely opening in the first week of April with the test itself taking place in the first week of July, the window for adjusting to the new entrance system is nervily narrow. Still, binning the board exa

Deemed universities this is optional. They should opt in. CUET gives students a wide choice of subjects. But before they make a choice, colleges have to finalise which subject tests are required for which courses. There will be teething troubles. UGC needs to address each of these with urgency. Finally, while CUET is aiming to provide fairer access to quality education, it does change the quantity at all. Delhi University will still have legions more aspirants than seats. Bigger reforms are needed to fix that bigger problem. While Yogi Adityanath return as Uttar Pradesh chief minister was a certainty, suspense over the fates of three other incumbent BJP CMs had continued for 10 days. Ultimately, their success in trumping anti incumbency was rewarded. The troika of PS Dhami, N Biren Singh and Pramod Sawant are heavyweights and BJP central leadership had to contend with other claimants for their jobs. But the present BJP, with its powerful high command led by Prime Minister Narendra Modi who is also a key factor in helping BJP win state elections, has ensured that state leaders fall in line. Uttarakhand choice was complicated by Dhami personal loss in the assembly election. But the party could ignore how Dhami steadied the state government after Tirath Singh Rawat brief, disastrous stint. He also paid a heavy price for devoting too much time to spearhead the campaign in other seats. But putting the party above self has come back to help Dhami even in defeat. This is indeed among the remarkable features of the post 2014 BJP. Those showing the stomach for difficult fights have been rewarded even when the outcomes haven been immediately positive. Smriti Irani willingness in 2014 to contest against Rahul Gandhi in his pocket borough Amethi despite being a rank outsider to the constituency ended in defeat. But the coveted HRD ministry portfolio awaited her soon after. Junior I&B minister L Murugan as Tamil Nadu party chief had led a yatra moored around the locally worshipped deity Murugan amid stiff opposition from both DMK and ally AIADMK ahead of assembly polls, and he lost a closely fought election from western TN. The promising Dalit leader was promoted as Rajya Sabha member and Union minister, signaling that intrepid nets could win Modi approval. For first timer BJP CMs Bhupendra Patel Gujarat, Jai Ram Thakur Himachal, Basavaraj Bommai Karnataka and Biplab Deb Tripura facing voters in next 14 months, Dhami should be motivational precedent. Chinese foreign mi

Sector, there have only been meetings between army commanders of India and China aimed at resolving these issues and some meetings between the foreign ministers of India and China in third countries. PM Modi has attended a few summit level meetings where China President Xi Jinping was present but only virtually. There have been no other exchanges between India and China over these past two years. Last week Bunny and I went back to school and learnt an important lesson. The school is the all girl Him Jota free boarding school in Dehradun, founded in 2005 by the then governor of Uttarakhand, Sudarshan Agarwal. Having heard a lot about it from friends, we decided to pay the school a visit. We were greeted by a helpful of smartly uniformed students, ranging from age 10 to 17, bright eyed and melodic as a flock of songbirds as they wished us Good morning in unison. The school has 280 pupils from Grade 5 to Grade 12, all from subsistence farming households from the neighbouring hill tracts. We were told that when they enter the school most of them can speak only the local dialect. Yet, within weeks, they begin to pick up Hindi and English, the medium of instruction. Two large cabinets laden with trophies for achievements in fields as wide ranging as athletics, soccer, and debating, won against opponents including the renowned Doon School, attest to the all round education that Him Jota provides, a true light of learning, a resolute candle of hope against the darkness of deprivation and despair. If I were to believe in miracles, I d say that the school is a minor example of this phenomenon. So what the secret of such benign sorcery Speaking with Bunny, one of the senior teachers suggested a clue as to the answer. She said that over the years she had learnt more from her students than she d taught them. This implies that true learning is a loop in which the teacher learns from the taught, the guru from the chela, the leader from the led. To be able to teach effectively the teacher must learn, from the needs and hopes of the students, how best to stimulate and satisfy their innate hunger for knowledge. This learning loop is relevant beyond the classroom. Successful marketing is all about listening to what consumers want and supplying it, not predetermining what is wanted and foisting it on unwilling recipients. Successful political leaders are those who listen and respond to the voter and amend their agenda accordingly, instead of trying to impose their will upon t

By women is one of the widely known examples of exemplary Indian environmental leadership in recent times, numerous other environmental practices being followed for generations can help shape energy ethics for the planet even today. Diverse Indic notions on energy conservation suggest that: The five elements space, air, fire, water, and earth are interconnected and provide us with renewable energy sources that can continue to support the web of life on earth. Hence, we must practice our dharma in harmony with the earth to protect and conserve energy resources rather than destroy or misuse them. Each local and national community can advocate for an end to exploiting the earth through polluting, extractive processes. Simple living is a powerful enabler for developing sustainable economies, and energy must be consumed sustainably and responsibly by and for humankind. Our treatment of nature and usage of energy directly affect our karma. We can choose to protect energy resources in the future, replacing destructive karmic patterns with good ones. Gandhi ji is an inspirational model for simple living. His entire life can be seen as an ecological treatise his every minute act, emotion, and thought were aligned with the Indic values of truth, nonviolence, and simplicity. Belief in the cycle of rebirth, wherein every being travels through millions of cycles of birth and rebirth in different forms, depending on their karma from previous lives, makes people respect every form of life on this planet. A person may reincarnate as a human, animal, bird, or another member of the broader community of life and traverse through many lives before achieving liberation. Reincarnation creates a sense of solidarity between humans and all living beings. For example, several rural communities such as the Bishops, Bhils, and Swadhyayis have maintained strong practices to conserve their local ecosystems, such as water bodies, flora and fauna as part of their daily lives. When Bishnois are protecting animals and trees, the Swadhyayis are building Vrikshamandirs tree temples and Normal Nirs water harvesting sites and the Bhils are practising their rituals in sacred groves, they are simply expressing their reverence for nature according to Indic teachings and not restoring the environment. They and several other communities do not view religion, ecology and ethics as separate but as an integral part of their dharma to treat nature with respect. The one important environmental message I

The summit not only discussed the issues pertaining to the free, open and inclusive Indo Pacific but also the threats arising from terrorism in the Afghan Pak region, North Korean ballistic missile tests, disarmament and importantly the growing challenges in the East and South China Seas. First, the Joint Statement placed emphasis on the commitment of the two sides to working in tandem towards a peaceful, stable and prosperous world, based on a rules based order that respects the sovereignty and territorial integrity of nations, and emphasized the need for all countries to seek peaceful resolution of disputes in accordance with international law without resorting to threat or use of force or any attempt to unilaterally change status quo. They stressed their common vision for a free, open and inclusive Indo Pacific free from coercion. Japan also supported India concept of the Indo pacific Oceans Initiative IPOI. Japan is participating as the lead partner on the connectivity pillar of the IPOI. Both the countries place emphasis on the ASEAN Outlook of Indo Pacific AOIP which also upholds the principles such as the rule of law, openness, freedom, transparency and inclusiveness. Second, maintaining peace and stability in the East and South China Seas have been specially mentioned as the priority areas. While expressing their shared interest in the safety and security of the maritime domain, freedom of navigation and over flight, unimpeded lawful commerce and peaceful resolution of disputes with full respect for legal and diplomatic processes in accordance with international law, they expressed their determination to continue prioritizing the role of international law, particularly the United Nations Convention on the Law of the Sea UNCLOS, and facilitate collaboration, including in maritime security, to meet challenges against the rules based maritime order in the East and South China Seas. They emphasized the importance of non militarisation and self restraint. Crucially they stressed the need for the early conclusion of a substantive and effective Code of Conduct Coca in the South China Sea in accordance with international law, especially UNCLOS, without prejudice to the rights and interests of all nations including those not party to these negotiations. This has become very significant in view of the Chinese aggressiveness and the fact that three islands in the South China Sea have been fully militarised. Third, they resolved to strengthen the economies of

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More IT professionals from India to help Japan in this field. Fourth, the Joint Statement also stressed strengthening the defense cooperation between the two countries. Both sides welcomed the operationalization of the Agreement Concerning Reciprocal Provision of Supplies and Services between the Japan Self Defense Forces and the Indian Armed Forces. They expressed their commitment to continue bilateral and multilateral exercises including Dharma Guardian and Malabar respectively and welcomed the participation of Japan for the first time in exercise MILAN. A fighter exercise between the Japan Air Self Defense Force and the Indian Air Force has been planned. Both the countries are going to identify more areas of defense equipment and technology for future cooperation. Fifth, the need to counter terrorism received due importance. They noted the need for ensuring that the Afghanistan soil is not used for sheltering, training, planning or financing terrorist acts and in this context reaffirmed the importance of UNSCR 2593 2021. They also called upon all countries to work together for rooting out terrorist safe havens and infrastructure, disrupting terrorist networks and their financing channels, and halting the cross border movement of terrorists. 26 11 attacks were specially mentioned. The Pakistan support to the terrorist organisation remains a prime concern for India security. Sixth, besides emphasising the need for disarmament and the challenges arising from North Korea, the PMs expressed their serious concern about the ongoing conflict and humanitarian crisis in Ukraine and assessed its broader implications, particularly to the Indo Pacific region. They reiterated their call for an immediate cessation of violence and noted that there was no other choice but the path of dialogue and diplomacy for resolution of the conflict. A very reasonable approach. India and Japan both desire that the instruments of conflict management should be used and not force. The primacy of dialogue was stressed to resolve the issue. If Biden terms this approach shaky, it is his problem. The US should desist attempts to force the Quad members to pursue its policy. This would turn the Quad into an alliance and not a grouping of like minded nations and the larger purpose of establishing peace, stability and prosperity of Indo Pacific would become a pipe dream. Such an attempt would make the smaller nations uncomfortable to work with India IPOI or support the FOIP. They do not wish t

Under this system, all schools state run and privately run have to ensure adherence to established minimum standards in key performance domains. These include the school administrative responsibility, its infrastructure, teaching quality, community participation, integrity, and inclusion. The process is based on predefined standards by the states for their schools, and is carried out by an authorised body of the state education department. Accreditation is not new to the Indian education system. These are some examples of accreditation bodies that already existd design institution specific standards on which evaluations can be based. The National Programme on School Standards and Evaluation, also known as Shaala Siddhi, was launched in 2015 to conduct school evaluations aimed at improving the quality of school education. In 2009 the Gujarat state government started an initiative called Gunotsav celebration of education to help government and government aided elementary schools1 identify areas of self improvement, such as infrastructure and teacher training. In 2019 this was revamped and introduced as with the support of multiple stakeholders including schools, education departments, and nonprofits in order to implement the policy effectively. The framework they develop will focus on setting parameters of school performance such as academia, infrastructure, finances, and teaching quality and identify critical areas for improvement. All the schools will be assessed on these set standards, and the self disclosure of all essential information will be published on the SSSA website as well as on the website of each school. At the end of the assessment, all schools will be provided with a report card consisting of comprehensively analysed data and hools must provide children with basic infrastructure, including separate toilets for boys and girls. Building on the RTE, the NEP 2020 mandates schools to disclose accreditation data on public domains the state departments and authorities would be given a list of requirements they have to meet, and their ability to meet them will be made public this, in turn, will help improve the accountability of the system. By introducing minimum quality standards for schools to follow, the proposed measures to accredit schools can help monitor and build an ecosystem of transparency and accountability to ensure quality education in even the most remote parts of the country. Moreover, it will aid schools, states, communities, and th

Few potential challenges in mind: Resources: While accreditation will shed light on the areas where schools need support, will each state be able to provide its schools the resources both monetary and otherwise that they need to improve their infrastructure, curriculum, teacher quality, teacher recruitment, etc. Accessibility: While the NEP 2020 asks for all accreditation information to be made publicly available, we need to ensure that this is done in a way that will allow community members especially parents to understand and engage with it. Potential for uptake: Schools themselves need to be coached to understand the importance of the accreditation process, what data they need to collect and the importance of data transparency, and how they communicate their gaps to their communities. Today, states are gearing up for the process of accreditation. And while they are faced with real concerns, the expectation is that each state will embrace the process and use it to improve the overall quality of its schools. According to the Periodic Labour Force Survey PLFS , the unemployment rate in urban India stood at 9.4 percent between January and March 2021, with an even higher proportion of youth unemployment 22.9 percent. In the same time period, more than 11 percent of the urban workforce reported working for less than 36 hours in a typical week. During the pandemic induced lockdown in 2020, urban unemployment had reached unprecedented peaks approximately 21 percent in April June 2020. Moreover, employment in much of urban manufacturing and service industries tends to be highly seasonal and contractual, with greater casualisation being reported over the last decade. Given these facts, an urban employment guarantee UEG scheme is imperative to provide livelihood security for the urban poor. The parliamentary committee on labour had recently recommended instituting a scheme in line with the MGNREGA, which would offer income support during lockdowns, mandatory health insurance, and an increased number of maximum work days. Jharkhand, Himachal Pradesh, and Odisha already experimented with versions of UEG during the 2020 lockdown, and Kerala has had one since 2010. Although varying in scope and design, each of these schemes at its core has a shared policy framework that guarantees minimum wage employment to all who demand work for a stipulated period. Reports suggest that this has benefitted a significant proportion of the urban poor. Gig workers, or platform workers,

Low base pay, incentive based payout structures, high commissions, and arbitrary surveillance systems that gauge work quality, these workers spend long hours under hazardous conditions, working or searching for work. Moreover, their status as independent contractors forces them to bear several other costs associated with purchasing fixed assets and fuel, without any legal claims to social security benefits. Even though workers such as delivery partners were deemed to be providing essential services during the pandemic, platforms reduced incentives and changed payment structures, causing many to earn less than minimum wage for 12 15 hour work days. Many also lacked access to insurance, safety equipment, and affordable healthcare. Research on delivery and taxi driving sectors has shown that platforms rely on a pool of migrant workers from historically dispossessed communities who already had severely limited claims to social security during the pandemic. Despite these layers of precocity, platform workers remain ineligible to claim social security under existing schemes, even ones with the most significant coverage such as the PDS. In the case of the PDS, exclusion may have resulted from outdated definitions of urban poverty households eligible for PHH ration cards under the National Food Security Act must not possess four wheeler vehicles or internet enabled laptops computers. There are other restrictions on families that possess two wheelers. This immediately introduces barriers for delivery workers and taxi drivers, who have to self invest in many of these assets, often by entering into long term debts, to sustain their livelihoods. These workers, apart from ride hailing drivers, also did not explicitly figure in any of the targeted relief packages offered by governments. Such conditions pushed many workers into chronic debt. The Code on Social Security 2020, for the first time, recognised platform workers as eligible for social security benefits, albeit with many limitations. It fails to recognise these workers as employees, and also introduces several exclusionary eligibility criteria for social security benefits. More importantly, the code fails to uphold the accountability of gig platforms beyond a nominal mandatory contribution to the gig workers social security board. Other labour codes, as already implemented, do not mention platform work workers, thereby precluding their rights to minimum wage, occupational safety, and decent work. Even as gig wor

Works under UEG proposals employment in UEG proposals is mainly prescribed under work commissioned by urban local bodies ULBs within this framing, platform workers would be forced to work in manual jobs such as building, repair, and renovation. Many are also attracted to professional designations. Therefore, manual work as currently proposed under UEG schemes may be unattractive for many gig workers. Addressing on demand service needs of public institutions and recognised employers given the intention to universalise coverage to all who demand work, gig work particularly in transportation and delivery sectors should be explicitly covered within these proposals. This can be achieved by experimenting with the experiences of public institutions such as hospitals and government offices, who relied on platforms for their service needs during the pandemic, ranging from logistics, last mile delivery, and mobility. Jean Druze suggests that other publicly recognised employers such as schools and colleges could be involved in the governance and implementation of the UEG scheme. Many of these institutions have capacities to meet their service needs through engaging gig workers, including demand for services such as cleaning, disinfection, and repair and maintenance of assets. Ensuring flexibility the promise of flexibility in terms of determining one own work and working hours remains a central attraction of gig work. Despite this, research on platform labour has pointed out that this flexibility is seldom instrumentalised due to the gamification of work through incentives, ratings, and algorithmic manipulation. However, lessons from some of the current UEG models can be adopted to restore flexibility and control over work outcomes while expanding coverage to gig workers under UEG schemes. For instance, Druze proposal to cover both part time and full time work to accommodate women unpaid care responsibilities may be applicable to gig workers. Furthermore, several existing measures under state programmes, such as Kerala AUEGS, which stipulates the provision of work within a five kilometer radius, could be experimented with. The provision of affordable, quality, and subsidised public transport facilities to UEG job stamp holders through partnerships between states and non motorised ride hailing workers is a way in which daily wage workers, such as rickshaw pullers and took took drivers, can be covered under UEG schemes. Anticipating benefits and challenges Employment u

The negative effects of dairy farming on the environment. And to do this, a variety of approaches are being experimented with, such as developing new sustainable feed, forming partnerships with businesses that can assist them with methane capture, etc. When it comes to the nutrition part of feeding infants, because of apparent freshness, many still choose unpackaged, raw milk brought by a neigbourhood milkman in many regions of the nation. Hence, large companies play a crucial role because they can ensure quality. However, the demand for nutrition products has increased as people understanding of children health and the significance of a newborn first few days of nutrition has increased. India has made significant progress in the dairy industry, going from a severe milk crisis to becoming the largest producer. Ultimately, the expansion and success of the Indian dairy business depend heavily on innovation. Long term success and contributions to the industry general growth and development are more likely for businesses that embrace innovation and maintain a competitive edge. The rise of ransom ware is a disaster that has affected enterprises all over the world. With more people working remotely, ransom ware exposure and infection risk are increasing at an alarming rate. Even if you pay the ransom amount, there is absolutely no assurance that you will receive the decryption key. Some organisations refuse to pay and instead rely on their backup to recover the lost data. However, according to a recent report, 92 organisation believe that they have efficient data resiliency tools, however 67 of those hit by ransom ware were still forced to pay. The resultant downtime, data loss, business disruption, and damage to consumer trust can all be disastrous. Ransom ware is a kind of malware that locks the victim files, device, or system holding this information. It involves encrypting files on the target system, blocking access, and threatening to erase critical files. It demands the victim pay the ransom before the encrypted files are unlocked. This attack can be dangerous particularly when it attacks emergency call centers, hospitals, and other critical infrastructure. In today diversified and distributed IT infrastructure, recovering your organization applications and data rapidly in the case of a ransom ware attack is a big problem. According to an analysis of clients ransom ware preparedness, sound security fundamentals, including an effective backup and recovery s

From the Union government for de reserving a forest or undertaking any non-forestry activity commonly referred to as Forest Clearance on notified forests and lands recorded as forest by the government. Despite the laissez faire manner of giving forest clearances, the FCA has decelerated forest loss. Between 1951 80, 4.3 million hectares of forest area was diverted for non-forestry purposes which reduced to about 40,000 ha annually after FCA regulations came into force in 1980. The amendment is set to reverse this by exempting certain categories and vast tracts of forests from the Act purview. For instance, forests within 100 km of international borders or Line of Control will no longer require any forest clearance to construct highways, hide power projects etc. This is deeply problematic. India 15,100 km international terrestrial border houses rich ecosystems grasslands, deserts, wetlands, lowland forests, evergreen rainforests that are mostly untouched due to their remoteness. These borderlands harbor a spectrum of India endangered species such as the Great Indian Bustards, elephants, tigers, red pandas, snow leopards, Hillock Gibbons to name only a few. Crucially, Himalayan glaciers form the headwaters of rivers such as the Ganga, Brahmaputra, Indus and others which provide sustenance to millions downstream. Unchecked construction on such seismically and geologically sensitive landscapes not just threatens rare wildlife and the country water security but also renders these regions vulnerable to earthquakes and landslides. The justification on strategic grounds is appreciable. Even so a case by case safeguard is still critical from the ecological, geological, social and economic perspective. Besides, rare is the case that a strategic project or for that matter any proposal is rejected. From 2014 to 2020, less than one percent of proposals for forest diversion were rejected while approvals led to a loss of over 14,800 sq. km of forest, or about 10 times the size of Delhi. The 2023 amendment will likely dilute the Supreme Court 1996 landmark Godavarman judgment which had widened the scope of the FCA to apply to any land recorded as forest by the government irrespective of its ownership; though the ministry has issued a clarification, saying that the proposed changes will not negate the SC order. If the Act ambit is limited to include only those lands which are recorded as forests on or after October 25, 1980, significant forests will be exempted. Put anothe

And work availability from gasification tools such as ratings. These measures will help tackle multiple challenges because wbpsc clerkship typing test interface not good on proper rule of highlight rule is not proper use of another exam so student is hurrahs mode but face this issue any how and crack his own typing, student ready every time every situation for his future so we are alert mode we have only 3 days available so we try for our best typing to clear our exam. That gig workers routinely grapple with, such as information asymmetries, dynamic pricing, and insecurities related to earnings and long working hours, while ensuring availability of minimum wage work. Such ULB platform partnerships have already emerged during the pandemic and prevented platforms from unilaterally reducing wages by stipulating base pay rates and limiting platform power to charge high commissions and supervise quality of service provision. Ensuring minimum wage considerations currently, there is no clarity on how gig workers wages are determined. Swiggy, for instance, has categorised wages for delivery workers under three heads: per order pay, surge pay, and incentives. Another major determinant of earnings is commissioned, which most platforms charge for each task delivery trip haircut, ranging from 10 35 percent. To replicate the elasticity of minimum wage considerations according to states, development zones, industry, occupation, and skill levels, there is a need for comprehensive public data on earnings and payment structures, which is currently available only with platforms. Worker unions have demanded that minimum wages be pegged to the number of hours worked in a day, where working time will be calculated by accounting for all time rated factors, such as waiting time, commute, and total time taken to complete shifts. While many of these considerations are complex, they are important to determine fair unemployment allowances in cases where such forms of employment guarantees become more feasible. The inclusion of gig workers within UEG proposals cannot be a substitute for regulatory measures that enforce safeguards such as minimum wages, occupational health and safety, and decent work. Nevertheless, as experiences from other countries have shown, enforcing such regulations is a long term process, particularly against the global tide towards greater flexibility and labor precocity. In the interim, schemes such as UEG could be particularly rewarding for gig workers while

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Worse, it may take forever for brands to recover from the reputational damage due to a careless approach. A conflict is a sensitive issue, not a rending topic A war is not a trending topic or a golden opportunity for brands to ramp up sales or mint money. A conflict is a sensitive issue and must be treated as one. Brands should steer away from building advertising tactics around the conflict. While some brands successfully distance themselves from moment marketing, something as simple as mindless use of hash tags gets them in trouble. Brands should never use hash tags related to conflict in an attempt to increase their ad reach. While you may think that the ad in itself does touch upon the conflict, any attempt to capitalize on the situation is bound to face severe criticism. It not just about saving your brand from public backlash. It about being sensitive and sensible enough to maintain a certain level of dignity and integrity during a crisis. Political overtones could spark controversies while brands are expected to take a stand, taking political sides is not recommended. A conflict may be a result of clashes between two political parties or ideologies. A hasty moment marketing effort could end up in a poorly crafted ad that reflects your inclinations towards a certain political party. Brands may receive flak for taking sides just to appear trendy or to leverage the topicality of the war. It can spark major controversies. The worst part about moment marketing on sensitive issues is that you can never predict audience response. Something that seems totally fine to you may be interpreted in a totally different manner by the audience. Poor ad placements can hurt people sentiments Let suppose you refrained from any kind of moment marketing during the conflict. You could still risk being perceived as insensitive. Poor ad placements are to be blamed for this. Brands must be extremely careful while advertising during conflicts. You don want your ad to appear beside disturbing images of war. Wrong ad placements could easily ruin your brand image. A luxury resort ad appearing beside a war image will never be appreciated irrespective of how good the ad is. Your marketing efforts should reflect sensitivity and empathy especially during a conflict. Advertising during conflict may need extra effort and attention from brands as a seemingly minor error could blow out of proportion resulting in financial and reputational damage. Taking political stands to appear trendy

COVID 19 pandemic has alerted the global health community to the constant threat of communicable diseases caused by viral and bacterial infections and its impact on the good health and wellbeing of people. Thus, as we emerge from this pandemic, eradicating Tuberculosis TB, a communicable bacterial disease, assumes greater significance. Ending TB as a public health challenge, a key pillar for realizing the UN SDG of good health and wellbeing will positively affect the development paradigm for the next ten years. TB has been a silent killer. Before COVID 19, it was the primary cause of mortalities from a single infectious agent. Despite being a health threat since the 19 that century, TB, unlike COVID 19, has received inadequate visibility and funding from governments. Worsening the situation further, the pandemic has reversed even the limited progress so far on global and national TB eradication goals. Due to the onset of lockdowns and associated restrictions to curb COVID 19, severe drops in TB notifications have been reported globally, the most substantial reduction being from India. Compared to 2019, TB notifications dropped by 41 in India in 2020. In the light of these reversals, it is of utmost importance that TB mitigation efforts are strengthened. Antimicrobial resistance AMR, also known as drug resistance, impedes TB mitigation. The level of drug resistance to rifampicin, a commonly used antibiotic against TB, has increased by over eight times between 2012 and 2019. A survey estimating the prevalence of multidrug resistant TB MDR TB in India found that about 3 of the new cases exhibit resistance to multiple drugs. With 26 of the global TB burden in India, our vision to eliminate TB 8 would never be fulfilled, if drug resistance continues unchecked. AMR reduces the efficacy of existing treatments, and in some cases, the drugs cease to affect the patient. The key drivers of AMR are overuse of drugs like antibiotics amongst humans, misuse of drugs in livestock, the agriculture sector, and the irresponsible discharge of untreated pharmaceutical effluents and hospital wastewater into the environment. The National Policy for Containment of AMR and India National Action Plan on AMR NAP AMR, launched in 2011 and 2017, respectively, attempted to curtail these drivers. Consequently, the government banned the use of Colistin in the livestock and poultry industry and initiated the Red Line Campaign attempting to restrict the over the counter sale of antibiotics

High levels of potent antibiotics have been found in the river Sirsa, Cauvery, and the Yamuna. Given the interconnectedness between animal, human and environmental ecosystems, the high levels of antibiotic residue would ultimately contribute to AMR uptick in humans. AMR is likely to increase further due to the overuse of antibiotics to treat COVID 19. Researchers estimate that about 216 million additional doses of various antibiotics were sold during the first phase of the pandemic in the country. As the first five years of the NAP AMR close in 2022, AMR mitigation efforts must be recalibrated to account for the uptick during COVID 19 along with robust solutions for driving down environmental AMR. Additionally, collective efforts of corporate bodies, policymakers, and other stakeholders are needed to find collaborative solutions and to support successful monitoring and implementation of the initiatives taken by the government. While policymakers can leverage behavioral change campaigns to raise mass awareness for overuse and misuse, surveillance mechanisms must be deployed to limit the discharge of untreated effluents into the environment. On this World TB Day, a renewed emphasis on ending TB as a public health concern is the need of the hour, but this goal will not be realized without the mitigation of AMR. Whatever path India chooses for its economic growth, capabilities of our people will matter. And while our best hospitals and schools compare with the best in the world, our healthcare and education systems grossly underserve the ordinary citizen. Even before accounting for the devastating effect of the pandemic on our children learning, ASER reported in 2019 that only about half the students in Standard III could read at Standard I levels. The rate of malnutrition amongst India children stays stubbornly over 30, which is higher than in Ghana or Kenya. Why has a vibrant electoral democracy not been able to deliver on education, health and other public goods Russia pre sanctions 1.4 trillion economy is lopsided. It relies hugely on exports of two products, oil and arms. The trade relationship with India revolves mainly around arms as we source our crude needs primarily from West Asia. It is our import of arms from Russia that is in the limelight as the Quad members and Europe aim to persuade India to take a more critical diplomatic position on Russia invasion of Ukraine. So, is India in a vulnerable position because of its dependence on Russian arms imp

Was India, the recipient of 28 Russian arms exports gauge the importance of India to Russia arms exports, consider the previous four year period, 2012 16. During that phase Russia had a global market share of 24, which subsequently fell by five percentage points mainly because India began to diversify its sources. In the 2017 21 period, India and Saudi Arabia were the largest arms importers in the world. This puts India in a powerful position to negotiate with Russia and gives it the room to critique it because in trade a large buyer has as much clout as a dominant seller. Plus, when trade involves complex products, diversification is not easy. India bilateral trade with China drives home this point. Despite India attempt to mark down its trade ties with China, the latter still remains our largest source of imports, including for key sectors like electronics. Trade ties are harder to shift than diplomatic positions. Therefore, India is actually not in a weak position in relation to Russia. If India needs Russia arms, it is also true that Russia needs India to buy them, more than before given the economic hit Moscow is taking. And there no reason to believe China will buy more Russian arms. China needs are different and its capabilities are much higher. In sum, India has diplomatic leverage against Russia. It should use it. Delhi dubious reputation as the world most polluted capital and 12 cities in the larger NCR that spans UP, Haryana and Rajasthan figuring among the 25 most polluted cities is a public health crisis demanding greater inter governmental coordination. From coal used for power generation, biomass burning for cooking, dust spewn by land degradation, construction and road dust to vehicular emissions and stubble burning, NCR has become a victim of its economic success and weak governance. Delhi PM2.5 concentration is now over 19 times the WHO safety limit of. While the shift away from coal, biomass and IC engine vehicles will take longer owing to economic reasons and technology still maturing, stubble burning and dust sources demand tackling on a war footing. Though straw management machines have struggled because of additional costs incurred by farmers, a bio decomposer jointly developed by ICAR IARI and pesticide company UPL holds great promise for its reported ease of spraying, scalability and contribution to soil nutrition. Scaling up its production before kharif harvest, when stubble burning kicks off and triggers winter pollution spikes,

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Smaller extent Rajasthan. Schemes for reversing Aravalli degradation, compensatory afforestation and tackling construction and road dust must start in earnest. If eliminating middlemen in welfare delivery has been a great success of governance, climate change and air quality are new frontiers begging for smart interventions. General Valery Gerasimov, the current chief of Russian General Staff, had gained fame for his theories on hybrid wars and spearheaded the present Russian army doctrine against Nato. His strategy includes direct action by highly manoeuvrable elements called Battalion Tactical Groups BTGs. BTGs are made up of 600 800 members, comprising mechanised troops integrated with air defence, artillery, engineers and logistics elements. In theory, the result is a formation that can enter all types of terrain and take on the enemy. In early February, the Russian army had an estimated strength of 170 plus BTGs, of which 87 have been inducted inside Ukraine. Itsy bitsy, teenie weenie, polka dot on the demography. Parsis are like the bikini of that old catchy ditty. We may have punched our way out of anonymity, but we certainly are spared ignorance when it comes to our festivals. It not as if we have one a day like The Majority, or almost as many as The Minority pulls out to match. Sure, we can drum up about a dozen, but only our holier than thou smuggies flaunt them. Most Parsis are quite content to let bank holidays recognise only our two main celebrations Jamshedi Navroz always on the March 21 vernal equinox, and just Navroz, its date determined by the lunar calendar. Yet even this modest duo is plagued by an irritation of errors. As happened again last Monday. Media photographs had the standard extremes of doddering bawas and or cute babies, the caption invariably misspelt and mis anointing. Some called it Jamshed JI Navroz as if it was about the Tatas, and some elevated it to Parsi New Year. It was, in fact, initiated by the legendary Persian king Jamshyd, hence Jamshed i Navroz. Iranians worldwide do celebrate it as their New Year. So do the Irani Zoroastrians of India, but we Parsi Zoroastrians do NOT. We landed here almost a thousand years earlier than the Iranis, and can be forgiven the kind of snobbery that those who came on the Mayflower had vis later, bedraggled immigrants. The sail Parsi New Year is the un prefixed Navroz, which now comes early August. But most of the time we are greeted with Happy Patti. Patti is actually our New Year ev

I find life boring Why am I sick of my friends, I know them all too well Boredom is a movement of thought, just like fear and anger are. Thought is a representation of a situation. But most of the time, it is an extension of a memory. Memory exists in the domain of the known hence, thought is a movement from the known to the known. There is no real knowing. When you see your friends, your thought coming from memory says, I know my friend he is like this or that, and hence, the thought is not open to the friend in the here and now but operates from the past, which is memory, which is known. Therefore, there is no newness in your perception. There is only boredom. It sounds so complicated. Again, you have a memory of what is simple and from this past reference of memory of that which you have already known, you listen to what I am saying, hence, this reference makes you feel what I am saying is complicated. Be open to what is said, don let the past reference limit you. This openness should be your inner discipline. In other words, just be open and don get influenced by your memory. By being open, you see, you listen and then there is knowing rather than the extension of the known. Knowing never gives boredom it is always a new experience, for you are seeing the movement of what is. So what should be my discipline or practice to make life interesting and not be a victim of boredom Observe how your thought functions. Free your thoughts from memories. Memory is good if you take it as a reference. But if memory does not allow you to see and goes on influencing you, then it only harms you. You look at a friend and think, hat my nasty friend. He might have been nasty to you last year, but you still hold him in your thought as he was in the past. Your friend might be a changed person now, but your thought will not allow you to see him freely. Your discipline is to see him afresh and if he is still nasty, then your memory endorses the fresh perception. Most of the time, if you see the here and now, life becomes interesting with all the new changes. Won such a freedom from thought make life interesting Put this into practice and you will see that we suffer from thought attack more than the actual situations in life. With this inner freedom, teach your body to do something new in the form of exercise or dance. Teach your body to have new movements, new actions, then it becomes challenging. When life is challenging, how can it be boring Learn to think out of the box. T

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Decade pandemic has only amplified the healthcare industry by emphasizing the need for health insurance coverage to the masses. The consumption expansion eventually paved the way to increased adoption of cutting edge technology that can help make healthcare processes more efficient, cost effective, error free, and decrease overall manual efforts. Health insurance providers and third party administrators have worked relentlessly to meet this growing need for enhancing operational processes. Insurance companies have been upgrading the overall health coverage in terms of cost, inclusions, benefits, etc., and third party administrators use technology to help process the health claims raised. But before we jump in, it is essential to understand the role of a third party administrator in the health insurance ecosystem. Third Party Administrators TPA are government regulated entities that work as intermediaries between insurance providers and policyholders. Insurance providers outsource their operational processes, such as claims processing, benefits administration, enrolment, etc., to TPAs. TPAs then work in tandem with health insurance providers and hospitals to Smoothen the claims processing & settlement Deliver value added services. Create a hassle free enrolment process Partner with hospitals to provide more reasonable tariffs. Historically, TPAs have relied heavily on manual interventions to process claims, which were inefficient and resulted in higher errors. The introduction of technology has enabled a structured means to manage and process claims. TPAs use homegrown technologies with AI ML for efficient digitization and processing of claims. Claim processing is a complex process that requires processors to have the skill to interpret the policy conditions to understand discharge summaries. The processor further needs to decide which bill items are relevant to the medical condition and shall be payable. Adding to the complexity, there are hospital tariffs for each insurer, group, and TPAs. To automate the claim processing process, technology players and TPA build components that can fit in. Some are straightforward digitization tools, while others are complex ML models. But, of course, this success depends on the available amount of data. Automating these core functions has multiple benefits faster claims processing, lesser human intervention, the ability to analyze and make decisions based on data, and improved customer experience. The technology uses wo

Insurers providers to accessing health apps and tech, TPAs have a patient centric model that submitting claims online will ensure that policy records and other essential documents are available in digital format. The data submitted is kept safe and adheres to all security standards. The electronic process eases the workflow between the insurer and the TPA as no malpractice would have occurred while processing claims online. When it comes to providers, submitting cashless claims becomes more straightforward with technology as documents can immediately be scanned and uploaded on a portal, leaving no room for misinformation and enabling faster payments to hospitals. How are TPAs leveraging technology to make network hospitals more accessible One of the most important aspects of consideration while evaluating a TPA is the network hospitals it has partnered with, also known as the Preferred provider network PPN. These network hospitals provide preferential tariffs to policyholders for special procedures. In addition, the PPN may extend additional services such as ambulatory services, medical supplies, etc. India largest TPA, for example, has about 14,000+ network hospitals across the country that offer both inpatient and outpatient services to policyholders. Their web portal and app help members with a geographically tagged list of hospitals with an option to Intimate cashless hospitalization Book packaged surgeries Check doctors available, procedure cost based on room rent, specialty, and other services rendered. This hospital marketplace allows policyholders to book cashless procedures in any nearby hospital. Additionally, TPAs have started to partner with local providers in remote corners of the country to deliver healthcare services such as teleconsultations and setting up virtual critical care, etc. Countries do not limit healthcare needs but as you move across the countries cost of the same changes drastically. This can be a massive opportunity for the Insures sector to solve. Patients can leverage better tariffs in Western countries through the global network. Technology adds transparency and data driven decision making not just for corporates, insurers and brokers but also to end customers by better understanding the policy conditions and giving them access to how their claims are processed. InsureTech and HealthTech segment is evolving daily with immense scope for innovation. As the segments continue to present newer opportunities, every advancement ma

For the pathological sphere to use technology increasingly in streamlining sample collection and recording the same for future reference Paving the way for better analytics in the times ahead, digital pathology analytics is set to take over the traditional way of putting out results inferred by the pathologists manually. In the arena of digital pathology, precision digital pathology scanners are able to scan an entire glass slide showcasing accurate imaging equivalent to that put by a microscope. These digital slides can then be stored easily and shared across geographies after feeding the granular data of the sample into targeted digital pathology software applications. An array of image analyzing tools can also be used in drawing results biomarker expression within the sections of the tissue. Despite all its capabilities, there some flak that the concept attracts, especially negative sentiments like, the information systems that we use cannot integrate data from digital slides, some imagery can confuse the pathologist studying the sample leading to infer the results incorrectly due to the gap posed by the digital screen, etc. However, these statements are drawn because digital pathology has still not been tapped to its entirety by a lot of pathologists to date due to multiple prevailing factors like insufficient funds to scale up the machinery, lack of sensitization on the modern day capabilities of precision tools used for pathological purposes, etc. Digital pathology is exceptionally vast. To start normalizing its adoption sooner, educational institutes must upgrade to help the aspirants deep learn about digital pathology. It is evident that the change is slowly coming. Digital Pathology has only thrived in its application when it came to educating individuals. From standardizing course materials and helping surface rare case studies possible through precision imagery to helping the aspiring pathologist to learn about the slides irrespective of their physical presence, the study of histopathology in the virtual times ensued by the pandemic has showcased that digital pathology is poised to take over how traditional pathological education was conducted conventionally. In the coming years, anticipating by the end of this decade, digital pathology may have already taken over the traditional rooms that only showcase microscope specific studies. This helps bridge the education industry divide in the very crucial field of study, i.e., pathology. Industry adop

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The Indian healthcare system has been open to the participation of traditional systems of medicine alongside modern medicine to ensure the optimum use of all systems for healthcare delivery. The systems that have been healing the masses for centuries are now being evolved to bring them to a level so that these are effectively utilised and imbibed in the healthcare system. A cafeteria approach involves empowering the patients to choose the treatment approach while informing them about the pros and cons of each system of medicine. Such an informed choice will improve the acceptability of medical interventions and patients compliance to treatment. Integrative medicine clinics in all parts of the country must be promoted, where doctors from all systems of medicine sit together and offer a choice to the patients. The integrative approach involves utilising the strength of each system of medicine in the patient management plan. For example, people prefer some systems of medicine like homoeopathy due to fewer or no side effects, affordability, and palatability. Also, in chronic ailments, like joint pains, or kidney diseases, where there is not much that modern medicine can do to alleviate the sufferings, the benefits of homoeopathy can be utilised. In acute diseases also like fever, or cough and cold, which are distressing for the patients, homoeopathy can be of use, while modern medicine provides some symptomatic relief only. Homoeopathy has a clear cut advantage in some areas. In fact, the growing concern about antimicrobial resistance could have a solution in Homoeopathy, since these medicines are not anti-pathogen in action. Rather, they are given with a wider, personalised approach to treat a condition. There have been encouraging studies to explore this aspect. While in some other areas it may not help in curing the disease, but the quality of life, which is also an important aspect, can be improved. Treatment in modern medicine continually evolves with the advent of modern technology. One such concept is metronomic therapy, in which very low doses of anti-cancer drugs are given as frequent, scheduled doses. Another recent trend in medical science is the Nano medicine or Nano delivery systems, whereby very small doses of therapeutic agents are employed in a controlled manner. For example, in patients having rheumatoid arthritis, those who do not respond to larger doses of conventional medicine, have been found to respond to Nano doses of the same compound.

Confirmed that some persons having the same disease, classified into subsets as per their genomic data, need different strategies of treatment. Such an approach is being studied for auto immune diseases like multiple sclerosis. This concept can be qualified further with more rigorous studies and cues from homoeopathic principles. In the present healthcare scenario, everything must be based on research evidence. Hence, efforts to enhance the evidence data repository of homoeopathy must be made. Also, principles of public health, good data analysis and new drug discovery are the aspects that must be worked upon vigorously. Since scientific works are advancing fast, treatment also has to be based on evidence based medicine. With the integration of various approaches, the endpoints of assessment should be defined, whether it is a cure, alleviation of distressing symptoms or improvement in the quality of life, or prolonging life span in diseases like diabetes or autoimmune diseases, so that the scope of medical management offered to our patients is enlarged, with a pluralistic approach. In today market, companies can benefit greatly from a public listing through a Special Purpose Acquisition Company route as it provides more certainty about the capital they can raise and secures commitments before closing. The route also offers more time efficiency compared to traditional and smaller companies can showcase their growth potential to a broader market and investor base, along with regulators. In the case of an auto route, the target company is usually the same entity that created the in the first place. Once the merger or acquisition is complete, the combined entity will become a publicly traded company with the shares of the original target company becoming the publicly traded shares. Overall, the auto route through a can provide companies with a faster and potentially less expensive path to going public. However, it is important to carefully consider the risks and benefits of this approach before pursuing it. The route is a method for companies to go public without going through the traditional initial public offering process. In a group of investors raise money from the public through an IPO, with the intention of using that money to acquire another company. The then seeks out a private company to merge with or acquire, usually within two years. If a suitable acquisition target is found, the uses the funds raised to acquire that company and take it public. This

Into a full marketplace model. The ticket size has also increased significantly, similar to what happened with other digital or e commerce platforms during the pandemic. With travel restrictions now eased, post pandemic behavioral changes have resulted in families taking more frequent long weekend trips in bigger cars and with greater flexibility. The Competition Amendment Bill, 2023 the Bill was passed in the Look Sabah and Rajya Sabah recently. The Bill, which has been updated to a limited extent in light of the Parliamentary Standing Committee on Finance the Committee recommendations, warrants further critique and discussion. In August 2022, the Bill was referred to the Committee, which comprised 31 expert parliamentarians. In August 2022, the Bill was referred to the Parliamentary Standing Committee on Finance he Committee which comprised 31 expert parliamentarians. The updated Bill does not sufficiently account for the recommendations of the Committee, on major areas including abuse of dominant position, settlements and commitments process S&C and anti-competitive agreements. Further, it introduced a surprise provision on global turnover being considered for the imposition of penalties, a provision that has not been subjected to stakeholder inputs and analysis. The Committee had held extensive discussions in the form of meetings and written stakeholder submissions engaging a diverse group of stakeholders including the MCA, Department of Consumer Affairs, Competition Commission of India CCI the Commission, industry bodies, civil society organisations and the legal fraternity, in accordance with its intention of incorporating concerns of maximum stakeholder groups. The committee analysed these submissions, along with past literature including the report of the Competition Law Review Committee CLRC and came up with significant recommendations. Abuse of dominance in a commendable move, the Committee recommended two major changes to the current provision on abuse of dominance. Firstly, the Committee recommended incorporating an effects based test wherein the Commission would have to assess the actual impact of the company behavior on the market and consumers. The Bill does not accept this recommendation, which may lead to irregular reliance on this test. A per se approach, despite allowing for shorter investigation periods, potentially results in over enforcement by presuming anti-competitive effects, which can especially be harmful in digital markets that

The Committee recommendation aligns with the CCI efforts to preserve the confidentiality of proceedings. For instance, the CCI General Amendment Regulations 2022 established confidentiality rings, allowing only authorised representatives of the parties to access the confidential information of the other party. The Bill, however, ignores the Committee recommendation, potentially deterring parties seeking to leverage the S&C mechanism. Global turnover A significant recommendation that did not form a part of the Committee report but has found a place in the updated Bill concerns the imposition of penalties. The amendment will allow the Commission to impose penalties based on global turnover. This contravenes the principles established by the Supreme Court in the case of Excel Crop Care Limited v. Competition Commission of India. The Court had observed that the penalty imposed cannot be so disproportionate that it might end up endangering the company and economy. The amendment was surprisingly passed without any consultation with the parliamentary committee and other stakeholders. The amendment may have significant ramifications as the CCI looks to arrive at final decisions in ongoing investigations against global technology companies. Conclusion The Committee recommendations, by and large, represented the culmination of an extensive consultation process that goes back more than 4 years. The process began with the constitution of the CLRC in October 2018 and has since seen 2 draft bills, 2 committee reports, and a public consultation process. The exclusion of the recommendations from the final Bill dilutes the effect of the extensive efforts that went into the past few years. However, the 2023 Bill has various progressive provisions that will allow India to move to a more modern competition regime, equipped with provisions on deal value thresholds, S&C mechanisms and hub and spoke cartels. It is crucial, however, that regulatory developments, at each stage, give due consideration to stakeholder inputs and committee reports. The construction industry is huge: it is among the largest sectors in the world economy, and in 2023, the industry is forecasted to reach approximately $10 trillion. The industry has been booming for the last decade, and it does seem like it will be slowing down any time soon. Construction business leaders must adjust and adapt to remain successful in a constantly changing world. However, most new entrepreneurs don realize how complex this

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As ETF investors one is safeguarded from these risks to large extent Lower learning curve there is quite a bit of jargon, like mining, staking, wallet etc. that one needs to be familiar with while investing in crypto. While its easier to understand for tech professionals, non techies find it quite confusing. With ETFs there is no such hassle. But there are challenges for Indian investors to invest in crypto ETF; an Indian investor will need to open an account with a global investment or a brokerage platform. This will require them to transfer money through the LRS route. The RBI approved channel to invest overseas. But they will face resistance from banks; most of the banks don permit usage of money sent through LRS to be invested in crypto assets. This is a grey area. Since investing in ETFs does not tantamount to owning digital assets, it is possible that some banks may permit it. But it is advised to check with the respective banks before transferring funds through LRS. Crypts are not gold In the footnote, it is important to note that it a very volatile asset. They are not an alternative to gold as they have no storage value. Hence one should not put more than 4 5 of their investment portfolio in crypts. If you play within your risk appetite, crypto can surely add value to one investment portfolio. In the digital driven era, the Internet now controls every aspect of our lives altogether The Internet has been in the picture for more than two decades. It has grown immensely to the extent that India holds the title of the world second largest country of internet users after China, with a total of 560 million users at the worldwide level, as reported by Statist. The internet gives high end experiences through diversified channels to businesses. Due to digitization, people can run their businesses holistically through an online platform across different sectors. The world has a voracious appetite for content. The internet is dynamic but is muddled up with advertisements, pay walls, and even privacy breaches. Content creators explore ways to earn from their services and content. Even the block chains need mining power to ensure their system functions well in a quick and secure manner. However, the fact of the matter is that the users don like pop up ads, and companies despise the bouncing rate of the membership pay wall. Therefore, Web3, a hypothetical new generation of the internet that runs on block chain systems, the record keeping technology best known fo

A great shift and there are a number of cases that can be foreseen as particularly appealing. By using the capitalization method by the platform, the internet could become a far more equitable place, at least from a revenue perspective. Monetizing without ads The key to successfully monetizing content is to experiment with different models and evolve with the trends constantly. Monetizing with ads is a simple process and can earn revenue accordingly. However, there are solutions and providers in the market that enable publishers to monetize without ads or memberships, and set to change the way of online business. Through such platforms, users provide a small amount of computing power while accessing ad free content. This way block chains get the power they need to keep functioning and the content providers get paid. These solution providers aim at rewarding both content creators as well as consumers, for the time they spend on individual sites via their route. They alter the processing power of the website without changing the site performance. The processing power is further used for a variety of tasks. The value of this processing power is subsequently distributed among content developers and consumers. After that, the website owner may choose to get paid in both crypto currency or fiat money. After the pandemic outbreak, the new era of digitalization came as a blessing in disguise. It helped businesses cope with unforeseen situations as well as enjoy a competitive edge in the market. In the journey, to resolve all the issues of revenue generation and achieve their business objectives, adopting innovations was the ideal way out. Creating an innovative business model for the creators through power processing with the digitally monetized route to fix an internet space offers the benefit of tracking the ad free cost, ensures big tech surveillance, and enables an enterprise to adjust for security purposes. Summing up We no longer need to rely on digital ads. Instead, publishers can be put in charge of their revenue. They can be the first party to generate revenue by associating with the service providers that help publishers adopt the ad free route, even run fewer ads, or use them as an addition to their existing ads on their site. In this journey, the innovative platforms running in the background of the publisher website with the consent of the user can be the ideal companion. They aggregate the idle processing power of the user computer and work as per th

To return to the publisher website this will eventually be a win situation for the users as well as publishers and the latter will be able to benefit immensely from ad free spaces. There is a common misconception, particularly in the realm of personal finance, that making money is directly linked to saving money. The more than one can possibly hoard, the more they are making. Unfortunately, this is strictly true. While having a large bank balance might be reflective of liquidity, it is also susceptible to drainage particularly if you don have job security or alternative sources of income. But you don need to be a financial whizz to be able to recognise a good investment opportunity. Nor do you need to have a hefty sum in your account to be able to invest. Small, but smart, investments actually rely more on consistency than lump sums to be able to give you fruitful gains. Whether you vet just gotten your first job, or you re well into your fifties, investments are a great, secure yes, secure way to earn more money. Risk Profile The word risk might sound scary, but understanding it can help you avoid it as much as possible. In order to do that, you need to know what your risk profile is. Simply put, an individual risk profile is how much will they have to take risks. In the case of investments, the risk profile determines how much they can play around with what and how much they invest. This willingness to take risks is not always a personality characteristic. A risk profile is built on the basis of your age to gauge how long the investment can be, your financial situation in order to decide how much you should invest, and your job security to determine liquidity. For instance, a younger individual with a secure job is able to invest for longer in smaller increments. On the other hand, someone in their middle age might have to keep aside savings for debt payments, children education, and other necessities. Once you vet determined your risk profile, you can then look into smart investment options for your specific budget. Smart Investment Options for a Small Budget 1. Mutual Funds Mutual funds are a safe way to invest in the stock market if you don have the knowledge about equity investments. While we do recommend that you learn more about the market and how to make your own investment choices in specific companies, a small or mid cap mutual fund is a good place to start. The benefit of investing in a mutual fund is that your stock portfolio is very diversifi

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Employer one of the most well known ones is the PPF Public Provident Fund. Other options include the NPS National Pension Scheme, and NCS National Savings Certificate. These are great if your investment contribution is very low, and they function as good retirement savings. 3. Gold Bonds Gold is a much loved investment option in India. But you no longer need to rush to buy jewelry and coins or find a storage locker. Rather, you can invest in gold bonds. Gold bonds are much more secure since there is no expense in buying actual metal or any kind of metalworker charges. Moreover, gold bonds unlike real gold are free of GST charges, too. Gold bonds have very attractive interest rates, and they are all guaranteed by the Government of India to ensure the safety of your investment. 4. High Yield Accounts An HYSA High Yield Savings Account is a great mode of passive income. If you re putting aside cash in a savings account, you should do your research to find an account that offers you minimal charges and maximum returns. Many banks have varying interest rates on savings accounts, so you should find one that works great for you. 5. Fixed Deposits While FDs are not a recommended form of investment for a very young investor, they can be quite beneficial right before you take out other kinds of debts. Their interest rates are higher than savings accounts, and they re a more secure form of saving money compared to an HYSA. They are extremely straightforward to use, and many have good interest rates, as well If you re worried about liquidity, then some banks offer FDs with premature withdrawal options, as well. Ultimately, you have to make the decision on what to invest in. Just remember that you have to consider your debts, your retirement plan, and emergency funds before jumping into any investment. More importantly, make sure your investments are highly diverse so that you re not facing losses because one industry is getting affected. As an NRI, who relocated to Mumbai post Covid, I can firmly say that India is a tough terrain for a foreigner to establish a business venture. However, among all the tribulations that one may face, the largest democracy of the world offers a palette full of both positive and negative dynamics for one to be able to be successful in business. Let explore. 1. Booming economy post Covid When the recent pandemic brought the whole world to its knees, a nation called India was already preparing itself to be a one stop destination for multina

With hundreds of thousands of small and medium enterprises. Every third Indian youngster is more than willing to stay in India, build a start up from scratch, and become a solid entrepreneur. 2. A very tardy process of company registration Company registration in India is one heck of a headache. Apart from submitting a dozen documents, new company registration is usually applied through a Chartered Accountant CA. It takes weeks to get a revert from the authority. After the company is declared registered, the next milestone is to open a bank account. All these officialdoms may make you go crazy because, throughout the whole journey, you all encounter people who all promise you a date and time and would just never meet those deadlines. The way out sit back and boost your patience level 3. Inexpensive labor and facilities India is known worldwide for its cheap and accessible labor force. You can quickly build your team from tea maker to CEO at a very low pay package from the country 1.38 billion population. However, though team members might be degree holders, there is a high chance that you land into a workforce that demonstrates low ethical standards and unprofessional attitudes. This is mainly because of the poor Indian educational system, which focuses on a theoretical and read and cram system. Apart from cheap labor, the best part of a foreigner starting a business in India is the high quality facilities at extremely low costs, like internet and co working spaces. You can also simply work for free from coffee shops, like Starbucks and CCD, using their free internet facility. Likewise, if you wish to buy or rent any electronic gadget, like laptops, you can get stupendous deals you might have never seen outside India. The reason behind these low cost facilities is the highly competitive Indian market where thousands of service providers are involved in a cut throat competition, fighting to offer better services and prices to consumers. 4. No professionalism and ethics The most significant setbacks a foreigner can face in India are unethical approaches and unprofessionalism. According to my personal experience, every second person expects extra favor, extra compensation, or bribe to do the very job they vet been appointed to perform. While India is known universally as a country of startups and entrepreneurs, no one can obliterate the fact that it is also known as a destination where corruption and jugged Tr. makeshift are at their peak. Besides, punctualit

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A more enhanced lifestyle each day. They have excellent purchasing power even after the pandemic. This is explainable Indians know how to save their money for future use this practice is ingrained in their culture and passed on from generation to generation. Imagine the scale at which a businessperson can operate. Imagine the large audience they can attract, without forgetting that India has the highest percentage of youth 356 million of 10 24 year olds globally. From online marketing to offline marketing, your business can attract a mass with incredible purchasing power. You can spread your offices, products, or services to various parts of the country. Beware of thugs and swindlers Lastly, we can safely say that India has seen not only small scammers, thugs and swindlers but also those who vet become world famous and are discussed as case studies in numerous premier universities across the world. Many of those defrauders have also inspired the making of illustrious movies and web series. So, beware of anyone who approaches you. Take calculated risks. The apathetic attitude of secondary level students towards the formal school education up to class 12 is conspicuous for quite many years. This is primarily owing to the losing relevance of student performance in class 12 board examinations which is the terminal examination that entitles students for pursuing higher education. India has central examination boards as well as state examination boards for conducting the centralized examination for class 12 for the schools affiliated with them. The rigor of examination, evaluation system, and range of marks awarded vary as per the practices followed in the respective examination board, nevertheless these boards have unquestioned credibility. This creates difficulty in inter se comparison of students passing the terminal secondary examination from different boards with varying syllabus and austerity of assessment processes. Eventually, the higher education institutions HEIs resort to a common admission test route for preparing an order of merit among the admission aspirants. As a result, there are a series of national level admission tests like Joint Entrance Examination JEE, JEE Advanced, National Eligibility cum Entrance Test NEET, Common Law Admission Test CLAT, etc. that are relied upon by the HEIs for grant of admission to the courses offered in them. Recent pronouncement for unified central admission test for admission to courses in central Universities is

A real discordance is witnessed between the marks secured in class 12 board examinations and the rank obtained in the admission test. The admission tests appositely aim to rank the admission seekers in order of merit based on their performance in examinations designed to filter based on key subjects relevant to the target programmers in HEIs. The sole decision making for admission in higher education based on student performance in admission tests necessitates mere passing threshold level of class 12 examination to meet the eligibility requirement. This wraps up to the inconsequentiality of the rest of the subjects which are taught in secondary education but not covered in the admission tests. Going by the curriculum laid down for different classes of the secondary education system, one can conclude that there is no dearth of learning opportunities for the holistic development of students. The curriculum widely covers numerous subjects that are essential to inculcate competence and skills required for balanced grooming of a youngster whether he she continues in higher education or quits education and enters into real life. For example, the students of major streams of PCM Physics, Chemistry, Mathematics and PCB Physics, Chemistry, Biology are also expected to choose and study a few other subjects compulsorily from a long list of subjects like Computer Science, English, Economics, Fine Arts, Physical Education, etc. However, because of the least impact of other than major subjects in deciding their prospects, the students do not study many subjects of regular classes seriously. In the last many years, this trend of focusing on major subjects has trickled down to lower classes like classes 8, 9, and 10 too. There is the availability of ample external assistance in the form of coaching and tutorials in major subjects starting from matriculation standards. The dependence on coaching has created the perception that these are indispensable for securing good ranks in admission tests. The deep penetration of the philosophy of no success without coaching has burdened the students mentally and physically. The additional spending by the parents for seeking coaching for their wards has loaded them financially, but the circumstances around do not permit them to leave this option untried. Currently, there are two parallel education systems, one for teaching major subjects that are covered in admission tests and the other for teaching the complete curriculum of respectiv

We live in a stock market where our only share is Time. Every second, every minute, every hour, every day is unrepeatable and unrecoverable. Memories are our only way to take what we have lost, and that will never return. Time may be free, but it is our most precious commodity. On this vital stock curve, uptrends and downtrends will repeat themselves all the way. Unlike in the markets, Time is consumed and can never be manufactured again. Time is a single currency. In this bank, nobody is rich. We will all reach existential bankruptcy despite our resources. In Chinese culture it is said that an ounce of Time is an ounce of gold, but you can never buy an ounce of Time with an ounce of gold. This currency may be consumed, but our decisions will regulate our value curve upward or downward trend. The variables are multiple and will affect the own and foreign elements. However, the only relevant values are how and with whom we consume our only source of wealth. George Harrison expressed it perfectly Time is a very misleading thing. All there is ever is the now. We can gain experience from the past, but we can relive it, and we can hope for the future, but we do know if there is one. How and with whom they act as intertwined and inseparable elements. Learning about them will influence us in making decisions that drive the trend of this vital curve. The important thing is to reach the only and absolute conclusion about Time it is the only way to understand the essentials of our life. When my soft spoken friend started her business, she realised she would have to work on everything from her tone of voice, body language and even her attire to ensure that she was taken seriously. She quickly gained notoriety for being intimidating. There is much research today that proves the many biases that are at play against women entrepreneurs including an age old expectation for women to be quieter and communal to be likeable. Lot has changed over the years. There has been a significant rise of women business leaders across the globe. Some of the world most popular digital and tech brands from Youtube to Bumble and Oracle to Lockheed Martin and New fold Digital today have women CEOs. There still remains a profound gender divide in the world. According to World bank, globally, women hold around 17 percent of corporate board seats. Research shows women are better in most leadership skills than men but still only 5.3 percent of Board Chairs are women. Furthermore, women entrepren

Period But, women entrepreneurs represent only about one in three growth oriented entrepreneurs active in the world today according to the latest report from the Global Entrepreneurship Monitor GEM. For women to succeed, society as a whole needs to be aware of deep root prejudices that create stereotypes for appropriate conduct and choices for boys and girls. There is a need to establish credibility for female authority in our culture one that breaks the assumptions we hold against women emerging as business leaders amongst other things. Focus on mindsets and biases and counteract them. This has to start at childhood. As a parent, guardians or an influencer around a young girl, we must continually be aware of mindsets that get created through our said and unsaid words. According to a study by Ashoka University scholars, Women may believe they are more likely to get higher grades if they study humanities rather than STEM science, technology, engineering, and math, while men believe they are more likely to gain parental approval for their college major choices if they study STEM. Despite enrolling in STEM subjects, students choices within the subjects still remain highly gendered, with women being particularly underrepresented in math intensive fields. It is important to be aware of these mindsets amongst girls as a starting point to address it. Another theory postulates that women choose to forgo STEM careers in favour of attaining better work family balance. But more and more data suggests that actually women are victims of a bias in this area. A study by the US National Academy of Sciences found that both male and female managers are twice as likely to hire a man for a job that required mathematical thinking or coding. The Lean In 3 organisation named after Shery Sandberg popular best seller describes seven unconscious biases that lead to misleading gender stereotypes. It not only important to be aware of it, we have to proactively look for these biases and point them out to address change. Organisations can take steps to counteract it at the workplace. For example, removing the name of women from resumes or while doing code review has been found to reduce performance bias against women. Women are also more likely to be interrupted at meetings and interestingly, women tend to interrupt other women but not men. It important to know that people of all genders fall into bias traps, not just men. Emphasis on backing female led start up and bigger businesses t

The devastating pandemic has impacted women entrepreneurs quite severely, the fact is that despite these setbacks women led businesses have shown tremendous resilience in adapting to the new normal. Nonetheless, it is important for policymakers to support their efforts by ensuring they have frameworks in place to ensure women are not burdened with family care. There is also a need to develop policy support for industries and smaller businesses most impacted by the virus induced lockdowns. Enable greater financial access to women investors traditionally women business owners have been denied equitable access to equity funding. This is slowly beginning to change as women led business angels networks are coming up that are increasingly focused on investments in female owned firms. Furthermore, initiatives like impact investing and female focused investing are also making a breakthrough in closing the gender gap in the investment markets for women. Leave no one behind is the core, transformative promise of the multi stakeholder driven United Nations 2030 Agenda for Sustainable Development and its Sustainable Development Goals. Endemic discrimination including gender discrimination is a significant driver of people being left behind. I celebrate and salute the spirit of outstanding women, who are making and owning active choices every day and in the pursuit of excellence are shattering biases in some way or the other. The ATM industry has evolved tremendously over the last few decades. Considered to be the first FinTech marvel, ATMs have been an integral part of the banking infrastructure since its inception in 1967. While ATMs were introduced for customers to access cash at any time, today ATMs do much more than simple cash withdrawals. Introduced in India in 1980s, ATMs now allow cash deposits withdrawals using Magnetic or Chip cards and even card less withdrawals using OTP, UPI QR Code, etc. As exciting as it may seem, many factors have collectively metamorphosed the huge, wall fixed machine to sleek smart versions that we see today. Introduction of Interoperability on ATMs Thanks to interoperability, it is possible for a debit card holder of X bank to perform transactions on Y bank ATM. This brought convenience to the customer as they could simply walk into any ATM, irrespective of the bank, and access cash therefore resulting in increased cash withdrawals on ATMs. Today, there are approximately 2,49,396 ATMs CRMs in India and this penetration would have st

Open the proverbial floodgates, easing the way for forests to be diverted from a mine to a mall and any purpose in between. The Bill harps about India net zero targets but laying emphasis on creation of carbon sinks by enhancing tree and forest cover is counter intuitive. Natural forests are far more effective a study published in Nature indicates that the carbon sequestration potential of natural forests is 40 times greater as compared to plantations. Neither are plantations effective at harbouring biodiversity, nor at performing ecosystem functions. India ancient civilization and culture is closely linked to nature. Millions of marginalized and indigenous people continue to depend on forests for their sustenance and livelihood and will be rendered even more vulnerable if the proposed amendments come to pass. The Forest Conservation Amendment Bill does just endanger forests and wildlife it strikes at the very heart of India, threatening to obliterate its rich cultural and natural heritage. and provide testimonials. Also, stay in touch with customers and anticipate their needs so they all come back to you next time they need your services. Putting together a team of people who will treat your clients with respect, patience, and understanding will go a long way toward gaining repeat customers and valuable referrals. Build effective sales and marketing channels implementing these strategies will optimize you in field and online brand presence, attract suitable clients leading to more closed deals, increase word of mouth recommendations and even attract potential hires. This can help you grab the attention of your audience or target market. Enhance Flexibility and Customization One of the biggest challenges that construction companies face is how competitive the market is. It means you need to adapt quickly and offer clients something unique or different from what your competitors offer. You can do this by customizing your business model to meet specific needs for each client and adding new value whenever possible, like through data insights. In addition, you should also have a flexible business model that allows your team to be as productive as possible while taking on new projects or scaling the company. Above and beyond fighting wars to defend India territorial integrity and sovereignty and contributing to peace missions worldwide, the Indian Army has been involved in containing violence perpetrated by our adversary through terrorist organisations and othe

And the creation of Bangladesh, Pakistan embarked on a new policy to promote terrorism within India and bleed India through a thousand cuts in Kashmir. Cross border terrorism was initiated in 1989 with Pakistan pushing in armed and well trained groups of terrorists into India, maintaining at the same time that terrorism was the freedom struggle of the people of J&K and Pakistan had no hand in it beyond providing moral support. But this lie of Pakistan was tumbled very soon, and Pakistan was exposed later on. Terrorism is a weapon of the weak, suggesting that terrorist organisations or lone wolf terrorists resort to Extreme Violent Activities and acts of terrorism because they lack the resources, capabilities, or conventional means to achieve their goals through traditional methods. It implies that terrorism is often used by those who are marginalised, oppressed, or disadvantaged in some way. Proponents of this view argue that terrorists, who may not have access to traditional military or political power, use terrorism as a tactic to level the playing field against more powerful adversaries. They may see terrorism as a means to gain attention, make a statement, or achieve their objectives through fear and intimidation. However, it important to note that this perspective is not universally accepted. Others argue that terrorism is not limited to the weak and can be employed by various groups or individuals for different reasons, including ideological, religious, political, or even strategic motivations. Both state and non-state actors can perpetrate terrorism, significantly impacting innocent civilians and causing loss of life, destruction, and psychological trauma. It also important to emphasize that while terrorism may be seen as a tactic used by weaker actors, it is widely condemned as a violation of human rights, international law, and fundamental ethical principles. The use of violence against innocent civilians, regardless of the motives or circumstances, is generally considered unacceptable and is condemned by the international community. Countering terrorism requires a comprehensive approach that addresses the root causes, including political, economic, social, and ideological factors while upholding the rule of law and protecting human rights. Since the onset of cross border terrorism by our adversary against India, the Indian Army has launched various operations to eliminate terrorism from the erstwhile state of J&K. Various operations carried out b

Interests the projects are selected after considering regional ambitions in conjunction with local civil administration and ensuring that there is no duplicity with projects of civil administration. The Indian Army is one of the best in the world, undoubtedly battle hardened. Though the world realised the effects of terrorism recently, the Indian Army has been battling it since 1947. The Indian Army exclusive devices employed are unique and unparalleled. The Government policy of talks and terrorism cannot go together, which gives enough room to the Indian Army for manoeuvrability. Whenever provoked, the Indian Army has always given a befitting reply and never lagged in promoting peace and development in J&K and Ladakh. The Indian government has over the years implemented a number of programmers that have improved the financial circumstances of Indian citizens while simultaneously boosting the nation economy and addressing issues like social inequality, pandemics, and climate change. Let examine how effective government programmers could be in addressing issues like social inequality, pandemics, and climate change. Addressing social inequality The government has made achieving inclusive growth one of its top priorities. The government is putting different programmers and plans into action to improve employment prospects, enhance social infrastructure, and provide all segments of the population with basic necessities like water, electricity, roads, sanitation, and housing. The government is implementing a number of programmers, including the Den Deal Upadhyaya Grameen Kaushalya Yojana, the Prime Minister Employment Generation Programme the Mahatma Gandhi National Rural Employment Guarantee Act Scheme and the Deendayal Antyodaya Yojana National Urban Livelihoods Mission in both rural and urban areas of the country which aim to create directly and indirectly additional employment opportunities to reap the benefits of the demographic dividend. Also, the Union Budget 2023 put a strong emphasis on a comprehensive strategy for quickening social and economic reforms. Also, the government has taken an inclusive and reaching the last mile strategy! It pushed for social reform programmers in the areas of health and women empowerment as: One of the most challenging global phenomena is climate change. And with a rising population, vehicles, industries and human activities around the world, it is going to worsen more. WION reported that if the right actions were taken, c

Energy supply. Swatch Bharat mission This holistic programmer emphasizes cleaning India and its cities and villages by providing toilets for every household. COP26 Glasgow summit One of the biggest and crucial move by the government which is dedicated to take India non fossil fuel energy capacity to 500 GW by 2030; bring down the carbon intensity of India by more than 45 by 2030 and India achieving the target of net zero carbon emissions by 2070. These are all examples that India is doing a great job in the direction of the development of the country and the entire world. Effectively combating pandemics To help fight pandemics, the Indian government has put in place a number of programmers and initiatives, including: National Health Mission NHM The NHM is a flagship program of the Indian government that aims to improve the availability and quality of healthcare services in the country. The program includes measures for disease surveillance, outbreak investigation, and control of epidemics. Integrated Disease Surveillance Program IDSP The IDSP is a surveillance program aimed at early detection and prevention of communicable diseases. The program involves a network of health professionals, laboratory personnel, and other stakeholders at the district, state, and national level. National Centre for Disease Control NCDC The NCDC is a national level institution that provides technical support and assistance to states in the area of disease surveillance, outbreak investigation, and response. Rapid Response Teams RRTs are specialized teams that are deployed during disease outbreaks to provide emergency response and support to the affected areas. National Institute of Virology NIV The NIV is a premier research institution in India that specializes in the diagnosis, surveillance, and research of viral diseases. The institute has played a key role in the development of vaccines and diagnostics for pandemics such as Covid 19. Ayushman Bharat Ayushman Bharat is a national health insurance scheme that provides financial protection to vulnerable sections of the population. The scheme covers the costs of hospitalization and treatment for a range of diseases, including pandemics. Overall, these programs and initiatives have played a crucial role in mitigating the impact of pandemics in India. However, the Covid 19 pandemic has highlighted the need for stronger healthcare systems and more robust pandemic preparedness measures in the country. To conclude Government schemes c

Best of Luck Wbpsc Clerkship Student Actual Typing Test Dated 26.05.2022 I pray god to everyone success in your own test if u here pass than I confirm you also pass in your own Typing test. Contributing towards financial inclusion the increased deployment of ATMs will also mean that the Direct Benefit Transfers DBT can be accessed by rural citizens in their vicinity, rather than walking kilometers to find an ATM. Covid 19 the Covid 19 pandemic restricted physical movement of people, thus giving an impetus to mobile ATMs or ATM on wheels. In addition to cash withdrawals, these ATMs enabled cash deposit as well, relieving customers of the long queues at bank branches. In the last two years, these Cash Recycler Machines CRMs are gaining momentum because of their added benefits. Influx of technology digitisation being the first step, even today, for financial inclusion, ATMs adapted to newer technologies and introduced new ways of accessing cash by the means of Code and even biometrics. Such solutions, due to interoperability, are being integrated with banking applications for heightened security and convenience. For instance, one can now withdraw cash by simply scanning a UPI QR code on the ATM screen, through the mobile banking app on phone. Such solutions remove the hassle of carrying a card. Additionally, the new age ATMs or CRMs are technologically equipped to count notes, check them for counterfeit, and further dispense for cash withdrawals. These machines are also limiting the trips of cash management agencies to ATMs while ensuring that the downtime is minimal so that customers have continued access to cash for longer durations. Growing popularity of digital lobbies or e lobbies age customers look for instant services and swift completion of mundane tasks. This is where digital or e lobbies come in to the picture. With banks going digital and neo banking gaining popularity, digital lobbies are set to become a norm. ATMs have proved their versatility and ability to adapt to changes over the years and hence, they have transformed into multi functional kiosks that do much more than cash dispensing and deposits. A digital lobby allows bank branches to attain economies of scale. For instance, a cash withdrawal procedure at a traditional bank branch may take anywhere between INR 45 to INR 60 whereas the deployment of an will bring down this cost significantly. Such a solution heightens the customer satisfaction and the same time improves the ROI for banks. H

The merger of mobile services companies would be a welcome development India Pak Border of in World for industry was in India overcrowded was to acquire Indian Wireless start of services by the Consolidation in India's overcrowded telecommunications industry was perhaps inevitable. What is interesting though is that the current wave of mergers and acquisitions, which started in November 2015 with Reliance Communications agreement to acquire Sistema Indian wireless business. Has gained considerable momentum over the last 15 months with several more announcements of deals struck or confirmation of several much announce of struck ongoing merger negotiations having been made. That the commercial start of services from the latest entrant, Reliance has been coterminous with this latest round of consolidation.

Has the IAS failed the nation I wish the answer were a resounding no. Much to my regret though, that not the case. The public perception of the IAS today is of an elitist, self serving, status quo perpetuating set of bureaucrats who are out of touch with reality, who wallow in their privileges and social status and have lost the courage of conviction to stand up for what right. It was always like this. In the mid 1970s when I was a fresh entrant into the service, if the government was being attacked by the opposition on a scam or a scandal, all that the CM had to do was to stand up in the Assembly and announce that he would appoint an IAS officer to inquire into the matter. That was enough to shut out the debate. Today if a CM said that, she is likely to be booed. India double abstention on both the Russia moved and Russia critiquing UN resolutions ensured some daylight between New Delhi and Beijing, which voted for the pro Russia resolution, but it did answer the question whether costs of continued neutrality on Moscow aggression will outweigh benefits purely by national interest calculations. Foreign minister S Jaishankar defended India stance in Parliament. However, while national interest definitely means keeping an eye on Russian supply of arms to India, that dependence, as this newspaper has already argued, works both ways. As the largest buyer of Russian arms, New Delhi too has leverage over Moscow. Therefore, if India did take a principled stance on Russia, it is unlikely the latter will retaliate by making arms supply difficult. After all, despite EU nations sanctioning Russia and actively aiding the Ukrainian resistance, they continue to buy Russian energy and Moscow is happy to supply it. And Russia needs arms exports even more given the cost of sanctions on its economy. This is a bargaining power India can use diplomatically. India primary concern ought to be geopolitical implications of the conflict. Two points need consideration. Given that the Russian military operation has gone according to plan, suppose Moscow ups the offensive ante in awful ways to crush Ukrainian resistance. Will it reflect well on India then to have taken such a cautious position Will India still sit out another UN resolution Second, however the Ukraine invasion ends, if Putin is increasingly shunned by most of the democratic world, with which India has much business to conduct, and China continues to be in his corner, what might be the implications for India down the l

Out in clear and biting terms how the statutory immunity for rape committed by a man on his wife, is categorically out of place in India. Exception 2 to Section 375 of IPC, like most of the penal code, is a colonial intervention rather than some immutable native tradition as some votaries profess. Specifically it emerged out of the ponderous English doctrine of coverture, relating to husband ownership of wife. Leaving aside that in the UK itself marital rape has long been criminalised, India Constitution treats woman equal to man and considers marriage as an association of equals, as pointed out by the HC. The court has left it to the legislature to delve upon the issue. Ideally, its ringing words should indeed impel Parliament to do so with urgency: A man is a man; an act is an act; rape is a rape, be it performed by a man the husband on the woman wife. But the HC own actions suggest that courts need not wait for others precedents or even Parliament, to do the right thing. Uphold equality as enshrined in Article 14, hear the voices of silence, and thereupon strike down the marital rape exception as unconstitutional. Over to Delhi HC, which is hearing the consequential plea on criminalising marital rape. correspondent with the Financial Times in Moscow, tells a dramatic, high stakes story of what Vladimir Putin takeover of Russia truly means. When the Soviet Union fell, communism collapsed but the deep security state simply bided its time. Post Boris Yeltsin, the deep state siloviki men of force networks not only filled their own pockets and expropriated Russia resources, but always also aimed to destabilise Western institutions. In response to Russia invasion of Ukraine, Tesla CEO Elon Musk recently called on the US to increase its domestic oil and gas production to cut off imports from Russia. While new oil and gas wells in the US might not negatively impact Tesla, Musk call has undoubtedly given an impetus to oil and gas interests. After all, who could be the best ambassador of fossil fuels in present times than a self professed climate champion like Musk If we are to succeed in any new endeavour, we require the guidance of an expert in the field who has achieved mastery of the subject. Such mastery requires many years of diligence, hard work, sacrifice and painstaking determination. Whether in the arena of medicine, sports, engineering, or any other field, an expert can help guide us and show us the way forward. Spirituality is no different. To excel i

Creation principles at work both in the physical and spiritual realms can help us understand how a spiritual master serves as a catalyst to ignite our spark within. Think of how scientists and engineers connect sources of power and energy to people homes. Engineers devise systems in which electrical energy from the power plant is channelised to a home. They make new connections and fix broken ones. Also, making connections to receive electronic or digital signals in this physical realm is analogous to making connections between the soul and God. For both, we need a sender and a receiver. The divine sender is the Lord. The receiver of God broadcast is our soul. The master is a specialist who makes the connection so that our soul can be receptive to the messages from God. We need such a specialist because God messages come only as spirit and do not involve any matter. Since the receiver in the physical body is the brain and the senses made of matter, it is limited to only receiving communications from the material world. The master is a catalyst that tunes our attention to these higher vibrations. The latent spark of the Divine is within each human being. It awaits a catalyst to ignite it so that its brilliant flame can be actualised. To receive spiritual communication from the Divine, we need to be in tune with another system of reception, known as the soul. Right now there is a static interfering with the connection between the soul and God. On our own, we do not know how to eliminate interference to open lines of communication. A spiritual master helps us understand the purpose of our lives and reminds us of the soul long journey and separation from God. He teaches us meditation techniques by which we learn to withdraw our attention from the outer physical world and focus it on the third eye, the gateway to inner spiritual worlds. We embark on this journey and awaken to our true nature as souls through meditation. With continued guidance from a master, we then gradually advance towards the soul ultimate destination God Abode. If we are to fulfill the supreme purpose of our lives, it is imperative that we seek guidance from a spiritual master. Caste based politics has remained at the center stage of the Indian political landscape for nearly four decades now. The concoction of caste and politics seemed inseparable, and the politicization of caste has generally occurred throughout the recorded modern history of India, where British policies made the caste sy

The interests of those who belonged to so called backward castes over the past thirty years, many of these parties have flourished and registered multiple victories in Uttar Pradesh by supposedly resorting to caste politics and manipulating people to vote based on their caste identities. Elections in Uttar Pradesh have always taken center stage of caste politics, but not anymore. Voting on caste lines has been negated by the people of Uttar Pradesh which is evident from the thumping majority given to a development focused political party. In contrast, other political parties that focused on certain caste groups apparent through their slogans and manifestos faced disappointment. The UP election results generate hopes that India is probably liberated from the curse of caste politics. What works and what does the penetration of smartphones and the availability of affordable internet has raised voters maturity and awareness levels across different segments of society. Gone are the days when people were too naÃ¯ve to fall for vote bank politics by caste based parties that sought power through divisive ideologies, manifestos, and policies. Likewise, people also seem apprehensive of parties that promise unrealistic amounts of freebies to secure their votes. Today, voters are intelligent enough to see through such hoaxes and reorient their focus on realistically deliverable benefits that they can draw from the government. The results of UP elections can be explained by the Yogi Adityanath led government focus on development in the region which appealed to the masses of Uttar Pradesh. Specifically, the following developmental initiatives taken by the Yogi government indicate that voters appreciate and expect their leaders to make and keep realistic developmental promises: Ration distribution: Under the PM Garib Kalyan Anna Yojana, the UP government ran the most extensive campaign of free ration distribution. To mitigate the economic impact of Covid 19 on the poor, eligible ration card holders in UP were provided ten kilograms of food grains in addition to refined oil under two schemes. The initiative is estimated to have directly benefitted as many as 15 crore families in the state. Construction of houses and toilets: Under the PM Awas Yojana, monetary assistance for the construction of homes was provided to nearly 10 lakh people. Individuals in rural areas received INR 1.25 lakh, while those in urban pockets received INR 2.5 lakh. Additionally, under the Swachh Bha

Under the PM Awas Yojana, monetary assistance for the construction of homes was provided to nearly in rural areas received those in urban pockets received INR 2.5 lakh. Additionally, under the Swachh Bharat Abhiyan, funds were transferred into people accounts to construct toilets. safety has always been a significant concern in UP, and the Yogi government has adopted a zero tolerance policy against crime. Anti Romeo squads were set up. Recruitment police personnel took place, and 20% of them were entrusted with ensuring women safety. The government used an iron fist in dealing with criminals. NCRB data reveals that cases of rape and abduction of women reduced significantly from of gas cylinders: Under the Ujjwala Yojana, free gas connections have been provided. In the first phase, nearly eight crore beneficiaries received gas cylinders, while twenty lakh free LPG connections were distributed in the second phase. The underlying motivation was to reduce the hassle that people experienced in procuring cylinders. The goal was also to protect women from the health hazards of using wood as cooking fuel and the associated risks in collecting wood from forests. Direct benefit transfer: The Yogi government disbursed as much as INR 2.75 lakh crore through Direct Benefit Transfer under 137 welfare schemes of 27 departments. For instance, the government credited around INR 1,980 crores in the bank accounts of parents of 1.8 crore students to purchase school uniforms, bags, socks, shoes, and sweaters. Likewise, the loans of 86 lakh marginal farmers worth INR 36,000 crores were waived off. More than INR 1.45 lakh crore was paid as the minimum support price to farmers. Under PM Kisan Samman Nidhi Yojana, INR 27,251 crores have been credited to the accounts of over 2.54 crore farmers. It is hoped that the election results in the recent UP elections will usher in an era of politics that is relatively free from caste based categorization. In other words, it could result in India doing away with divisive vote bank politics as voters have matured sufficiently to see through such caste based divisions. It is also hoped that the results of UP elections will serve as a wake up call to political parties that make unrealistic promises in their manifestos as voters have developed better cognitive faculties to differentiate the impractical from the practical. More specifically, offering someone Rs 6000 per month may be impractical and unrealistic. Contrarily, Rs 6000 a year may be m

Summers can be a sensitive time for the body, especially for the skin, as heat and humidity can play havoc. From dehydration, sun burns, tans and acne, to rashes, chafing, boils and itchy breakouts, the summer months can be painful. If these problems are not treated in time, they can cause redness, pain, burning sensation in the affected area. Chafing is one of the most common skin problem during summers and is caused by increased friction from skin on skin or skin on fabric contact and is frequently accompanied by rashes, pain, stinging, or burning sensations. This is adversely affected during the summer because the skin traps more moisture as a result of excessive sweating, and wet skin which leads to chafing. The good news is that this is not a symptom of a serious medical problem and can be easily prevented. Some of the common causes of chafing and rashes in summers are extended exposure to direct heat that results in sweaty, sticky skin, tight or ill fitting clothes, or synthetic fabric that cannot absorb sweat, among others. Besides salt from the sweat, it the sweat that actually increases the friction and leads to chafing. Salt further aggravates the.

Situation and if these small issues are not handled upfront, they can result in swelling, crusting, bleeding or even fungal infections. The situation can get worse for people who are obese, or those who indulge in a lot of outdoor activities during summers. People with sensitive skin, and those with physiological conditions such as diabetes or thyroid problems, and the elderly who are most sensitive to heat, are also more susceptible to rashes and chafing during summer. However, it is not very difficult to manage and prevent chafing. Small things, if done right, can go a long way in making this season more bearable and comfortable. Here are some tips to have a rash free summer. Wear loose clothes made of breathable fabric The hot, humid weather can lead to an enhanced tendency to sweat heavily, and so choosing tight or ill fitting clothing should also be avoided. Further, synthetic or opaque heavy fabric can irritate the body and cause friction in some areas, causing chafing and rashes. Choose comfortable and breathable clothes made out of sweat wicking materials like cotton, and linen. Hydrate well Summers generally requires one to be well hydrated so as to avoid heat strokes and dehydration. With the heavy sweating and the extra efforts that the body needs to regulate temperature, water and fresh fruit juices are vital. Dehydration can also cause acne, itchy breakouts, and deposition of toxins on the skin pores that are thrown out in the sweat. Anti rash creams Use of anti chafing products like skin gels and anti chafing creams on the chafe prone areas like inner thighs, groin, armpits, underarm, underbra, toes, etc. can reduce the risk of chafing. While petroleum jelly based products have been used conventionally to prevent chafing that wear out very fast, the new age skincare products with silicone based barrier protection technology, have proven to be excellent in preventing chafing and providing long lasting protection to skin. The silicone based gels form water repellent film that keeps sweat away and helps reducing friction. 4. Have a healthy diet It is especially important to follow a healthy diet of fruits, vegetables and plenty of water, during summers. Processed foods, fried and spicy food, red meats and certain types of nuts, when consumed, are known to generate more heat in the body and thus should be avoided. Excess consumption of beverages like tea, coffee and alcohol also cause dehydration, and can aggravate rashes. Maintaining a clean and

Used for smile design, and to fabricate posts and cores, removable partial prostheses, and obturators. IOS can be integrated in implant dentistry for guided surgery and in orthodontics for fabricating aligners and custom made devices. Present scenario There is a place for both techniques conventional and IOS in modern practice. However, scanners certainly bring advantages to the operatory including speed, convenience, digital data capture, and, perhaps most importantly, patient acceptance. In addition to this, IOS can enjoy a marketing advantage, considering the competition and an aware patient expectation for best treatment. Also, many patients associate the use of technology with precision and better outcomes, so scanning technology may give practices a leg up on the competition. The bottom line This is a new era of digital orthodontics, and the technological revolution has made orthodontic daily routines less reliant on paper, radiation, and dental casts. The use of digital intraoral scanners IOSs) has led to a variety of clinical in office applications. The last few decades have seen a dramatic increase in research comparing scanners and the issue of conventional versus digital approaches. Overall, digital IOS is an easier and faster digital impression method with greater efficiency and accuracy but less waste and, typically, lower cost. Pune city has always been the most favored destination for first time home buyers. Buyers and realtors across the country have always been drawn to this metropolitan city due to the weather, green surroundings, Return on investment, and Livability quotient. Although the global COVID 19 pandemic did delay launches and related revenue opportunities, Pune proved to be a resilient market that bounced back with a rapid recovery. The Mahan Metro Rail will have a positive and favorable impact on the Pune real estate market which is going to be the most significant mode of transport for Punkers, witnessing marginal growth. Pune Metro is going to be a big boon for the social and infrastructural upliftment, which will eventually help the city grow exponentially as they serve areas which are not connected by the existing suburban rail system, besides providing interchange facilities for connecting neighboring areas. With the growth of these areas, factors like mobility and accessibility will tend to majorly influence the everyday life of people living around the metro line. If we look closely at all the metro routes, Line 1 of th

Recent disasters like earthquakes, landslides, and, specifically, the Uttarakhand disasters are not unexpected events. The Himalayas are young fold mountains, the two tectonic plates that birthed this range are in a constant state of motion and collision. The Himalayan ranges have housed settlements for millennia, but unplanned growth in the last few decades and lack of wisdom has resulted in unprecedented calamities wreaking havoc on these communities. I believe this situation calls for a collaborative effort between science and planning. Yet, architecture continues to generalize how it constructs across all terrains, and science keeps diving deeper for data and analysis. It time to integrate the two and utilise ancient wisdom to create a sustainable roadmap for development. To create effective ways to reduce their impact on human life and local infrastructure, one of the most critical things is raising local awareness. Over the years, we have lost the vernacular knowledge of how buildings were built in the hills. This science of building passed across generations highlights that the buildings were low-rise with a low center of gravity and the materials used for construction, mainly timber and stones, were sourced locally. This knowledge of the masons that comprises an understanding of the geology, physics and stability of the hills, honed over generations, is unfortunately not reflected in the design of buildings and vital infrastructure facilities today. So while scientific advancements in mapping hazards, assessing their potential, monitoring, early warning systems and geotechnical data gathering have been made, the principles of Himalaya-friendly architecture have largely regressed. The rampant development scattered across the hills of Uttarakhand and almost throughout the Himalayas, is built chiefly without adhering to building codes and is usually built at pretty low costs directly by contractors. It is evident that these buildings are not designed by engineers and architects. Even if they were, I have an issue with the bylaws that allow the construction of concrete and break or block work structures much as we would do it, say, in Delhi. So I would suggest that the national building code and the building bylaws have a specific code that responds to the fragile Himalayan ecosystems. The sustainability of the forests and the Himalayan geology is a significant concern, but something like renewable forest resources such as timber needs to be considered

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Terms of materials need to also be revisited and what deforestation means for the hills should also be assessed. When we are talking of rapid urbanization, we need to understand the characteristics of seismic zones and what is required in each type of zone for construction. The building bylaw cannot be the same across all zones the construction techniques employed in the plains of Uttarakhand, or, the entire eastern zone which has seen many more earthquakes will be different from each other. A couple of decades ago, the coastal regulation guidelines were devised to prevent construction close to our water sources. This helped us deduce that certain zones were not buildable and that others required specific methods of construction. We need to follow a similar, thoughtful approach for hill construction. The land carrying capacity is another concept that I feel is not addressed by any bye-laws. There are varied soil types, and the same bye-laws should not apply to all. We need a method to establish what the land can sustain. I have mostly talked about it in terms of water, but today I want to delve into the carrying capacity of this land in the hills on which you are building; what load can it carry? What is its character and can it support habitation? If so, what is the permissible amount by geological standards?? What does science say about it? How will migration be controlled? What about the building physics and the context in which the buildings of the past have survived? What are the genuinely sustainable materials that can be used? I believe we will require a completely different knowledge bank to approach this issue in a sensitive manner. Today we have unskilled masons who are predominantly migrant labor building in these areas. We have lost the traditional skills passed across generations of masons who have been trained to build sustainably. I also feel that the environmental criteria pertaining to construction in the hills is not logical. Stipulating that you cannot cut rock or procure timber from the hills does not help the locals. At the same time, the entire Himalayan range does not have to undergo deforestation to accommodate urbanization, but some sustainable method of managing renewable forest resources needs to be created. To reawaken pride in the traditional design, local awareness has to be created. The desire to have multi-story city-type dwellings will undermine the Himalayas and inevitably lead to more Joshi Math-like scenarios. Significan

Million people. Slum redevelopment is a crucial step in enhancing living standards for developing nations, while still preserving the autonomy of slum communities. As Mumbai is home to some of the largest slums in Asia, studying its processes related to slum redevelopment can provide valuable insights to other developing countries and help ensure that economic growth benefits everyone, including the most disadvantaged. Moreover, examining Mumbai strategies can help refine existing theories on slum redevelopment. The government also believes that slum redevelopment is important for cities like Mumbai because it can lead to improved quality of life for the residents and greater access to healthcare, transportation, and education. In addition, it also provides an opportunity to free up land for infrastructure development and to create more organised and efficient cities. Slum redevelopment opens up land in Mumbai by demolishing existing slums and replacing them with new housing units. This helps to free up open spaces that can then be used to build infrastructure such as roads, schools, hospitals, and other public facilities. Additionally, this process can also increase the availability of green spaces, allowing for greater access to parks and other recreational areas. Localities with slum redevelopment have also shown a positive impact on the quality of human life and a reduction in the crime rate. Studies have shown that slum redevelopment projects have improved access to services, education, and healthcare in cities experiencing high levels of poverty. These projects have also been linked to decreased levels of crime, as well as improved health, education, and employment outcomes. However, a lot needs to be done in this regard. To introduce transparency and ensure a smooth functioning of the slum redevelopment process, the government must communicate plans to redevelop slums clearly and openly with residents. This will help to build trust and allow people to feel like they have a say in the redevelopment process. The government must also be open to feedback and suggestions from residents as well as other stakeholders. It is important to ensure that all parties involved in the process are held accountable for their compliance with existing regulations and to provide adequate compensation or alternate housing for any displaced residents. IMD on Tuesday forecast the southwest monsoon for 2023 will be normal. Rainfall is estimated at 96% of the long period ave

To India cereal security. Last year, it contributed 51% of the total wheat procurement of 18. 8 million tons even though it trailed MP and UP in output. These developments give a sense of how vulnerable the economy is to extreme weather events. This factor will play a larger role in shaping economic policy in the days to come as their incidence is increasing. According to GoI, extreme weather events in India are rising in the backdrop of global warming. Data shows that both frequency and spatial extent of droughts have risen between 1951 and 2016. Given this background, RBI monetary policy committee last week did well to pause its policy of raising interest rates from May 2022. RBI data shows that inflation in India is being driven by supply shocks. Therefore, using interest rates to combat inflation is unwarranted. Also, with IMF lowering India 2023-24 GDP forecast by 0. 2 percentage points since January to 5. 9%, there no case to curb aggregate demand through rate increases. Now, it nimble fiscal positioning that will have to be at the vanguard of the policy to insulate India from both supply shocks and a global economic slowdown. The term met averse refers to a virtual reality-based collective space that is created and shared by many users. The concept of a met averse has been popularised by science fiction literature and has been widely discussed in academic literature as a potential future development of the internet. Neal Stephenson coined this term and it first appeared in his science fiction novel now Crash in 1992. Here the met averse is presented as a virtual reality-based successor to the internet, where users can interact with each other and with virtual objects in a fully immersive and interactive environment. It was used in the novel to describe a virtual space that was beyond the physical world where users could interact with each other in a new way. The met averse is often characterized as a fully immersive and interactive virtual world where users can engage one another and with virtual objects and have a real-time virtual experience. Therefore, the met averse is also often seen as a potential platform for a wide range of applications, including social networking, gaming, education, and commerce. The use of met averse in education is an emerging field that has the potential to change the way we teach and learn. The immersive and interactive nature of a met averse provides new opportunities for creating engaging and interactive learning exp

The state of mind where someone pushes their limits and has the belief of self right from the very beginning is known as condolence. The freedom from ever doubting your actions is what confidence is all about. Friend this is the role key to success. If a person has complete confidence in his own capacity they he or she has already won half the battle. We see people taken in schools, colleges and work places who have got a lot success due to being active, more forward and more confident with their decision. This is what makes them stand out from the cored. But when it comes to a person how cannot trust or believe in you. Successes hard to get. They become more prone to failure. They also find it super hard to get back on their feet can carry on. On the other hand a pad that has confidence gets to enjoy success and all the press that come along with that state of mind one of them being that even a v very difficult job seems to be less of problem then it is. Back on their feet and carry on. On the other and a pew who has cogence to enjoy success and all the perks that come along with that state of mind. One of them being that even a very difficult job seems to be less of a problem then it is secondly it helps you face your failure and learn from it. For such a person, this is a lesson to learn and grow. It helps you to issue ride believe that you will excel and improve in your next attempt. If you lack this ability there is high challenge. It is hard for such people to take a stand. They are most likely tube very big challenge. It is hard for such people to take a stand. They are must likely to be taken for granted. I once you start being confident on one can stop you reaching great height s in your life. The state of mind where someone pushes their limits and has belief of sleight from the very beginning is known as confidence. The freedom from ever doubting your actions is what confidence is all about. Friend this is the sleek to success if a person has complete confidence in his own capacity then he or she has already. Won half the battle. We see people in schools college and work place who have t o a lot of success due to being active more forward and more confident with their decision. This is what makes. The state of mind where someone pushes their limits and has the belief of self right from the very beginning is known as condolence. The freedom from ever doubting your actions is what confidence is all about. Friend this is the role key to success. If

To the reduced prices of premium FSI in metro influenced area there has been an increased in land value along the metro corridors. Increased FSI will also be available to builders for projects along the Metro route. In India smart city mission, Pune has been granted Rest 650 billion over the next 7 8 years for the construction of a Metro rail link, a new airport terminal and a ring road. This will further lead to the development of new flyovers and roads, international exhibition and convention Centre, Mumbai Pune hyper loop one, Samara economic corridor along with other regional infrastructural developments. Nodal Analysis of Pune The study rules out the access to the real estate potential of the Pinprick Chinch wad node in the Pune region. Factors influencing this analysis are distance from the airport, nearest city railway station, Pune Rainbow BRTS network, access to the metro rail station, smart city mission, Pune outer ring road and air connectivity to the Pinprick Chinch wad area. The real estate activity and the surrounding development in this area, along with appreciation in rentals and sale rates has been redefined due to the return on investment for a prospective investor. This metro development will surely change the skyline of Pune city as the focus will be on the developments along with the metro stations and its route. We can anticipate high rises and premium properties getting developed in these pockets. Also, this infrastructural development will change the way the city functions as it will considerably reduce travel time from office to home. Pune metro has given impetus to the new commercial corridor of Pune. Especially areas of Pinprick Chinch wad are going to be next big business destination with major players like Kohinoor, Runway, Gera, Kolbe Patel and many others are coming up with big commercial and residential projects around the metro line. At the same time, it will be a big blessing for the employees working in companies like Force Motors, Tata Group companies and a consortium of the Siemens Group and others. Therefore, Pinprick Chinch wad can be looked forward as the new business destination for commercial investment and as well as residential investments. The Financial Services sector is in the middle of a defining transformation that is largely being driven by its customers. Contactless payments have boomed in the pandemic as society moves to safer, more efficient models of payment. Fitch is enabling traditional institutions t

Digital payments in India have soared over the past few years 48 billion digital transactions were recorded in 2020 despite the COVID 19 pandemic. Expressions such as data is the new oil have become a common refrain, but the real advantage lies in what you do with the data you collect. This is how you truly understand your customers. Cashless customers have created rapidly changing consumer needs. They demand more personalisation and at the same time expect products to deliver on simplicity and ease of use. The explosion of online banking apps and contactless payments not only deliver on these expectations, but are more efficient models of payment. Looking ahead, Financial Services leaders must draw on key insights to deliver outstanding customer experiences that not only meet current needs, but offer incentives for the future. Cashing in on data and analytics while digital payments create the opportunity for Financial Services institutions to better understand their customers, the risk of customer data being exploited by fraudsters becomes a major concern. And it easy to see how these concerns arise, especially for those used to cash payments which leave no digital footprint. With the democratisation of data, consumers are much more aware of their digital footprints and are often left wondering: when making a purchase, who is using my data and what are they using it for Not to mention the rise in data breaches and cybercrime during the COVID 19 pandemic. But the good news is that in addition to adhering to local data protection laws, Financial Services institutions can use data and analytics to identify emerging threats, and provide insights to predict and alert potential fraud. Leveraging the power of data in this evolving environment will help financial institutions predict consumer behavior and be alert to potential risks. Where do we go from here To embrace this digital reality, traditional financial institutions are rethinking their existing technical setup and investing in modern data and analytics tools to help understand customer needs and accelerate digital transformation. Businesses need an analytics platform that helps customers not only see their data but that also helps with data governance, data prep, data access, data management, and choice of where data is stored particularly important for highly regulated industries like the Financial Services sector. Data lies at the heart of the Financial Services sector digital transformation, it holds

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There is an enemy beneath our feet an enemy more deadly for his complete impartiality. He recognizes no national boundaries, no political parties. Everyone in the world is threatened by him. The enemy is the earth itself. When an earthquake strikes, the world trembles. The power of a quake is greater than anything man himself can produce. But today scientists are directing a great deal of their effort into finding some way of combating earthquakes, and it is possible that at some time in near future mankind will have discovered a means of protecting itself from earthquakes. An earthquake strikes without warning. When it does, its power is immense. If it strikes a modern city, the damage it causes is as great as if it had struck a primitive village. Gas mains burst, explosions are caused and fires are started. Underground railways are wrecked. Building collapse, bridges fall, dams burst, and gaping crevices appear in busy streets. If the quake strikes at sea, huge tidal waves sweep inland. If it strikes in mountains regions, avalanches roar down into the valley. Consider the terrifying statistics from the past 1755 Lisbon, capital of Portugal the city destroyed completely and 450 killed. There is an enemy beneath our feet an enemy more deadly for his complete impartiality. He recognizes no national boundaries, no political parties. Everyone in the world is threatened by him. The enemy is the earth itself. When an earthquake strikes, the world trembles. The power of a quake is greater than anything man himself can produce. But today scientists are directing a great deal of their effort into finding some way of combating earthquakes, and it is possible that at some time in near future mankind will have discovered a means of protecting itself from earthquakes. An earthquake strikes without warning. When it does, its power is immense. If it strikes a modern city, the damage it causes is as great as if it had struck a primitive village. Gas mains burst, explosions are caused and fires are started. Underground railways are wrecked. Building collapse, bridges fall, dams burst, and gaping crevices appear in busy streets. If the quake strikes at sea, huge tidal waves sweep inland. If it strikes in mountains regions, avalanches roar down into the valley. Consider the terrifying statistics from the past 1755 Lisbon, capital of Portugal the city destroyed completely and 450 killed. There is an enemy beneath our feet an enemy more deadly for his complete impartiality. H

Reverse snobbery is the most common kind of snobbery. I often meet people who have an air about them of how simple they are. I say air, because it almost like they feel they have a halo because of their self proclaimed status of being supposedly none demanding, non material and uncomplicated. I find it so amusing. Firstly, because they have mentally branded every rich, influential, recognised, celebrated individual as abnormal, not real, pretentious, fake, spoilt, different, immoral and perhaps even villainous in nature. It commonplace to meet multitudes that have an almost negative attitude to the rich and famous and say we are hi flying in a we are of simple values, simple means and earthy nature and hence insinuating they themselves belong to a superior reality because they have less. The meaning of reverse or inverse snobbery is An attitude of exaggerated contempt for wealth, achievement and to denigrate or shun those of superior ability, education, social status or refined taste, etc. while being sympathetic and bear esteem for the ordinary and common person. I would like to analyses how limiting and self harming that mindset can be. Not liking people who have better education, abundant lifestyle, or more money is plain and simple jealousy. This can be healthy as it can lead to aspiration and the desire to manifest the same lifestyle for them. However, to make it known and believe that things related to a high position are not aspirational and vice like, and that only things related to a lower social position are virtues is illogical and restricting. To assume there is no simplicity to a rich person or to disbelieve they can ooze goodness and kindness and be of good stock is to be blinkered for self serving purpose. Which class in society is free from drugs, corruption, alcohol, affairs, crime or negative emotions So then how does any strata of society define themselves as better and superior Our choices define our journey and to perpetuate a mindset is also a choice. Choice is the most powerful tool you have because we exist in a world of infinite possibilities limited only by our thinking. Every thought process shuts many doors and opens many doors as well. Which direction would you like your life to flow in what is the operating belief system you are a victim of There is no superiority in thinking small or belittling those with accomplishments because what you look down on will never be your reality. So think again, be brutally honest to yourself,

It not easy dealing with such dynamics and it requires both partners to be committed, strong minded, in love and mindful of each other feelings. There are many examples worldwide where such age gaps have been successful and tribes in Orissa where men only marry elder women. However, if either of you are easily irked by what people say, then it will apply to every aspect of your lives as a couple, as people, especially in India, feel an entitlement to comment, bitch, command and interfere in the lives of others. So either you give a damn or don. Either love triumphs, or it does. Either you make it work, or you down. I recently changed jobs and much to my dismay, my ex girlfriend works in the same team. We had an acrimonious break up two years ago and it makes me very uncomfortable to see her daily. She, too, is aloof towards me. At the same time, I don want to jeopardize my new job. What should I do No point running away from the past, as is clear, it can come back to haunt you. A personal failure still has the potential to be a healthy professional equation. Just tell her you understand it a bit stressful for both of you, and that you d like to figure with her as to how working together can be a positive experience for both. Add that your intention is to try to create a healthy environment, but would like to know if she too is ready to let go, heal and empower her journey ahead as well. 3. I am a 20 year old girl and my parents recently had a divorce. My father has already moved on with someone else and wants me to spend time with his new partner. I m not ready to allow her into my life at this point, but I do want to hurt my father as well. I also have to consider my mother feelings. What should I do your dad new partner is not a replacement for your mom, she is a new person who brings him joy. He and your mom both deserve to love and be loved again. Unless their partners are cruel to you, there no reason you should be happy for them. Your mom and dad made the decision to divorce and if your mom has issues with your father finding someone before she has, then you can help her by being comforting and supportive and also letting her know you are fine with her finding someone wonderful as well. Be supportive of both and also spend time healing parts of yourself that may have suffered their decision to divorce, and also to move on. An unsaid maxim of US grand strategy has been to prevent the Eurasian continent from becoming a monolith that could rival US glob

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To drive wedges between Moscow and Beijing. The basic posture was to pursue containment against Russia, while leaving the door open for China in the east. The ultimate Sino Soviet split in the 1960s, ironically, had little to do with US statecraft. The spiraling ideological confrontation between Soviet and Chinese communists meant that when Richard Nixon arrived in the White House, the US was ideally poised to exploit the collapse of Eurasian unity. It changed the course of the Cold War and allowed the US to recover its waning strength after the debacle in Vietnam. In a very different context, the Ukraine crisis has impelled US policymakers to pull out the old Cold War playbook. American officials have reached out at least thrice to their Chinese counterparts during this crisis. A new US ambassador landed in Beijing in early March. The White House then initiated the March 18 phone call between Biden and Xi Jinping in an attempt to draw the Chinese towards a cooperative stance on Ukraine. Although the terse White House readout obscured what had transpired, Beijing released an unusually detailed transcript, perhaps to preempt any distortion in the ongoing global information war around Ukraine. We learn that Biden reassured Xi, the US does not seek a new Cold War with China; it does not aim to change China system; the revitalization of its alliances is not targeted at China; the US does not support aiwan independence, and it has no intention to seek a conflict with China. The US is ready to have candid dialogue and closer cooperation with China, stay committed to the one China policy, and effectively manage competition and disagreements to ensure the steady growth of the relationship. If the world system were still unipolar or truly bipolar, we would not expect to see such reassurance from the dominant power on China core interests. But the world is now multipolar and China bargaining position has improved. For his part, Xi Jinping said there have been and will continue to be differences between China and the US. What matters is to keep such differences under control. A steadily growing relationship is in the interest of both sides. While the US outreach to China appears remarkable, given that until recently Washington was being prepped up for a Cold War in the Pacific, it is actually how the West has traditionally framed Eurasian geopolitics: squeeze Russia, while keeping the door open for China. The Biden Xi conversation then turned to Ukraine. This is wher

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Address the crux of the Ukraine crisis and ease the security concerns of both Russia and Ukraine. Xi also critiqued US sanctions. It is wrenchingly apparent that the US does not possess the military and economic preponderance or the global ideological sway to effectively pursue a dual containment strategy. The China front is, therefore, seen as more manageable among Russophobic US elites. China, for its part, has not fallen under any spell in this triangular geopolitics as it still values a strategic partnership with Russia. As western companies recede from the scene, China is already deepening energy and economic ties with Moscow. Yet, Beijing will also seek to benefit from the near collapse of US Russia relations by attempting to shape a less antagonistic posture from Washington.

China wants to preserve its partnership with Russia while stabilising its complex relationship with the US, which includes massive economic engagement. Will the US offer economic carrots to limit China security ties with Russia There are plenty of dynamic moves possible. What is apparent is that China holds the cards and it has displayed little interest in playing a short term transactional game by weakening its Russia link to grasp at an unpredictable and unstable G 2 with the US. A Chinese media outlet was more explicit: If China really pressures Russia. It will only undermine the China Russia relationship and sabotage mutual trust, which will be a huge strategic loss to both sides. This is what the US is eager and happy to see. Finally, and not unrelated to the great power dynamics is Chinese foreign minister Wang Yi outreach to Delhi. China, which looked at its India front largely through its escalating competition with the US, now finds it advantageous to stabilise its relationship with India as US China extreme competition   as Biden described it a year ago   comes down a notch. It took us less than a decade from preserving restaurant menus in our living room drawers to touching a few buttons on the phone to get the most elaborate meal delivered at home. That the magic of the internet revolution. Recently, with the 10 minute grocery delivery space heating up, an Indian consumer can receive anything from a packet of milk to diced chicken faster than it takes to respond to an email. This means that customers don need to plan anything much in advance and that the time between desire, action and gratification has shrunk to almost zero. But with faster delivery speeds comes mo

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About the safety measures taken to make it live, while insisting that it all be limited to quick service foods such as tea, memos, pooh and biryani. But Zomato is the only company currently trying to make it in the instant delivery space. It recently even loaned millions to Blanket Grofers that promises grocery delivery in 10 minutes across dozens of cities. Dunzo, Swiggy Instamart and Zepto all promise delivery speeds of anywhere from 10 20 minutes for most items. It yet to be seen how Zomato move pans out. There are many obstacles ahead   crowded roads, social media pushback and, last but not least, public shareholders and their ability to punish reward the company stock. While companies battle it out, it worth looking a little deeper at the business model of a 10 minute delivery to bust some myths floating around. Faster delivery does mean faster driving. Many believe the 10 minute delivery promise to be little more than a marketing gimmick. This is because a lot of us imagine delivery partners following a similar route full of jams and traffic to get from store to home. But this is hardly the case anymore. Most instant delivery fleets are stationed right outside dark stores fulfillment hubs. Instead of travelling from one side of the city to just pick up an order, the delivery person merely collects the package from their location, and is on her way to deliver it to the door. Technology shrinks the world. Additionally, even the travelling distance to the customer has reduced massively due to last mile hubs that have opened around areas with high order density such as large townships. Such hubs cut the distance from shop floor to doorstep to less than 1 2 km. It worth mentioning here that one of the pioneers of fast food delivery was Domino, which has for years promised a 30 minute or free guarantee. The company has had a mixed experience legally due to reports of accidents in the US but in India, it trying to reduce delivery time even further to just 20 minutes for select locations. The way Domino optimises its delivery flow provides clues as to how this can work for other players. For instance, Domino has deep predictive abilities through which it is able to confidently predict order completion for certain customers. Thus, it starts preparing pizzas before the buyer has even finished payment. Similarly, a lot of instant delivery startups reportedly start packing items even before the order is placed. They also use analytics and prediction models to ma

Except, if the companies guarantee minimum incomes sizeable enough to reduce incentives for delivery personnel to drive rashly. Secondly, it a money guzzling model. Unless there enough traction for a player to start charging a premium on each delivery, instant delivery will continue to burn investors money. Third, there the uncertainty around regulatory outlook on these models as well as the relevant labor welfare provisions considering that most delivery partners are out of the net of social security. Despite this, the 10 minute delivery model seems like it here to stay at least for a bit. Smaller competitors could jump into the fray too. While investor cash burns, companies will be looking to polish the model till it scalable and viable. Till we get there, consumers may end up creating demand for solving a pain point that arguably did exist until last year. Over the last two years, the e commerce industry has experienced remarkable growth. It has now become an essential component of the retail ecosystem, with companies from all industries expanding their online presence. Although India retail industry has already begun to digitally shift in recent years, pandemic related updrafts have increased e commerce acceptance among both merchants and consumers. People were certainly motivated to use e commerce by the pandemic, but it has already become a part of their daily lives after two years. Customers may now shop any day, at any time, and expect specialised support from the ecommerce customer support staff because the advent of AI driven catboats and automated customer service technologies have enabled assistance 24 hours a day, 365 days in a year. Whether it the pandemic or the internet pricing consolidation, technology is without a doubt the fundamental aspect for how the Indian tier 2 cities market is taking shape on the ecommerce aspect. People are adopting a stay at home, buy at home lifestyle. Commerce is one of the best and most commercial ways of utilising technology to witness its impact on a bigger scale. Technology in e commerce has several benefits in establishing a robust business ecosystem. It will be the only way for e commerce companies to thrive, grow stronger, and stay competitively ahead. The use of technology in e commerce Chabot and other AI technologies are used to replicate human to human interaction and provide customers with immediate & round the clock solutions. Customers will have a more tailored experience if catboats have access

Greater digital transformation and use of the latest technology by businesses across all industries, consumer and e commerce purchasing patterns that exploded during the pandemic are expected to be retained. If in store retailers are to compete with their online competitors, they must adapt to shifting consumer expectations for digital experiences and quality modifications, as well as integrate technology into their businesses. E commerce experience in tie cities in India The rise of India e commerce industry is being fueled by a new generation of young aspirant consumers from Tier 2 cities. Commerce companies have recognised the enormous development potential of e commerce in India Tier 2 cities, and they are focusing heavily on infrastructure to provide consumers with a great customer experience. As e commerce has grown in popularity, companies are also starting to invest in technology solutions that will help them improve the post purchase experience. Companies are investing in digital solutions and technologies that enable them to streamline the supply chain, improve delivery times, and better understand consumer expectations. We will see automation across multiple levels of operations over the next year, with the goal of providing a seamless shopping experience and faster or quicker deliveries. In these cities, online grocery shopping is gaining traction, with companies focusing on extending their presence. Companies have gone all in on AI integration in their backend technology, using automated technologies to process enormous amounts of data in a matter of minutes and give companies insightful data. In India, AI has already altered the landscape of the e commerce business. The usage of AI algorithms and big data analytics can also aid in the analysis of consumer behaviour based on information such as product preferences, browsing history, and so on. The consumer experience is then improved by tailoring marketing efforts based on their habits and needs, relying on predictive analytics. The availability of affordable smartphones and affordable internet connectivity like 4G in tier 2 cities enabled e commerce businesses to enter this enormous market. Along with that, the increase in usage of last mile delivery applications for convenience as well as cost effectiveness is driving the growth in tier 2 e commerce platforms. Given the diversity of languages and cultures among remote populations, online businesses can use digital technology to provide tailo

Met adverse value hinges on the importance given to representational experiences as opposed to actual experiences. Representational experiences are not new. One could argue that they have been around since humans began to use language. In language, we primarily represent the world around us. Then came visual representations through art, next arrived photographs, and finally the movies. We are already dependent on representational experiences. With the met averse, a much larger spectrum of human experiences will be made accessible through screen-based representations. The question for education then is, can the entire spectrum of educational experiences be shared via representations through the met averse or is there a continued need and place for real-world human interactions in order for education to take its full course? To raise the question more productively, does education require real-world human contact? The use of met averse in education is still in the early stages of development and more research is needed to fully understand its potential and limitations. Like all technologies, if we curate its usage then it surely has the potential to change the way we teach and learn, providing new opportunities for engagement, collaboration, and access to educational resources. Perhaps the met averse will really outdo itself if it is able to exhaustively recreate the holistic spectrum of educational experiences through its power of representation. Castes that evolved from ancient India tribes are the basis for the Hindu society that binds most of India population. Castes and Hindu society are inseparable. Hence the castes reared their heads in Hindu reformist sects and egalitarian Islam and Christianity, too, in India. Hindu society can be separated from Hinduism but not from its castes. Hindu social system enabled the constituent castes to live in relative harmony despite sharp differences in their ethnicities and ethos, even as each caste retained its culture, followed its customs and rules, worshipped its deities and spirits, and practised its traditional trade without competition from other castes. This society has withstood political and social upheavals for centuries. The situation now remains the same. Even as some castes fight for social equality, they fiercely guard their backward status for the sake of reservations. Hindus are happy in their caste environs of shared ethos and the larger Hindu Society with its syncretised ethos and belief system we c

Met adverse value hinges on the importance given to representational experiences as opposed to actual experiences. Representational experiences are not new. One could argue that they have been around since humans began to use language. In language, we primarily represent the world around us. Then came visual representations through art, next arrived photographs, and finally the movies. We are already dependent on representational experiences. With the met averse, a much larger spectrum of human experiences will be made accessible through screen-based representations. The question for education then is, can the entire spectrum of educational experiences be shared via representations through the met averse or is there a continued need and place for real-world human interactions in order for education to take its full course? To raise the question more productively, does education require real-world human contact? The use of met averse in education is still in the early stages of development and more research is needed to fully understand its potential and limitations. Like all technologies, if we curate its usage then it surely has the potential to change the way we teach and learn, providing new opportunities for engagement, collaboration, and access to educational resources. Perhaps the met averse will really outdo itself if it is able to exhaustively recreate the holistic spectrum of educational experiences through its power of representation. Castes that evolved from ancient India tribes are the basis for the Hindu society that binds most of India population. Castes and Hindu society are inseparable. Hence the castes reared their heads in Hindu reformist sects and egalitarian Islam and Christianity, too, in India. Hindu society can be separated from Hinduism but not from its castes. Hindu social system enabled the constituent castes to live in relative harmony despite sharp differences in their ethnicities and ethos, even as each caste retained its culture, followed its customs and rules, worshipped its deities and spirits, and practised its traditional trade without competition from other castes. This society has withstood political and social upheavals for centuries. The situation now remains the same. Even as some castes fight for social equality, they fiercely guard their backward status for the sake of reservations. Hindus are happy in their caste environs of shared ethos and the larger Hindu Society with its syncretised ethos and belief system we c

Indian emperor enforced such a unification order, but instead, vowed to tolerate and support all faiths and differences- the core principle of Hindu society. Only two mutually opposed ways are available for minimising social strife in a multi-ethnic, multicultural society like India. Either ruthlessly obliterate the identities of all communities and impose a common faith and social order or allow them to retain their differences but regulate the relations among them with societal rules as ancient India did but at the cost of its caste system. Castes evolved from ancient tribes, which India primitive people formed due to their evolutionary urge to achieve safety in numbers. Each tribe developed its identity to unite its members to fight for common interests and to get the better of their rivals to secure resources for survival. Since instilling a sense of separateness was essential, India tribes- like their counterparts elsewhere- prohibited sharing meals with other tribes, practised endogamy and even untouchability. Like the tribes they evolved from, castes have continued these practices irrespective of class. The caste system contours would have formed in India as hunter-gatherer tribes established multi-ethnic agricultural settlements that eventually became organised societies. The pioneers of these settlements retained higher positions. In contrast, the hunter-gatherer groups which joined the societies subsequently were pushed lower for lack of appropriate skills, as happens to migrants from backward nations in developed societies. The increasing encroachment of tribal habitats for cultivation made more displaced tribal join the organised societies until they shut the door on them. Like illegal immigrants in developed countries, these late entrants remained unrecognised as panamas living on the fringes. Thus, economic iniquity was innate to Indian societies but became institutionalised because the ethnic, trade, and professional groups steadfastly remained separate. So, the group identities were not subsumed in society, unlike in many parts of the world where the groups mixed to create a relatively homogenised population. But not in India, perhaps because of high genetic diversity and consequent wider and sharper variation of ethnicity, making each group hold tight to its identity in a sea of others. Also, Indian societies formed before ethnic homogenisation could happen, making ethnic separation inseparable from the formation of organised societies. Co

But not made, these evolved societal rules. Of course, being priests and scribes, Brahmins became very influential. Elsewhere in the world, proselytising religions backed by powerful emperors like the Roman Emperor Constantine or Islamic conquerors enforced a single state religion on their subjects, creating large religious tribes and obliterating their earlier identities. Witch-hunts and inquisitions eliminated all variant spiritual practices. And this is what it takes to wipe out a society diversity of cultures, customs, and ethos before it can be forged into a single religious tribe. In sum, the tribal differences generally were subsumed in these religious ribes, avoiding anything like Hinduism caste system from developing. More homogeneous ethnicity, common languages, geographic proximity of communities, and political unity prevented caste-like divisions in most societies. None of this applied to India, and its diversity remained intact but at the cost of a persistent caste problem. Only when inter-caste marriages become commonplace, with the castes abandoning the age-old practice of endogamy, will a caste-free society emerge. Recent weeks have seen hundreds of Manresa workers protesting deduction of wages in Delhi due to glitches in the National Mobile Monitoring Software app, used for recording attendance of workers. If you have used a government website or digital service in the recent past, chances are that you had a frustrating experience and encountered technical difficulties in attempting to avail the service. Alongside widely acclaimed digital public infrastructure like UPI, there exist thousands of digital government platforms and applications popularly called Rotech that make a citizen interactions with the state a harrowing experience in India. These digital platforms span all aspects of a citizen life birth, infant nutrition, health, educational scholarships, marriage, taxes, housing subsidies, pensions, and more. A mix of sub-optimal technology and design choices, lack of strategic technical capacity, and minimal stakeholder buy-in have stifled significant improvement in service delivery, inclusion or gains in efficiency. Quality and usability of administrative data from these platforms has been a long-standing issue in India, with public authorities sometimes being unaware of the data they possess and how it can be improved or used. Ambitious projects like GatiShakti and e-Sham will require high quality data from the government internal a

As part of Smart Cities Mission and many states incorporating data maturity assessments as part of their state data policies. Periodic, impartial assessments are needed to identify gaps and develop a culture of continuous improvement. A key development in this area is the recommendation to create Data and Strategy Units in ministries to bridge the internal gap in skills. Second, rigorous adherence to open protocols, standards and architecture in government is essential, with significant implications for downstream capabilities that the government may hope to build in years to come. Technology procurement in the public sector has been ad-hoc, suffering from issues of vendor lock-in, usability and scalability. The Ministry of Electronics and Information Technology India Enterprise Architecture idea framework provides a comprehensive guide with standards and principles for procuring technology in government. UPI and Cowing have attempted to comply with it, but an open and first approach is neglected in most opportunities. While issues with the income tax portal and Public Distribution System may occasionally make the news due to their high visibility, the proliferation of e-governance initiatives means that poorly designed or executed technology projects by states and urban local bodies are commonplace. They have multiple repercussions a frustrating experience for government employees or citizens who have to use it on a daily basis and the state incurring exorbitant costs for these digital projects without seeing substantial gains. Aligning technology procurement in government to recommended domestic standards will go a long way in delivering results and preparing the public sector for an increasingly digital future. Finally, stakeholder voice is key to understanding the role technology needs to play in service delivery. Shortcomings such as portals and apps not being available in local languages, and lack of grievance redressed mechanisms are common in many digital platforms. Consistent and meaningful engagement with industry, academia and civil society at a scheme level is one way to absorb perspectives of various parties involved in each context and build technology that has a positive impact. While Adhere based payments and app-based attendance for Manresa may have risen from the need for more accountability, the cost of such measures should not be people livelihoods. Technology also allows for quick adaptations to suit citizen preferences and needs, whic

Advertise in addition to content marketing and social selling. To improve consumer trust and boost sales, this technique relies on effective customer experiences. As well as the use of pay later payment services, EMI and technology to determine the credit score has enabled the tier 2 cities to get comfortable with online shopping. E commerce and digitization have been game changers for multiple companies of various sizes to reach all populations. It is not only easy and reachable but also assists with various features, making e commerce accessible across the country. Agricultural transformation is a crucial aspect for every developing nation. Primarily because almost every country aspires to reach high income status and agricultural development is an important aspect contributing towards the same. Particularly in countries like India, where at least 60 of the population depends on agriculture as their primary source of income, sustainable development in this sector plays a pivotal role. At present, the agriculture sector contributes 18 of India GDP according to Statist, a German database company. And one of the biggest reasons why it has been able to continue contributing significantly to India economic growth is because of its ever evolving technological adoption. The biggest benefactor in almost every industry today, including agriculture, is technology. The fruitful amalgamation of agriculture values and technological innovations is paving the path for a greener, productive, and sustainable future. One such technological invention is drone technology. Officially known as Unmanned Aerial Vehicles UAV and Unmanned Aircraft Systems, drones are particularly helpful in boosting crop production, crop assessment, risk management, setting up forewarning systems with respect to forecasting disasters, and conserving forests, fisheries, and wildlife. It is pertinent to note that in January this year, the Indian government told the Supreme Court that no state had reported starvation deaths. However, independent organizations have highlighted that a considerable section of India population cannot afford three square meals. They also accentuated that the highest undernourished population resides in India. The question is how as a nation we can ensure the end of hunger and malnutrition while also guaranteeing economic growth the answer is simple and straightforward, acknowledging and promoting the growth of Aristech initiatives. Against this backdrop, here are a few w

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From UAV have a much better resolution, information content and efficiency. The effective approach to solve the task of yield estimation and crop loss assessment depends on the integrated use of both remote sensing methods space imaging and UAV based technologies. In hilly areas, the mountainous terrain creates shadows on the images depending on the time of day when the photo was taken Pic. 6. Many fields under terrace farming have a width less than the size of a single pixel on a satellite image. In such cases UAV images and the use of neural network model in the reference pattern ensured the accuracy of the required parameters. Drone assistance in Crop Health and Stress Analysis: In 2018, a pest attack killed the hopes of more than 41 lakh farmers in Maharashtra. This disaster could have been avoided with the help of high tech drone assistance. By leveraging drones that come with multispectral camera sensors, farm parties can identify stress and crop related diseases well in advance. Data retrieved from advanced sensors represented as Orthomosaics help farmers understand and find novel alternatives to increase crop yields and reduce crop damage simultaneously. Similarly, geo tagging aerial images provide valuable information that reduces cost and boosts yield by a significant percentage. For this purpose, site specific reports can be generated to assess the possible damage ahead of time. Crop health and early detection of crop infestations are crucial for both governments and farmers. While the former can ascertain adequate compensation plans for farmers, the latter can plan out their future well in advance. Drones help improve resource efficiency: Aerial imagery combined with machine learning tools can help farmers get accurate estimates of specific farmland areas. Most farmers have limited resources, which with correct drone assistance; can be deployed in different parts of farmlands in required quantities. In particular, drones with Thermal sensors and Remote sensing tools can easily and swiftly identify which areas require additional water or fertilizers. The topography of fields from RGB Imagery assists farmers in positioning and segregating the crops to maximize drainage, follow natural land runoff, and avoid water logging. Drones saving farmers from toxic chemicals: UAV or drones equipped with pesticide spraying equipment work far more effectively than manual spraying. It also ensures that manual labor is directed towards necessary areas of farmin

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Technologies like drone assistance. They are still getting blindsided by certain disasters that ultimately result in bad crops or negative outputs. It is high time we start leveraging the technology in hand and eradicating hunger and malnourishment from the face of the earth while also improving the economic yields of the farm sector. One of the cornerstones of the GST regime has been to allow free flow of tax credit throughout the entire supply chain. However, this sadly has not been achieved till date. The innumerable returns that have to be filled, the matching of some auto populated returns with that of the supplier and recipient, the dependency of the recipient on the supplier correctly filling its return as well as paying the output tax liability have left the recipients in a state of anxiety. Over the past two years, the number of investigations at the recipients end, where the recipient is forced to reverse ineligible credit has led to an erosion of trust between the business and the tax department and unnecessary litigation. In an attempt to resolve these issues, a series of amendments to the GST laws have been introduced. The aim of these amendments is to ensure compliance at the suppliers end so that the recipient has more certainty of the credit availed by it. We discuss the effect of some of these amendments in this article. Mismatch between GSTR 1 and GSTR 3B There can be instances when the declaration in the return of outward supply GSTR 1 and monthly returns for payment of tax GSTR 3B do not match. The recent amendment now gives power to the authorities to demand the difference in tax between these two returns as self assessed tax. This is to thus, ensure that there is sanctity in the values declared by the supplier, thereby preventing harassment at the end of the recipient. Further, to allay any apprehension amidst business that this could lead to excessive power in the hands of the authorities, the Board has issued instructions that an opportunity must be provided to the taxpayers to explain the mismatch before initiating any recoveries. Another amendment has been brought into the section that entitles a recipient to credit. A condition has been inserted restricting the credit available to the recipient only to the extent such invoices or debit notes have been indicated by the supplier in its GSTR 1 and communicated to the recipient. This will ensure that while the quantum of credit now available to the recipient may reduce, the eligibili

Also come as in aid to such recipients who used to avail credit in the absence of any information about payment of tax by their suppliers and later on were made liable to pay tax along with interest. In case recipients wish to avail the entire credit, there is now a proposed amendment which will allow the recipient to avail self assessed credit with a caveat that in case suppliers do not pay tax on supplies in respect of which credit is availed, the self assessed credit shall be recoverable along with interest from such recipients. These amendments primarily aim at ensuring transparency and free flow of information between suppliers and recipient in order to curb erroneous ailment of credit due to bona fide errors. While the intent behind these amendments appears noble, the excessive powers given to the department is a matter of concern and the possibility of unnecessary litigations cannot be entirely ruled out. Thus, it is imperative on the part of the industry to exercise abundant caution while filing returns and while availing credit. Technologies like drone assistance. They are still getting blindsided by certain disasters that ultimately result in bad crops or negative outputs. It is high time we start leveraging the technology in hand and eradicating hunger and malnourishment from the face of the earth while also improving the economic yields of the farm sector. One of the cornerstones of the GST regime has been to allow free flow of tax credit throughout the entire supply chain. However, this sadly has not been achieved till date. The innumerable returns that have to be filled, the matching of some auto populated returns with that of the supplier and recipient, the dependency of the recipient on the supplier correctly filling its return as well as paying the output tax liability have left the recipients in a state of anxiety. Over the past two years, the number of investigations at the recipients end, where the recipient is forced to reverse ineligible credit has led to an erosion of trust between the business and the tax department and unnecessary litigation. In an attempt to resolve these issues, a series of amendments to the GST laws have been introduced. The aim of these amendments is to ensure compliance at the suppliers end so that the recipient has more certainty of the credit availed by it. We discuss the effect of some of these amendments in this article. Mismatch between GSTR 1 and GSTR 3B There can be instances when the declaration in the

Confirmation bias is the tendency to search for information that confirms one preconceptions. This bias is visible in the Indian debates on technology following the West stringent export controls restricting the Russian state access to cutting edge technology. Some tech companies have gone far beyond the remit of these controls, suspending their operations or restricting access to Russian citizens. For those who seek tech self sufficiency, this war appears to bolster their case for everything from data localisation to domestic social media platforms and home made drones. The financial year, which will draw to a close this week, represents an inflection point for the Indian equity market. So far in 2021 22, foreign portfolio investors FPIs have been net sellers of equity. The net outflow was a huge $18.5 billion. Also, during the same period, major stock indices such as BSE Sensex have risen more than 10. Equity prices shrugging off such a huge FPI outflow represents a watershed. It symbolises the rise of domestic investors, powered by households allocating a growing proportion of savings in financial assets. This has long term implications for resource allocation. Households are India main source of savings. Traditionally, they have allocated a greater share towards physical assets and a smaller percentage to financial avenues such as bank deposits. Two trends are evident over the last decade. Relative allocations to physical assets declined and were re routed to financial savings. The year 2020 21 was a milestone, net financial savings exceeded that of physical assets. Of the Rs 43.9 lakh crore household savings, 52.4 represented net financial savings. The lockdown of FY21 may have influenced the sharp decline in the relative importance of physical assets, but the trend was evident earlier. Household savings flow into equities through multiple channels: EPF, NPS, mutual funds, insurance policies and direct investments. All proxy indicators of equity related savings point in the same direction. Systematic Investment Plans SIPs of mutual funds suck in larger amounts. In 2021 22, Rs 1.12 lakh crore was raised, as compared to Rs 43,921 crore five years ago. NSDL data showed 25.3 million active demat accounts of residents at the end of February, up 68 over a five year period. Research outfit Jefferies estimated that 4.8 of the household balance sheet is in equities. So, even as bank deposits remain the most popular avenue, relative shares among financial instr

Birbhum, Bengal, that saw a TMC deputy pradhan and eight people including women and children being burnt to death in a suspected revenge attack, not only highlight the vicious political culture of the state but also the intense economic competition behind this. Reportedly, the victims and alleged perpetrators of the killings all have connections to the governing party with one Anarul Hossain a TMC community block unit president being taken into custody as the main conspirator. Therefore, prima facie this appears to be a case of intra party rivalry and the Calcutta high court has done well to hand over the investigation to CBI to ensure an impartial probe. That said, such political feuds and killings in Bengal are not uncommon and have a long history. With the erstwhile Left Front government three decade long dispensation in the state dealing a body blow to industrialisation and jobs, the only avenue of economic sustenance for many from low income groups became party politics. This in turn spawned a culture of syndicate raj, cut money and corruption where local party members had to be paid for running many businesses, whether construction, transportation or even running a roadside eatery. The very fact that Bengal politics in large part killed normal economic opportunities gave a free run to these mafias. TMC inherited this legacy and despite its appreciable performance in welfare delivery continues to be a party that operates through local strongmen. In the Birbhum case, it is alleged that killings took place because of disagreement between local TMC functionaries over sharing the spoils of illegal sand mining. Unsurprisingly, the state government denies this but reports suggest that around 80 illegal sand mines are scattered along Birbhum Mayurakshi, Ajay and Brahmani rivers. Illegal sand mining is of course not a problem in Bengal alone. But the unholy alliance between party politics and illegal enterprises flourishes more in Bengal than many other major states. And seems as comfortable with this arrangement as was. The unique regional grouping linking five countries of South Asia India, Bangladesh, Nepal, Bhutan and Sri Lanka and two countries of Southeast Asia Thailand and Myanmar holds its long awaited fifth summit in Colombo on March 30. On it rides a hefty burden of expectations to advance regional cooperation. Meticulous preparations behind the scenes have created an atmosphere of hope for its success. it was a low profile, unassuming sub regional

India has pledged to achieve net zero carbon emissions by 2070, making it the world third largest emitter of greenhouse gases and contributing to a global temperature limit of. By 2030, renewable energy in India will account for half of the country total power producing capacity. The government has to lay out a clear path to net zero emissions and put in place monitoring tools to ensure that emissions continue to fall. A balance between the quantity of greenhouse gas emissions generated and the government policies and attempts to minimize emissions is referred to as net zero. It helps to balance emission and mitigation actions by lowering carbon footprint to zero or negative. Many businesses in India contribute to emissions and going net zero requires them to substantially alter their strategies to assess and reduce carbon footprints over time. Moving to a net zero economy is a critical step toward meeting the Paris Agreement 1.5 global warming target, with countries committing to net zero goals by 2050. India is the third largest emitter of greenhouse gases in the world GHGs. According to the IPCC Sixth Assessment Report, human caused climate change may already have resulted in irreversible temperature change. According to the research, if the world does not achieve net zero emissions by 2050, global temperatures would rise by 1.5C. India should cease depending only on developed countries to achieve its goals since they have just made promises in terms of technology transfer and climate financing while providing nothing. The startup industry, particularly Indian startups, will have to step up and contribute significantly. They should place a greater emphasis on clean transportation, both private and public. Improving energy efficiency and expanding on what has previously been done well must be considered. India startup ecosystem to make them net zero carbon emission is still in its early stages. Rapidly growing interest and investment in this space is not only beneficial for the nation energy transition but also offers the potential of global impact. The Covid 19 pandemic and long lockdown have put 400 million Indians at risk of falling deeper into poverty, intensifying the need for affordable energy. These factors are driving demand for reliable, clean grid power, electric vehicles, more efficient buildings, and distributed energy solutions to serve remote areas. Many startups are helping to boost the development of new distributed solar in India. They a

Continued success of India renewable energy revolution is driving this. It helps to increase the demand for new solutions to help stabilize the grid and to extend the power of renewables to the huge number of people who don have access to electricity in any meaningful way. India has seen one of the fastest growth rates in renewables of all the major economies. It provides solutions for installing and maintaining solar panels for homes and businesses, to increase the reach and usefulness of solar energy to as many people as possible. These startups aim to revolutionize the energy sector with an innovative zero emission and low cost aluminium air fuel cell. They use graphene to make these cells commercially viable as well as economical and sustainable for the domestic and international markets. These cells have the potential to revolutionize clean energy, electric mobility, and transport sectors in India and across the globe. They also developed a disinfectant chamber that can be used to disinfect materials such as ecommerce packages, grocery items, wallets, electronic gadgets, etc. within 10 minutes. Some of them also develop an indoor air purifier that can decontaminate airborne aerosol particles and minimize or eliminate the risk of airborne spread of the coronavirus within indoor spaces. An Riot internet of things enabled garden has also been launched that purifies indoor spaces, while at the same time removing viruses, bacteria, dust particles, and harmful chemical pollutants like carbon dioxide, carbon monoxide, formaldehyde, benzene, etc in an enclosed space. Some startups are providing power to thousands of rural Indians using a biomass gasified that creates fuel from rice husks, a waste product of the rice hullers that separate the husks as chaff from the rice. These startups offer a flexible service, using a mobile enabled smart metering system. They offer software and services solutions that help consumers, retailers, and OEMs manage large scale buyback and trade in programs. To reduce CO2 emissions, several startups are assisting in the transition to renewable energy sources. Startups are also developing a B2B solution for companies that want assistance with carbon audits of their operations and procedures, allowing them to quantify their total carbon footprint. They also help businesses become carbon neutral by providing verified carbon offsets. They intend to quickly onboard hundreds of green initiatives from various NGOs and companies operatin

Devastating effects of climate change. Bringing all of the climate conscious fighters together on one platform to encourage speedy cooperation and innovation is the goal. In the next three months, startups will attract a large number of searchers to a single platform. Startups are also working on beta calculators that will allow users to assess their annual carbon footprint by completing a few simple questions about their daily lives. With the startups, the government must pay much greater attention to climate change and implement laws and programs to assist India in meeting its net zero objective by 2070. We need to financially and technically equip regulators to take the required actions and work proactively to reduce emissions, conserve and extend our forest cover, safeguard biological diversity, and manage waste more efficiently. Indian entrepreneurs must provide regulatory certainty to the industry for it to invest in decarbonisation technologies, as well as encourage India states and cities to develop their net zero growth paths. By 2070, India would be a vastly wealthier country, with a significantly higher per capita income, allowing for the financial flexibility necessary for the change. The need for a net zero carbon economy not only aligns with growing environmental consciousness, but also bodes well for a low carbon, resilient, and regenerative economy. Measures taken by these cleantech startups have the potential to address the current challenges of unemployment and unsustainable growth, while at the same time coping with the vulnerabilities caused due to climate change. India has set lofty cleantech objectives with the support of many government programs aimed at achieving a net zero carbon economy in the next decades. To reach such goals, India must solve issues such as land acquisition difficulties, utility debt collection, tariff cap relief, improved access to finance, and investor trust. We also need an enabling policy framework and regulations to encourage startups and businesses in the cleantech industry. According to a study published in The Lancet Global Health and conducted across six states of India, an estimated 15.6 million abortions happened in India in 2015. It translates to an abortion rate of 47 per 1000 women aged 15 49. Moreover, out of 48 million pregnancies in India, around 24 million pregnancies were unintended. Our focus in this piece will be regarding a relatively straightforward but overlooked solution, knowledge relat

In the urban areas and 16% in the rural areas are aware of the ovulatory cycle. We next look at the ovulatory cycle knowledge OCK levels in India to understand reproductive knowledge across states, shown in Figure 1. We observe the situation in most states is abysmally poor. Only Punjab and Chandigarh have OCK levels greater than 60% in India. The next state, Kerala, stands at 36% OCK levels. Overall, only six states and UTs have OCK levels greater than 30%. In contrast, 15 states and UTs have OCK levels lower than 15%. When we look at ovulatory cycle knowledge by age, we note an increase in knowledge by age. This is illustrated in Figure 2 which shows the OCK for different age groups. The worrying trend in this graph is the very low level of knowledge in adolescent girls and young women with only 7% and 15% of women aged 15 19 and 20 24 respectively with ovulatory cycle knowledge. These numbers indicate that just access to higher education may not translate into awareness around fertility knowledge. To further our understanding of the role of formal education in imparting OCK, consider Figure 3 which shows the percentage of women with ovulatory cycle knowledge across education levels. We see that while 14% of women with no education have ovulatory cycle knowledge this increases to 24% for women with higher than secondary school education, thus, showing a small effect of education levels on the ovulatory cycle knowledge. Unfortunately, the graph also represents that sex education imparted in middle school does not seem to have the desired effect. Past research has shown that topics linked to sexual and reproductive health are either not taught in the schools or are briefly touched upon without including the practical aspects. These two reasons may be the driving factor behind the lower numbers of the OCK in the women with the higher education levels. Therefore, policymakers need to advocate for sexual and reproductive health curricula in the schools and communities. Figures 4 show the percentage of women with ovulatory cycle knowledge across different wealth levels. The graph highlights the correlation of the wealth and knowledge gaps with the lowest levels of ovulatory knowledge in poorest households. Together, the figures above show us that sexual and reproductive health is still taboo in India across various socio demographics. Thus, the policymakers need to focus on improving fertility knowledge across the state and conduct interventions that can start

Same time the kinds of moments lead by him also rationalize his scientific perspective. Various issue brought by Dr. Ambedkar are having scientific perspective in his views, thoughts and moments. Babasaheb during the various activities, he did satyagrah for open up water resources, it showed his reflection on usages of natural resources to everyone. He himself advocated importance of rivers for better availability of water to common people. During Ambedkar time, Harijans had to face difficulties even in the use of natural resources, they were far away from the education system, it was Baba Saheb dream to bring them all to the front line, whose glimpse is clearly visible even in the constitution. Dr. B.R. Ambedkar led the Mahad Satyagraha, also known as Chavdar Tale Satyagraha, on March 20, 1927, in Mahad currently in Raigad district, Maharashtra, India, to secure the right for untouchables to use water from a public tank. B.R. Ambedkar abandoned traditional precepts and practices in favor of adopting a scientific approach. He believed that blind faith and superstition were obstacles to progress and advocated for the use of reason and evidence in all areas of life. He was a strong supporter of education and believed that access to education is necessary for the development of a scientific temperament among the people. To summarize Dr. B.R. Ambedkar scientific outlook emphasized the importance of reason, evidence, and critical inquiry in all aspects of life. He believed that scientific knowledge is essential for the progress of society and advocated for the use of empirical evidences in the understanding social realities. He was also a strong believer for social justice and equality and recognized the importance of education in developing a scientific disposition. Despite achieving independence over 75 years ago, India remains trapped by the grip of class and caste discrimination. Amidst the rapid advancements in technology, the demand for resilient and reliable software systems has become paramount. Yet, even with the most sophisticated technologies, systems are still prone to failure. This is where Chaos Engineering manifests its quintessence. A term introduced by Netflix, chaos engineering is about finding weaknesses in a system through controlled experiments. It is a systematic approach to test resilience and identify and fix failure modes before they can cause any real damage to the system. Contrary to what the name might suggest, chaos engineering even

The tangible benefits of incorporating chaos engineering practices into an organization infrastructure, providing insights into how to improve system resiliency, and mitigate the impact of potential failures that could set back a company millions. By simulating real-world incidents, chaos engineering allows organizations to answer critical questions, such as how their services respond when faced with accessibility issues or how their applications handle sudden spikes in traffic. Moreover, it can help identify potential cascading failures that could occur if a single service fails and how the system deals with network issues, such as network latency or packet loss. System resilience testing: The ideal approach To ensure a system can quickly recover from any issues while maintaining an acceptable level of service, it is crucial to test its resiliency. The first step in implementing a successful chaos engineering approach is to gain a thorough understanding of the system infrastructure, applications, and dependent components. It is also essential to create Service Level Indicators SLIs that define the critical performance metrics that need to be monitored during the chaos experiment. Teams here should ideally conduct failure mode analysis, validate data resiliency, configure and test health probes, perform fault injection tests, and validate network availability. The next step is to practice the chaos experiment in a pre-production environment. This is essential to minimize the risk of disruption to the production environment and ensure that the experiment can be conducted safely. It is important to keep the blast radius as small as possible during the initial experiment to limit the impact of potential risks. Embedding observability and visibility By running chaos experiments, teams can quickly identify issues without wasting precious time on root cause analysis. However, evaluating the performance of a system during these experiments requires a robust visualization strategy. This allows teams to identify steady states and changes in real-time, facilitating rapid response to any issues that arise. Thankfully, there are many monitoring and alerting systems available to support these efforts. Prometheus, for example, is a widely used time-series database that provides real-time insights and aggregates data from multiple sources. To ensure that this data is accessible and understandable across development teams, it must be presented in intuitive visualizations

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And growing dependencies. The continuous sharp rise in policy rates in US and many parts of the globe to fight razing inflation when seen together with the geopolitical risks and supply side disruptions shows signs of imminent slowdown. World trade too has suffered severely in pandemic years and now due to war. Therefore, looking to its impact, world trade organisation WTO has revised its earlier forecasted growth rate of global goods trade for 2023 from 3.4 to 1. Drop in trade volume will have impact on domestic growth and exchange rate stability, among others. According to IMF, global growth will bottom out at 2.8 percent in 2023 before rising modestly to 3.0 percent in 2024. Global inflation will decrease, although more slowly than initially anticipated, from 8.7 percent in 2022 to 7.0 percent this year and 4.9 percent in 2024. It is noteworthy that US inflation too came down to 5 percent in March, 100 basis points down from 6 percent posted in February 2023 and from a high of 9.1 percent in June 2022. Its target to contain inflation at 6 percent will call for prolonged fight. There is no doubt that professional CA firms, Institutes overseeing CA Firms as Regulatory or Supervisory Bodies are trying their best to do a good job at the activity of Audit of Corporates. The issue is whether in the complex business world of today, that is good enough. The fact remains that there are many complexities emerging today for a Corporate audit and business review, especially when the company has an existence across countries thru Joint Ventures or subsidiary companies. There are issues on country risk, currency risk, business risk, risks of political upheaval, technology base risk, etc. In India itself we have seen that changes of States and Central Governments call into question many contracts that may have signed by the previous Government and suddenly contracts are frozen, there is a relook on the terms and conditions, activity relating to those contracts comes to a halt and suddenly work that was progressing fine comes to a stop with consequences that are detrimental to Business Valuation. Sadly, the media is not adequately covering the consequences of these relooks and problems of delays and addon costs that may come in, costs borne by tax payers. The stories of corporate failures, frauds etc do not build in these peculiar events where new Governments just question all that the old governments have done. In some ways this affects business valuation and how just

Business Valuations are suddenly crumbling when there is talk of a Business Takeover and the deal does not go thru because the Purchaser finds certain shortcomings in the Business model of the company he was planning to acquire. If this event of backing out of the acquisition had not happened and the Acquirer had serious questions on the Business of the intended Acquiree, would not that Corporate have continued with a high valuation. Is the Corporate World ready for a new Omni Regulator or Omni process procedure who which would be able to frame a set of Principles and Questions needing to be answered flowing from that mechanism. All of Us have to understand and appreciate that Business Structures are becoming complex and with complexity comes Risks. The issue is managing Risk and minimizing it impact in case it is a listed entity taking care of the minority shareholders first and then others and where it is not listed the other stakeholders like employees, creditors, financial institutions, etc. The real question is are we having a supervisory mechanism valid for today requirements. The last thing that we must have is the complete lack of confidence in Audit or Ratings Agencies or Regulators. The recent banking failures in USA and Europe have drawn attention to the fact that there is a need for a redesign of the supervisory functions. They need to move out of their silos and exchange data and information on a regular basis at least for the BIG BOYS. I do my area of work and keep my documentation in place for potential problems is not the way Forward. The way Forward is to look at serving the needs of Corporate stakeholders. It is not to protect the ones who are supposed to be doing their managerial assignments or supervisory Jobs. The military, as all those who have ever served in it well known, is all-embracing and a way of life that is impossible to shed. Therefore, it is not uncommon for veterans to remain deeply immersed in its goings on, even decades after having hung up their boots. This keeps those in service constantly on their toes, as they tend to be bombarded by criticism from veterans, unhappy with what they see as declining standards, along with the usual laments of the military not being what it used to be. For the most part these criticisms can be brushed aside as the inability of old soldiers to come to terms with the changes in institutional and societal mores that have occurred over time, and the manner in which they have impacted the mil

Contrast to the men undergoes male sterilization. It is clear that the onus of family planning is almost entirely on women. The lower usage of modern contraceptives goes hand in hand with poor knowledge of fertility among women. While modern contraceptive usage amongst women who do not have ovulatory cycle knowledge is 30%, it increases to 42% for women who do have ovulatory cycle knowledge. Clearly increasing access to contraceptives is only a part of the solution. The government should re focus on building awareness around reproductive health to bring about lasting change. The concrete actionable points the government can start acting on are a bringing reproductive health knowledge and family planning into the school curriculum, b training teachers on how to teach it in the class to ensure a robust implementation in the schools, c conducting community level workshops across the state to raise awareness about reproductive health and contraceptives, d ensuring access to contraceptives for all e meeting the unmet needs for family planning. Extreme adventure has gained prominence over a period of time. Offering an intense burst of thrill in the mundane, fast paced lives, these are truly experiences of a lifetime. India boasts of geographical diversity and offers a plethora of options for adventure lovers, across diverse ecosystems. Bungee jumping has gained tremendous popularity in India, with Rishikesh having operated over 1 lakh jumps since its inception in 2010. This is a landmark for adventure tourism in India The first and foremost important thing before indulging in adventure sports is to prepare yourself to be in the right frame of mind. Doing it solely for the sake of instagram bragging rights is not the right way to go. You should be enthusiastic about the sports you want to try and passionate enough to pull them off. They are a test of one mental stamina and it can only ever be fuelled by authentic willpower. Know Your Destination Before embarking on your adventure, prepare yourself with keen research about the destination, their safety standards and their credibility. This is not something one should purchase recklessly for freebies or a discount. Ensure your own safety and that is priceless. Know Your Sports Get informed Knowing about the do and don s as well as the associated rules and safety protocols will help you be better prepared so that you can enjoy optimally and worry less. Follow the instructions given by the experts in order to miss vi

Major and minor ailments like asthma, heart disease, phobia, etc. It is strongly advised to refrain from any strenuous adventure sports. Mental Fitness Mental health is most important. The ability to be able to stay calm under, to keep panic a bay when standing on the edge, or underwater is not a skill one is born with, but is a fitness one inculcates. Indulging in such mind bending activities often aids that growth. Pack Wisely Ensure that you have the right necessities to enjoy the activity. Having a pair of comfortable clothes like caps, sports shoes, and stretchable pants while doing adventure sports is an efficiently smart choice that you should keep in mind. Protective gears the saying prevention is better than cure holds a lot of relevance in the case of adventure sports. Before going for any sport, always prefer protective gear and athletic wear over fashion and ensure the company is equipped with first aid and training for staff in case of mishaps. Teamwork Nothing binds people together more than a shared adventure. This is why corporate companies are veering towards extreme experiences for team building excursions. While solo travel is on the rise, group trips will always be the in the present Rather than capturing experiences, prefer enjoying them in real time and soak at the moment. Set time aside to take pictures but remember to come back into the moment. Such experiences are precious and make sure to not lose them refrain from taking photos and videos in awkward locations as it may prove to be a fatal distraction. Summing up Adventure sports are a once in a lifetime opportunity that provides an opportunity to savor adrenaline filled experiences. It is important that you enjoy optimally. However, it is equally essential that you stay safe. Without sufficient safety measures, things might take an unpleasant route as adventure sports are usually associated with risks. Thus, it is prudent to take all the necessary precautions to ensure your safety when you indulge in adventure sports. Are you looking for a way to improve your life We all know that meditation is good for you, but it can be hard to stick with it if you are not in love with the practice. Meditation has reduced stress and anxiety, improved mood, boosted creativity, and even increased memory. But many people struggle to find time or motivation to meditate because they don enjoy the process of sitting still and focusing on their breath. When you pause and bring attention to all your fi

For all the focus on how Russia economy is in trouble, isolated and battered by Western sanctions for its war on Ukraine, its most important ally, China faces serious tremors as well. No other major country is showing deeper sinkholes of economic trouble than China. After building for months, financial stress emanating from the Chinese property sector has blown out to unprecedented levels in recent weeks, destabilising an already brittle economy, and making it less likely that Beijing will aggressively support Russia ambitions in Ukraine. Data presented by a parliamentary standing committee show that vacancies in the IAS, earlier only thought to be at the central government level, are affecting state governments too. GoI had mooted an amendment to service rules to ensure more officers are available for central deputation by making states consent immaterial, triggering stiff pushback from opposition governed states. GoI was unhappy that though the number of IAS officers had increased from a decade agof, officers on the central deputation reserve had reduced by 27. Now the parliamentary committee has revealed that over 1,500 sanctioned IAS officer posts 22 at the state level lie vacant with some states reporting greater gaps than others. This is despite quick fixes like conferring IAS on state civil service officers or temporarily appointing other central or state cadre officers to posts reserved for IAS. The last review of IAS cadre strengths in 2012 had fixed the annual intake at 180 officers. The parliamentary committee has remarked that a panel constituted to revise this number for 2022 onwards can significantly increase the intake to fill sanctioned posts. But alongside quantity, bureaucracy is also battling a crisis of quality. Recent GoI initiatives like Mission Karma yogi and Capacity Building Commission must lead to a performance management system that can reward the best and brightest and deter young officers from sliding into mediocrity. Underperformers must be retired prematurely so that they don drag down governance. Currently, talented officers, sandwiched between mediocrity and officer scarcity, are heavily overworked. This is not a sustainable path. Unlike pyramidal hierarchies in typical organisations, central cadres like IAS and IPS have cylindrical structures because of assured promotions. For instance, Punjab police has around 30 DGP ADGP level officers. This top heaviness is contributing to governance: look at Punjab entrenched drug and

The two day Bharat Bandh called by a joint platform of central trade unions got off to a very uneven start across states yesterday. The agenda of the protesting unions include both staple fare such as an end to privatisation and also higher budgetary allocation for MGNREGA. The patchy response to a wide agenda aimed at canvassing broad support tells a tale. It that the unions represent a sliver of the workforce. Their irrelevance to the larger workforce organised sector workers are just about 13 of the total labour supply is only matched by GoI 14 year legislation to provide social security for unorganised workers. The long trek home for millions of migrant workers after the imposition of a harsh national lockdown at short notice two years ago symbolised the precariousness of their jobs. Tragic worker deaths in incidents like factory or godown fires speak of their job conditions. The pandemic has worsened their lot despite GoI attempts beginning October 2020 to provide limited duration fiscal support to create jobs with social security benefits. A year into the policy, the majority of urban jobs were either casual labour or self employed. About 51 of urban employed, according to latest GoI data, belonged to these two categories in the July September 2021 quarter. This is a higher proportion than the pre pandemic level. CMIE jobs data for the September December 2021 period indicated that India labour force is 436 million strong. Of it, 32 million were unemployed and actively seeking work. It the age composition of the unemployed that is striking. Of 32 million, as many as 30 million were the 15 29 age group. Unemployment rates suddenly collapse for older age groups. It a proxy indicator that many Indians willy silly end up in jobs with poor work conditions and low pay. Only sustained high economic growth and investment in enhancing human capital will help. As for GoI fiscal support, which will end this week, it helped about 5 million people, a little over 1 of the labour force. After its drubbing in the recently concluded assembly elections, will Congress revive, will its internal squabbling finally end, and what are the other challenges ahead Swati Mathur spoke about these issues with Leader of Opposition in Rajya Sabha and Congress Now that Covid is skulking in the shadows recharging its batteries or whatever viruses do when they are pooped, we went to the movies. All the people who should be banned from the hall were there. The latecomer who stomps on yo

Search then right in front of you sits that mobile phone lover who must check for messages every few minutes and tries to conceal the lit screen but does it so clumsily that yes, you are disturbed and annoyed and you want to yell, shut it off, you are not that important. In your row is the one cine goer with the weak bladder who has to go and scrunches past you, ouch my toes, makes it worse with a string of sorriest, then repeats all the felonies on his return trip. We also had a 3D version of the food crunching brigade in front, on the right and behind and they munch, chomp, slurp, mash, in a sort of wild symphony of eating sounds that are like chalk on a blackboard. Then there are the chatterboxes who feel it is fine to natter in stage whispers, so what if others are inconvenienced, our seats, our money. The person behind my wife was a thudded and sprawled, pushing at her seat every few moments with his foot, an activity that can lead to war. With us too was the acme of cinematic agony, a friend who has seen the movie before and needs to warn you of the good parts, the funny parts, the watch this scene, it great stuff, parts. I am watching it if you let me, that is why I came. To watch some of this tribe even spouts the dialogue for you in advance and they sing along. Happy you are enjoying yourself because I am not. Two rows behind us was a group of youngsters, giggling and squealing and the mandatory humorist was making them laugh with his running commentary and they found it even funnier when someone told them to shut up already. The only person who did not make it to this party was the newly endowed mother with the crying baby. The recent decision of the Bombay High court in Rebuke Shined and Seem Gait v s. The union of India and the state of Maharashtra has once again put the spotlight on this sad reality. The court has commuted the death sentence given to convict petitioners to that of life imprisonment due to unexplained and gross delay of long eight years in disposal of their mercy petitions by both executive and constitutional authorities. This decision is based on rationale of several earlier Supreme Court verdicts given in past several years commuting death sentence to life imprisonment due to unexplained long delay in disposal of mercy petitions. And yet the callousness, irresponsibility and inefficiency of the executive and constitutional authorities continue unabated, giving reprieve to the convict and resulting in travesty of justice for t

The casual approach of the officers of the executive. Article 72 of the constitution empowers President to grant pardons, reprieves, respites or remissions of punishment or to suspend, remit or commute the death sentence to that of life imprisonment. Article 161 bestows similar powers on Governor of the state. Sections 432 to 435 of the Criminal Code of Procedure and sections 54 and 55 of Indian Penal Code deal with power of government to suspend, remit, commute the death or imprisonment for life sentence. Exercise of power by Constitutional authorities and duty of court It is a principle of law well settled through the catena of Supreme Court judgments, that the power of President or the Governor under article 72 161 is a constitutional obligation and is not a prerogative. Considering the high status of office though the Constitutional makers may not have found it fit to stipulate any time limit for disposal of mercy petitions these should be decided within a reasonable period time. However, when the delay in disposal is seen to be unreasonable, unexplained and exorbitant, it is the duty of this Court to step in and consider this aspect. Every Constitutional duty must be fulfilled with due care and diligence. Logic of power bestowed on President The logic and rationale behind this power given to President is well stated by Supreme Court in Lehar Singh vs. Union of India in these words The deprivation of personal liberty and the threat of the deprivation of life by the action of the State is in most civilised societies regarded seriously and, recourse, either under express constitutional provision or through legislative enactment is provided to the judicial organ. But, the fallibility of human judgment being undeniable even in the most trained mind, a mind resourced by a harvest of experience, it has been considered appropriate that in the matter of life and personal liberty, the protection should be extended by entrusting power further to some high authority to scrutinize the validity of the threatened denial of life or the threatened or continued denial of personal liberty. The power so entrusted is a power belonging to the people and reposed in the highest dignitary of the State. It is a power which is capable of being exercised on a variety of grounds, for reasons of State as well as the desire to safeguard against judicial error. It is an act of grace. Lawful execution of sentence and role of judiciary The Supreme Court has time and again held that ju

Be the convict with death sentence but later on petitioner is a victim who approaches the court for violation of guaranteed fundamental rights under the Constitution seeking commutation of death sentence. When the judiciary interferes in such matters, it does not interfere with the powers of executive or constitutional authorities but it does so only to uphold the protection provided by the Constitution to every convict including death convicts. The court does not go into merits of it earlier judgement convicting the petitioner and awarding him death sentence. Exercise of power must be lawful and expeditious The constitutional powers and all public powers should not be exercised in an arbitrary and mala fide manner. There should be proper restrictions, proper guidelines and a fair procedure. The absence of which contravenes with the guarantees of protection of life and personal liberty and violates human rights. The Supreme Court has time and again impressed upon the Government of India and the State Governments that mercy petitions must be disposed of expeditiously. Hearing a petition in May 2020 Supreme court had expressed it keenness to explore the possibility of setting a time limit for the Ministry of Home Affairs which deals with mercy petitions. Given the fact that the undue delay in disposal of mercy petitions has perhaps an unintended consequence of the convict getting rewarded by way of commutation of death sentence to life imprisonment and the victims and it family weeping and suffering silently without any legal recourse the authorities concerned must pull up their socks to avoid delay in decision making. In an era of decaying of value systems and knowing the delays involved in executive machinery the convict may move a mercy petition as a stepping stone for a petition seeking commutation of death sentence to life imprisonment and which when secured would further pave the way for remission of the remainder of imprisonment from the Competent Authority. The visit of Wang Yi, the Chinese foreign minister and the State Councillor to India, which remained under wraps till he arrived at New Delhi after visiting Pakistan and Afghanistan, had multiple objectives. China assessing the geopolitical changes resulting from the Russia Ukraine conflict, appeared to have tried to push its agenda in this region with the larger objective in the South China Sea. The broad objective of China was three fold: first, to take steps for the expansion of its BRI in the

Diplomatically formalised the Chinese military gains at the border. Unfortunately for Wang, the Indian NSA Ajit Doval and Foreign Minister Jaishankar clearly told Wang that unless the border situation improves, there cannot be normal relations between the two countries. Wang, as is normal for the Chinese diplomacy, came out with nicely camouflaged concepts to press that normalisation of the relations between the two countries should be given priority and for this the border issue should be placed at an appropriate position meaning not giving it any importance. Wang proposed three concepts to take forward the Sino Indian relationship. First, both countries should take a long term view, put the border issue in an appropriate position, and adhere to the correct direction for development in ties. Second, China and India should have a win win mindset. This meant that India accepts the current Chinese position and work with China for mutual benefits. This sentence reminds the Chinese military spokesperson statement after the Galwan Valley clashes that India should be happy with the gains already made at the border. Surprising statement as the India territory is under the Chinese occupation. Third, both countries should take part in the multilateral process with a cooperative posture. This was to ensure that Indian PM participates in the next BRICS Summit to be hosted by China and also to make India agree to work in Russia China India format, obviously under its leadership. India approach towards Russia in the current environment may have given Wang a hope of finding a common ground against the West that could weaken the Quad. China does not realise that India close relations with Russia are not merely because of India dependence for defence equipment on Russia or its support in the UNSC but because India realises its importance for the Central Asia and that Russia is also a leverage against China. Moreover, India approach towards Russia even in the present conflict is quite different from the Chinese. The only convergence is the emphasis on immediate ceasefire and return to diplomacy and dialogue. Indian NSA and foreign minister firmly stuck to the known Indian position. Ajit Doval clearly told that an early and complete disengagement and de escalation was in the mutual interest. Doval is reported to have conveyed that he would visit China as soon as the immediate issues are resolved successfully, when he was invited by Wang for the next round of talks between t

China knowing that the world attention is now focused on the Ukraine Russia conflict, it could achieve its objective of grabbing Taiwan. It may be recalled that Xi at the new year speech had said: The complete reunification of our motherland is an aspiration shared by people on both sides of the Taiwan Strait. In the past whenever the International Community was focused on other areas, it occupied features in the South China Sea. When the world was in a flux after the dissolution of the Soviet Union and countries were readjusting their relations, China grabbed the Mischief Island and later militarised it. Again, when the world attention was more focussed on the West Asian issues and Afghanistan, China occupied the Scarborough feature, created artificial islands and militarised them. It is very likely that China could make bold attempts to occupy Taiwan finding the circumstances favourable for this objective. To achieve this, China would not want any crisis at the Sino Indian border. Wang visit could have this as one of the main objectives. The US and other countries need to keep this possibility in their calculus and take appropriate pre emptive steps to raise the legal age of marriage for women from 18 to 21, was sent to a parliamentary standing committee for further discussion. The bill is built on the assumption that raising the age of marriage will eradicate the practice of child marriage. However, this rationale does have any prior evidence to support it, because even when the legal age was set at 18, child marriages continued to take place without any fear of the law. This begs the question: Can legislation alone possibly curb child marriage Prevalence of child marriage Child marriage, according to UNICEF, is defined as a marriage of a girl or boy before the age of 18, and refers to both formal marriages and informal unions in which children under the age of 18 live with a partner as if married. It is a consequence of deep rooted socio cultural norms and entrenched gender inequalities, which end up disproportionately impacting girls. In a patriarchal society such as India, girls are often raised with the ultimate goal of marriage. They are confined to the household and not educated or expected to enter the workforce. Thus, until they are married, they are seen as a financial burden by the families, and marrying them off early is not only consistent with tradition but also more economically feasible. The risk of an extramarital pregnancy which can end

Marginal from the last round of the survey conducted in 2015 16, despite the fact that the existing child marriage law has been in place for over four decades. While there was an impressive drop in child marriages from 2005 06 and 2015 16, this might be attributable to better educational opportunities and other factors rather than the law. Concerns about the proposed legislation The proposed legislation to raise the legal marriage age for girls to 21 can have several harmful consequences. The Possible misuse of the law According to a survey by Partners for Law in Development, 65 percent of the cases under the existing child marriage law were in response to elopement not necessarily involving marriage and were filed by disapproving parents or families. These cases would be wrongfully filed to harass the couple, their age or legality of the marriage notwithstanding. Increasing the age to 21 will bring more consenting adults who choose to marry under the threat of such harassment, and could become a tool for people to oppose inter religious and inter caste marriages. 2. Disempowerment of women A 2008 Law Commission report on reforming family law recommended a uniform age of marriage for boys and girls at 18 years and not 21. The reason: If all citizens can vote, enter contracts, be guardians, tried as adults for crimes they commit at 18, why should they be allowed to get married as well, regardless of their gender The new law could curtail the freedom of choice of a greater number of women. 3. Possible increase in sex selective practices The current socio economic system makes people want to marry their daughters as soon as they can or choose not to have a daughter at all. Increasing the legal marriage age without changing patriarchal social norms can result in parents feeling even more burdened by what they view as additional responsibility of the girl child, which in turn could lead to an increase in sex selective practices. Recommendations There are several strategies that have worked globally in reducing the incidence of child marriages. Some solutions that might work in the Indian context are discussed below. 1. Bringing about parity in the legal age of marriage We endorse the recommendation of the 2008 Law Commission to make the legal age of marriage for boys and girls uniform at 18 years and not 21. When individuals can vote at 18, they should also be allowed to choose their partners at this age. The to Investing in girls education There is clear evide

India retail landscape is set for a seismic shift with the government launch of the Open Network for Digital Commerce platform. The ambitious project aims to empower small retailers and mom-and-pop stores by integrating them into the country burgeoning ecommerce ecosystem, and creating a more level playing field with large e-commerce companies. Represents a watershed moment in India retail sector, offering small sellers from every corner of the country the opportunity to reap significant gains from the digital marketplace. The government commitment to nurturing the growth of small retailers signals a major shift in policy and a concerted effort to promote a more equitable retail landscape. Achieving a level playing field is only the first step towards realizing the full potential of the Open Network for Digital Commerce platform for small retailers in India. To truly benefit from this game-changing initiative, small sellers must take proactive measures to hit the ground running and capitalize on the opportunities it presents. In order to make the most of the platform, small retailers will need to take decisive action and implement some basic measures a proactive and strategic approach to achieve meaningful success. For small retailers, establishing a strong brand identity is crucial. Building a reputable brand helps to establish credibility and engender trust with customers, enables connecting with the target audience on a deeper level. A compelling brand identity can foster strong relationships that lead to increased customer loyalty and repeat business, making it an essential element of any successful e-commerce strategy. Equally important is the creation of a comprehensive product catalogue and listing. In the crowded world of e-commerce, a well-organized and well-curated product catalogue can be a game-changer for small retailers. By providing customers with detailed information about each product, such as features, dimensions, price, availability, color, and customer reviews, small retailers can instill confidence in their brand and increase the likelihood of making a sale. This marketing tool can be standardized across all sales channels to provide consistency and reinforce the credibility of the brand. Leveraging social media is another key element. Social media platforms have become a critical component of e-commerce marketing strategies, providing a cost-effective means of promoting products, building brand awareness, and engaging with customers.

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Can identify trends, patterns, and areas for improvement, enabling them to optimize their website and marketing strategies to better meet their customer needs and expectations. In a country where small retailers and mom-and-pop stores dominate the retail landscape, ONDC represents a significant shift in policy and a major opportunity for small sellers across India. The platform aims to empower small retailers, enabling them to reap significant gains from the digital marketplace. But it will require a strategic and comprehensive approach for small retailers to fully realize its potential and achieve meaningful success in the digital marketplace. With the start of the epidemic, a brand-new learning platform online education became popular across the world to maintain the momentum of learning among students. The daily preparation for education and the lengthy commute there and back became no longer necessary. Although it was originally thought of as a last-ditch effort to keep the kids in school, it ended up being one of the most crucial tools for high-quality education. Online learning has become more important and prevalent as a result of the continued development and growing reliance on digital technologies. With the touch of a screen, online learning platforms, including mobile apps, link students from all over the world. They offer a tactile learning environment where, despite the distance, students feel a connection to the course material and their peers. The ability to learn from a mobile app while doing chores, travelling or commuting provides a valuable experience that highlights the usefulness of getting an education as an adult. The increased flexibility of online education can be credited with its efficacy. The majority of online programmers are self-paced, allowing students to finish their education in a timeframe that works for them particularly those who are caring for loved ones, like young children or elderly parents. It has been demonstrated that adults benefit the most from this autonomy in selecting a timetable for learning. Needless to mention how much simpler it has become to communicate and interact with people around the world thanks to the internet. Online education, which is based on the internet, makes it possible to serve children educational needs holistically. Numerous advantages and learning opportunities that mimic real-world situations are provided by online learning, and these elements have the potential to keep students inte

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Mobile jobs and people with transferable jobs who find it challenging to frequently visit the school campus or follow their children on a set schedule can all benefit from it. My grandfather often tells me to try to feel blessed for every bit of what is available to us every day. As good as it sounds; I often find it difficult to think this way. The usual tendency has been to look for things that I do not have. Over the past few years, I have started to reflect on this thought quite deeply. Credit again goes to conversations with my grandfather, who has often encouraged and motivated me to think differently, step out of the box, do things that are uncomfortable, be disciplined with routines, and more than anything to listen to the heart, and follow dreams! Initially, I thought that all of this made sense, and would be things that I could easily adopt. Only with time, experience and detailed reflections was when I started to realize that this was not as easy as I thought it to be. It has been taking a great amount of effort, will power, and consciously trying to tell myself to be as self-aware and mindful as I can be. It truly is a journey and is something that one can get better at if practiced diligently daily. Internet and social media today are filled with influencers and motivational speakers spreading similar messages. I realized that personally I get quite motivated, as soon as I listen to these, but normal tendency has been to forget these as the motivation dips, and as we tend to get busy with other things and continue our day. I feel that it is good to absorb good messages and learning coming out of different people journeys, but the most important part of the whole picture is how much we can adopt the same in our lives, and not just for a once off basis, but in a sustainable manner. When we say try to feel blessed for every bit that we have, it would also include trying to also soak in and enjoy the tough times, the grind, things that make us uncomfortable. My grandfather often told me when I was younger to not shy away from things you are not good at, or just not do things that are easy to do. It is important to grind, take up difficult challenges, and push towards the goals passion we may have in our lives. There are situations where we might be confused about what to do next. It is important to have a group of people mentors who we can bounce our thoughts off, and as we come to a decision, there are again times where we might be in a situation

Enter a digital, futuristic world. We have witnessed the growth of technologies that are the drivers of innovation. Right from the birth of Artificial Intelligence to its practical use cases across industries, the rise of generative AI tools such as Chat GPT and Bard, the inception of met averse and conducting experiments in borderless virtual 4D environments that is transforming business we must ask ourselves if the innovation we envision is inclusive, equitable, and sustainable for long term socio-economic growth. According to a report released by Oxfam India, Indian women are 15% less likely to own a mobile phone and 33% less likely to use mobile internet services than men. Up skilling women for an equitable digital future is crucial in addressing the gender gap and ensuring equal access to learning opportunities for women in the digital workforce. So how do we curate a learning mindset and work towards up skilling women in an inclusive manner? Equitable access to education, training and functional skills Limited access to electricity, to the internet, and to digital devices all factor into the country digital divide, and it will take the collaborative partnership of many organizations in the private and public sector to address the divide. Providing access to education and training programs in digital skills is key to enabling women to participate in the digital economy. Especially in their formative years, there must be conscious focus on providing access to learning opportunities for young students. Encouraging girls to study science, technology, engineering, and mathematics subjects from an early age can help build a pipeline of female talent in technology. It is equally important to have better representation of female role models to inspire more young female students to pursue career paths. Fostering collaborative learning communities Building a network of allies that act as advocates for women growth and providing a safe space for them to discuss and address challenges to growth also provides opportunities to learn and collaborate. Online communities can provide women with access to peer support, mentorship, and networking opportunities, while also creating a supportive and inclusive culture for up skilling. At Dell Technologies, The Women in Action (employee resource group) empowers women with several programs that consist of networking, mentoring, and opportunity building. These programs aim to identify key objectives that enable women team mem

Child marriages are closely tied to low levels of education, poverty, and rural residence. The NFHS 4 reveals that girls living in rural areas with little or no education and belonging to the lowest wealth quintile are more likely to be married before they turn 18. The government must address the barriers to girls education by providing a safe environment, improving the quality of education, and making girls education a more useful investment for parents. Economic and social empowerment of girls Investing in the capacity and skill building of adolescent girls is critical for them to realise their economic potential. Financial empowerment often gives individuals a greater say in their households and their own future. It can give girls the ability to say no to early marriage, and the family won see them as a liability. Greater attention to creating safe opportunities for paid work among women and girls is also required. Targeted social and behavior change communication SBCC campaigns to end child marriage, we must make investments in targeted SBCC. Social norms that exclude girls and boys from marriage related decision making need to change. Evaluation findings from the Population Foundation of India flagship SBCC initiative Main Koch HI Kara Shakti Holon showed that reinforced messaging brought about increased awareness of the perils of child marriage and a positive shift in the attitude of girls and parents exposed to the programmer. We need more comprehensive SBCC initiatives that are supported by local leadership including elected representatives, community, and religious leaders to transform gender stereotypes of submissiveness and institutional discrimination that denies women agency. 5. Policies and programmers that reach the most marginalised Marginalised communities are more vulnerable to early marriages. According to the NFHS 4, general category women tend to get married at a later age, with the median age of marriage for women aged 25 49 being 19.5 years. This figure is 18.5 years for women from other backward castes, 18.4 for scheduled tribes, and 18.1 for scheduled castes. We need more policies and programmers that connect girls and young women, and their families, especially from marginalised communities, to financial institutions, education, information, health including sexual, reproductive, and mental health, and nutrition services. 6. Ensuring registration of marriages Despite a Supreme Court ruling making registration of marriages mandator

Industries, we are hoping that this year will bring good to the telecom medication sector as well, and see that how key priorities and challenges for the sector will change. Last year was yet another challenging year for Telco valuations, with share prices dropping significantly across the board. In 2021, many telcos had to revaluate and adjust their plans due to the onset of the global pandemic and the impact on their businesses and customers. 2022 is definitively the year when we will see telcos coming back into action. Here are three major themes shaping the telco agenda in 2022: returning to value growth, accelerating digital transformation, and focusing more on the environment and society. Regenerating value growth after years of inaction, telcos will now shift their focus more on creating, capturing, and returning more value to their shareholders and one best way is through inorganic growth. In the last one and a half year, we ve seen several deals closing in the telco space, and the pace is not expected to slow down this year. In some of the associations, telcos are merging to grow their market share or acquire new assets. While for many players, M&A is critical to diversify into adjacent areas and expand their portfolios; this opens up opportunities as they look forward to offering a wider range of services and tap alternative revenue streams. This M&A boom will likely shift the landscape in many telco markets, driving consolidation and some scale. Several telcos are seen as bargains, especially as concerns about interest rate hikes shift the focus away from frothy growth assets to cheaper value choices after years of underperformance. However, while executing deals there is a lot that any telecom providers need to get right. The coming together of any new businesses and technologies, along with the harmonization of processes and cultures can be a daunting task. Since 5G is expected to be a major driver of new growth value, with telcos investing in 5G networks and services at an unprecedented rate, they will continue their effort to grow organically. We believe that 5G will not only enable new experiences for consumers but also create new opportunities for businesses of all sizes and nature, helping them drives innovation and efficiency. Continuous rollout and commercial experimentation of 5G are therefore key priorities for telcos in 2022. We also expect many telecom companies business divisions to witness revenue growth return, with higher attent

With these telecom majors. Acceleration of digital transformation a big transformational push will drive fitter and better performing businesses models this year. Digital transformation has been a focus by all the telecom majors for some time now, but 2022 is when we truly expect to reach critical mass. According to Analysys Mason, telecom companies are supposed to spend a cumulative 990 billion in capex for 5G between 2020 and 2027; many are hoping for this new technology. Basically 5G is a proposition, nor it is a business model; it just a network technology or primarily an enabler. A big transformational push is required for telcos particularly in areas such as cloud and edge native technology, coupled with far higher levels of automation and better customer offerings all of which must be supported by solid data foundations. This is where digital transformation comes in. To deal with shifting customer demands and tap into new business opportunities, telecom companies need to change how they operate and shed substantial amounts of technical debt. They will also have to rethink their internal structures to level this kind of change and sometimes need overhaul of their internal processes. Many telecommunications companies have already adopted agile strategies for at least some parts of their operations. Telecom giant Aortal have recently announced do an overhaul of its existing ERP Financial and SCM processes to upgrade them with the power of AI ML. 3. Environment and society to be a key focus Telecom industry have always been a significant part of the infrastructure that underpins societies, but this year they will need to become more engaged with societal and environmental causes not just for the sake of it but also because it makes good business sense. When it comes to the environment, telecom companies energy usage has come under scrutiny as all businesses are considering how to lower their carbon footprints. Many companies have already set up goals to reduce their carbon emissions, and an key step now is to eliminate vagueness and green washing in their reporting. We believe that telcos also have opportunities to look at ways to help society become more sustainable as a whole. This might include working with communities at local level on renewable energy projects or investing in more innovative technologies that can help reduce the environmental impact of telecoms operations. Looking forward For telcos, this year they will need to focus on returning t

A different town altogether. I remember it was the festive time of the year Diwali when I caught a cold. My throat would feel scratchy, and I d cough a lot. To manage my cold, I relied on home based remedies and some medicines prescribed by the local chemist, which provided temporary relief. But a week later when my condition did not improve, I went to a local private doctor. He prescribed a cough syrup and some medicines which did not help much. Another week passed by, and I travelled back home to family. By then my cough had worsened and upon my parents request, I visited our family doctor. He too did recognize the seriousness of the cough and prescribed some medicines without advising any tests. Without much relief, a few days later, during a conversation with my wife, it was I who began suspecting TB. Immediately, I went to the nearest primary health center. The doctor at the center suspected TB and for the first time since my cough started, that I was prescribed tests including, an x ray, CBNAAT cartridge based nucleic acid amplification test, which confirmed my TB. The very diagnosis took me over a month. I was put on treatment immediately and was told that this would continue for 6 months. A couple of weeks into the treatment I began experiencing intense joint pains, which hindered my movement. I kept thinking, how can TB happen to me I felt ashamed and guilty of contracting TB. On top it all, despite taking all precautions, a member of my family caught it too. This made me feel even worse. When the side effects became unbearable, I mustered the courage to confide in my doctor. First, he prescribed medication for the joint pains, which brought respite. He also explained the importance of physical and mental health, especially when recovering from TB. He encouraged me to exercise and follow a healthier lifestyle. My conversation with the doctor helped me in understanding TB better. Inspired, I decided to educate myself on TB. I, along with my family began watching videos on YouTube, to understand TB better. We watched several survivor accounts and realised that the stigma of TB is real. Those helped in dispelling the stigma, I felt. The videos also helped me in understanding the importance of treatment adherence and how interrupted TB treatment can fuel drug resistant TB a more lethal form of TB. Finally, after six months of uninterrupted treatment, I was declared TB free. Today, I have gone back to preparing for the competitive exams for a governmen

Defeating TB can become an easier feat. Micro, small and medium enterprises MSMEs such as small manufacturers and retailers are the growth engines of India economy, accounting for almost 30 percent of GDP, 40 percent of the workforce, and around 45 percent of total exports. In India currently, there are over 5.5 crore small business enterprises that boost our GDP through manufacturing, trading, exporting and importing. As per msme.gov.in, over 15 million people are employed in this sector per annum, according to a survey conducted by CII. Majority of these businesses are unorganized or traditional facing credit crunch and limited scope of expansion. To ensure these small and traditional businesses continue to lead the country towards economic growth, there an urgent need for the sector to embrace a digital first approach that can help businesses reap immediate benefits and prepare for a future in flux. This was recently realized when the Covid 19 pandemic broke the spine of the sector with several businesses experiencing considerably reduced employment and sales revenues especially in the starting few months. Not just India, but globally MSMEs were forced to handle multiple challenges like inadequate cash flows and disrupted supply chains at the same time. As the brick and mortar world locked down, customers too moved online in waves. The economic hardship caused by the pandemic accelerated digitization in a seismic way for many MSMEs by driving home the perils of relying purely on physical storefronts for conducting business. In many countries, enabling MSMEs to seize growth opportunities over time is a policy priority to address low productivity growth and widening wage and income gaps. In India too, the government has continually sought to improve the digital infrastructure of this sector through its multiple initiatives including Vocal for Local mission, Aatmanirbhar Bharat, Making India Self Reliant, and the Digital India campaign. Statistically speaking, according to a survey report by LocalCircle, 28 percent of MSMEs and startups witnessed a growth between 100 500 percent in their sales through online channels in the last 12 months. The report summarized that one key to survival through the two COVID waves for consumer startups and MSMEs has been their ability to digitize themselves and serve existing customers digitally while finding newer ones to serve. The scaling up of small businesses is key to enhancing productivity and achieve inclusive growt

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, and 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 Bumrah would later pick up his first wicket (Braithwaite nicking behind), after changing over to the Statham end, and then one more next ball (Fabian Allen LBW by one nipping in). It was from this end that Shami launched India attack and he did take long to find his spot. It was in the quintessential Shami zone, where his real threat comes through. His upright seam is most useful when there help off that length, breaking the ball in or out. The skids pace gets exaggerated with the batsman unsure how to line the ball up. The line when just outside off threatens both edges, stumps, pads and more. In his first over, Shami had Gayle edging one inside and then beat him on the outside. Then, he had go on to have Sunil Ambris playing off the inside half of his bat, hit him on the thigh and generally make him look all at sea. It was also from this end that Shai Hope creamed a boundary off that Shami length. Typically such a shot would have received a bouncer riposte. The bowler can then claim to have the morale upper ground. But at Old Trafford, Shami could afford to go one better. He proceeded to bowl fuller than the 6-8m lengths that he was targeting. It resulted too in what could be arguably (Holder did something similar with KL Rahul) the ball of the day - the seam upright, the ball pitching and breaking in sharply to go between bat and pad and onto the top of the stumps. Shami 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 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

He was once the best hope for peace in South Asia best hope, perhaps, since India split into two and then three countries after the Partition. But 44 months of Imran Khan as Prime Minister of Pakistan have been a period of relentless assault on that hope to the point that the hope has turned into dread. The dread that the man who was once swooned over on both sides of the border will leave India Pakistan relations in a mess far worse than the one he inherited. Not just that, he is likely to leave Pakistan a much worse country than it was when he took over as its PM. For over two decades that Imran struggled to get to the prime ministerial position, he had witnessed how insecurity and pettiness of politicians were the biggest hurdles in his country progress. Yet he missed no opportunity for pettiness and insecurity internally with his opponents and externally with India. In less than 35 days of coming to power he used Twitter a weapon of mass self destruction for many to call Narendra Modi a small man occupying a big office. That he could use such strong words so soon showed how inadequately his 24 years in politics had prepared him for the top position. The Criminal Procedure Identification Bill authorising the collection, storage and analysis of biological samples, biometrics and physical measurements of convicts, arrested persons and those in preventive detention is let down by bad drafting. The Identification of Prisoners Act, 1920, which the Bill seeks to replace restricts itself to finger foot prints of arrested persons and their storage only for convicted persons, needed an upgrade. Agencies like FBI have moved on to advanced biometrics. And such data certainly has crime fighting uses. But this positive intent is defeated by the Bill provisions. Take the carte blanche to police officers in sample collection. While those arrested for offences carrying less than seven years imprisonment or not facing sexual crimes against women or children can refuse to give samples, actual policing in India rarely gives such leeway to ordinary citizens to withhold their consent. With computing power no longer a finite phenomenon, data collection eased by handheld devices, and all state governments competing to build multidimensional databases, there may be no holding back the thana cop. A better legislative design would have inverted the process to mandate police officers to secure a magistrate order to collect samples. Lumping those in preventive detention, who are e

Delhi Police HCM Test Practice Paper to Screen Available Link.

https://rkcnawada.online/delhi-police-hc-typing-test/Eng_Test/login.php

Delhi_Police_Typing-Dated-2023-04-16-Test NO.-8301

Access to stored data through hacking, nor on misuse of data by the police. Even dubious techniques like narco analysis, which the Supreme Court ruled inadmissible as evidence, or prone to abuse facial recognition can become commonplace. The Bill definition of measurements surpasses biometrics and biological data to offer a wide berth for any other examination referred to in Section 53 and 53A of Criminal Procedure Code. These two CrPC sections are, in turn, loosely worded to allow for such other tests which a registered medical practitioner thinks necessary. Finally, while the Bill bet on big data to increase conviction rate is understandable, there no government action on bolstering fundamentals like more forensic facilities. In 2019, only 27% of India cops reported always having access to forensic technology at thanas. And courts across India bemoan delays caused by too few forensic science labs. With CODA winning this year Best Picture Oscar, the Hollywood establishment battle to keep small screen films out of the big screen league was decisively lost. The closest runner up was also from a streaming platform. Both CODA and The Power of the Dog did have a theatrical release, but very limited. While powerful studio executives and filmmakers like Steven Spielberg have ensured that the Oscar requirement of a theatrical release persists, streaming platforms have creatively found a hybrid route around it. This is indicative of the larger creative revolution spurred by them. The pandemic lockdowns drove new audiences to small screens, looking for entertainment, passing time and even maintaining sanity. Will this relationship stay strong even as we return to theatres In India the OTT explosion of diverse content has revealed a richness of supply and demand, which once seen cannot be unseen. Having grown to over 40 platform providers from two in a decade, this entire ecosystem is exuding irrepressible energy, enthusiasm and confidence. Actors to writers, directors to cinematographers, more work and more experimentation are new normals. You name a genre, there is a show or many in it. And this booming local content has a global audience. Delhi Crime tasted Emmy success. Hoping for a Squid Game like global hit from India is no pipedream. Studio or production house backed theatrical releases face more market uncertainty in terms of recouping costs or making profits that often constrains experimentation. Streaming platforms can take more creative risks because thei

Medicines Evidence suggests that a monopoly based mechanism of manufacturing lifesaving medicines poses a critical barrier to the entry of price lowering generics a concern witnessed in the HIV epidemic, as well as in treatments for hepatitis C, tuberculosis and cancer. Once upon a history an ancient civilisation was usurped by foreigners. The people launched a movement, led by a paladin of non violence whose only weapons were self sacrifice and a spinning wheel. His followers called him Father. There was also a political party, the Circle, whose objective was also liberation from colonial rule. The Circle was so named because the sphere is the shape of our globe which embraces all, irrespective of creed, caste or color. When Independence was won, the Circle became the cradle of the new nation, accommodating within its capacious fold the myriad dreams, and hopes, and aspirations of all its people. The Circle was for everyone, and everyone was for the Circle. The leadership of the country, which together with the boon of freedom had been afflicted by a murderous Partition, devolved on the spiritual son of the Father of the nation. It was a crushing responsibility and, for all the foibles that hindsight has attributed to him, he did a creditable job in keeping together a nascent nation more populous and diverse than the EU. After him, with brief intervals, the mantle of leadership fell on his daughter, who remains among the most controversial politicians, seen by her admirers as a Ma Durga who liberated a neighbouring nation, and a champion of socialism, and impugned by her critics as an autocrat, the initiator of the licence raj which stifled enterprise, and the perpetrator of an Emergency which gagged all opposition. With remarkable resilience she rebounded following an electoral defeat and after her assassination the baton of command was passed on to an amiable aviator who took the job for Mummy. It was clear that the erstwhile all inclusive Circle was becoming an exclusive Family Circle, with a trusted retainer brought in as a stand in when required. Today the Family Circle comprises Mother, Son, and Daughter, even trusted retainers having jumped ship, with little hope of salvation after electoral debacle after debacle. From being an iconic buttress of democracy, the Circle has become the butt of jokes on Twitter and Facebook. The Circle has come full circle and redefined itself as the zero. Yet, to borrow Wordsworth, Men are we, and must grieve when eve

Be peace in me. Om Peace Peace. Peace implies order. Departure from order is a disturbance. Since nothing is fully in order, we cannot get rid of disturbances altogether. In that case, the degree of disturbance plays an important role. The more the disturbance, the less peaceful we are. We have a dual nature: static and dynamic, both acting at the same time. At a given instant, the body may be static, but the mind is dynamic. In the language of science, we can say that the mind is itinerant, while the body is localised. The Bhagwad Gita says, and we also know, it is difficult to make the mind localised. If we can control the mind, then we can regulate peace in ourselves. If we are peaceful, then we can influence the state of peacefulness around us. If we are powerful or influential, the range of our control is widespread. The Bhagwad Gita again has a prescription as to how we can be peaceful. Knowledge and self control can lead us to a peaceful mind. When we have an abundance of peace in ourselves, it automatically diffuses to the surroundings. Diffusion is a natural process. It flows from abundance to scarcity. However, it is not a free flow. It can encounter disturbing barriers. If disturbances are minimised, then diffusion is smooth. Self control is the biggest challenge for anybody. The biggest impediments in the process of self control are desire, greed and anger. The Gita prescribes two kinds of human nature divine and demoniac. The degree of self control is more in divine people. A divine person is insensitive to the dualities of nature. His reactions are cautious and prudent to the changes. However, demoniac people can be deceitful and egoistic. These people are not at peace, therefore, no positivity comes from them. However, there are instances of transformation, and even complete transformation. It can happen in a positive environment. It is not strange, therefore, to see a bright speck and streak of light in a dark cloud. There is a scientific reason, too. Clouds have water molecules. These molecules interact among themselves and, as a result, there is molecular excitation. This process is not unilateral. The de excitation that follows emits light. From this we can draw a parallel in life. Intense arguments, although appear to be irritating sometimes, ultimately pave the way for new knowledge and innovations. War destroys peace. It sometimes makes us feel helpless. It appears as if some sort of destiny controls everything. Perhaps destiny is wri

Time, the private sector has the opportunity to invest and give a push to innovation and build a lucrative market for climate smart industries. With government and private initiatives, there is a dramatic drop in the price of clean technologies that are driving businesses to make climate smart investments. Emerging markets have an opportunity worth 29.4 trillion in climate investment between now and 2030 across six urban sectors green buildings, public transport infrastructure, electric vehicles, improved management of water resources, renewable energy, and better waste handling, states an IFC analysis. A majority of the emerging markets are solar rich, infra poor countries. The countries face a massive tussle between rampant development using traditional fossil, internal combustion fuels and achieving Nationally Determined Contributions NDC. Every year, there is a need for 4 trillion to counter the most significant greenhouse gas emissions from these emerging markets. Here the Paris Accord allows them to offset the same by investing in new green technologies and opening up new possibilities. Here are some of the steps to augment investment in emerging markets: Clear Transition Policy Shifting from coal based to solar based energies requires both funds and a robust framework. For instance, Germany allocated around 55billion to shut down 40GW of coal power by 2038. Similarly, South Africa will transition away from 38 GW of coal power using the 8.5 billion from the US and Europe. India has around 205 GW of coal power to be phased out by about 2050. To achieve the same, India needs an additional 2 billion per year between 2025 and 2050. The democratisation of Green Investments Green investments need to be democratised and moved beyond governments and private companies. People need to be personally involved in understanding the importance of switching to green energy and actively taking action towards climate change. For creating such awareness, there is a dire need for expenditure on communication and education on these subjects. People need to be made aware of the alternatives and how their adoption will benefit them and the coming generations. Green Ecosystem Akin to the startup revolution, there needs to be a huge impetus in creating an ecosystem where simplified, protected, and cumulative finance is developed along with mentorship, research opportunities, hedging and ancillary services. There is a need to create a stock market scenario involving fair and

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 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 wellbeing of others and inspired people to follow the right path he is also known as liberator and protector of liberating people from suffering. At same time Jesus performed many such miracles due to which he was not only called the messenger of God so his birthday was celebrated as Christmas. On this day all schools and colleges and government and private offices have their holidays. The history of this holy Christmas celebrated with joy and cheerfulness is associated with birth anniversary of Jesus Christ. Birth of Jesus Christ had already been predicted that a man on earth would be born who would grow up to be an influential king and his kingdom would have no limits and he would be 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. Is a journey that we must traverse and stay committed to. During the course of this journey however, we need to prioritize up skilling women for an equitable digital future. This requires a multi-faceted approach that addresses access to education and training, promotes diversity and inclusion, and provides support for female entrepreneurs. It is time to move towards a world where women no longer play a supporting role but are at the frontline holding the reins of their careers and the nation economy. Same time the kinds of moments lead by him also rationalize his scientific perspective. Various issue brought by Ambedkar are having scientific perspective in his views, thoughts and moments. Babasaheb during the various activities, he di

Also requires finance that mitigates or underwrites risks and combines international holdings, domestic sources, and tax holidays. Easy finance options will further enable wide scale adoption of climate technologies. It is also a reasonable opportunity from an investment point of view. India as a Green Leader in Emerging Markets India can assume the leadership space in emerging markets and become a green leader. All it needs is decisive leadership and actionable plans. It has the added advantage of opportunities like human resources, space, technology, political leadership and investments. Conclusion There are ample opportunities for climate investments in emerging markets given their share of greenhouse gas emissions. Many countries are making efforts to progress in their goals by amending policies and improving investments. However, more can be done like targeted public finance, elimination of counterproductive policies, providing right incentives like carbon pricing and market responsive support mechanisms. It will help in setting comprehensive long term targets that are achievable as well. The Global Hunger Index GHI 2021 Report proved to be a rude shock for India. The country position dropped to 101st from the preceding 94th for the year 2020. What is more surprising is that our country is lagging behind others like Bangladesh, Nepal and Pakistan that are otherwise eons behind India in developmental parameters. Despite the fact that the Government of India is executing well planned hunger annihilation schemes and projects like the Mid Day Meal Scheme MDMS, the Antakya Ann Yolanda, and the Annapurna Scheme amongst others, the GHI 2021 report came as an upsetting eye opener for the gatekeepers of nutrition. While it is time to introspect on the implementation of this plethora of schemes on the ground, the solution to improve the status of nutrition in this country is right before us, namely the Companies Act 2013. The Union Budget allocates an annual fund to the Government of India, private fundraisers and various NGOs to fight hunger. Amongst this, one of the least utilized resources includes the funds given out by Corporate Social Responsibility CSR departments of corporates and multinational companies operating in India. CSR under Section 135 of the same Act states that each organization with a net worth of Rest. 500 cores, or a turnover of Rest. 1,000 cores have to invest at least 2% of their profits in various social welfare activities which includ

Have surfaced in the news for misusing allocated fund while such organizations should be rightly called out, the complete cessation of funds on food and nutrition should not be done. There are an ample number of organizations that are operating day and night to provide food resources to people in need. Lack of investment in their projects from the side of corporates discourages them to take on food related initiatives, which further pushes the country into a chronic hunger crisis. Issues like hunger and starvation affect the functionality of our entire society. Therefore, they must be dealt with, with mutual cooperation and collective accountability. Food and nutrition as a whole cannot be ignored as it is the basic survival resource and requirement for a person before anything else. 18 cores and counting is the figure of people who are undernourished in India. Now the question that arises is how can this sad state of affairs be changed in this country What is the road ahead One has to understand that hunger cannot end in a day, month or even year. It takes a considerable amount of time, energy and funds that are to be invested in order to tackle undernourishment, hunger and related illnesses and diseases. Thus, the need of the hour is sustainable, concentrated and continuous efforts to tackle the hunger epidemic. If multi national companies and corporates that are operating in India are mandated to spend a certain fixed percentage of their CSR budget on food centric projects, a big change can be brought in the direction of battling chronic hunger. If the government, corporate world and non profit organizations work at the same pace towards the annihilation of hunger in the country, there would not be a single individual going to sleep on an empty stomach. The Union Budget of 2021 2022 was historical with the allocation of 50,000 Crores into the National Research Foundation NRF over the next 5 years. The objective of allocation of this significant amount towards Research and Development R&D in the country came at an important time where all departments in the country realise that we needed to invest in Science to pave the way forward into self reliance in multiple sectors ranging from Agriculture, Sustainable energy, Medical technology Medtech and more. The Science and Technology Clusters located in cities like Bengaluru, Bhubaneswar, Delhi, Hyderabad, Jodhpur, and Pune will work in areas of national importance, leveraging the existing strengths in geograp

Today Topic Start from your error if you see our Video than Continue Type your mind auto scroll video point by point here. So now start evaluation of type dest scripts in English. Nature of mistakes. Half Mistakes the following errors are treated as half mistakes Spacing Errors where no space is provided between two words, e.g. Ihope or undesired space is provided between the words or letters of a word e.g. hope I have, I hxxave. For every spelling error committed by way of repetition, or addition or transposition or omission or substitution of a letter letters, e.g. the word spelling typed as seeplings etc. Wrong Capitalisation Wrong use of capital letter for small letter and vice versa. NATURE OF MISTAKES Full Mistakes The following errors are treated as full mistakes for every omission of word. See I provide you this sentence Typing Test Accuracy is main point of GDCE Typing but you type Typing Test is main point of GDCE Typing figure. For every substitution or replacment of a wrong word figure I provide Typing Test Accuracy is main point of GDCE Typing but you typed Typing Test Accuracy this main point of GDCE Typing For every addition of a word figure not found in the passage just this I provide you Typing Test Accuracy is main point of GDCE Typing but you typed GDCE Typing Test Accuracy is main point of GDCE Typing. Biotechnology DBT deserves a special mention due to the impact that it has brought about in the field of industry academia partnerships, targeted funding, technology transfer, IP management, etc. which has resulted supporting more than 1016 start ups, 60 bio incubators, 202 intellectual properties and 146 products over the last 9 years. This is also one of the unique government supported initiatives that has taken multiple ideas through all the stages of concept to commercial location and continues to attract more start ups and investors not only from the country but from around the world. Historically, long term trends in case of patent filing for the medical device sector in India show an overall increase in patent filings during 2005 to 2014 with an exception during 2008 to 2010. When the patent filing trends for the last 10 years were anal ysed, it was observed that the number of patent filings in the medical device domain has roughly doubled. We have witnessed maximum patent filings in the field of medical devices in the last 10 years, with an average 8% increase in the last decade. The estimation indicates the gradual and consistent

Pharmaceutical sector in 2020, which is a testament to the resilient human spirit of innovation despite the pandemic posing a number of challenges. The Indian healthcare industry which includes medical devices, medical imaging, in vitro diagnostics, digital health and pharmaceutical sectors is estimated to become US 96.01 billion in 2025 as per indicators from Frost & Sullivan analysis. Supporting the scientific acumen of the country, specifically in the medical devices sector, the Gobi has provided the Production Linked Incentive PLI Scheme of 3,420 cores between FY21 to FY28 for boosting domestic manufacturing of medical devices. To add to this, the layout and financial assistance associated with four medical device parks have been established to support the local development and manufacturing of medical devices at Himachal Pradesh, Madhya Pradesh, Tamil Nadu and Uttar Pradesh. As per Frost & Sullivan report, the medical devices market was valued at US 394.4 billion in 2020, and is growing at CAGR of 6.3% 2021 2025, which is higher than the growth rate of the overall healthcare industry. As per findings from NITI Analog Investment Opportunities in India Healthcare Sector report of 2021 it was seen that India imports a large part of its medical devices to meet its current requirement. In 2019 20, India medical devices imports stood at US 1766 million against exports of US 986 million. The Frost & Sullivan report says India has around 800 medical device manufacturers with only around 80 companies having a turnover of over USD 5 million. India also exports quality medical devices to multiple countries like the USA, China, Germany, Singapore, and France to list a few. The list of countries where India exports medical devices and consumables is constantly increasing due to significant push in research and development as well as working towards meeting the global quality standards. As per Frost and Sullivan Report, Indian Match companies have developed patent pending designs for ligating clips with an innovative design that provides a secure grip in surgeries, sutures that help prevent post partum hemorrhage and domestically manufactured anti microbial gloves which enhance patient and surgeon safety by preventing the spread of infections through a non leaching antimicrobial technology, patented designs for arthroscopy products for knee and shoulder procedures, etc., to list down some of the recent innovative solutions that have been brought to the market and i

The National Testing Agency issued a public notice last week announcing that it will be conducting the Common Universities Entrance Test CUET for the 2022 23 academic session. This will provide a single window opportunity to students to seek admission to undergraduate courses in any central university across the country. What is perhaps not in common public knowledge is that this idea, albeit in the form of the Central Universities Common Entrance Test CUCET, was mooted and successfully implemented as early as in 2011. In a verdict that offers hope to accident survivors, and sets an example for lower courts, the Supreme Court counseled judges to take a liberal view in awarding compensation to those grappling with 100 disabilities. In awarding about Rest 1 core to a 17 year old boy left bed ridden after a 2010 accident, SC calculated his future loss of earnings, treatment expenditure and destruction of other life prospects. But the 12 years taken for the dispute with the insurer to reach closure is the awful souring note. Only a fraction of motor insurance claims rose every year reportedly around Rest 10,000 core are settled without dispute. Contrast this with data from the Union road transport ministry that estimates socio economic costs of road accidents in 2018 at Rest 1.5 lakh core. Few victims possess resources for lengthy legal battles, and they face insurance companies who have a battery of lawyers. It gets worse. Road accidents, which caused 1.3 lakh deaths in 2020, are a subset of the 3.75 lakh accidental deaths caused by fires, electrocution, drowning, structural collapse, factory accidents etc. These big numbers underscore not just the need for reforms to humanely compensate accident victims but also to prevent accidents from happening. First, the legal architecture and infrastructure require upgrades. Road ministry new rules making detailed police investigation of all accidents mandatory from April 1 within a 90 day timeline raise hopes of faster settlement of compensation claims. As neutral intermediaries, the police is expected to guide motor accident claims tribunals MACTs impartially. But MACTs are backlogged with 9 lakh petitions, a third pending over three years. Appeals to high courts take even longer for disposal. This has forced SC to propose an appellate tribunal. However, most tribunals have also disappointed. Second, fixing tortious liability on public and private authorities can achieve deterrence against negligent conduct. SC paltr

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Compensation has made a tepid start in the direction of class action suits. No wonder, because consumer courts are hopelessly backlogged and make this reform a non starter. The system does serve citizens that the depressing big picture. Assam and Meghalaya have signed a pact that resolves their interstate boundary dispute for six out of the 12 areas of differences. Recall that Assam has such boundary disputes with most of its neighbouring states that were carved out of undivided Assam. And these disputes have often boiled over into serious clashes. This was exemplified by deadly skirmishes between Assam and Mizoram police forces in July last year that left six Assamese policemen dead. Keeping these disputes festering has neither been in national nor regional interest. But solving them has been tricky given that diverse ethnic populations of the region steadfastly hold on to their traditional cultural boundaries as opposed to constitutionally defined boundaries. The former date back to colonial times, whereas the states of Nagaland, Meghalaya, Mizoram and Arunachal Pradesh were carved out of Assam only in the 1960s and 70s. In fact, people residing along the Assam Meghalaya border have long held two voter IDs corresponding to the two states. Last year Assam and Meghalaya formed three committees each to look into their border dispute and asked locals to choose one of either state. With that process completed, the Survey of India will now demarcate the boundary as per the agreement. While this could become a template for resolving other border disputes in the Northeast, it true that the Assam Meghalaya case was a little different state governments made claims but locals lived side by side. But in the Assam Mizoram and Assam Nagaland disputes, there are allegations of encroachment into reserved forest areas of Assam, making resolution difficult. At the heart of the problem is the huge pressure on land combined with cultural sub nationalism. Nonetheless, all states in the region must make concerted efforts to resolve interstate border disputes. This will not only help develop Northeast and actualise India Act East policy, but also prevent an adversarial China from fishing in troubled waters. Earlier this week, the central government tabled the Criminal Procedure Identification Bill, 2022 in Parliament. Replacing a similar colonial era law, the Bill enables the police to collect fingerprints, photographs, iris scans and a range of biological and identity samples

Here, the umbrella is an accessory of love not lordships. Open chhatas dot the VM 57 acre velvet lawns and woods, come rain, shine or neither. Their protection is sought from prying eyes. Victorian may be the chosen prefix of prudery, but Kolkata romancing couples feel more secure here than other public spaces. Last Friday, at the Kolkata Literary Meet, held as always on these totemic grounds, Jayanta Sengupta, the monument custodian, spoke of how the VM had become an actuary for love. His predecessor had advised him to leave undisturbed any open chat he might find on his rounds. Earlier curators were less forgiving. One even walked around with a long stick, dislodging the ubiquitous umbrellas and the embracers underneath. That instrument of embarrassment has happily been end into involuntary retirement. Of course, Dr Sengupta gets letters of tight assed indignation against such couples destroying traditional family values. Shown these, the commandant of the gun toting CISF, which guards the VM, countered, We are not the moral police. A lesson for the Mumbai corporate handling the Dada Five Gardens, which too harbor hordes of cuddling cup pals. He replaced the parks old, lover friendly wooden benches with concrete single seaters set primly apart. But the victims were geriatric residents of the surrounding Parsi Colony, who gathered every evening for close comfort on those convivial benches. The new arrangement deprived them of camaraderie as well as kaumi gossip since their companions were now beyond hard of hearing distance. As for the killjoy corporate intended targets, the cup pals loved the single seaters. They now canoodled khullam khulla on each other laps. The idea of time is not easy to grasp, its nature is a great mystery. All actions and events that happen are ordained to follow a linear order of time; they have a beginning, peak and an end. Ancient Indic scriptures have used the word Kaal for time. According to Vaisheshik, one of the six theist schools of Indic philosophy, founded by Maharshi Kanad, who proposed the atomistic approach to understanding the universe, kaal is an abstract entity. It is one of the nine kaaran dravyas, causative elements of creation. They are: mann, mind; atman, consciousness; kaal, time; and disha, space; and the panchbhutas, five elements akash, ether; vayu, air; agni, fire; jal, water; and prithvi, earth. Prashastapada, the famous commentator on Vaisheshik Darshan from 500 600 BCE, spoke about kaal to be eka, one,

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For a reason and the only reason for time to exist is so that everything does happen at once. Talking of the qualities of time, Maharshi Sushruta said that time is swayambhu, it just there; Anadi madhya nidhanah it is without a beginning, peak and an end; and Sookshmatam kalaam na leeyate it does not stop in subtlest fractions. Time is quantised for practical purposes of planning and execution of all activities. Another theoretical physicist, Carlo Rovelli, putting forth his idea of time, has stated that it is the human brain, not just fundamental physics that determines what we call the flowing of time and the sense of the speed at which it flows. The term pace time continuum refers to the interpretation that time and space are without a beginning, peak and an end and are in continuity. Time does evolve into anything; it just there, all, at once. Modern physicists believe that time does not flow, it just is. This view of time, according to Paramahansa Yogananda, is consistent with the philosophical view mentioned in the Bhagwad Gita: God is the Eternal Consciousness, unchanging and indivisible, in which the illusions of time, change; and space, division; present an infinite variety of forms interacting in a progressive mode of past, present and future. The path to purchase has become increasingly digital first with Indian masses shifting to online shopping, and it is now expected to remain in the long term. As per reports, the Indian E commerce industry has been on an upward growth trajectory and is expected to reach $111.40 billion by 2025 from $46.20 billion in 2020, growing at a 19.24 CAGR. As more transactions happen online, businesses invest more into their capabilities to win the digital first consumers. They accelerate digital payments, use analytics and AI in their operations, modernize through technology, and make convenient and quick delivery. However, consumers expect their experience to be as easy and convenient as in person shopping when it comes to online shopping. Easy checkouts emerge as one of the critical components that can help businesses enhance the user experience on their portal or the interface. Nearly 70 of buyers abandon their online shopping cart before purchasing, even though they are highly potential buyers. 60 of them drop out as they expect a frictionless & swifter checkout experience. The unavailability of such experience leads to cart and checkout abandonment, forcing D2C companies to give up on their sales at the last

Stage to be as easy as possible in this ultra connected age. They want to avoid the efforts of filling in their shipping and billing details or remembering resetting the password multiple times for every website. Meanwhile, a checkout page for digital first businesses is where window shoppers become paying customers. So, offering shoppers numerous payment options can help businesses to boost their conversion rates while encouraging customers loyalty. Unfortunately, many online players limit their payment options, which reduces the number of customers willing to make purchases from their preferred mode which consequently affects the number of transactions that can be carried out. This leads to high impact checkout abandonment. Inability to provide personalized checkout experience Today, most consumers are online, making choices and purchasing everything from food, clothes, and services through digital platforms. To win today online commerce battlefield, online businesses must analyze every part of their customer journey to ensure a flawless and personalized user experience UX, including the checkout. Unfortunately, many businesses lack the critical component of providing the easier one click checkout. Untimely delivery In this age of instant gratification, customers expect everything to come to them instantly. The concept primarily resonates with millennials and Gen Z audiences. They are getting less patient when it comes to waiting for their online orders to be delivered or receiving replies to their post sales and return requests. The platforms offering flat or standard shipping options with no assured delivery dates can lose customers to other websites. Redirecting customers to a different checkout page Businesses need to have complete control over the entire checkout process to make it easier for customers to make an online payment. After working so hard to get people to your website, it makes no sense to redirect them to another website to pay. In this case, customers feel like they are giving their money to a business other than the one they are buying from, or their payment details might get compromised. This may lead to a shrink in the customer base. Way forward to increasing conversions With online shopping growing day by day, the competition is only becoming fiercer. Digital first brands that can optimize their websites for conversion will be able to stand tall. They need to redefine their approach to sales and marketing that focuses on developing

Checkout will be the last thing on their minds! Therefore, brands need to integrate a faster checkout with the same look and feel of their website to help the customers feel connected. Timely shipment delivery updates Businesses can leverage AI to gather information about the estimated delivery date of the shipments. By giving the customers a clear understanding of when they can expect their purchases at the checkout stage, digital first businesses can win their trust, improve their conversions and emerge as a reliable brand. OTP based solutions and address Intelligence Almost every 5th buyer drops off because of being pushed to fill in address details again and again on the website they shop from. Getting access to a single click OTP based vault can stop them from dropping off while purchasing. Once the OTP is confirmed, AI based tools can auto fill the buyers details from the brand database, removing the cumbersome filling inputs manually. Conclusion The checkout page is the final conversion phase for any online shopping platform. With new age SAAS based logistics and fulfillment platforms simplifying shipping solutions for the emerging brands with swift checkout processes, sellers can now take their conversions to newer heights. With customer data now at their fingertips, digital first brands can now manage to unlock new customer relations and valuable insights to scale up their operations with efficient business management. The last decade has witnessed a fundamental shift in the way we interact and utilize social media platforms. Indian audiences are not different in adapting well to social platforms, more so in the past year. Today, people spend most of their time on social media platforms, watching videos, commenting, creating, and sharing content. Powered by the democratization of the internet through smartphones and affordable data plans, anyone, based on their passions, can create content online or is creating content. A new cohort of digitally savvy entrepreneurs is now leveraging their interest and skills to create communities and usher in a new era of storytelling and commerce. These are the creators, and they are leading the shifts towards the passion economy. Passion for entrepreneurship As India becomes a large market for social commerce, the passion economy is producing many entrepreneurs in India. A growing number of platforms such as Integral, Facebook, Sub stack, Clubhouse, etc. are empowering people to build a scalable business around

A block chain based evolution of the World Wide Web, Web3 is poised for exponential growth in India in years to come. Going by the projections in a recent FICCI Ernst & Young report, Web3 and block chain can add a whopping $1.1 trillion to the country GDP by 2032. Buoyed by the rapid adoption of new age technologies and a growing startup ecosystem, India is set to emerge as a key player in the global Web3 landscape. We re all set to make it big The demand for IT professionals in the country has been rising steadily over the years. We have witnessed a rapid surge in demand for digital skills in emerging tech domains like artificial intelligence, information security and block chain as a result of the massive shift of businesses towards digitisation and automation. The potential is enormous with India home to more than 450 Web3 startups, which have raised $1.3 billion in funding in two years, as reported by apex industry body Nasscom in October. Nasscom has observed that India Web3 growth is riding on its enormous pool fogless and millennial people, who constitute 77 per cent of the population. The World Economic Forum has also estimated that investment in up skilling can boost the Indian economy by $570 billion by 2030. Talent crunch poses big challenge This huge opportunity, however, also presents a formidable challenge. The tech industry is clearly struggling to keep pace with the growing demand for Web3 and block chain services on account of a dearth of an employable workforce with the required skills to cater to the growing needs of businesses. Though India digital talent is growing five times faster than its core tech talent, the demand supply gap for digital talent is expected to increase by over 3.5 times by 2026. Raising this concern in a recent report, Nasscom has pegged the tech talent demand supply gap at 21 per cent and rightly stressed upon the need for academia industry collaborations to introduce up skilling and certification programmers in Web3 and block chain. Let join hands to plug skill gaps Since IT has become indispensable to all industries, building an industry ready talent pool in tech services can make all the difference in arresting this trend and propelling the tech sector into a fast growth trajectory. In fact, I feel that going a step ahead, the public and private sectors should join hands to bridge these skill gaps by nurturing a highly competent resource pool so as to facilitate a vibrant and flourishing business ecosystem in t

No longer have to go out in search of better avenues. Considering its immense potential as a significant contributor to the GDP, there is a need to acknowledge the role of Web3 in nation building and turn it into a veritable movement by aligning it with the avowed objectives of Aatmanirbhar Bharat, Start up India and Digital India. Recently, our Honorable Finance Minister Normal Sitharaman Jib commenced her budget speech by calling it the first budget of Amrit Kaal. What was particularly interesting is how the Hon blew FM noted that the seven key priorities including infrastructure investment, reaching the last mile and inclusive development are set to complement one another and act as the apt rishi to guide us towards the Amrit Kaal. The Budget 2023 accurately captures the hope filled sentiment of the common Indian who is content with the status quo, but also, firmly believes that our country has much more potential. Despite several global headwinds throughout the recent few years including the Covid 19 pandemic, Russia Ukraine war, and India own concerns with maintaining economic stability in the South Asia region, India has continued to prove itself as an economic bright spot for growth and investments. However, that is not the peak of what India can achieve. It is no doubt that India is still within its PPF Production Possibility Frontier, and there is immense scope to reach a state of higher maximum productivity and efficiency. India revenue per employee RPE one of the wider metrics to gauge productivity has been falling from 2019 to 2021, and the sector wise RPE shows that the manufacturing sector faced a larger brunt of this as it faced a 28 percent decline in average RPE. India labor productivity growth has also shown similar trends, with faltering witnessed even in years preceding Covid 19. As India seeks ambitious growth targets, for economic industrial complex to continually contribute to it, enhancing productivity seems to be the need of the hour. It the Asthma eighth rishi for the Amrit Kaal. Therefore, it critical to analyses the current state and trends of the productivity of our economic complex, and accordingly develop implementable interventions. Available literature on economic development such as the Three Sector or Fisher Clark Kuznets Hypothesis suggests that production in a country shifts from agriculture to manufacturing sector first, and then to services sector. This could be an underlying reason for why India has seen lower levels

Prioritization, and a unique affordability challenge. Indian industries and services sectors thus require efficiency and productivity as a priority to not just improve their competitiveness in the global marketplace, and profitability, but also align their trajectories to the economic ambitions of the country. In this regard, Government can also undertake a comprehensive role in enhancing the focus for prioritizing productivity and efficiency. A systematic two pronged approach can be deployed for this, with one prong focusing on the large enterprises to enhance their awareness, incentives and responsibility towards making their enterprises more efficient and productive, and the second focusing towards with measures enhancing awareness and affordability for for undertaking measures to improve efficiency and productivity. The recently announced revamped version of Manufacturing scheme is a step in the right direction by the Government to enhance affordability of external interventions for enhancing efficiency and productivity. Large scale and efficient implementation of the scheme, however, will be the key factor which results in value realization. Similarly, the Government should also adopt productivity as the Asthma Rishi for the Amrit Kaal and strategize a manner to gauge, prioritize and support productivity enhancement measures by large enterprises in the country. The National Productivity Council in this regard can play a robust role, in commissioning knowledge periodic reports which can provide an institutional barometer to gauge efficiency across large enterprises, as well as work with industry chambers for prioritization of productivity and efficiency in corporate strategies. Total trade between India and China crossed, which stood from China reached all-time high at. Overall goods trade deficit of India with China rose to the same period, India trade balance deficit with all trading partners increased to US $191.05 billion. It thus suggests that China continue to account for 38 of India trade deficit. Trade in food grains between India and China was subdued due to market access issues. A noticeable increase in cereals trade between the two countries could be seen from the second half of 2020 Figure. China started importing ever more quantity of food items from India by relaxing some of the market access barriers. As a result, India became 9th largest source of cereals for China in 2021 from a negligible player earlier. Similarly, From Indian point o

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Scope to further fuel their entrepreneurial spirit. Our aim at Amway is to create a robust ecosystem that provides an avenue for entrepreneurial aspirants to own and operate their own business based on interests and passions they follow by providing product solutions to their communities online and turning passions into prosperity. We believe as these passion preneurs continue to rise, the businesses partnering with them by lowering the barriers to entrepreneurship will grow in value. The advent of creators has given way to a whole new economy, one that is still at a nascent stage in India. It will be exciting to witness the next 500 million internet users carving out their niche using social media platforms. Welcome to the passion economy! Gig Economy moves up gear in the digital era If one follows the evolution of work and workforce, the gig economy has been one of the breakthrough trends in the past decade. As online marketplaces and platforms came to be, they paved the way for the gig economy, providing exciting opportunities to be your own business and set your own time. They might not have represented passions, but they lowered the barrier for many people, especially women, to enter the workforce with the benefit of flexibility. Further, many employed in the regular workforce, work as freelancers to supplement their income. Aided by the platforms and uncertainties in the job market, the trend is here to stay. It is evident from the recent reports that the gig economy has the potential to touch up to 90 million jobs in the next eight to 10 years in the non agriculture sector alone. As the pandemic struck, even gig workers were impacted. Over time, instead of trying to get back to business as usual, they have been looking for a new way forward. In the past year, especially, there has been a silent convergence of opportunity, social media, and technology, paving the way for new entrepreneurs who are making a living doing what they love. Utilizing their passions, people from across regions are earning a living from the comfort of their homes, using just their phones and the internet. From cooking their best nutritious recipes to giving make up tutorials, many are building communities around health, fitness, adventure, cooking and beauty to turn their passions into livelihoods. In the past year, we have seen a significant surge in people exploring the business opportunity with Amway. It is impeccable to see how all our gig entrepreneurs are building onlin

Social led commerce ecosystem the social commerce ecosystem with deeper digital adoption, consumers today are more open towards shopping online, a trend further accelerated by the pandemic. However, even with over 570 million internet users, only 100 million transact online in India. While the data represents a huge opportunity for brands across sectors, it also begets the question what factors keep people from transacting online According to multiple reports, one of the biggest inhibitors to online shopping is the missing human touch point and consequently, the lack of trust. Social media today plays an intrinsic role in influencing people opinions, desires and even aspirations. Enter creators. Leveraging their online communities based on their passions, they enable consumers, more so beyond the metros, to discover and gain access to shared passions. Social commerce is a powerful format and requires the right business model to scale. Hence, brands and platforms must support and equip creators or passion preneurs with guidance and personalized digital tools helping them scale their online community while also building a sales pipeline. In India, Amway is up skilling its direct sellers through digital training programs along with innovative social and digital tools, helping them bolster their online engagement. The National Mental Health Survey of India in 2016 found that 1 in 20 people in India suffer from depression and productive age groups from 20 50 years of age are affected most! Economic burden of mental disorders has been huge with mental disorders affecting 792 million people worldwide by the year 2017 and rapidly growing through the pandemic. Mental Health has an impact on morbidity and functionality and directly affects quality of life and productivity. People with severe mental health conditions die prematurely as much as two decades early due to preventable physical conditions. Statistics suggest that depression tends to be more common among women than men. Depression and anxiety become more common as people get older. People with severe mental disorders are especially vulnerable during emergencies and need access to mental health care and other basic needs. Looking at the statistics can be alarming, but there is hope in the future as organizations, communities and governments are cognizant of the fact that this condition needs to be addressed. The National Mental Health Policy has envisioned a plan to promote mental health, prevent mental illn

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All of us by increasing quality of life and improving productivity at work and have a tremendous impact on family life. Mental health is the hidden treasure that could transform the fortunes of families, organizations, communities and countries. This means not just a bigger GDP, but a bigger GHI or Gross Happiness Index too. To achieve this, we just need to take conscious, simple steps and stigmatize the entire approach to mental health. Using positive psychology is one of the very basic routes to achieving a balanced mind. Positive Psychology is a scientific approach to study human thoughts, feelings, and behavior, with a focus on strengths instead of weaknesses, building the good in life instead of repairing the bad, and taking the lives of average people up to great instead of focusing solely on moving those who are struggling up to normal. We have been using positive psychology while working with workforces to enhance their experience at work which is reflected in their family life as well. It is also important that as a society we are able to talk about feelings. Talking about your feelings can help you stay in good mental health and deal with times when you feel troubled. Some of the simple things that we can do as a community to enable positive mental health are simple activities like keeping active. Movement ensures hormonal balance with modulation of serotonin, cortisol and various other hormones. This enables an individual to be mindful and aware, help rest well and have a balanced mood. The right nutrition is an impactful trigger, which can alter one behavior and thereby impact the mind. Asking for help either from the family or from professionals when an individual feels vulnerable is an attitude we should inculcate as a society. And of course, taking a break sometimes helps the mind to unwind and open up some space to encourage positive thoughts. Therefore, it would be right to say that simple steps that we take as individuals towards positive mental health can have an huge impact on our society. Web3 and NFT games have now become a growing topic of conversation among netizens. Play to earn has built a whole new paradigm for generating real world value from gaming items and digital commodities through the use of non fungible tokens NFT, which are based on block chain technologies. Therefore, people who are inclined towards gaming have now entered NFT space with the help of NFT gaming vibe. Since play to earn titles are now generating latest bu

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The investments continue to happen in India resulting to robust growth of the Web3 ecosystem. Taxation Uncertainty As we all have witnessed remarkable growth of Web3 space, the upcoming crypto bill will result in adding a layer of legitimacy to digital currencies in India. According to the government latest income tax guidelines handed down in the recent budget. the profits on crypto transactions will either fell under business income or capital gains depending on the nature of transaction and tenure. Therefore, it is a huge relief to see the Indian government adopting a more progressive approach to innovation. And by bringing in taxation the government will legitimize the industry to a large extent. Rug pulls in Crypto space Frauds and scams happen in every industry, so does in the crypto space. The pump and dump schemes commonly known as rug pulls takes place when developers illegally takeoff investor money and abandons the project after allocating a huge amount to a fake crypto project. Thus, such projects are generally created by people with malicious intent. Hence it is important for investors to do a detailed background check before investing in any project and be very much aware of cyber criminals who intend to drain out the invested money. Experienced team is better than young teams Young talents do have a lot of potentials, but when it comes to such an uncertain industry such as web3 one should always opt for experienced people. Therefore, when companies hire young people working on their first ventures face lack of needed experience causing additional burden to the managing community that further result in project fails. As a result, many Web2 companies are looking to transition to Web3 but fail to understand that Web3 is a completely different ecosystem and not only is the tech different, but the core values of community are different and hence product thinking has to be driven from a very Web3 native perspective. Rewards: Web 3.0 and NFT gaming in general provide a slew of advantages, especially as the industry grows in popularity and creativity. The following are some of the primary incentives or perks they offer to excite content creators, users, collectors and fan communities. Great engaged community On many levels, the Web 3.0 ecosystem is distinct, but the most important is the community level interaction that is drawn from the space underlying values. The NFT community is a place where people engage their time by sharing and working on id

Are successfully utilizing block chain technology for a long time therefore they have created this community of creative content creators, collectors and loyal fan base. At the same time, significant influencers and industry figures in related industries are progressively identifying and betting on the web3 & India space, creating much needed buzz among their followers and the public. Massive profits to be made crypto punks were created for free only needed to pay gas fee and are now worth millions of dollars. India buyers and investors have made a lot of money, and it has transformed their life entirely. When beeple India sold for 69.3 million last year, it transformed the way the world looked at digital collectibles. There are numerous ways to profit from India's, including creating and selling your work, which can include art, music, memes, audios, and videos, as a digital asset as India's. One can also trade India's by buying and selling them at a profit, which necessitates a thorough understanding of the piece in order to profit from resale in the future. Another way to profit is to play block chain based games, which allow you to buy in game items in the form of India's, which can then be traded in the secondary market to make money. Crypto kitties are one such game, and its India's are currently extremely valuable in the market. Livelihood India games, such as axie infinity, process billions of dollars in transactions each month and provide a sustainable income for many gamers. This is very popular in the Philippines. When gamers purchase in game assets as India's, they gain ownership and portability, allowing them to move them to wallets and trade them with other users or, more likely, between different games. As a result, gamers have the ability tocapitalise on supply and demand in the secondary market and monetize their digital assets. Finally, the web3 and India space has already made a lot of noise in the world, and there are a lot of prospects for ordinary people like you and me. It also spawned a fair portion of the benefits and concerns that come with web3.0 and related digital collectibles. Hence, it is up to you to weigh the benefits and drawbacks before entering this ecosystem in search of opportunities. Today, Microsoft teams, Google meets and zoom meetings, hybrid working models, and digitization are turning out to be the new paradigm for working professionals. What does it mean for students who would be joining the workforce in the fut

If employees are likely to leave for a better job, businesses are less likely to invest in their lifelong training. However, if we continue to contribute to this shift, we will receive the benefits. Digitalization and globalization have been liberating and uplifting for individuals with the right knowledge and abilities. In this technologically oriented global age, the next generation of young citizens will collaborate to progress an increasingly complex society rather than merely seeking work. Creativity, empathy, perseverance, and entrepreneurship, as well as the ability to move forward, will be required. The need to develop the capacity and motivation for lifelong learning is the most obvious consequence of a world that demands learners to constantly adapt and evolve. To prepare for this new era of work, students who are soon going to be a part of the recruitment process need to be cognizant of the following focus areas. Flexibility adaptability and flexibility are the most valuable traits in a world where job roles are constantly evolving, and new capabilities need to be added to cope in this dynamic environment. If you can adapt to change and take on every challenge as an opportunity to learn and grow, you are on the right path. Focus on work, results will follow take your job as a steppingstone in your overall work life and focus more on the organisation and stability during your initial years. Do not run for fat pay packages in your initial career years. Also, in terms of job location, you must be flexible in the choice of city where you are comfortable living and working. If the role is worthwhile, stepping out of your comfort zone and moving to a new location offers a learning opportunity and helps in career growth cutting edge technology and software knowledge: as a student preparing to embark on a new career, you must keep yourself updated with the latest technologies and tools which are relevant for your desired role. Expert level knowledge may not be necessary, but working knowledge is a must open to emerging roles and do not stick to just the standard roles there are numerous roles to be explored and fewer professionals catering to the industry needs. If you are ready to be the first one to take on a new role, you will have the first mover advantage and you can get a chance to lay down processes and workflows. 5. Look for differentiators in your education that will help you when you seek job opportunities a crucial aspect that often gets igno

The conflict in Ukraine has metamorphosed into a multi dimensional global crisis. The military battles, the breach of international law, the tragic displacement of millions, the raft of sanctions all of this has been compounded by the inability of conventional diplomatic actors and mechanisms to play any meaningful role. Multilateral diplomacy at the United Nations has come up short. The four votes at the Security Council added up to zero significant outcomes. In a significant move for the Northeast, the Centre has decided to reduce the area under the draconian Armed Forces Special Powers Act in the states of Assam, Manipur and Nagaland. The law, which gives armed forces extraordinary powers to search arrest and shoot on suspicion, has long been condemned by civil society organisations for undermining democratic rights. True, violent insurgency in the Northeast was the reason kept getting extensions. But it also created a sense of otherness that prevented full integration of the Northeast with the rest of India. Add to this, unfortunate incidents such as the killing of 14 people by security forces in a botched anti militancy operation in Nagaland Mon district last year, which intensified the demand for repeal of throughout the Northeast. It is welcome therefore that the Centre has decided to remove the Disturbed Area tag, which operationalises completely from 23 districts and partially from one other in Assam. Meanwhile, in Manipur will no longer apply to 15 police station areas of six districts. In Nagaland too 15 police stations across seven districts will be exempted. All these changes come into effect from today and highlight GoI efforts in recent years to end the scourge of militancy in the region. That said, application of in Assam was far less heavy handed compared to Manipur and Nagaland. Hence, removing the act from most of Assam was low hanging fruit. Whereas the relatively small areas being exempted in Manipur and Nagaland mean most of these two states continue to remain in the shadow of the draconian law. Nonetheless, the curtailment of AFSPA is a step in the right direction. The move is aided by the fact that around 7,000 militants in the Northeast have surrendered in recent years. Plus, agreements like the 2020 Bodo Accord and the 2021 Karbi Angling pact have politically addressed the root causes of regional insurgencies. Also, BJP today is in government alone or in coalition across all Northeast states. Hence, GoI is uniquely placed to usher

Even if sadly small as a proportion of its population, its entrepreneurial energy, its potential as a manufacturing hub given its young workforce, and a political and policy culture that grown more receptive to needs of business. But the sluggishness of its legal system and its tendency to often change commercial and tax rules are reputational minuses, because they affect the critical matter of contractual consistency. Add to this the degree of social disharmony, both real and as perceived by investors. A harmonious society is always bound to be more attractive in a highly competitive global business environment. In India, Karnataka is increasingly posing a question on this issue. The state is a magnet for all job seekers because of the economic vibrancy catalysed by the technology sector. Being an open and tolerant society has helped greatly. But now the state that was a beacon of hope for all of India seems to be narrowing options for a section of its own residents. On every level that is wrong and harms India. And since reputations matter, and optics are indeed consequential, political calls that translate into undermining livelihood opportunities of Muslims are damaging for the business environment if not now, then over the medium term. Some argue that Gujarat emergence as a business hub has been affected despite the 2002 riots. The point is that there have been no major riots in Gujarat since then, and that contributed to its investment attractiveness. Neither countries nor individual firms are any longer immune to pressure that comes from a deteriorating reputation. The scope of such pushback is not fixed, it evolves over time as collective standards change. Even China, with its gigantic 15 trillion economy, could prevent exits out of Hong Kong after its crackdown on democracy activists. Karnataka politicians need to keep these lessons in mind. Creating opportunities for everyone is not only intrinsically good, it also sets a virtuous cycle in motion. The word assessment figures 65 times in the National Education Policy, 2020, while the word examination figures only 11 times with respect to school education. That in itself is saying a great deal. It is crucial that our school ecosystem comprehends the subtle difference between the two. Buying some instant coffee for me online, Bunny came across an economic anomaly. If she bought one packet of the product it would cost x rupees. If she bought 2 packets, the cost would be not 2x rupees but 2x plus rupe

Makes sense. So obviously the people marketing the coffee Bunny was buying had goofed, either in their mathematics or their sales strategy, or both. Or had they What if their pricing policy was a coded message, a consumer friendly Caveat Emptor Buyer Beware alerting potential customers to the hidden hazards of combo packages Whether we are buying daily needs in the local supermarket, or fast food in a burger or pizza outlet, we are often offered a bewildering array of combo deals. If we buy 2 liters of cooking oil, we all get the third liter free, along with a sample sachet of anti dandruff shampoo, or some such totally random add on. Or if we buy one extra large pizza, we all get a jumbo cola for half price, plus a free pack of antacids for the bout of indigestion that all those extra carbs and calories will bring about. We are always being tempted to spend more to make ourselves feel that we are actually spending less by saving money on individual items. So we end up buying, or eating, more than we really need. Combo deals also obtain in our electoral democracy. They are made of mix and match or mix and mismatch hotchpotches called coalitions which give us more, or less, than what we bargained for, more or less. There is an ancient proverb which tells us: No matter how long the winter, spring is sure to follow. There is no country on earth, no race, community, or culture that does not celebrate the colors and warmth of this beautiful season, welcoming the spring with open arms. Indeed, we may say that spring brings to us, year after year, the message of renewal of the spirit. After a cold, grey, dull leafless winter, nature finds a new life. Fresh sap moves up the trees, sprouts into tiny new leaves and buds. After the winter hibernation is over, nature wears a new garb, sparkling with life. The balmy breeze ushers in a soothing feeling. The wintry gloom gives way to sprouting green grass, blossoming flowers and chirping birds. Spring kindles in every heart, the desire to celebrate the revival of nature in its beautiful manifestation, and rejoice in its wonderful transformation. Spring symbolises new hope, new aspiration and the spirit of faith that asserts: God is in His Heaven, and all is right with the world! Little wonder then, that the saying goes, he day God created hope was probably the same day he created spring. Spring teaches us an important lesson. Renew the spirit of life make a fresh start. Throw away the accumulated dead matter, the emotion

Men and women merely players this world is a Lila, God divine play, and each of us is assigned to play a role. The role is played under the benevolent supervision of the Divine Producer Director. A play has several characters, some good and some evil. Just as actors play their part on the stage, so too we live our lives the characters may be obnoxious, fighting among themselves, or staging an emotional portrayal of hate, love and grief. Once the curtain falls, they return to the green room, wipe the makeup off their faces, change into their everyday clothes and resume their ordinary lives. The villain and the hero who vowed to destroy each other, embrace and congratulate each other, wish all actors good night and depart for their homes, once the play is over. Similarly, we too have come here to play our role in several relationships. Once we leave this physical body and enter the life beyond, we return to our homeland, to our True Self. Then we realise that the hurt, sorrow, grief, hate and envy accumulated over a lifetime are nothing but needless, irrelevant waste. The negativity of the past must be burnt to ashes so that we might awaken to a new life every day. Noam Simian, recitation of the Name Divine rejuvenates the soul and lifts it out of despair and bondage. Man is then reborn and rejuvenated with renewed faith in God. Addressing the summit, Prime Minister Narendra Modi called for prioritising regional security and cooperation, saying developments in Europe had raised questions about the stability of the global order. While it is true that BIMSTEC should be elevated as a regional body, especially in light of issues with the Saarc framework, stability of the global order requires India to think carefully about its future foreign policy posture. The Ukraine crisis has seen India abstain during all UN votes, raising doubts about its ability to play a key leadership role. For, no one can justify the completely unprovoked aggression that Russia has wrought on Ukraine. And as a champion of territorial sovereignty, India should have condemned the Russian invasion. In choosing not to, India has sought to preserve its strategic interests with Russia. Which is fair enough if you are a middle power and comfortable with that categorisation. However, if on the other hand India aspires to global power status, it must adhere to principles. Remaining tight lipped while a large nuclear nation invades and destroys a smaller non nuclear one does qualify as leadership

To reduce output volatility in order to harness export opportunities and to raise agricultural income. It may be noted that China remained an insignificant partner in India food grains trade till 2019 Figure. China share in India exports of food grains cereals increased to over five percent in the beginning of 2022. It surpassed seven percent of total cereals exports in June 2022 with an export value of $104.75 million. India total cereal exports to all destinations amounted to $1,449 million in the same month, which accounts for 3.43 percent of total merchandise exports US $42,292 million. It may be noted that annual cereals exports from India was $10,104 million in the financial year 2020 21. Since 2021, China clearly appears as one of the rising export markets. China imports cereals from several other countries. In 2021, imports from USA was the highest followed by Ukraine. India for the first time appeared in the top ten source of cereals imports. Majority of cereals exports from India are headed towards Asian countries e.g. Bangladesh, Saudi Arabia, Iran, Nepal, Viet Nam, Iraq, UAE, China, among others. Cereals exports to developed markets such as the US, EU remain lower. Several restrictive measures were behind the lack of food exports from India to China in the past. International trade in agricultural produce has been subject to various barriers. China was found to provide domestic support for agricultural produces i.e. in the form of market price support to producers of wheat, India rice and Japonica rice in excess of WTO commitments. Further, China administered tariff rate quotas TRQs for wheat, rice, and corn. The TRQ administration operates on an annual basis. However, applicants must apply for TRQ allocations from 15 to 30 October of the year preceding that for which TRQ certificate will be issued by National Development and Reform Commission NDRC of China. Export of rice to China needs to adhere to certain phytosanitary requirements e.g. the product should be free from grain pests. In order to facilitate rice exports, Government of India 2015 issued standard operating procedure for export of rice to China. An amended version is approved for adoption in 2021. Exporters need to obtain PSC for each consignment prior to export to China through online PQIS system. The latest encounter killings in Uttar Pradesh on 13 April 2023 have raised a storm once again. The motives and modus operandi of the state law enforcement agencies is being questioned b

Doing a task assigned to them? Third, what could be the motives for the killings? None of the sympathizing political leaders have had the gumption to be more circumspect and factual in speaking on these incidents. Asad and his aide were prime suspects for the murder of Mr Umesh Pal, an advocate. The killing took place in February 2023 and both suspects were on the run for months. Umesh was eliminated as he was a prime witness in the killing of BSP MLA Mr Raju Pal and his two security guards in 2005. He had defeated the don brother in the elections to the state assembly. Atiq Ahmed could not stomach the defeat as it was an affront to the power he wielded. A few weeks after his election, the newly elected MLA was kidnapped and murdered brutally. Mr Atiq Ahmed family, including his wife, sons and brother have over 160 criminal cases registered against them currently. As per media reports, the family boasts of over Rs 11,500 crores of real estate assets that have been accumulated over last four decades through extortion and other similar means. That is not all. Scores of criminal cases have been dropped against the don and his family for lack of witnesses over the years. As many as ten judges refused to hear cases against him. Both, the witnesses and the judges, were scared of the wrath of the mafia controlled and run by Mr Atiq Ahmed. The question that arises here is who created this monster in UP? Initially he entered politics as an independent candidate and used his muscle power to secure votes. He was then courted by Apna Dal and SP with the latter giving him unprecedented political patronage that lasted till 2017 and included a ticket to the Lok Sabha in 2004. During all these years, his mafia raj and criminal activities expanded with impunity and his writ ran large in the state. The opposition and leaders like Akhilesh Yadav of SP and Mr Owaisi of AIMIM have already assumed that Mr Asad Mohammad, son of gangster turned politician Atiq Ahmed, and his aide were killed in a fake encounter, the official police statement notwithstanding. As expected, the Samajwadi party and AIMIM have also linked it with religion and questioned the state authorities if the encounters were limited to Muslims only. A good question but it also comes with an underlying admission that majority, if not all, of such criminals are Muslims. If that be the case, then it becomes imperative that the community introspects and finds solutions to address the problem socially within the comm

Their minority vote banks. It may be pertinent to note that these politicians did not speak up for the common man who suffered at the hands of criminals like Atiq Ahmed for nearly forty years. Even the governments of the day just looked the other way and let the don have his way. Are there any concerns for the common man on the street because of these two incidents? Frankly, for the majority there will be none and this will include people from all faiths. For those unlucky ones who were directly part of the gangsters fear empire, it would be time to breathe easy. Those who were part of the team in running such an empire, would lie low till things cool down and then take a call on what to do next. Some will continue to harp on the communal angle for selfish reasons and in doing so, they will be compelled to overlook the don criminal record and the sufferings caused to thousands of families over the years. The two incidents do, however, raise some questions. The current state government has its task cut out. It has to conduct fair probes in both the incidents. If there is any complicity or inefficiency of the police or any other state authority in the killings, then the government has to come down with a heavy hand on those involved. The protection of criminals when taken outside the jail, needs to be reviewed to make it more potent. While the police encounter incident will be a limited internal probe, the killing of Mr Atiq Ahmed and his brother at the hospital entry will be different. The authorities will have to unearth the motives and those behind the killings by widening the probe. Old enmities or fear of being exposed appear to be the obvious motives. Sincere and honest investigations, in a reasonable time frame, will go a long way in boosting the confidence of the people in the state government and its agencies, rantings of the opposition notwithstanding. Finally, the common man would be hoping that similar larger-than-life gangsters do not surface again in the future. India has been grappling with rising fuel costs, which have become a major concern for the country economy. In this context, the transition to green fuel and Compressed Biogas CBG offers a sustainable solution to India fuel needs. The government recent initiatives to promote the usage of green fuel and CBG are a step in the right direction. Green fuel is a renewable source of energy that can be produced from waste. It is a cleaner alternative to fossil fuels and helps reduce carbon emis

The state of mind where someone pushes their limits and has the belief of self right from the very beginning is known as condolence. The freedom from ever doubting your actions is what confidence is all about. Friend this is the role key to success. If a person has complete confidence in his own capacity they he or she has already won half the battle. We see people taken in schools, colleges and work places who have got a lot success due to being active, more forward and more confident with their decision. This is what makes them stand out from the cored. But when it comes to a person how cannot trust or believe in you. Successes hard to get. They become more prone to failure. They also find it super hard to get back on their feet can carry on. On the other hand a pad that has confidence gets to enjoy success and all the press that come along with that state of mind one of them being that even and vex very difficult job seems to be less of problem then it is. Back on their feet and carry on. On the other and a pew who has condilegece to enjoy success and all the perks that come along with that state of mind. One of them being that even a very difficult job seems to be less of a problem then it is secondly it helps you face your failure and learn from it. For such a person, this is a lesson to learn and grow. It helps you to issue ride believe that you will excel and improve in your next attempt. If you lack this ability there is high challenge. It is hard for such people to take a stand. They are most likely tube very big challenge. It is hard for such people to take a stand. They are must likely to be taken for granted. I once you start being confident on one can stop you reaching great height s in your life. The state of mind where someone pushes their limits and has belief of sleight from the very beginning is known as confidence. The freedom from ever doubting your actions is what confidence is all about. Friend this is the sleek to success if a person has complete confidence in his own capacity then he or she has already. Won half the battle. We see people in schools college and work place who have t o a lot of success due to being active more forward and more confident with their decision. This is what makes. The state of mind where someone pushes their limits and has the belief of self right from the very beginning is known as condolence. The freedom from ever doubting your actions is what confidence is all about. Friend this is the role key to succ

Launches another round of territorial aggression against India. Again, championing territorial integrity in one own case while turning a blind eye to the principle when it concerns others may fulfill self interest but won earn international respect. India must choose its path. Chirac Aswan, the son of ram villas paswan, has recently been evicted from the bungalow at 12 jan path of lutein delhi. The bungalow at 12 jan path, situated at the distance of a stone throw from the bungalow of congress president sonia gandhi, was allotted to ram villas Aswan way back in 1990 when he was a minister in the cabinet of v.p. Singh. The eviction of chirac from the bungalow after more than thirty years marks the end of the legacy of ram villas Aswan. Ram villas Aswan, who belonged to the dosed community of dalit considered untouchable in Bihar, began his political career as a member of the Bihar assembly in 1969, from the samyukta socialist party of ram manohar lohia. In 1974, he went on to form chhatra sangharsa samiti an umbrella organisation of various student organisations along with lalu prasad sushil kumar modi. Under the aegis of chhatra sangharsa samiti, an anti corruption movement was waged in Bihar, something similar to the movement by the navy nirman samiti in the state of Gujarat. Later on, students approached look kayak jay parkas Narayan to lead the movement, to which he readily agreed. Soon the movement turned into a pan India protest against corruption. The central govt. Retaliated by the imposition of an internal emergency in June 1975. All the leaders workers associated with the movement including ram villas Aswan, lalu prasad sushil modi were arrested. All the toil trouble undertaken by ram villas Aswan bore fruit when he won with a record margin of 4,24000 votes from hajipur Bihar constituency in the loksabha election of 1977 as a candidate of the newly formed janata party. He further strengthened his political position, when vp singh implemented the mandal commission joined the cabinet of vp singh, as union cabinet minister for labour welfare in 1989. Though he was hailed as the potential of being the first dalit prime minister of India by Singh, the influence of ram villas Aswan remained confined in Bihar largely due to the rise of kansi ram mayawati as prominent dalit leaders with pan India presence. During his four decade long political career, ram villas Aswan made several summersaults to stay relevant in politics to continue as union cabinet mini

After having spent nearly all of his career as an opponent of the congress party, Aswan joined the congress led united progressive alliance upa and was appointed the minister of two portfolios chemicals and fertilizers and then steel serving until his electoral defeat in 2009. Apart from his distinction as a politician who smells which way the wind is blowing before anyone else does, ram villas Aswan was often called a dynast for bringing his brothers pashupati kumar paras and ram chandra Aswan into politics, subsequently his son chirac prince raj, the son of ram chandra Aswan. In 2000, ram villas Aswan formed the look jan shakti party ljp to emerge as king maker in Bihar. Though dalit constitute nearly 15 of Bihar population of 83 million, the ljp could never emerge as a force of reckoning, except once when it had won 29 seats in the house of 243 members of Bihar assembly in 2005. However no party could form the govt. The governor had no option but to dissolve the assembly, paving way for nda to come back to power in the subsequent assembly election. The ljp has been completely decimated in the recent assembly of 2020. All the five mps from the ljp including pashupati kumar paras prince raj have formed a separate group, expelling chirac Aswan from the party. Why did the messiah of the marginalized community, who made his way to the top from a very humble beginning by dint of his courage determination finally end up as a damp squib, very intriguing a leading analytics and advisory firm, simply defines employee engagement as the involvement and enthusiasm of employees in their work and workplace. Every day, employees make decisions and execute actions that directly impact the organisation. Therefore, the way companies treat their employees becomes an essential component of employee engagement. Especially after the pandemic, employee engagement has emerged as a fundamental component of any successful business. Several research pieces have proved time and again that engaged employees deliver better business results than a non engaged workforce. Employee engagement in 2022 given the last two challenging years, forbes has rightly identified 2022 as the year of culture. Employers might use the start of a new year to reflect on how their company has responded to recent setbacks. It also an excellent opportunity to rethink company culture. This is because, in recent months, organisations have struggled to acquire and retain top employees. The pandemic also changed

They define visibility in the workplace as we move into a new era of hybrid and remote work. This will further require establishing trust and using data to understand employee engagement and performance better. One of the guiding principles of employee engagement is recognition. A strong focus on people centric programs should be the approach to nurturing a dynamic environment within an organisation. Let not miss the role of technology, which will also be a critical element of the workplace culture. Currently, there are digitally powered platforms that provide effective employee engagement solutions like timely recognition of milestones, peer to peer appreciation, quarterly and annual performance awards, gift card programs, early wage advantage etc. Thus, in 2022, we can expect hr leaders to lead the organisations from the front, making employee engagement and wellness the top business priority. Organizations will be trying to support employees through meaningful employee engagement efforts, given the shift in employee priorities and attitudes on work. Here are some trends that will define the employee engagement movement in the coming months. Emphasis on remote or flexible work the emphasis on flexible work arrangements will be one of the leading employee engagement trends in 2022. According to a gartner study of company leaders, 80 plan to allow employees to undertake remote work at least part of the time, and 47 expect to enable employees to work from home full time. In a survey conducted by pwc, out of 669 ceo, 78 agreed that remote collaboration would be the new normal. A shift in employees priority there was a time when employee engagement was primarily defined purely by performance appraisals or yearend bonuses. At present, the priorities of employees have evolved, and so is the concept of employees wellbeing. A combination of practices that is based on collaboration, career growth and fairness can lead organisations to successfully meet varied expectations. People first culture now is the time for organisations to adopt a people first culture that values employees and celebrates performance across the board. Enhance the human aspect of human resources. Various companies now understand how work culture is constantly changing and needs concentrated efforts to foster people culture in an organisation. Use of ai and machine learning another technological innovation that will be impacting employee engagement is the rapid application of artificial intell

Ever since the pandemic, the marketing industry has evolved all over the world. However, traditional marketing has emerged prominently into growth marketing with more inclination towards data driven, digital led, and online marketing activities. In order to keep up, marketers must successfully participate in both online and offline processes. There are several approaches to promoting a product, but marketersâ€™ best promoting methodology is determined by their target market, potential client base, competition, market position, and other factors to accelerate their growth in the industry. Growth Marketing and Its Benefits Growth marketing is evidence based marketing technique that focuses on the complete customer experience to improve corporate growth. The term Marketing 2.0 refers to growth marketing. Hence, it is all about adding layers to the running marketing paradigm, such as A B testing, value added blog posts, data driven email marketing campaigns, SEO optimization, creative ad text, and technical research, to create a new and improved marketing approach. One agency that has been successful in utilising growth marketing to the fullest is ET Medial abs. It is a partner of choice for brands that are aiming for sustainable growth in today world of go big or go home. Below are some of the growth levers that ET Medial abs has been successful in mastering and contributing to many of its partner brands: Affiliate Marketing: Affiliate marketing is a marketing model wherein a brand partners with a growth marketing company like ETML, to drive sales and revenue for its products or services. Scratch card marketing: Scratch card marketing is a model wherein the customer receives certain rewards and benefits after making a transaction on the brand app or website. This model helps to keep the customer engaged in a fun way and incentivizes the entire purchasing experience for the customer. For egg. Google Pay is a famous example of scratch card marketing. Winning with Discounts and Offers: Offering discounts and sales on certain products and services is a way of tempting customers to make repeat or new purchases. It is a human tendency to prefer buying things on sale and avoid paying the full MRP for them. Hence, brands that run discounts and sales on a regular basis see better traction and enjoy a greater reputation in the market as compared to the brands that don. Performance and Branding Performance and Branding is the holy combination of running performance and br

Actions based on the insight generated. Creative and Communication: Another important aspect of growth marketing is the creativity or communication that you put out in the market for your audience to see. The creative can oftentimes make or break the entire campaign objective. Strong, impactful creative enjoy a high recall value and end up becoming the sole driving force for the brand success. However, poorly made or non impactful creative can lead to a negative reputation and negative recall. Active Chabot to optimize funnels: A Chabot is a form of Artificial Intelligence software that can replicate a human conversation by using pre programmed statements and expressions. A Chabot can help us directly get in touch with users that drop out after Add to Cart or Checkout and convert them to a final purchase. Catboats are incredibly useful for automating various processes, answering common customer questions, and even making sales. Sometimes, your competitors can be a great source of motivation. Investigate your main competitor. While you may uncover something you been missing out on, it conceivable that your rivals are following in your footsteps. You may need to adjust to such trends if they don resonate with your market. Do your own branding by tracking and measuring With social media taking over our personal and professional lives, it clear that it one of the most successful growth marketing techniques for growing and nurturing your consumer base and increasing revenue. Social media posts and cyberspace publications, on the other hand, might give important information to build your brand. It possible that things are being said that are accurate. Hence, it is essential to look into what you can do if there is any inaccurate or misleading information about your brand out there. The last and most important growth marketing strategy is to track and measure your marketing efforts, campaigns, and interactions. Remember, growth marketing relies heavily on data. All of the data you gather from analyzing, recording, and measuring can aid you in identifying areas where you need to improve. Association with the right partner Nothing beats your efforts more than collaboration when it comes to growth marketing methods. As a result, collaborating with ET Medial abs to achieve goals is a great alternative since managing this responsibility on your own would be time consuming and would also come with added expenses. Combine your expertise, efforts, resources, and talents

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Covid appears to be transitioning to an endemic. There is always the threat of a new variant but the hope is that this is the endgame. A virus, ten thousandth of a millimetre in diameter, has tested our character, our governance. What have we learned how did we fare Here are seven lessons. Covid first lesson is to wield the hammer of state power cautiously, treading softly on peoples lives. India lockdown was the world harshest, perhaps too severe. At a stroke, millions lost their jobs. For a daily wage earner, this meant poverty. Giving migrants time to go home would have spared much pain South Africa gave a week notice, Bangladesh four days. India states have largely relaxed Covid related restrictions on mobility. Now, Maharashtra, Delhi and Telangana have also de facto removed the mandate to mask up in public spaces by removing fines. For sure, all governments recommend that people follow Covid appropriate behaviour. However, by watering down requirements of vaccination and masking in public spaces, there a clear signal that the threat of transmission has all but gone. It an unwise move. It also ignores the available research by epidemiologists on the likely trajectory of the pandemic. WHO this week laid out three scenarios of the pandemic evolution in 2022. The most likely scenario is the virus will continue to evolve but the severity of disease will diminish. However, in the worst case scenario a more virulent variant can emerge, which can undermine the efficacy of vaccination. This is something governments need to keep in mind. Consider the current situation in Germany, among the more cautious EU countries in easing restrictions. It records daily about 3,062 cases per million people, as compared to barely one case in India. This has happened despite Germany fully vaccinating 75 of the population and providing boosters for 58 of every 100 people. The comparable figures in India are 60 of the population is fully vaccinated and less than two for every 100 have been boosted. States have done well to remove mobility restrictions and encourage quick normalisation of social activity. This needs to be accompanied by masking mandates to minimise the risk of transmission and supplemented by a thrust on expanding vaccination coverage. India did well to provide 1.84 billion cumulative doses. But the pace has slackened. States have a staggering 156 million doses lying unutilised. The ICMR chief is right, everyone needs a booster. Centre and states must get on wit

Government in danger endures. This despite the Supreme Court narrowing the scope of the sedition law. SC must also quicken the process of discarding this statute. While the order accords some relief to the students, it came after five harrowing months in jail. Courts must be quicker to grant bail, especially in sedition cases. And in this instance, the delay was preceded by the Agra bar association outrageous diktat against offering legal assistance to these young men as well as the assault they faced on court premises. Unless higher courts perform their responsibility of superintendence and control over subordinate courts with alacrity, the labyrinthine legal process itself becomes the punishment. Allahabad HC also said students travelling for education to different parts of the country must be treated well by host states, which must also respect their constitutional rights. That our governments need reminders on such basics shows why higher courts are often the only guardians of civil liberties. One plainly visible fact about our times is that liberalism, and the liberal democratic order, are embattled and defensive. In popular use, liberal is most often wielded as an accusation from the Right, to tar all those left of itself. Russian autocrat Vladimir Putin has called it an obsolete doctrine, and many other world leaders seem to agree. But even as liberalism is buffeted from the Right and Left today, it is more necessary than ever to keep diverse societies together, argues BJP recent triumph in Uttar Pradesh, Goa and Uttarakhand and maiden victory in Manipur is vexing a section of political historians and scientists. Till now, this Left liberal persuasion mainly focused on assailing the ideological proponents of what they refer to as a hardline Hindu chauvinism. The targets predictably have been saffron plenipotentiaries like Mohan Bhagwat, Narendra Modi, Amit Shah and Yogi Adityanath. Their post result analysis usually focused on picking faults in the secular opposition messaging and urging it to quickly unite to provide a credible, alternative ideological message to Hindutva. But this time, within hours of BJP hitting a chaukka, the Left has begun to subtly assail the BJP voter too. While in the West, the Divine has been depicted as an old, bearded man for centuries, in India for thousands of years, God has been depicted as a woman. Though not all depictions are gentle some are intense and even violent. One such ubiquitous image is that of Durga slayi

That no man can kill him. He thereby believes he is immortal. He forgets the woman, or rather dismisses her as a weakling. As a born shapeshifter, he can also assume the form of an elephant or a lion. By the power of his rare boon and abilities, he creates havoc in heaven, abode of devas and natural forces. Devastated in the battle and finding themselves helpless, they gather, ponder and combine their energies, and from that is born Durga, a radiant goddess with eight arms, holding divine weapons, riding a tiger, and dressed as a beautiful bride. Spellbound by her beauty, Mahishasur wants to possess her. A fierce battle ensues between the two, and Durga effortlessly slays Mahishasur, his massive army and enormous strength notwithstanding. That why Durga is also called Mahishasur Mardini, slayer of Mahishasur. The loophole in his boon, in his understanding, turned out to be fatal. Durga represents nature motherly, beautiful, and fierce at the same time while Mahishasur represents a culture where people dismiss nature out of arrogance and try to possess her for enjoyment out of greed. The buffalo aspect represents insensitivity, which makes us dismissive of Mother Nature, and the demon aspect represents lust and greed, which makes us want to possess and control her. The consequence is written on the wall destruction of that culture. The most transparent manifestation of nature is the woman. Among many things, this story and image are a stark reminder of the power and significance of the woman, and the consequences of not understanding this. She cannot be dismissed, underestimated, or possessed, let alone disrespected or abused. When that is done, it is the beginning of the end of that individual, family, and ultimately, society. A woman is an independent force that has the power to create, sustain, and destroy. As a mother, she gives birth to and raises a child, so she is the source of life. By her rearing, she plants values in the young mind and shapes his personality, if not his destiny, creating his world. It is no wonder then that she is equated with Shakti, the divine power, which is the source of this entire world. Every Navratri festival reminds us to honour the woman as goddess. Navratri start from today Last week I had two different interactions, which led to a common phenomenon. People of two different ages reacted very similarly when life asked them to change and grow Incidence one Laddu Pinto was going through a phase of depression. He had lost h

His circumstances in detail and evaluating his strengths and opportunities in the marketplace, I suggested he begin with a start up venture. The idea was like a shock for Laddu. He seemed to have lost all his resilience. He insisted that he get back into a work role similar to his last job. The very thought of entrepreneurship was scary for him. In his words, as it is, I am short of comfort and confidence if I begin something of my own, I do not know what will happen in future Incidence two Studying in class 12th, this schoolboy fared poorly in his Term One of the board examinations. Although he has been a high achiever, he could not get good marks for some reason. His parents brought him to me for getting counselling. When I spoke to this boy, I found a lot of resistance in his attitude. During the counselling session, he only suggested the benefits of the online pattern of testing. Even though the more significant part of his school life, he had never studied online, he was absolutely uncomfortable with the offline examinations. Due to the coronavirus, schools went digital. This chap got so much used to the online mode of studies that the very thought of going to an examination hall was frightening and sickening for him. Friends, the two real life stories above have something in common the belief that I cannot change. Laddu friends restored their work life not because the previous organisation hired them back. On the contrary, the three of them got engaged in different work domains. One of them started with a human resource consultancy. At the same time, the other two joined education institutes one took the job of a Training and Placement Officer. In contrast, the other became a first time professor These three people were happy because they demonstrated readiness to change and adapt to every evolving circumstance. The reality was similar in the case of the schoolboy. He was one of those few students who got stuck with the online system of examinations. I contacted a few school principals and discussed their experiences. I was made to understand that students, in general, had lost connection and excitement with offline studies. However, most of those did get back into the offline pattern without making much fuss about it. One of the school principals said, Look, these students are highly flexible. Most of them did not find it difficult to get back to normal schooling. In both these cases, I asked my clients the following questions Did you ever change yo

Have changed your city of residence Invariably, most of the above questions got answered in affirmation. In the process, I convinced these people that they had experienced many significant changes in their lives. Change is nothing new to them. They might not be habitual in experiencing change. Nevertheless, they have a ready aptitude to approve uncertainties and newness in life. Think twice if you are going through any situation that demands you to think different. Think out of the box or go much beyond your standard life conventions. You may be resisting the change just for the heck of it. The fact remains that you have an inbuilt ability to absorb changing scenarios comfortably. Extract courage from your past experience get ready to attract new fortunes into your life The advent of the pandemic has called for a new model of learning strategies focusing on constant innovations. There have been compelling conversations on the transformation of pedagogy to enable new forms of learning methodologies that are required to manage global complexities. However, the question of how to teach these skills in the best way is often overlooked. It is therefore critical that the educators should focus on skill based learning approaches that require critical thinking, the ability to communicate effectively, innovate and solve problems through collaboration, pedagogy has seldom adapted to address these challenges. Rethinking pedagogy to build trust in the system is crucial to address the new competencies that today learners need to adapt to in the fast competing world. What has worked in the education industry so far is a trial and error process that was tested and upon showing successful results, has been implemented across. The practice of learning should be a process that affects the social, political, and psychological development of students. Traditional tutor learner relationships that include meaningful dialogue are at the heart of education. Education today often involves the use of technology and different learning styles. Tutors today have the advantage of using traditional teaching methods while introducing new educational technologies to create a diverse and differentiated classroom ready for students with mixed skills. Looking beyond tech Most of the education giants in the Indian market today follow a similar business model. While some have successfully cracked the code to success, a few other educational startups fail because business leaders are not famili

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With the highest finch adoption rate in the world, India has undoubtedly emerged as the hub of digital revolution in the global financial landscape. The Indian finch market, already the third largest in the world, is estimated to reach US$1.3 trillion by 2025, growing at a CAGR of 31. This phenomenal growth has been driven by fast growing digital adoption on the back of increasing smartphone penetration and low cost data, favourable structural reforms, world leading digital infrastructure coupled with an enabling regulatory environment. While the advent of Unified Payments Interface UPI kicked off India finch revolution, demonetization acted as a catalyst in the digital growth story. The momentum was further propelled by the COVID 19 pandemic that not only turbocharged the digital payments space, but also pressure tested the strength of new age finch models in the face of adversity. The technology led revolution has enabled India to drive the next wave of disruption in financial services. However, a concerted effort by all the stakeholders in the ecosystem, including incumbent banks, fitness, NBFCs, government and the regulators, would play a critical role in driving inclusive growth in the economy. Led by advanced technology, low cost distribution models and innovative industry first products, fitness have made strong inroads into the underserved and unbanked segments of the population. While fitness are driving financial inclusion, the path to sustainable growth and profitability is increasingly becoming critical for their success. On the other hand, the banking sector in India is currently undergoing a plethora of changes because of the finch revolution and changing cultural trends being witnessed across the country. While banks have an established client base and sizable balance sheets, coupled with high levels of trust due to decades old customer relationships, they are gradually reinventing themselves so as to cater to the shifting customer expectations in the new digital environment. There is a clear need for collaboration between banks and fitness to create a win model wherein the unique and complementary strengths of both the players come together to create ecosystems that deliver a seamless banking experience to customers across all strata of the society. For banks, collaboration with fitness would mean that they would not have to do the legwork on building their tech stacks from ground up, and would gain access to new age underwriting models as

Go to market. The partnership model has enabled the deployment of tailor made solutions to serve the tier 3 and beyond markets, further propelling financial inclusion across the country. Moreover, newer banks in India are betting on an asset light model as they explore finch partnerships to expand their distribution across the country without the need for investing in a large branch network. Also, technology services and algorithm driven underwriting are the preferred areas of collaboration. The use of Application Programming Interfaces APIs has further enabled the integration and co creation of innovative solutions between banks and finch companies. Another example of such a collaboration is embedded banking that enables seamless integration of banking products in finch user apps. It enables merchants consumers to access bank accounts and do transactions through the finch user app. Since fitness focus a lot on user experience, they ensure that the entire banking experience through the app is very simple and intuitive, thus enhancing accessibility and driving engagement. Further, I see the collaboration extending beyond the standard set of banking products & solutions. Fitness typically have a strong product & technology team. We are always pushing towards both incremental improvements and new products. Whereas, I understand banks and larger financial institutions have their specific challenges when it comes to developing new products and adopting new technology, leading to long development & launch cycles. Here, fitness can also collaborate with banks wherein they provide their tech stack and integrate it with the bank core systems, thereby expediting the development cycles. The key point is that finch is not just a customer acquisition & referral channel, like in the case of the age old Banking Correspondents model. Fitness can fundamentally help in better product distribution & access, improved efficiency & engagement driven via better technology & superior user experience. To unlock the full potential of finch bank collaboration, it is critical to crack an effective partnership model that strikes the right balance between sustainability, innovation and regulation. This will set the blueprint by defining clear guardrails to facilitate data sharing, risk management and governance as well as enable the creation of simplified go to market models. Most importantly, building a strong partnership DNA would require continued support from the regulators. India

Government has launched the Kinas Urea Suresh exam Utahan Mahaabhiyan KUSUM scheme. Under this scheme, farmers are provided with financial assistance to set up solar panels and CBG plants. In conclusion, the transition to green fuel and CBG is a step towards a sustainable and cleaner future. The government initiatives to promote the usage of green fuel and CBG are a positive sign. It is imperative that we embrace this change and contribute to a cleaner and greener environment. Taking the next flight out on Monday morning to meet your clients? Chances are that every third person you may meet is from the consultancy sector. This could change. Business relationships through personal connections once considered practically a fixture no longer hold true. As the companies return to normal, there is pressure to make up for the lost time and concentrate on creating value for money whether with processes or people. With 2023 global growth expected to slow to 1.7 from 3 nearly six months ago as per World Bank, the fragile economic conditions are making the recovery harder for companies. They are constantly looking for ways to become leaner and meaner to optimise costs and maximize efficiency. Hence, people are juggling a new load, namely layoffs. Though dominated by tech sector, the trend of mass layoffs for the time has also touched the consulting industry. Whether its redesigning of ways how non client servicing teams operate; overstaffing; funding challenges; automation of processes with newer technologies like the AI and Catgut, it appears that 2023 will be a year of sustenance when consultancy firms, like others, will also look for ways to minimise bench strength. Amidst all the hiring freeze, they may also experience layoffs. But, what differentiates the consulting with the rest is that they tend to be more agile and adaptable to market changes. Most of them specialize in a mix of sectors and have less inventory vis other sectors. They often help their clients navigate through difficult times by providing strategic advice and solutions. Referring to the Great Depression of the 1930s, the consulting firms came into the limelight when various companies sought their expertise to regain normalcy. Similarly, after the end of the cold war, businesses looking for overseas opportunities went to consulting firms for advise in the new markets. By design, consulting means making own work obsolete over time. They continuously look at finding new solutions for clients whic

Stretching s specific tendon or muscle can improve the elasticity of muscles, which in turn helps in achieving a comfortable muscle tone. There are several benefits of regular stretching, and it should be an integral part of every workout program. It not only helps increase your flexibility, which is an important part of fitness, but it can also improve your posture, body aches, reduce stress, and much more. One of the benefits of regular stretching is that it enhances flexibility. Being flexible has its own advantages, as it not only improves your day to day activities, but can also help delay the reduced mobility that comes with aging. Stretching 9on a regular basis can help increase your range of motion. You can either go for static or dynamic stretching as they both are effective when it comes to the increasing range of motion. According to the studies, proprioceptive neuromuscular facilitation or PNF type of stretching is more effective for immediate results. Regular stretching can not only help heal an existing back injury but can also prevent future back pain by reducing your risk for muscle strain and strengthening your back muscles. All the people who regularly go to the gym know how helpful stretching can be. Performing dynamic stretches prior to exercise in the gym can help prepare your muscles. Not the only gym, but it can also help you improve your performance in dance or an athletic event. It is only natural that your muscles get tense when you experience physical or emotional stress. This is because the tightening of your muscles is the response of the body towards stress. All you need to do is focus on the areas of your body where you feel the stress, such as your neck, shoulders, etc. and stretch those parts of your body. Iodine fortification is what most countries rely on to encourage adequate dietary intake. In more than seventy countries that iodize salt generally serves as the major source of iodine intake. One fourth of a teaspoon of iodized salts has about hundred micrograms of iodine. Note that the salt used in processed foods, which is the major source of salt for most Americans typically 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 i

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Can now use the power of the Internet and educational technology to provide relevant and quality education to the masses, empowering them like never before. The prominence of the EdTech industry in today world has grown rapidly as the world technological advancements are perpetually increasing. Trust in the system Trust does happen overnight and there is certainly no set recipe for building trust in an educational institution. Developing closer relationships among families, students, principals, and teachers is a really long process and is also very subjective. Encouraging professionalism and effective teaching to establish strong trust between the family and the school is one of the ways to do it. The educational system needs to nurture trust slowly and steadily. A trusting relationship with tutors and institutions creates an environment where students feel comfortable expressing their needs and concerns, academic or otherwise, with the confidence that they will be heard. While education can be considered as a money making business, it also a risky business as it involves tutors learners having faith in the system before they enroll themselves. Parents and teachers often appreciate the opportunities that students get through an educational institution. Hence, it the responsibility of the institution to make sure that the teachers collaborate and design a curriculum that best suitable for the students. It is important to consider the progression and outcome between short term cognitive outcomes and longer term educational goals. Such thinking provides a rationale for an overall view of progression in learning. Effective pedagogies always provide long term views of learning, help in revisiting critical ideas as appropriate and reinforce the others. Pedagogical teaching would relate the introduction of new material to that where understanding is already relatively secure, and connect the acquisition of knowledge and understanding to appropriate skills. Such an elaborate approach is more likely to provide tutors and learners with coherence, and it will enhance a long term progression in learning. I remember having an emotional breakdown on a Monday morning and collapsing on my couch. Struggling to cope up with pressure and expectations that others have from me. I start to reminisce all the challenging situations that I have had up until now and breakdown. The thing here is that I was flustered of my daily routine it was making me very sad and depress. So, tha

Very crucial and vital part of you being able to deliver your roles and responsibilities in the manner you are expected to. If, you are feeling exhausted mentally, physically or emotionally it is our own responsibility to acknowledge it and find a solution for it. Otherwise, just like me you will also rant and take out your frustration on near and dear ones. Things often don work out as we want them to and that is reality. Accept and move on. Some things are really out of our control I cannot control how is the weather going to be tomorrow. Similarly, I cannot control the opinion other person has about me. But I can definitely make sure to keep my actions in check, look at the bright side of the picture and move on. Moving on is not something only associated with romantic connections. It is very much a part of our daily interactions with people or things. All of us, have some issues which have happened long in the past but we still hover on it and make ourselves go through a negative mindset. A vegetable vendor called me Aunty when I was only 24 years old. And, three years down the line I still remember it and sulk. Who is at a loss here I, me and myself even after all these years if you are also, thinking about something that happened way back in the past it is you who you are punishing by still remembering bitter thoughts words someone has used for you. Taking a break can really help you reboot your own system. We often go to extreme lengths to make sure our electronic gadgets are working effortlessly but what about ourselves. Don you deserve a break from all that is holding you back giving cluster headache at midnight A two day break brought some much necessary mindset shift in me. And, I believe so is going to be true for many of my readers who find a connection and association with what I went through. Until next time, keep loving yourself. You are doing your best. Asia is at the forefront of ecommerce globally, and we can expect this growth to continue in 2022. In early 2021, Asia accounted for nearly 60 of the world online retail sales, with Chinese consumers alone making more than a third of the global purchases online. From startups to major retailers, online platforms have become the primary medium for business due in no small part to the ongoing pandemic. As merchants look at growing their business, expanding cross border and reaching a global consumer base will be key. Rising disposable incomes and growing internet penetration across Asia are f

Are five key trends that we need to look out for as we move into 2022. Asia readiness for a digital first approach Online shopping has witnessed incredible growth with another 70 million digital consumers added in Southeast Asia alone since the onset of the pandemic. After vacillating between lockdowns and navigating the complexities of shopping in the pandemic era, retailers both big and small are now better prepared to leverage digitalization for success and not just survival. In Asia alone, digital transformation is expected to exceed US$1.3 trillion by 2027. Retailers adopted digital tools in order to expand their customer base, improve customer engagement, develop services and products to meet the changing needs of customers, and to leverage the use of cloud to unlock the power of data. Retailers development in 2022 will be marked by digitalization roadmaps and increasing digital maturity. Greater demand for personalized and frictionless experiences While the popularity of online shopping continues to grow exponentially, merely having an online presence is not enough for retailers to tap into the ecommerce boom. Frictionless commerce is now imperative. Every one second delay from when a consumer logs in till checkout causes conversion to drop by 7. Making sure that the site loads quickly, navigation is intuitive, and the checkout experience is seamless are just a few ways of servicing the digital consumers needs and preferences. As a result of the pandemic, there has also been a decrease in customer loyalty and an increased willingness to try new brands. This makes understanding the target audience more imperative. Analytics is playing a key role in offering personalized incentives to consumers, and tailoring product recommendations to retain them. Inventory planning can no longer be a hit or miss. Retailers cannot afford to play the guessing game in today competitive landscape. By leveraging the power of data, they can anticipate needs and offer customized experiences. 3. Diversity of payment types offering choice is key According to IDC, digital payments are expected to account for 91 of total ecommerce spending by 2025 and along with this increase we will see growth in the diversity of digital payment methods offered. We can also expect to see major developments in cross border mobile payments and more interoperability between e payment systems across the region. Recently, Singapore and Korea new digital economy agreement heralds deeper bilateral c

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While live commerce was first launched in China in 2016, it started gaining popularity across the region in 2020 due to pandemic induced limitations on physical shopping. In fact, live streaming for online shopping in Singapore alone had reportedly increased by percent from March to December. Engaging customers on social platforms can also be a great way to expand market reach and address a wider consumer base. This is also possible as cross border payments are now so much more seamless with payment partners having a global presence and enabling merchants to accept payments in a number of currencies. Growing relevance of a robust security infrastructure to prevent fraud the continued growth of digital payment methods has also inevitably led to increased concerns about fraud and cybercrime. In fact, 8 out of 10 businesses in Asia Pacific expect security breaches this year, with cybercrime predicted to inflict damages totaling US$10.5 trillion globally by 2025. Therefore, while businesses work to design more seamless payment experiences, they need to also focus on managing the associated risks. Fraudsters are evolving and becoming more and more sophisticated in their approach. They are not only stealing data, but also altering it, creating distrust between businesses and consumers. In order to counter this, we have seen the evolution and use of new technologies such as relocation, acoustic analysis, and even data analytics based identification. Businesses will need to invest in and evolve their risk management protocols on an ongoing basis. This means quicker deployment of risk management solutions, staying on top of threat research, and using technologies like AI and machine learning to stay a step ahead of these fraudsters. Conclusion 2021 cemented a new culture of digital payments, online shopping, and seamless on demand experiences. Traditional retailers can no longer rely on legacy market share but need to focus on creating a winning Omni channel strategy. This will require not just deployment of technology to make the shift, but also a cultural change. As the industry continues to evolve, I am excited for the developments and progress that we will see evolve and transform the way we pay and get paid. The education system in India often finds itself amid a debating storm over its inferior quality of learning, outdated curriculum, undue emphasis on rote learning and lack of adequate infrastructure. Even as our formal education setup finds its road back t

Finding a role for themselves not only in the world of online education but are also partnering with conventional institutions to create new life forms of education challenges in education have existed forever we need a shift from knowing to learning because Google knows everything. Metrics need shifting from inputs to outcomes because just pouring more money is not working. Differentiation and personalization are not about making thing easier for children but about making learning accessible by tapping into their motivations and abilities. Assessment needs to shift from annual exams to regular feedback. Teachers knowing content is not the same thing as their ability to effect learning. Lifelong learning needs a continuum between prepares, repair and upgrade. Timetables are an industrial era model of one size fits all that blunt choices and learner agency Education technology can help education. The recent few initiatives by the government like making universities multi disciplinary, use of academic bank of credit for storing of credentials, promotion of various platforms, overhauling of the examination system to bring in a more inclusive continuous assessment system that test students on their ability to apply the learning, teachers training on use of digital teaching tools, launch of India Skills Online for skill training all encourage improving classroom learning with digital tools to improve digital literacy and create skills embedded education. The world is moving to blur the hues between traditional education and online learning online tools like assessments tutorials, live online projects, peer group discussions, online assessments, online mentorship and internships are being used to complement classrooms. Institutes are using technology platforms to introduce new disciplines like digital marketing, cloud computing, cyber security science, digital forensics to create future ready professionals. Use of gasification in various avatars like quizzes, leader board, badges, and online games is making learning more engaging and immersive. Online learning tools that promote peer to peer learning through sharing of learning material, working on collaborative projects, exchanging ideas and participating in group activities are making learning interesting and engaging. Through the use of data science and AI powered intelligent tutoring systems, schools and colleges will be able to craft personalized learning journeys for different learners according to their a

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Adaptation of online learning inside traditional classrooms we can finally have an education system that can allow equal and excellent to not only co exists but thrives. Daily new covid 19 cases in India have gone down to a 23 month low. Understandably, most covid related restrictions have been relaxed except for face masks and physical distancing. Till date only Maharashtra has relaxed the mask mandate. Should the country follow suit the fact is that public health interventions are not written in stone. They are based upon the then available scientific evidence, epidemiological situation, and local context. Once implemented, every such intervention needs to be regularly reviewed and revised based upon the evolving situation. In two years of the pandemic, most covid 19 strategies have been regularly revised in India. For instance, contact tracing, one of the key pillars of the pandemic response in the beginning, has largely been stopped. Covid testing is now recommended only for symptomatic cases. In the course of the pandemic, evidence emerged that surfaces have minimal role in virus spread, so nowadays there is very limited emphasis on hand washing and sanitisation unlike in the beginning of the pandemic. Even though the recommended physical distance of six feet at a public place has not been officially revised; with all social and economic including indoor activities being allowed at 100 capacity or at the pre pandemic period, the policy has become largely redundant and impractical. In this backdrop, it is a bit bizarre that people are expected to maintain physical distance in outdoor spaces. Implementation of public health interventions is also determined by careful examination of benefits and risks. As an example, vaccines have some minimal risks, but their benefits are far greater. Let apply the same principle to masks. In the early part of the pandemic during the periods of high sars cov2 transmission and waves, when everyone was susceptible and a majority of population was unvaccinated, the benefits of masks outweighed the inconvenience, discomfort and the small but potentially harmful effects such as accumulation of co2 inside the mask. However, when transmission is low, the benefit of mask wearing is drastically reduced. In low transmission periods, the mask policy should also factor in the local context. In hot and humid environments such as India, long duration mask wearing can cause sweat and saliva to dampen the mask which may become a breedi

For children should be voluntary and exclusively determined by parents or the child. In the last many months, even though health ministry guidelines suggested masks for children in 6 to 11 years of age as optional, yet schools in most states have been enforcing mandatory masking for children in this age group. School authorities need not have any say in a child decision to wear a mask. Second, for the adult population, every Indian state can and should make masks voluntary in outdoor settings. Most states can make masks voluntary for indoor settings as well. For a small number of states, where cases are comparatively high, a decision on whether masks should be voluntary can be taken based upon local district level data. Third, there is need for continued public awareness about the benefits of masks in general, especially for high risk population groups such as those immune compromised, unvaccinated or partially vaccinated, with pre existing health conditions as well as for the 60 plus. Public awareness messaging should continue to promote voluntary adherence and nudge people to adopt behavior aligned with the risk of sars cov2 transmission. Fourth, though risk is currently low, the possibility of fresh waves in the future cannot be ruled out. Therefore, health policymakers need to come up with objective criteria on how and when the mask mandate might need to return. In any case, the approach must be localised, and people need to be sensitised. The public health benefits of face masks at present are minimal. The idea that mask mandates should be continued as a reminder of the pandemic is patronising. However, making masks voluntary should not be interpreted to mean that everyone stops wearing masks but let people make a choice as per self assessment of the risk. We also need to remember in any future surge in covid 19 cases, the masks might have to be worn again, mandatorily. Till then, it is time to breathe easier. Dry lahariya is a physician and epidemiologist. The views expressed are personal. Coffee in hand, i sit in the balcony trying to analyses the cognitive dissonance that led to the moment when will smith, in the pursuit of his wife happiness, clambered onto the stage and slapped chris rock for joking about jada appearance. Spotting my neighbor in the adjacent balcony, i wave at her just as a pigeon defecates on her ponytail. Instead of getting annoyed, she smiles and calls out, seems today is my lucky day. That is when i have an epiphany. India ca

It must have begun when he went to do his item song in student of the year 2 and saw anaya panda get a resounding slap from her father in a crucial scene. Apparently, a unit member said that an alarmed smith also asked why people in India kept threatening each other with, one tight slap. I believe he was reassured that indians are used to hearing this, especially from their parents, and it a sign of affection. I also have a feeling that before going to salman bay dinner he must have looked up his host. It unlikely that he would have missed dabbing iconic trailer where sonakshi tells chulbul, happed se dark nail late sahib, per se late hair. All these factors seem to have left will with a new understanding a slap a day keeps the heart humming away. 11am: in a meeting at a producer office, i am informed that there is a deluge of fresh movie titles being registered as homage to the kashmir files. Since larger cities have already been claimed, now the poor chaps are registering names like andheri files, khar danda files and even south bombay files. I am just wondering if my colleagues can still call themselves filmmakers, or with all this filing, they, like the original nationalist, manoj kumar, have all turned into clerks. 3pm: this is the time of the day when i want to slap myself to stay awake. I pour myself yet another coffee and browse through the internet instead. Praying to my 30,000 gods is just about all the faith i can place in intangible things, so i have never been particularly interested in nfts and the metaverse; not even in snoop dogg world with virtual concerts and pool parties. But when i read about the first celebrity who has bought real estate in the metaverse, i am floored. It not the khans, but good old daler mehndi and he has named it balle balle land. Now who would not like to go off and try their hand at tunak tunak tun on dull afternoons like these. 8pm: mother has invited us over for dinner and while she is fussing over her granddaughter, i inform her that i too have registered a title based on the kashmir files wave. I am going to make a movie called nail file. About what a disastrous manicure, she asks maybe, but at least it better than putting the final nail into the communal coffin, i say. By the way, i have a theory about this will smith slap, you want to hear it she shakes her head and cuts in with, it not right to slap anyone, but i did like chris rock response where he said something like, i did realise that will has such a ha

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Our national anthem has been chosen as best in world by unesco. Jai namo. Anyway, i think jada could go up, take the mike and voice her own grievances. Along with slapping someone for a joke, i also can understand this man protecting his wife business. That was a comedian on stage, not a sabre toothed predator. Human beings have developed complex language skills. We can raise our voices to defend ourselves rather than raising our hands. Suddenly noticing that my little one has barely touched her paratha, i warn her, what do you think you are doing finish everything on your plate or you will get one hard one from me. Complex language skills indeed mother smirks. Ignoring her snide comments, i continue, mom, i was thinking of putting this joke up on instagram, will smith knew stand up comedians also like slapstick. He did have a stick, so he did the best he could. What do you think after hearing this one, i have lost the will to live. Will, you get it she says, chuckling away, while i am left wondering if a penchant for making bad puns is an inheritable trait. A new reality is taking shape, said sergey lavrov, russia foreign minister in tunxi, china shortly before he arrived in delhi this week. The unipolar world is irretrievably receding into the past and a multi polar world is being born. This is an objective process that cannot be stopped, said the veteran diplomat. Nobody on earth will be considered a second rate player, lavrov went on. All nations are equal and sovereign, he said except, presumably, ukraine which has been the target of a fierce attack since february 24. Lavrov words were carefully chosen, designed to capitalise on long standing misgivings with the west, and the us in particular, that have been building for years. Some of these concerns are at their sharpest across asia and not entirely surprisingly: ill fated and long standing interventions in iraq and syria seemed to summarise both the self serving nature of the west, as well as its impotence, exemplified by the chaotic withdrawal of us forces from afghanistan in august 2021. To many, the prospect of global multi polarity seems a welcome relief from the traumas of the two decades since 9 11. States like china, India, brazil and others do not want to be just in a position when uncle sam orders them something and they say: yes, sir, said lavrov. These countries would never accept the global village of the american sheriff, he said. Perhaps not surprisingly, comments like this have fallen

Too but certainly, the statements articulated by the russian foreign minister are ones that have been increasingly heard not only in India, but in china, pakistan, the gulf and elsewhere: why ake sides at the insistence of the us and the west what benefit is there to censuring moscow, a vital source of energy for many states in asia, as well as a military partner for some if the 21st century marks the rise of a new world order, centred on asia and marked by multipolarity, is this not the moment to stay out of problems in lands that are far away it certainly sounds persuasive, perhaps even compelling. The problem is that this war will drag us all down including India. So even if the scenes of maternity hospitals being shelled, or schools blown up is not enough to lead to condemnation, then self interest should focus the mind. In India case, the sweetener of plentiful and cheap oil can easily provide a false sense of security, and even a sense that the crisis is an opportunity for India: apart from the fact that India is buying oil at around 20 discount to market value. But oil, trade and neutrality also need to be placed in a wider context. Around 70 of India corn imports come from ukraine and provide not only a crucial direct food source, but an indirect source too as feed for chickens and livestock. Apart from the obvious difficulties of harvesting during a war, the capture, bombardment or blockade of ukrainian ports on the black sea means that exports have dried up and look likely to stay that way for the foreseeable future. That will impact India, of course, as well as increasing agricultural prices, which already have been driven up to new heights in recent months by chronic global fertiliser shortages something that some analysts believe is not coincidental. This means yields of crops will fall, creating shortages as well as further price shocks that can be both large and unpredictable. We should all be conscious and alarmed by what the months ahead may bring. In 2008, when prices spiked sharply, there were food riots in 40 countries. Three years later, a sudden rise in the costs of cereals was a key factor in what was known locally as the hunger revolution, but is now more usually known as the arab spring that swept north africa and much of the middle east, including proving a catalyst for the rise of isis. We can see some early signs of trouble. Three weeks ago, egypt banned export of staple foods, in anticipation of major problems. Recent rioting i

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The rapid changes in both technology and business practices. Layoffs are painful. They have been steadily increasing since with a near companies announcing layoffs in. Partly driven by Copycat Behavior, today layoffs have become a default response to an uncertain future driven by rapid advances in technology, changing markets, and intense competition. It maybe noteworthy to examine that post a layoff, do companies really achieve their desired level of cost optimisation and efficiency. There are ample studies that indicate layoffs are a short term solution to reducing costs and do not take into account the time and effort invested in people training. While productivity may increase with those on board doing additional board, it may be again short lived as they may eventually wear out thus affecting quality. This holds true for the consulting sector as well. Consulting firms need to better analyses market needs and align workforce. Alternatives to traditional layoffs need to be explored to make layoffs a more humane experience. It just reinforces the company value and keeps the door open for boomerang employees. India assumed the G20 presidency on the December 1, 2022, from Indonesia. India will be convening the G20 Leaders Summit for the first time in 2023. As a nation, India is deeply committed to democracy and multilateralism. India G20 Presidency would be a defining moment in her history as it pursues to play an essential protagonist by finding practical global resolutions for the happiness of all, and in undertaking so, apparent the true spirit of Vasudhaiva Kutumbakam or the World is One Family. Three crucial components which are the bedrock of this Presidency are. Projection of political portrait. Since G20 is a leadership summit, Indian Prime Minister Narendra Modi will be the leader during the year. As he has been elected PM twice, therefore it proves that he has wide acceptance in our democracy, which is vibrant in nature. The development story that India has built up of a young country headed for progress and growth will go a long way in inspiring other nations. A country with an incredible digital revolution and the infrastructure has experienced a complete refurbishment. So, the world must know the growth story of India. India has chalked out the priorities. How does it want to lead the international economy? How does it want to move the world in the future? Covid has wedged many lives, and so has inflation, and many have slipped below the pover

Comprise priority areas of interest such as inclusive and resilient growth, SDGs progress, green development and Lifestyle for Environment Mission Life, technological transformation and public digital infrastructure, reforming multilateral institutions, women led development, and international peace and harmony. In addition, India will emphasis the importance of adequate international finance and technological support, as critical enablers, for achieving SDGs, climate goals and sustainable energy transitions. India is also intensifying the Global South and developing countries voices and concerns in front of the member countries of the G20 group. India will host more than 200 meetings across the country in 22 different sectors. Ever since India took over the Presidency of the G20, both Pakistan and China have been feeling uncomfortable. The G20 meetings are generally held in other member nations each year, and the location is decided by the country holding the Presidency. India agreed to hold G20 meetings in all 28 states and 8 UTs to showcase Bharat. Arunachal Pradesh, Jammu and Kashmir and Latah are integral parts of India without any iota of doubt. G20 meetings had already taken place in Arunachal Pradesh, which China had opposed and skipped the meetings. In May, India will hold a G20 Tourism Working Group meeting in Srinagar and a Youth 20 Forum meeting is also planned to take place in Lehn by the end of April. Pakistan has disapproved of India pronouncement to host these conferences in Srinagar and Lehn and has attempted to put pressure on India via its other associates. The spokesperson of the External Affairs Ministry of India snubbed Pakistan, declaring that holding these meetings in Jammu, Kashmir, and Latah is a normal response as they are integral parts of India. India has out rightly rejected Pakistan objection. India is the most pulsating democracy in the world. In spite of the global meltdown, India is targeting the highest growth globally. With a series of G20 meetings spread over the country, it times to project the real strength of India to this world. The decision to host the G20 meetings in a specific location ultimately rests with the member countries. Only Pakistan and China have raised unsustainable objections, but the beauty is that nobody has paid attention to their grudges. More than fifty representatives of different countries took part in this meeting in Arunachal Pradesh, and here and now, India Jammu, Kashmir and Lehn are prepa

International orders. This G20 Presidency is an important opportunity for India to focus on issues of critical global importance, put forth its narratives on development, and, as the fastest growing major economy, bring its strengths to bear on the G20 agenda. The G20 Indian Presidency will be one of the most important landmark moments of Indian democracy. It is broadly recognised that at times when there is a crisis of multilateralism, India has the moral obligation to bring reliability to an intensely divided multipolar world and craft broader global responses to these challenges. India is holding meetings in different cities to showcase the rich cultural heritage of India, one of the world oldest civilizations, which is an all-embracing confluence of religions, traditions and customs. Jammu and Kashmir, Lath and Arunachal Pradesh are India integral and inalienable parts. The world must know what India is. While registering their unfounded protests, Pakistan and China have exposed themselves to the world. They should stop interfering in the internal matters of India. India has been at the forefront of the global fight against vaccine-preventable diseases. However, the country has also struggled with vaccine hesitancy in the past, which has hindered progress in achieving high vaccination coverage rates. The recent UNICEF flagship report that highlights India gains in vaccine confidence for children are a ray of hope in an otherwise challenging landscape. According to the report, India is one of the three countries out of 55 surveyed, where confidence in children vaccines has increased. This is a significant achievement for a country that has struggled with vaccine hesitancy in the past. The report shows that India has made significant progress in building trust and confidence in vaccines, which is essential for achieving high vaccination coverage rates and protecting the health of children. The increase in vaccine confidence can be attributed to several factors, including the government efforts to improve vaccine delivery systems and communication strategies. The tireless work of healthcare workers and community leaders who have played a critical role in addressing vaccine hesitancy and promoting vaccine acceptance has also been instrumental in this regard. This increase in vaccine confidence is not just a statistic. It has real-world implications for the health and well-being of children in India. High vaccination coverage rates can prevent the spread of

However, we must not become complacent. We need to continue to work towards improving vaccine delivery systems, addressing vaccine hesitancy, and ensuring that all children have access to life-saving vaccines. I believe that this can only be achieved through strong partnerships between governments, civil society organizations, and communities. We must continue to prioritize the health and well-being of children in India and work towards a future where no child suffers from a vaccine-preventable disease. Last week exhorting need for a behavioural change, Hon blew Prime Minister said that Climate change cannot be fought from conference tables alone, it has to be fought from the dinner tables in every home. While fully acceding to this very relevant clarion call, it also became very clear that just like people of my generation, how old school he is; his otherwise digitalized modern outlook notwithstanding. Lest I started to get trolled, let me clarify: it is all about this Dining tables in every home concept. I distinctly remember those daily family gatherings around this formal informal piece of furniture; during breakfast, lunch, and dinner. Irrespective of the size of the house, there always used to be a dining room and it was de rigueur to have all the meals there only on the dining table together. It is also true that dining together afforded everyone to converse and discuss. But it is also true that not all these discussions used to end up in amicable commonality. Rather, dining tables were also quite notorious for convivial conversations ending up at very discordant notes. But that was then. Gradually, dining tables started giving way to the living rooms when families started having their meals in front of televisions. That how the centrality of dining tables as place for exchange of experiences and views and inter-generational interactions ended. This, was naturally followed by individuals start partaking meals at different times as per their convenience or the favourite TV shows, thereby putting a full stop to family conversations (and gossips), what would have been called as inclusive discussions in the modern terminology. So, here is the problem: while generation is likely to be aware of a thing called dining table although rarely experienced their critical role; Alpha generation is left wondering about this alien object space technology from where they are supposed to fight climate change. And generations. They look wistfully at their dining tables that are used for everything else but dining. Perhaps it is time for dining tables to regain their reality albeit to combat climate change. However, we must not become complacent. We need to continue to work towards improving vaccine delivery systems, addressing vaccine hesitancy, and ensuring tha

With challenging scenarios which may become existential in their scale in the coming months. That would seem more important than worrying about sheriffs or geopolitical interests. For those in ukraine, each day is about survival. I fear that for many parts of the world, it will soon be a similar story. So much for the new reality. Understanding of a child mind is an important step towards building a staircase for potential opportunities. While integrating facts through academia, it is observed that storytelling becomes a vital part of a child learning. When it comes to folklores, imagination, instilling positive qualities and stories that make one idolise a particular personality, are encouraged as the focal point. For example, they are often taught skills and qualities through the dominant traits or defining features of animals. The fox represents wit, the lion leadership, the hare perseverance, the dog friendship, and the caterpillar patience to evolve into a better self. As the kids deal with new learning, there are multiple questions which surface in the minds of a parent such as do the kids inculcate these qualities as some of these are learned, some are acquired, and some are inborn. Do they know what their dominant personality trait is are they given a chance to recognise these traits psychometric tests are one of the methods which can be used to reveal various skillsets that are part of a child personality. These assessment tools are usually in form of tests designed with the aim to measure an individual personality traits, aptitude, intelligence, abilities, thinking styles and behavior. Based on what aspects needs to be tested, it can be customised to figure out the sub conscious mind of a child. History suggests the origin of psychometric tests dating back to 2200 bc, but the breakthrough happened in 1905, france, when alfred binet and simon theodore developed a psychometric test to identify real abilities and practical judgments in children. They named it binet simon intelligence scale that tested higher psychological processes in kids. Psychometric tests reveal one cognitive skills and personality characteristics which helps to understand a person strengths and weaknesses, know their stand about aspects of life and help one plan, make choices and act accordingly. These aspects catalyse the process of knowing oneself and ensure an enhanced understanding of a child mind. Irrespective of all the biases, these tests provide quantifiers for the psychometric abilities that help both the child as well as the parents to understand the strength and weaknesses of the subject. A test devised on principles helps in self revelation that boosts up the morale of children. Kids learn to grow accustomed to their roles as students in newer environments. Th

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Which encourages development with 360 degree perspective, interests, and adds individualistic opinions to their intellect. They are in a constant cycle of moulding themselves. Psychometric tests can help reveal these new elements in their life, as they change, hence it is advised to frequently take such tests. The perks of living in the 21st century are that it has brought in technologies that make it accessible to anyone and everyone. Psychometric tests are being widely used by companies to test potential candidates that has resulted in a totalitarian approach towards understanding the new employee or client. These tests help students learn more about themselves and the skills they possess in the initial phases to make choices and thus pave their future. Based on the psychometric results, parents, and students can approach a career counsellor or an e career counselling platform to get the best of all the available options for the future role. It is a known fact that fingerprints are unique, and so is every child. When one looks in the mirror, one must know what kind of a person is reflected back is it the lion, the fox, the hare, the dog or the caterpillar in today ever evolving world, constant skilling, upskilling or reskilling has become necessary, and as a student evolves, so does their intellect. These tests are the way to better the state of not only the kids but also the guardians. It provides a bridge to fill the gap to understand a child true potential. Psychometric tests are the fastest way to create new pathways for the coming generations that will help in building a better future for the global platforms. At the core, the business of banking is simple borrow money at lower interest rates and in turn lend the same at higher interest rates. The difference in these rates is what banks make as money. While this is a simplistic way of looking at the banking business, other important aspects such as underwriting, collecting and risk management make it quite complex. As an industry, banking, globally, has gone through two large revolutions in the last century. The first was the regulation of banking in the us in the 1930s as a result of the great depression which has continued to evolve over time with the last major trigger being the 2008 global financial crisis. India, too, has gone through phases of nationalization, liberalization and privatization with a fairly robust regulatory regime in place today. The second the more important and continual revolution has been the technologization of banks. On this front, the indian banking industry has made rapid strides in the last three decades and has arguably attained pole position globally today with the explosion of the api economy. The indian tech story of banking the economic liberalization of th

With most of these processes performed manually before, technology backed core systems increased the speed of processing transactions multifold. The information technology revolution of the 2000s and the impetus provided by the it act of 2000 saw the largest banks in the country embrace core banking solutions thereby serving customers at scale and processing large volumes of transactions. In short, the productivity, profitability and efficiency of banks significantly increased. Digital payment solutions the next decade and a half, until 2016, saw massive disruption and major innovation in the consumer payment space. Cards led the first set of cashless payment instruments with debit and credit cards becoming mainstream which compelled banks to develop and upgrade their existing core banking solutions. It also saw the introduction of atms. The major turning point during period was the rise of digital wallet fintech firms. While this period was short with the advent of the united payments interface upi which has almost wiped out the digital wallet ecosystem in India it saw the introduction of application programming interfaces apis in banking technology stacks. Digital wallet fintechs had to integrate with core banking systems to store money and process payments which banks were hesitant to. In order to accrue the benefits arising from the penetration of digital wallets, banks developed frameworks to only share payment related services through apis. The result was a robust integration mechanism between two parties banks and fintechs where banks, now, did have to worry about exposing their entire core technology systems to fintechs, and on the other hand, fintechs got access to specific services, and parts of core banking systems to power their payment products. The UPI, which has revolutionised digital payments in India, is also built on similar API frameworks. The explosion of the api economy the corollary to this phenomenon was a stark realisation amongst banks to leverage the power of apis to offer other available products in their suite to fintechs. Banks today offer core products such as savings accounts fds, credit cards and other allied products like demit accounts and insurances in the form of apis to fintech partners. The benefits of this are clear banks get additional user acquisition channels at much lower costs, and the ability to scale significantly increases. Fintechs, on the other hand, purely focus on delivering exceptional user experiences that banks have traditionally fallen back in. This symbiotic relationship is at the core of the multitude of fintech bank partnerships in the indian ecosystem we see today whether it is in the form of nonbanks, challenger credit cards, buy now pay later bnpl products, pocket insurances, new age invest

Take advantage of the fintech revolution, expand their business footprint, and will become the leaders in the coming decade. As all carriers are aware, 5g is a game changer in terms of service assurance since it requires real 360 degree service assurance, which incorporates an overall perspective of both customer experience and network performance. According to a recent industry survey, end users identify network faults first, accounting for 61 percent of the total, compared to 39 percent for network operations. As a result, in the 5g future, carriers must take a proactive approach to service assurance to ensure that the buzz surrounding 5g reduced latency use cases is realized. How 5g is transformative when it comes to accelerating network traffic, all mnos will be feeling pressured. A typical hour for a network operator would see 19 million whatsapp messages, 15 million youtube videos played, and 247terabyte tb of data shared on social media. Manufacturing will only add to the network demand as mnos strive to give ubiquitous indoor and outdoor coverage and raise the standard on the customer experience during sold out sporting events with 5g broadcasting, autonomous vehicles, and 5g private networks. This requires networks to be designed and operated offering customers a dedicated and differentiating quality of experience. Customer experience backed by network performance is required a new strategy to measure network performance and monitor customer experience in a cost effective way is essential to achieving advanced 5g outcomes. To achieve complete service assurance requires end to end visibility and analysis from network design and automation, service delivery, service experience to customer experience. Service assurance spanning the end to end lifecycle is critical because it allows an mno to manage their customers experiences and map them to different network segments. Customers today, for example, are not solely reliant on the mobile network for their handset. Instead, they are using enterprise wi fi, residential broadband, and private networks to continue their user sessions without loosing connectivity or disrupting their conversations. To effectively determine how well mnos are performing on their service kpis, mnos require end to end mapping of the customer experience across all access and core networks. The same applies to having a complete view of all network domains. Only if mnos can map an issue to the specific network domains will they be able to determine if it is related to the wi fi, fixed, or mobile network. Mnos can also test and monitor performance across different points in the network by gaining a 360 degree picture of the network. This allows mnos to swiftly pinpoint the problem to a specific network section and compile a tre

Generation service assurance platform that is customer centric and focused on delivering the customer experience to them every minute. The experience factor is produced by connecting user application analysis to signalling analysis for each call transaction, which has never been done previously in the mobile sector. The new approach to service assurance is driven by the need to provide a cost effective solution with a minimal infrastructure footprint while still giving a holistic 360 degree view of customer experience across all access networks. This will then give the data sets needed to develop actionable insights, such as a correlation between an issue that occurred today and one that occurred a week ago. Mnos will be able to detect if there is a link between the two, and if so, will we be able to forecast whether the problem will recur, and, more significantly, will we be able to prevent the problem from occurring. As a result, having complete network coverage from both a customer and a network standpoint, as well as corrective actions and recommendations, will be critical in avoiding network failures or downgrades. Overall, the service assurance solutions are providing the top mno across the world the future of 360 degree assistance. These services include all the features required to monitor network kpis and application performance as well as measure end user service experience, and provide actionable insights needed for network performance management. Few important benefits include: with the changes brought about by global warming, there is consensus on cutting down emissions from vehicular transportation. Electric vehicles evs are being hailed as the solution, and the world is accepting this new mode of transport with gusto. As per estimates, the global ev market has been growing at a cagr of 43. Evs constituted nearly 2.6 of all vehicles in 2019. However, the numbers are going to surge significantly in the times ahead. On the other hand, if we look at India, the country is lagging far behind the major markets such as china, europe, and the us that accounted for and 21 of the global ev sales in 2019, respectively. Out of the total, 7.2 million units sold in that year, only 170,000 were sold in India, and most of those were either e rickshaws or e bikes. In such a scenario, it is easy to think that evs are not taking off in India. However, that assumption is far from the reality. There is tremendous interest in evs with not just vehicle makers but also the government strongly backing this segment. The benefits of electric transportation go beyond climate change prevention. For India, electrification of vehicles can significantly reduce oil bills and boost energy security by making the country self dependent for its energy needs. To understand

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Is a rapid surge being witnessed unlike the west where the thanks adoption is powered by cars, India first wave of evs is coming in the form of shared transportation vehicles such as e rickshaws, buses, 3 wheelers and last mile connectivity solutions such as 2 wheelers. As witnessed in the budget this year, the government is quite focused on boosting the manufacturing and allied facilities across the country. Various state governments are also showing strong support for evs. For instance, the telangana government has announced exemption from road tax and registration fees for the first electric 2 wheelers in the state. Setting up of exclusive there zones, and the permission to buy them without factory fitted batteries is other highly impactful moves. The emphasis is on eliminating the two core challenges that have obstructed India growth as nation. These are as follows. High cost of electric vehicles the ownership and managing battery costs make evs much more expensive than conventional vehicles. The cost of battery can make up as much as half of the overall price. By allowing purchase of vehicles without batteries, the government has taken a step towards making them compete with the internal combustion engine ice vehicles. Further waivers and incentives such as the one announced by telangana government can make people switch to evs faster. One of the biggest reasons why evs have been slow to sell in India is the range anxiety. The evs have a specific number of kms beyond which the battery gets discharged and it requires charging. Charging being a time taking process leads to the vehicle being usable only until the battery runs out pump anywhere in the country, the needs to get back to its charging point. As per an estimate, India is likely to have over 2 million evs on roads by 2026, and to cater to them, there is a need of over charging stations. The government push to battery swapping has created a path that is now set to enable these two as well as many other energy related challenges of evs. There is also a production linked incentive scheme to encourage domestic manufacturing of their batteries. Further, battery disposals and skill development of automobile sector workforce to prepare them for their manufacturing are other areas that are being focused upon. With greater investment support and a conductive ecosystem for global investors to fund can undoubtedly become a global leader in this area. Honestly, Data is not fueling the Retail Industry directly. The Analytics that is doing it. But to get the right analytics, you need data first. So, indirectly, and technically, data plays a vital role as it is the foundation step in the overall process of Analytics. In Retail, the old saying that the customer is God still applies and today, the custome

Make no mistake what Imran Khan is really trying to do today is convince his puppeteers to give him another chance. As he frantically tries to cling on to power, the contrast is glaring to what he had said during his Azadi March in August 2014. If people like you had said Go Imran Go with such passion I would have resigned and gone to reelection immediately if I am man of honor. But of course, we know from Shakespeare Julius Caesar what men of honor do and also how they usually end up. Elected in 2018 with what people considered the most rigged elections in Pakistani history, his political career boosted by the late General Hamid Gull and other prominently ranked ISI and army men, Imran Khan had not only been carefully selected and trained for the job, but also seemed quite happy to do it the way he was told. Unlike other prime ministers, he never complained when the army chief was accompanying him and practically acting as the actual PM. Instead, he simply followed the directives given by the army. It was a political Yorker or goodly or a reverse swing pick your cricket metaphor but Imran Khan national assembly dissolution and calling for polls haven of course ended the match. For one, Pakistan Supreme Court is hearing the matter. And its decision can dramatically change the dynamics breezily killing a no confidence motion is dubious parliamentary practice, even in Pakistan. Two, after we chuckle at the claim by Pakistan army PR arm that the forces have no role in this soap opera, the generals will have their own calculations. Three, Imran, who seems to not have lost his ability to mobilize street protests, may not docilely follow whatever the court and the army decide he has already become the first Pakistani PM to at least temporarily outmaneuver an army backed de facto coup. Had the no confidence motion been debated and voted on, and had, as was widely expected, Imran lost that vote, he would have been the first Pakistani PM to lose office through parliamentary means, and not via direct military or judicial intervention. But Pakistan can always surprise. So, all kinds of scenarios are possible, not excluding violence. Whichever way Pakistan political crisis plays out and whoever is the country next PM, two things won change. First, despite General Baja recent comments on importance of talks with India, terror will continue to be a Pakistani policy against this country. Second, the country economic crisis will continue to deepen. Consumer price inflation is over 12, Pakistani rupee has lost 50 of its value in five years, the country debt keeps piling higher, and minus IMF and occasional help from Saudis and Qataris, the country will go bankrupt. China infrastructure spend in Pakistan has predictably led to little economic improvement and, again pr

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Is a card that can be played to get help from a great power, China having replaced the US in this calculation. But that strategy may be running out of steam. China commitment is unlikely to match America when the latter was obsessively focused on the so called war on terror. Beijing global strategic view has many components of which using Pakistan to harass India is only one. For example, with the Quad becoming a more cohesive grouping, and given China big focus on Indo Pacific and its geopolitical rivalry with the US, Islamabad utility as an India baiter may be less valued than Rawalpindi brass reckons. India wrapping up of the free trade agreement with Australia soon after a deal with UAE sends global signals that its trade policy is moving into higher gear. By showcasing Indian readiness to lower import duties on a range of goods and Australia willingness to ease mobility for professionals, this deal could give greater impetus to other FTA negotiations. It is a win win for both sides. Indian industry gets cheaper access to raw materials like coal, Aluminum and metallic ores while Indian professionals secure liberal visa concessions. Australian wines, wool, sheep meat, onions, almonds and other horticultural products will benefit from tariff reductions. Notably, India will reportedly highlight the mobility concessions for Indian professionals by Australia in its ongoing UK FTA negotiations. This had also hindered an EU FTA deal, which the commerce ministry is targeting for a mid 2023 inking, and will be an issue in any India US deal. There is no alternative to realistic give and take on market access. The Australia FTA removes tariff disadvantages India suffered in merchandise exports of labour intensive goods vis China and Asian countries because of RCEP. Leaning towards import substitution will blunt India export competitiveness over time. It denies India cheaper components that reduce product manufacturing costs. Dairy products, rice, wheat, sugar, apples and iron ore have been excluded by Oz, evidently due to Indian political and industry sensitivities. Hopefully, these won be deal busters for FTAs with other key countries trade blocs. Russia invasion of Ukraine with its impact on energy and farm supply chains and altering of geopolitics calls for India to firm up trade agreements faster. The India Australia FTA may belong to the realm of trade, but it hard to miss the strategic considerations. As bilateral trade and thereby mutual trust grow, it will be easier for both sides to get on the same page in countering China dominance in the Indo Pacific region. FTAs offer India another shot at boarding the manufacturing bandwagon. Don lose this momentum. Corporations often talk about the need for digital transformation. Go is going through one of it

The government services; and finally, open stacks that can be used for developing ecosystems. It has eschewed Western models and has built distinctive, scalable solutions for Indian problems. These together could add $1 trillion of economic value according to a Go report published in 2019. As Goldilocks and Rapunzel will tell you, life is all about hair. Either so golden you are named after it or strong enough to ferry grown men. Hair may be a bunch of dead cells, only a protein filament pushing out of skin follicles, but its absence can trigger hysterics and Hollywood scandals. While we will never know if Will Smith was offended on his wife behalf who suffers from alopecia or having a bad hair day himself, his slapping of Chris Rock at the Oscars is causing global hair fall. To let it down or tear it out, one needs hair. Oh, the horror of watching shampoo ads while our own strands are so few that each has a pet name. And the cold contempt on hairdresser faces as they prod and pick at our puny mane Hair is known to elope with pillows and hairbrushes, and organise orgies on bathroom floors. Its natural state is matted, lending you the I put my finger into an electric socket look. Of course, we have PTSD from the hair we are born with but its disappearance turns us into Nancy Drew. Hunting for elixirs, oils, wigs, magic transplants. In mirrors, shop windows or other people sunglasses, we can see it recede from foreheads, thin at the crown or go AWOL in spots no cross combing can hide. Scarcely do they go running from the head when they begin to reappear on chin or dimple. Here they are black, long and thick, requiring an axe. Yeh resume mullein hog the screen in plaits, buns, bangs, curls or a blow dry. There is Monica gigantic frizz in that Friends episode, Persist Khambatta shaved head in Star Trek and Wolf Eateress Maria limp stringy hair in You Won Be Alone. Petre cut Arabella hair in The Rape of the Lock so Alexander Pope could write a poem. Once they sprout on the scalp, they take on a life of their own, and as Khalil Gibran said about kids, They are with you, yet they belong not to you. Which explains why we occasionally address our hairdo in a high pitched, Don do this to me Measure any hair found on husband shirt with your own; if longer or shorter, he is having an affair. The good news is she losing hair. Apparently, we shed 50 to 100 hairs a day. But that hair in the dish we sent back Not ours. A couple of years ago, a cultured looking gentleman asked me the country and religion I belonged to. I told him that I was a global citizen who had no religion. He thought that I was being a haughtily supercilious person. My candid reply may be mistaken for.

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A discourteous reply, but it sounded perfectly logical and most sublime statement when Socrates proclaimed centuries ago that he was a global citizen And Diogenes, the most eccentric of all gymnosophists, gymno meaning naked, bare, ophist meaning philosopher, thinker, declared that religion, region, colour and all that jazz were mere accidents of birth. This is the kind of nous, Greek word for knowledge and wisdom, the beleaguered mankind is in need of. Before descanting upon the philosophy of Greek sophists, it must be noted that the kernel of Greek philosophy was pragmatism and practicality of everyday existence. Unlike most of the lotus eating philosophers of the East, propounding recondite theories of god, heaven and religion, Greek philosophers were everyday existentialists, to quote Reginald E Allen from Greek Philosophy: Thales to Aristotle. Whether it was Zeno Stoicism or Diogenes Cynicism, human life in all its gory and glory finds a meaning in Greek everyday philosophy. Diogenes famous earch for an honest man was his way of exposing the hypocrisy and sham of polite societal conventions. By holding a literal light up to people faces in broad daylight, he forced them to recognise their participation in practices that prevented them from living truthfully. He inspired others to follow his example. The same intrepid philosopher famously requested Alexander the Great to get out of his sunlight. Thomas A Blackson stated in his perceptive tome, Ancient Greek Philosophy: From the Presocratics to the Hellenistic Philosophers, that the humanistic nature of Greek philosophy and the exemplary manifestations of Greek thinkers provided solutions to life existential issues. Just think over Aristotle two magnificently life transforming quotes: Knowing yourself is the beginning of all wisdom and It the mark of an educated mind to be able to entertain a thought without accepting it. Now in these differing, destructive and devastating times, Aristotle gem of a thought assumes far greater significance. If we imbibe the spirit of this quote, much bloodshed and bad blood can be avoided. You could also ruminate over Plato sayings, Only the dead have seen the end of war and We can easily forgive a child who afraid of the dark; the real tragedy of life is when men are afraid of the light, or Be kind, for everyone you meet is fighting a harder battle. All these aphorisms from the cornucopia of Hellenic wisdom can serve as a balm for the frayed nerves of a battered and benighted human civilisation. In fact, Greek philosophy is an antidote to the ongoing civilisational crisis. The tangibility as well as accessibility of Greek philosophy endear it to those who can think and act upon what they vet thought. To encapsulate, simplicity is the hallmark of Hellenic wisdom. T

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The role of energy in India resilient economic growth story remains important. In view of India clean energy ambitions, there is an immense opportunity in low carbon and zero carbon businesses. While the government is undertaking several steps to improve the transmission and distribution infrastructure, among other factors to upscale energy availability in the country, private players will continue to invest in low carbon growth areas such as renewable energy, power transmission and distribution. Challenges to improving power transmission Building power transmission lines has been a challenge, across the world, including India, on account of various factors such as remote or sensitive terrain, Rights of Way, manpower, weather conditions, etc. Construction timelines were also a huge challenge with most initial projects facing serious delays. The problem becomes especially pronounced for projects passing through eco sensitive areas with limited specific detailed information and demarcation of such areas and non availability of explicit construction guidelines for such projects coupled with the spectre of Public Interest Litigation. Many projects have faced significant delays on the back of inadequate information data available during the pre-bid stage. Comprehensive advance planning for evacuation of upcoming RE capacity will help address this issue to an extent as this will help stakeholders in identifying and resolving such issues ahead of time. However, in due course, the government and its agencies undertook many positive initiatives to help the transmission service providers TSP overcome some of these difficulties. Many of these were policy changes, guidelines, and amendments to the Standard Bidding Guidelines to support the sector and enable more private sector participation. Most recent bids have seen as many as 8 10 active bidders even as the project completion timelines have been drastically reduced to an average of 18 21 months from the earlier 30 36 months. Moreover, the government has already notified an evacuation plan for integration of 500 GW by 2030 while this is a step in the right direction, implementation of GATISHAKTI portal may also help in coordination between federal and state government agencies and expedite approval processes. Furthermore, government and planning agencies immediate attention is needed to meet the ambitious targets for integration of 500GW RE capacity by 2030. For instance, developing in country manufacturing capabilities for major equipment required in the substations such as GIS, STATCOM, 765kV transformers, for which the lead time is concerning high. Then there is a need to streamline ROW acquisition processes with uniformity across the country. Finally, the Stage II approval process for forest clearances con

Power developer contractors to build transmission systems safely and with lower gestation periods. Given the challenging environment with gestation period of 18 21 months, technology deployments such as helicopter stringing, helicopter cranes, artificial intelligence, drone cameras have provided key support during the construction and O&M of transmission lines. In recent times, these technologies have helped in commissioning transmission projects in the hilly terrains of J&K, Ladakh, Uttarakhand, north eastern parts of India. Monitoring of transmission lines with the help of drones has become effective with minimal human involvement; it has also helped in locating the faults quickly and resolving them. Similarly, AI based SCADA systems are helping in efficient operations of substations with minimal human intervention. In order to change the way India produces and consumes energy, we need to usher in a new age of growth through greener initiatives and meaningful action. India ambitions of providing clean and sustainable energy to all in the development of a low carbon nation is an ambitious, yet a mindful target which calls for dedicated efforts for long term results. Undeniably, how energy is generated, transmitted, distributed, and consumed, will have significant ramifications on the environment as well as the global economy. Finally, something to celebrate. As per the latest `World Population Prospects report of United Nations Population Fund UNFPA 28.2 years median age makes the average Indian 10 years younger than the average Chinese whose median age is 39 years. For long we Indian have been looking at China with envy, many a times implicitly e.g., China has been able to reach phenomenal level of development because it rules with iron fist or virtues of non hinderance by things democratic but at other times quite explicitly. Remember when Mumbai Kars were told that in three years, even Shanghai would take note of its development. Well, it is 5 years and Shanghai must be taking note but not for the reasons expected for. Already alarmed by India imminent demographic dividend, China has touted its equal and higher quality educational opportunities, without naming the names. Well, while that may very well be the case, as has been its wont, China can be expected to take this latest salvo of average Indians being a decade younger that their citizens quite seriously; this despite the fact that they in any case always look younger now this may be termed variously from racism to ageism. Always conscious of its projection to the outside world, it might very well decree that there would be mass air brushing of any visuals going out, ensuring that everyone looks younger all the time. And what better way than to deploy Ernie, its home grown generative AI tool

The entry of foreign law firms into India has been long awaited in many quarters, including by law students in India, hoping to see this development expand the legal market in India. Recent regulations issued by the Bar Council of India are the 1st step in that direction. However, a number of factors need to be kept in mind while considering the impact of this development on the broader legal sector, and more specifically, its impact on law students and future lawyers in India. Firstly, the regulations specify that international firms that enter India can only practice foreign law and cannot practice Indian law. Therefore, lawyers qualified solely in Indian law cannot join these firms in India and would need to continue to work with local Indian law firms. In any event, since Indian law work continues to remain with local Indian law firms, this is unlikely to impact Indian qualified lawyers in the short term. Secondly, the regulations restrict the involvement of international firms in litigation and contentious matters. This would significantly affect their scope of practice in India and again result in lawyers and clients continuing with local counsels law firms for any litigation advice. Given the significance and breadth of litigation as a practice field in India, this protects a very wide field for Indian law firms counsels. Any law student who wishes to focus on litigation may keep this in mind while considering their scope of employment with foreign firms. However, these are the Bar Council Regulations as of date. As things progress, it is possible that the regulations will be revisited, or the markets and practices develop so that the role of international law firms is increased. For example, if more contracts involving Indian parties use English or US laws as the governing law of the document, the need for qualified legal advice on the laws of these jurisdictions will also increase and so also the involvement of international law firms. Similarly, if the regulations at some stage permit international firms to practice Indian laws, or have a tie up with local Indian practitioners, the scope for Indian qualified lawyers to practice as part of international law firms will increase dramatically. Given the above, Indian lawyers and law students should consider the possibility of qualifying in the laws of other jurisdictions, such as the United Kingdom and the US. This is likely to improve their ability to join international law firms practicing in India. Similarly, Indian universities and colleges that offer courses in law should also consider the possibility of broadening their syllabus to cover international laws, as well as collaborating with foreign universities, and governing bodies in other jurisdictions such as the Law Society of England an

Court reportedly had earlier asked the Election Commission to frame guidelines in the matter. However, the Election Commission had held only one meeting with political parties asking them for their views, it is reported. The observation of the Apex Court was in response to a petition seeking directions, to freeze the election symbol, or deregister a party, that promises irrational freebies in the run up to the polls, recently held for the five State Assemblies. Political leaders offering freebies to lure voters is quite common during the election time in the country. The Aam Admi Party AAP had earlier won a thumping majority in Delhi Assembly elections in 2015, promising free water and electricity. In the run up to the recently held Assembly Elections in the five Assemblies, the AAP had promised to provide free electricity up to 300 units to the people of Punjab, if voted to power in the recently held assembly elections, and it is seen that, has been handsomely rewarded by the voters of Punjab, decimating the incumbent Congress Akali Dal, along with BJP. The political climate in the country it seems, has been infested with the scourge of freebies being announced by political parties before the elections. It is unfortunate that, even after 75 years of India Independence, the political parties see freebies as the best lucrative tool to seek public support in elections. Those promising freebies, obviously do not pay from their own pockets, but from the taxpayers pockets. In a democracy, political parties announce their policies and programmes in their manifestos, which are guiding documents for governance, if they come to power. The opposition parties and civil society use these to assess the performance of the ruling party. However, promising freebies from the state exchequer, raises moral, ethical, serious administrative and legal issues, because the revenue is collected from taxpayers by the government, and set procedures exist for using this money for the welfare of the people. Genesis of Freebies Culture The culture of announcing freebies ahead of elections, was started by late Tamil Nadu Chief Minister, J Jayalalithaa. She started the freebie culture, and promised free sarees, pressure cookers, television, washing machines and more. The Amma Canteen was also a huge success. Political parties across the nation quickly adopted this. In the north, it all started from Delhi, Aam Aadmi Party founder Arvind Kejriwal promising free electricity, water, bus travel and more to win the elections in 2015. A lesson to learn from Venezuela In this respect, the experience of Venezuela provides an enlightening example. The South American oil rich country was quite prosperous till 1980 because of an oil price boom. Successive governments then began to offer everyt

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Recover fully recent developments in freebies case in the Supreme Court The Supreme Court on Wednesday, March 2, 2022 agreed to consider listing for an urgent hearing of a plea, seeking direction to register FIRs against political parties for allegedly inducing voters by offering freebies. A bench headed by Chief Justice N V Ramana, took note of the submission by lawyer Barun Kumar Sinha, on behalf of the Hindu Sena Vice President Surjit Singh Yadav that, the issue needed hearing, in view of the fact that, assembly polls in five states were getting over, and agreed to list the plea. Yadav had pleaded that, such an offer or promise by a political party, its leader, candidates contesting the elections, may be declared as, indulging in corrupt practices and bribery in terms of provisions of Section 123 1 b of the Representation of the People Act, 1951, and the candidates of such political parties may be declared disqualified from contesting the election in that state, and if elected, such election may be declared void. The petition requested that the Election Commission be directed to evolve a mechanism for candidates to declare during filing of their nomination, that their parties have not made any offer and promise of freebies at the cost of public money. Earlier, the top court had issued notices to the Centre and the Election Commission on another PIL filed by SC lawyer Ashwini Upadhyay observing that, offering freebies was a serious issue, as sometimes, freebie budget has been noticed, going beyond the regular budget. Upadhyay had sought a direction to the EC to seize the symbol or deregister a political party that promises irrational freebies before polls. In the light of the observation of the Apex Court, a question is needed to be asked, is it not a corrupt practice and loot of the treasury to garner votes, promising something for free, when it requires money to procure Freebies vitiate the poll process and undermine democratic polity. The ECI therefore needs to frame rules, that prohibit the populist announcements of freebies before the elections. If the freebie allurement is not stopped, it is likely that, people living in poor economic conditions may be lured into a political trap, and that can ruin the economy of the country like in the case of Venezuela, it is opined. Metaverse is a convergence of two ideas that have been around for many years VR Virtual Reality and Digital Second Life. As a technology, Metaverse is already exhibiting a monumental impact on sectors like gaming, EdTech, fitness, amongst others. Needless to say, it is a rapidly growing investment ground for global tech giants like Facebook or Meta, Microsoft, and Apple. Right now it a bit of chicken and egg because people are excited that the tech giants are excited, and tech

Impact on almost all the sectors including Human Resources. Though employees are becoming accustomed to work from home, the fact is that a majority of them still miss the real life interactions they used to have with their colleagues. The water cooler conversations are sorely missed. A recent report published by Gartner forecasts that 1 in 4 people is expected to spend at least one hour a day in the Metaverse for work, shopping, education, social and entertainment by 2026.Though Metaverse might not replicate the real life environment, it is sure to create a new world of communication and interaction that employees would cherish. Just imagine an employee team meeting held in the Metaverse where all of the attendees are seen in different avatars it will drive much more engagement since the entire experience will be much more immersive. HR teams looking to capitalize on the Metaverse wave should first provide an engaged employee experience with the technology. Though there might be a learning curve to get acquainted with Metaverse, the learnings will help build a more humane organization. Water cooler gossip will finally make a comeback to hybrid workplaces with Metaverse. Metaverse will undoubtedly lead to a more collaborative environment where employees can engage, bond, and collaborate over a cup of virtual coffee. But it advisable to start small, experiment and scale. Another area where HR can leverage Metaverse is employee onboarding. All of us would admit that employee onboarding over Zoom or GMeet calls is not an exciting experience. Also, there is no going back as of now to the old style of employee onboarding process. Metaverse can be an intuitive solution where employee onboarding and engagement will be more connected and fun. Recruiting or hiring has always been one of the areas of concern for HR teams. Finding candidates that are technically and culturally fit is another issue Metaverse might help solve this lingering problem for HR teams to a large extent. Imagine an interview simulation without a computer mobile screen where recruiter avatars can directly interact with those of their candidates. The ability to feel each other presence will mutually benefit both. Recruiters will be able to conduct hiccup free tests on the spot while the candidates will showcase their skills in a more seamless manner. Training sessions have undergone a major transformation in the wake of the pandemic. What used to be on ground face to face engagements have turned into a, more or less, one way communication where candidates are often passive recipients. It will be extremely useful to have a lifelike digital space where employers and trainers will be able to not just speak but show their new hires everything they need to know while hopping on board an organiza

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Crucial at this point as it just around the corner. Educating people on what does entail Web 3.0 is equally important. While there is no doubting the potential of the technology, right now we are at a nascent stage of its lifecycle. As we move towards broader adoption, we will continue to see more opportunities and challenges. The technology has significant potential for creating a more engaging and collaborative hybrid workplace Honestly, Data is not fueling the Retail Industry directly. it the Analytics that is doing it. But to get the right analytics, you need data first. So, indirectly, and technically, data plays a vital role as it is the foundation step in the overall process of Analytics. In Retail, the old saying that the customer is God still applies And today, the customer is well informed and has access to all the details which catalysis his buying decisions. One of the ways to win customers today is to target them with a customized and personalized approach that offers them what they are looking for and only Data analytics can do the trick in this case. Analytics allows retailers to turn their data into meaningful insights that they can leverage to define new go to market strategies with a better approach to winning customers. Below listed are a few ways that describe how Data amp; Analytics fuel the Retail Industry: Knowing Customers and their Behavior: Today, Data not only allows in understanding the customers #39; behavior but also helps in adapting to the changing behavior of buyers. Data, when managed properly, generate the 360 Degree customer view that helps us find the buyers who are actively involved in buying behavior and then puts the products and services firmly in their line of sight, so they can easily slip into the next stage of their buying cycle. Data improves the understanding of the customer behavior and helps retailers to target them accordingly. Forecasting Demand and Supply: To run any retail business successfully, Demand forecasting becomes essential as it gives you a possible picture of future demand, that allows you to start planning everything else from production, inventory, and supply avenues to meet the expected needs of the market. The forecast is usually made on different levels of granularity and can go from quarterly to hourly to support different planning processes, execution strategies, and business decisions. Having said that, no one can deny that higher granular forecasts are always extremely valuable and that becomes possible only with Data Analytics implications. To effectively execute the store capacity planning for a retail outlet or doing the store replenishment, the retailers need to leverage the demand forecast in all their planning related initiatives to eventually get more sales with better pro

With having right forecasting of Demand and supply that is powered by data. Assessing Customer Engagement: Data Analytics helps you uncover the true information about your customers that you can be optimized to give a better customer experience and can be even monetized easily if used correctly. More than 80 of Customers today are ready to pay more for a better customer experience. And hence, it is crucial to measure customer engagement based on the experience you provide. The metrics like how much time your customers spend waiting in queues, the time they spend in the stores, their engagement with the loyalty programs, the feedback you receive, and the average net promoter scores provide the information that can be used in improvising the overall engagement of your shoppers. Taking customer experience from Ooh to Aha I am sure you heard this next statement before Data is only as powerful as what you do with it. That says, if you use the data to its potential, it will help you to learn from the mistakes and make changes that will help you provide delightful aha moments and positive long lasting experiences to your customers. One of the ways to provide a better experience is by providing personalization and that is possible when you capitalize on the data about the preferences of your customers. Predicting Customer Churn and Retention: The best way to stay profitable and grow significantly is to take care of your customers and ensure that they stick around. And the first step to take so is having track of your customers churn and retention. You can use Analytical customer churn models that are backed by data and uses behaviors such as customer purchase intervals, upgrades, cancellations, follow ups, and overall engagement throughout the tenure to predict when a customer may stop using your products and offerings. Using analytical models, you can identify a unique score that is attributed to each customer and will help you gauge the chances of them continuing the use of your products or not, so you can make the pivots accordingly. Prize Optimization: In retail, Prize optimization is a critical aspect as it directly results in Revenue optimization. Retailers use Data amp; Analytics to determine how customers are responding to different prices for their products and services through different channels. To build an effective model that shows the impact on Sales when prices of the products are changed, you need the combination of historical as well as current pricing along with consumer buying data. The more relevant data, the more accurate the model, and the better equipped the retailers will be to determine the optimal price points for the products. Improvisation and Evaluation of Marketing Mix: Today, in the digital era, where most shopping is taking a

Today and further improvised by integrating the marketing mix models with analytical models and techniques to provide multichannel impact analysis that can be used to drive and evaluate the success of the applied marketing mix. Such Analytics also embarks the indicators that can be used to improvise and transform the old marketing mix into something that is more relevant for success today and in the future. Conclusion: Today, to be successful in retail, you got to rely on advanced retail analytics, metrics, and strong KPIs to support and take critical customer centric business decisions. And to do so, retailers need data backed processes that can harness the power of retail data in their analytics journey to deliver a good shopping experience to their customers that can improve their satisfaction, loyalty, repeat purchases, and eventually makes the customer more engaged and delighted. Not just that, it also helps in growing the overall revenue of the business. Anand, a poultry farmer from Chowkanahalli in Karnataka, is better off today than he was a couple of years ago. Things have been changing for the better since he chose to be a part of the integrated farming system, thereby striking a balance between ecological and economic demands. One of the biggest advantages of working under an integrated farming contract is the relief from emotional and financial stress impacting most farmers across India who continue to make do with traditional poultry farming practices. Farmers like Anand often have little choice but to work with chicks that are tough to raise and have a high mortality rate. This, in turn, has a volatile impact on produce quantities, capital investment, profits, and the quality of life farmers can afford for their families despite putting in the effort. These struggles have been the way of life for most Indian farmers owing to the uncertainties related to poultry farming and market demand dynamics. However, the scenario is slowly changing. Over the last decade, the meat and poultry industry has undergone a massive makeover, with organized players positively impacting the farming community. For instance, as a farmer working with Nandu, Anand has access to an intelligent ecosystem that minimizes demand and pricing fluctuation risks, while exposing him to better yield and sustainable farming with good quality chicks, nutritious feed, and state of the art logistics, among other benefits. Unlike in the past, when farming families were wary of giving up ancestral wisdom for modern technology, today social media and smartphones are making it easier for farmers to understand and adapt to a changing market reality. The emergence of brands that understand the importance of an end to end controlled value chain is also a definite advantage. Moreover,

In a show of remarkable solidarity, Western powers have slapped savage sanctions on Russia. These sanctions on Russia today and on countries like Iraq, Iran, North Korea, Venezuela and Cuba in recent years sting because the US dollar reigns supreme over global economy and finance. More than half the global trade is invoiced in dollars and nearly two thirds of global foreign exchange reserves and global debt are held in dollars. Exchange rates between pairs of currencies are set via their parity with the dollar. The sentiment on Wall Street and the decisions of the US Federal Reserve affect markets and economies around the world. Although SWIFT, the messaging system at the heart of cross border movement of money, is based in Europe, it is American banks that have overriding control over it. The amalgamation of HDFC and HDFC Bank, once legal formalities are done, will create a private sector banking behemoth. It will result in a balance sheet size of almost Rs 18 lakh crore, with an emphasis on mortgages and retail loans. At one level, the creation of a large bank through the amalgamation embodies the growing importance of private banks in a financial sector dominated by public sector banks. In September 2021, private banks contributed about 38 of the industry total credit, up by over 10 percentage points in five years. This, however, is just a part of the story. India banking industry has seen two phases over the last two decades. Between 2000 01 and 2009 10, there was growth at breakneck speed. Bank credit as a proportion of GDP ratio increased from 24 to 50. In the next decade, as imprudent loans of boom years hit home, the credit to GDP stagnated at around 50. The lost decade was marked by a slow process of first accounting for bad loans and then their clean up. Among the tools introduced to aid the process was the Insolvency and Bankruptcy Code IBC in 2016, the most far reaching measure thus far. The report card, however, is mixed. Three broad trends are visible. Public sector banks that were the worst hit by the NPA problem have lost market share over the last decade. Second, risk aversion because of NPAs caused by exposure to industry intensified during the pandemic. For instance, RBI most recent Financial Stability Report showed that when indexed to December 2019, loans to agriculture and retail segments led the recovery. Industry and services sector trailed. Third, the level of gross NPAs to total advances has trended downwards to stand at 6.9 at the end of September 2021. However, even before the Omicron wave and Ukraine conflict, RBI stress test showed that NPAs may rise to 8.1 by September 2022 under a baseline scenario. India bank dominated financial sector remains vulnerable. To illustrate, despite IBC and numerous private asset reconstru

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Can handle not just scale but also variety. It not merely about capital, there also a need to upgrade skills in the upper echelons of banking. And privatisation of public sector banks can no longer be postponed. That top central bureaucrats are worried over state level populist schemes and freebies as reported by TOI should be another reminder to political parties that the fiscal party for vote getting is not costless. Politicians have found freebies to be an easy way to reach out to low income voters and some powerful interest groups. This is a cross party, across ideology tendency and although governing parties at the Centre are not free of this sin, the rush to populism is most evident in states. UP victorious BJP, for example, promised free electricity for farmers, free scooters for female college goers and two free LPG cylinders. In Punjab, AAP vowed 300 units free power to every household and Rs 1,000 monthly allowance for every woman. UP has 2.3 crore farm holdings and Punjab has 55 lakh households suggesting thousands of crores in revenue outgo just on power promises. While the bureaucrats reportedly flagged Punjab, Delhi, Telangana, Andhra Pradesh and Bengal, BJP governed states are no paragons of good spending. Also, while total outstanding debt as a percentage of GSDP has increased significantly from 2005 to 2022 for Punjab, AP and Telangana the last from 2014, it has dipped for Delhi and Bengal. But off budget borrowings bypass borrowing limits. CAG recently directed states like Telangana and Kerala to include them in their annual budget statements. The price that states, their residents and coming generations incur from populism financed by borrowings and entailing long term interest payments is clear: Even during Covid public health emergency, states just spent 6.6 of primary expenditure on healthcare against National Health Policy 8 target. Funds for capital and critical social expenditure are what get sacrificed when states buy laptops instead of improving schools. True, the Centre can help by adding revenue from cess in the divisible pool, but beyond that responsibility lies with state governments and all political parties. Two events last week mark a turning point in the history of the Northeast states. Boundary disputes in six of the 12 contested areas were mutually resolved between the chief ministers of Assam and Meghalaya and the areas under the draconian Armed Forces Special Powers Act AFSPA have been significantly reduced. Prime Minister Narendra Modi has coined the term Ashta Lakshmi to define the eight states. And to the credit of the NDA government at the Centre, many infrastructure projects that were hanging fire have been fast tracked. Tackling a tricky interstate border While the mutually resolved border issue will requi

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Elicit their choice as to which side of the border they wish to be in. What Bollywood thinks today, Hollywood thinks tomorrow. How many times have we had fights at Indian movie award shows, maybe scripted maybe real, but really who cares as long as it is entertaining The Will Smith slap has restored the Oscars once again to its place as the watercooler conversation piece all over the world, a position it had lost over the years. And not for no good reason. Who wants to watch a group of self absorbed, successful people virtue signaling when we get that on LinkedIn throughout the year, and who wants to talk about movies that are collectively about as entertaining as math tests from Class 6 But there is big money involved in the Oscars, and so there is a good reason that Hollywood is cottoning onto what Ekta Kapoor and her production team had figured out years ago, namely that a thappad casts a heavy goonj, to paraphrase Subhash Ghai Dr Dang in Karma. I kid. I am not casting doubt as to whether Will actually slapped Chris Rock or not. Initially, I thought it was fake, because for one, Will was laughing at the joke himself, not just a little laugh but a lot, and from that to transition to Hulk smash mode in a second, would be rejected in Hollywood as unrealistic character progression. Also, when a man who played Muhammad Ali throws an actual slap, one would have thought Chris would stumble backward, Chris is no The Rock, and yet he did not, absorbing the physical and emotional shock of a slap on a world stage with an almost unreal nonchalance. But now I realise the slap was not scripted, that it followed naturally, not so much because of Chris joke but because Will had laughed at it. Faced with the prospect of that uncomfortable ride home that would have followed, and he could not even have tried to gaslight her as husbands are prone to do, given the number of cameras that were on them, an act as egregiously over the top was his only way of ensuring that the laugh would be forgotten at home, in front of the slap, in the way Covid 19 was displaced from the headlines by the war in Ukraine. So, no, the slap was real. Now to wait for the most promising newcomer award and a Helen medley tribute number in the Oscars next year. Creation, its origin, is a perpetual riddle. Science and rational analysis present the theory of natural evolution. Spiritual masters beseech us to ignore the mind and inquire within. Ramana Maharshi answer is that if you want to go to the fundamentals, the only way out is to seek the questioner. Maharshi explains this through three postulates of creation, each of which is tailored to suit the temperament of an individual. At the ultimate level is the Advaitic principle: at Tvam Asi the Biblical statement.

In the Book of Exodus, mentions this as I am That I Am, more directly as the name Jehovah indicates I Am. This postulate is termed Ajativada. The ultimate truth is that there is neither creation, birth nor death. The ever present state is perpetual, the state of being. Interestingly, quantum physics arrives at the conclusion of only one underlying reality akin to Vedanta, a state which transcends space and time. The difference is that while science arrives at this by seeking externally, Vedanta promotes the inner quest. The second postulate called Drishti Srishti appeals to those who are unable to accept the Ajativada philosophy. Here, it is explained that the world appears alongside our perception of it. It is absent in deep sleep. Yet, we can recall that we slept well. The ever present consciousness in us enables us to recollect this. Thus, the world as we see is not real. It is the creation of the mind. A dream that appears to be real. A good analogy is the illusion of sunrise and sunset. Does the sun really rise and set Polish scientist Nicolaus Copernicus revolutionised astronomy with his discovery that it is the earth that moves around the sun, much to the anguish of the religious fraternity. The illusion of rising and setting of the sun can be termed as the play of Divine Hypnosis. The third postulate termed rishti Drishti seeks to address the needs of a larger section of people, who are unable to comprehend the earlier two postulates. It is proposed that rishti, the world, exists and we perceive it through our senses. Accordingly, the world is seen to be a result of evolution spanning creation, preservation and destruction. This cycle is repeated. Here one accepts the individual as an entity in evolution culminating in God as the supremo. Hinduism has the Trinity Brahma, Shiv and Vishnu; Christianity Father, Son and the Holy Spirit; and Islam submitting to the will of Allah. One can advance spiritually to the first level by seeking and dwelling in the substratum of one Presence, the state of I Am. Interestingly, the Bhagwad Gita begins with the statement that there is no birth, no death, no present, or future. Reality was, is and will be. It is changeless. As Arjun is unable to disengage his involvement with the gross body, Krishn descends and speaks to him, adopting the third perspective of rishti Drishti. To enable us to mature and progress spiritually, sages and scriptures recommend the process of Shravana, Manana and Nidhidhyasana learning, reflecting and establishing oneself in the Truth that hat Art Thou. Deciphering the mystery of creation could help us live our daily life in peace, strengthening our acceptance of the wise dictum high Will be Done. It over! Did you just say that After two years of such intimacy, you say it over Well, I

The political parties prompts a fresh look at the term caste and its dynamics in the Indian social and cultural ethos. Although the politics over caste today has nothing to do with the cultural and the social heritage but reflects the might of ballots to bargain power by politicians. The powerful citizens of world largest democracy on the other hand, resort to their caste identity as they get lured by the so called economic benefits in terms of education and profession in public institutions. Yet perhaps many youngsters today would like to live in an India where their talent is respected rather than their birth; in a fair society where merit works and not community connections. Going back to the origin of caste as a term, it needs to be highlighted that caste is not native to India. It is one of the many colonial hangovers which we have clung to even after seventy five years of independence from the colonial masters. Caste was used by Portuguese in 1498 when they came to India and the British adapted the word into English giving it the Hindu connotation to refer to the social divisions that was prevalent in pre independent India. India never had the caste system in the original meaning of the term which is race or lineage, tribe or breed. Thus caste census is by itself nonexistent in India. However, India had a social stratification system known as the Varna system based on professional pursuits as referred to in the Bhagavad Gita and other ancient scriptures. The Varna system identified only four Varna which included Brahmin, Kshatriya, Vaasa and Sutra. However, an ethnographic observation of Indian society today evidently shows that the social stratification is much more complex than the four originally envisaged. Even a cursory glance at Indian society could reveal that Indians identify themselves with their jets instead of varnish. Although varnish may be the broad umbrella under which jets try to fit in. There is perhaps no contention that the jets have evolved from the four varnish. The fact remains that social identification if and when practiced is done not on Varna but as jet. The evolution of jets from varnish is an interesting social and cultural transformation found only in India and provides scope for insightful research on Indian heritage. Some of the many theories of evolution that are presented suggest that varnish focused on occupational skills and professional knowledge. As these assets got hereditarily passed down through generations it lead to individual identities and social divisions becoming complex and rigid. Endogamy and other social practices of interaction and segregation subsequently may have evolved through the dynamic interaction of power and wealth. Thus the system of social stratification on varnish determined by profe

Often comes into conflict with their adopted religion. Thus the inevitable question remains as to how a Hindu stratification system can be applied to citizens from other religious communities living in India. And to emphasize again the Hindu social stratification system now works along the lines of jets and not caste. Amidst all the linguistic and religious complexities crisscrossing with economic interests one fails to understand how a caste census can help India which promises equal opportunity to all its citizens. If we brush aside the selfish motives of the politicians and want to believe that the cultural heritage of Indians needs to be highlighted then we have to collect data on the different jets and not caste. Caste is a foreign term and does not encapsulate the complex stratification system operating in Indian social structures. The social fabric of India woven along jets may reveal the dynamics of the cultural heritage of India and the rationale behind the creation of countless jets and their modern relevance, if any. That would perhaps lead to authentic data collection on real heritage of India. Caste is not Indian and caste census would not serve the interest of politicians or citizens of independent India. It is time to shun the term and if at all required collect information on our own evolved system of jet coming from the Sanskrit word Jada which incidentally means birth. This identity of an individual like that of one parents will reflect the roots and could serve the purpose of providing social support to an individual and cultural connection between the nation and her citizens. In conclusion, Indians in independent India aspire for a decent life free of social discrimination. Highlighting the past atrocities meted out to some sections of the society serve no purpose, if the same exploitation continues under different pretexts to different groups. The present preoccupation and the future prospects of Indians perhaps should not be determined by their hereditary moorings. Surely not by a foreign discriminatory system of caste, or the obsolete scriptural dictates of professional divisions along varnish. Though science is known to have a troubled relationship with religion, it is not always recognised that it is the law that ends up holding the baby, as we are yet again seeing in the case of Same-Sex marriages that Supreme Court of India is applying its honourable mind to. The current highlight of the matter is a comment by honourable CJI Shree D Y Chandrachud, who has suggested as part of conversation and not judgement that there is no absolute concept of biological man and woman. As we are living in the age of social media where becoming Quick-Gun-Murugan is flavor of the age, there is a group of people that I actually sympathise with

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On the mind of CJI, but as science is the cruelest muse, I have to point out that those talking genetics can also be equally wrong because the genetics that they are referring to is almost like Newtonian classical physics, once a darling of the scientists but now failing to offer us a black-and-white reality. There is no doubt that and chromosomes clearly exist and can be verified will lead to the body constructing female reproductive organs while will lead to formation of male reproductive organs. This clear distinction was comforting till we believed that DNA is a linier book with each statement read in isolation. Unfortunately, if you really are a man woman of biological science, you will have to admit that such simplistic picture can be wrong. We now sense that DNA is a big jumble of multiple sets of instructions. It is a bit like a book where if the page 32 has the word animal, then the 45th line on page 204 is required to be read, but if the page 32 has word bird then instead of 45th line, you are to read 31st line on page 1115. In short, genetic information is not flat two-dimensional data, but is instead having multi-dimensions that we are far from fathoming and simple A-to-B model of conventional genetics is far too simplistic to trust. If this is not enough, the rise of epigenetics is telling us that, there is an external layer that influences what is to be read. If we take specifics of sexual organs, we now have clear proof that the outside temperature influences which instruction to execute. In case of crocodiles, if the nest temperature is 32-33 C, the egg yields a male, but anything less and female genitals are formed in the embryo. So, if you are falling for the distinction and rejecting CJI statement based on that science, you really need to think. The modern genetics and epigenetics are clearly telling us that it is not black and white. The man-ness and woman-ness did reside on 23rd chromosome for us when we did not know the way DNA works, but today it is difficult to believe that everything man or woman can be in one single location of our genes. There may be millions of other permutations and combinations influencing various systems and features involving the man-ness and woman-ness in multiple locations, including in how brain is formed. This means that CJI is not necessarily wrong in thinking that there is no absolute here. But, what if we take the horse of the viewpoint of lack of dependability of genetics-based proof of gender to his own court where gender-linked crimes are being discussed? What if we apply this new fluid concept to all the laws related to women such as sexual harassment and even rape? If a male accused claim that he feels like a woman which he really can, as per the idea proposed by CJI, should he be judged un

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Have probably prevented that kind of a parting, but this, dear, is any less painful. I know the two years were tough, not just because I clung on to you, but how you clung on to your dear life as the pandemic swept through the world. I knew I was a limited utility, and it better my expiry date has come before yours. But we can forget each other, can we Oh those testing times we spent together! I admit I was often pardon the preposition in your face, but some things have to be so. Let admit, it was love at first sight. In fact, you hated me in the beginning. Thanks to the high recommendations and some coercion you had no option but to keep me on. Remember, how you cursed me when your eyeglasses got foggy from your own breath Well, I was just deflecting it; what am I supposed to do when you breathe down my neck day in and day out You often complained I was an irritant, but do you know how much you vet irritated me The less spoken about your unruly hair, prickly nose rings and smudgy lipsticks the better and how much I helped you save on those silly grooming sessions!. And, ah, the insults. You said that a mask when the great leader spoke about communal harmony. Anything unreal is a mask, is it Am I such a fake And it showed your double standards. Remember watching he Batman You cheered on when your superhero stormed the Gotham City underworld, but you did bother to say he was wearing the mask the wrong way, not covering his bloody mouth I was hurt, but I also had a silent laugh. And slowly we started getting comfortable with each other. You became less cursing and more caring. I vet noticed, of late, how when your glasses turn foggy you so casually wipe and replace it, tucking me under it with a loving tap on the bridge of your nose. Nobody must have felt, literally, the warmth of your smile as I did these two years. Your whispers, your murmurs, your gritting of the teeth nothing escaped me. And I am not complaining. Every night when you left me, washed, on the clothesline, I waited impatiently for the next day when you would reach for me. Now that I am no longer mandatory in many places, we have to go through this inevitable separation. I sincerely hope a new variant would harm you, though it may reunite us. Sometimes it better to part ways so at least one of us remains hale and hearty. Now, wearing me may be a voluntary act, still I want you to keep me on for at least a few more months for more than selfish reasons. And I would one day love to hear you say it over if you mean Covid 19, not our relationship, which will never be over. As you go about your post.

Pandemic life, I may remain a hazy memory or a photo bomber in your mobile album. Just don dump me, keep me somewhere safe, in memory of an eventful courtship, and in hope that the virus does bring us back together. You may forget me, but I can. After all, I have strings attached. You often complained I was an irritant, but do you know how much you vet irritated me The less spoken about your unruly hair, prickly nose rings and smudgy lipsticks the better and how much I helped you save on those silly grooming sessions!. And, ah, the insults. You said that a mask when the great leader spoke about communal harmony. Anything unreal is a mask, is it Am I such a fake And it showed your double standards. Remember watching he Batman You cheered on when your superhero stormed the Gotham City underworld, but you did bother to say he was wearing the mask the wrong way, not covering his bloody mouth I was hurt, but I also had a silent laugh. And slowly we started getting comfortable with each other. You became less cursing and more caring. I vet noticed, of late, how when your glasses turn foggy you so casually wipe and replace it, tucking me under it with a loving tap on the bridge of your nose. Nobody must have felt, literally, the warmth of your smile as I did these two years. Your whispers, your murmurs, your gritting of the teeth nothing escaped me. And I am not complaining. Every night when you left me, washed, on the clothesline, I waited impatiently for the next day when you would reach for me. Now that I am no longer mandatory in many places, we have to go through this inevitable separation. I sincerely hope a new variant would harm you, though it may reunite us. Sometimes it better to part ways so at least one of us remains hale and hearty. Now, wearing me may be a voluntary act, still I want you to keep me on for at least a few more months for more than selfish reasons. And I would one day love to hear you say it over if you mean Covid 19, not our relationship, which will never be over. As you go about your post pandemic life, I may remain a hazy memory or a photo bomber in your mobile album. Just don dump me, keep me somewhere safe, in memory of an eventful courtship, and in hope that the virus does bring us back together. You may forget me, but I can. After all, I have strings attached. Allot is a small town in district Dausa, Rajasthan. Its population, 34,363, is 3.9 of the population of just one taluk of Delhi, Kalkaji. Its working population is 10,906 but only 85 have main work. The remaining 15 are marginal workers. That should put in perspective the medical facilities that Allot has or can have. Allot has a.

Small, private, Anand Hospital, owned and run by a doctor couple, Dr Archana Sharma, and her husband Dr Suneet Upadhyaya. Before moving to Allot, Dr Archana, age 42, was an associate professor and a unit head at the government medical college, Gandhinagar. So, she was an experienced and skilled gynecologist. On 22 March, Asha Bairwa, age 22, died two hours after normal delivery. Dr Archana said that excessive bleeding after delivery, PPH, could not be stopped. That two units of blood were given, but the patient died. PPH is a known complication in childbirth and one of the leading causes of maternal mortality. Nothing suggests that Asha death was because of medical negligence. Why did police book FIR under section 302 Why did the police file an FIR at all According to Indian Medical Association IMA, the SC has directed that no FIR can be filed on a doctor without negligence being certified. IMA must file a contempt petition in the SC against the persons who filed the FIR without negligence being certified. What is medical negligence A doctor must treat a patient with a reasonable degree of skill, care, and knowledge. A doctor is not guilty of negligence if he has acted in accordance with a practice accepted as proper by a responsible body of doctors who are experts in that speciality. Medical negligence is not proven if even one doctor is found who would adopt the same standard of care. Simple lack of care or an error of judgment are not negligence. In law, Bolam test is applied to determine negligence. Bolam states that a doctor is not negligent if what he has done would be endorsed by a responsible body of medical opinion in the relevant specialty at the material time. The court usually goes by the findings of a board of eminent experts about negligence. But the court may reject the board findings. Court usually records the reasons for rejection. But sometimes may not record the reasons. Thus, the outcome of a court case is unpredictable. Why wrong medical negligence cases are filed Patients go by the outcome. If the outcome is good, the doctor is good, even if she botched up the treatment. If the outcome is bad, the doctor is bad, even if she did everything right, and the patient files a medical negligence case. Medical malpractice cases are a high paying business for lawyers. In the US, many lawyers, ambulance chasers, contest a case, the patient paying nothing. Except that the lawyer will get a share which may be as high as 70 80 of the damages awarded. Patients are only too willing because they may get great deal of money without spending anything. Average damages in the US were $521,560. The highest was in a 2006 suit in Florida, damages of $216.7 million. The lawyer not only makes a bonanza, but also turns into a celebrity. In the 1980s, lawy

Million for the patients and thus became a celebrity. And a U S senator, a nominee for vice president in 2004, and a candidate for the Democratic presidential nomination in 2004 and 2008 the can only hope that medical litigation in India will not go the way of the US. Fate of medical negligence cases Medical negligence case statistics for India is scanty. One study showed that in only about 14 of the cases the doctors were found guilty of medical negligence. More extensive US statistics are available. We may look at these on the assumption that India statistics may be similar. In the US, in 28 cases doctors were found guilty of malpractice The US has 400,000 unnecessary deaths annually in hospitals alone. And about 1.14 million patient safety incidents occurred among the 37 million hospitalizations in the Medicare population over the years 2000 2002. In many of the deaths and patient safety incidents, medical negligence was involved. But suits were not filed in 80 of the cases where negligence was involved. Ill affects of medical negligence litigation Medical negligence litigation increases the cost of health care. In the West, 75 of doctors in low risk specialties and almost 100 of doctors in high risk specialties face a malpractice claim during their careers. Malpractice insurance is therefore necessary. In the US, the annual premium is $4k to $12k, but for surgeons can be $50k or more. For OB GYNS premium may be above $200,000 because it is a very high risk speciality. In India also premiums are as high as in the US in terms of percentage of annual earning. Late Dr Archana was an OB GYNS, a very high risk speciality. Fear of malpractice litigation may drive the doctors to practice defensive medicine. That is to avoid high risk patients, or order tests, procedures, visits, and referrals for second or third opinion as a defensive measure in case of medical litigation. A balance A doctor must know that he will be penalised if he is negligent. A clear case of negligence will be if a doctor does something for which he is not trained or qualified. But she must also be given the confidence that she will not be penalised for an error of judgment, or for an adverse outcome that is a known prognosis of a disease or a procedure. PHP is a known complication in delivery. Dr Archana should not have been booked for murder, or for causing death by negligence, unless it was proved that she was negligent. Above all, do no harm is the Hippocratic Oath that doctors abide by. Medicine is to do some good, not just to do no harm. But the body sometimes responds in an unpredictable way to the treatment. This is especially true for surgical procedures. Therefore, howsoever perfect the doctor, the outcome can still be bad, for no fault of her. Humans are fallible. And doct

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Proven medical negligence but justice demands that they not be punished unjustly, not be punished for a bad outcome that was not her fault but was god will. The insurance segment, over the years majorly depended on the traditional branch led manual model. Physical interactions, visiting an insurance office for end to end insurance process, multiple documentations, signing hard copies formed the very base of insurance. In the last few years, there been a massive transformation in the insurance sector, with digital coming into play and now taking the lead over the tedious manual process. To add to this, Covid 19 pandemic acted as a catalyst, in building awareness about the importance of insurance and highlighted the humongous benefits of contactless, faceless, digital insurance, which made the entire process seamless and quick. In the last two years especially after Covid, there has been a radical shift towards InsurTech, wherein consumers both in the urban cities as well as from the semi urban and even rural pockets of the country benefited enormously from the tech driven insurance models. Consequently, the entire insurance eco system, starting from insurers, distributors, aggregators and consumers were pushed to leverage digital technologies for an improved insurance experience. Technology has been helping insurance reach to the masses fasten the process, with policy issuance in minutes. Over the time, many technology developers came up with new and innovative products to make underwriting, risk assessment, claim settlements seamless for consumers. Below are some ways how automation has been making a difference in core insurance functionalities. AI helped in scaling up of business AI is no more Just a term in insurance. In the last few years, many tech development companies have scaled up their capabilities in providing tech support to the insurance value chain. AI has become more real time, driven by algorithms. It has helped in the use of historical data, underwriting risks, claims, geospatial data, and has been providing insights for creating risk based products within minutes. AI has been instrumental in assessing risk profiles of consumers more accurately, which in turn helped insurance companies issue policies as per the consumer credit score and finance portfolios, in lesser time. AI is disrupting the insurance distribution space and it will change the face of digital insurance in the times to come. Claim settlements are becoming faster and seamless As insurance companies jostle to increase their consumer outreach, one of the key determinants for consumers making up their minds is the claim settlement ratio. Settling claims have never been easy, as insurance companies have to process thousands of claim requests on a daily basis, depending on t

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Communication AI and other tech tools have drastically reduced the turnaround time. Personalization of insurance products for consumers Who ever thought, the concept of micro targeting could be applied in insurance too. But InsurTech developers, with the help of data analytics have gathered large amounts of information from the digital footprints of consumers, financial portfolio, and spending behaviour and accordingly helped insurance companies reach out to consumers with the right kind of insurance. Companies are also now looking at creating personalized insurance products for consumers, which are in sync with their needs and preferences this will drive the next big growth in the insurance industry. With cyber security tools, companies ensure that the data gathered is safeguarded for consumers. Not just that, InsurTech developers are constantly working towards making the entire user experience seamless. Connecting insurance agents and consumers through Hyperlocalization Could you imagine the insurance sector working like food delivery as well as from the semi urban and even rural pockets of the country benefited enormously from the tech driven insurance models. Consequently, the entire insurance eco system, starting from insurers, distributors, aggregators and consumers were pushed to leverage digital technologies for aggregators or like Google near me, where consumers can connect with insurance agents within minutes, in the same vicinity. InsurTech developers made way to Hyperlocalization with the use of, where consumers could choose insurance agent within the same locality, over an app and connect with agents within minutes. While the model is still at its nascent stage in India, Hyperlocalization will bring in a dynamic shift in the way agents and consumers connect with each other. Technology based learning is not new. Schoolnet itself has been in this field for the last two decades. But the last two years have made it immensely popular and more accessible. Whether through online classes, personalised learning apps, gamification, or using multimedia tools to study, technology has permeated the education sector, bringing with it a host of benefits. Artificial Intelligence AI and automation are ushering in a wave of disruptive innovations related to school level learning with a twin purpose to scale up quality education and augment the learning of each learner through a personalised approach. At a high stress time like examinations around the corner, technology can prove to make the teaching learning process smarter and more efficient. The use of technology for education must not be an isolated activity confined to after school learning. By augmenting the infrastructure of schools, teachers can make use of a wealth of global resources to take thei

Build conceptual clarity, practicing the same experiments done in schools at home virtually, and using e readers are great ways of synchronizing a child learning journey. Technology can provide that learning continuity at home through curriculum aligned digitized textbooks, practice engines, and adaptive assessments. For instance, to master a subject like Maths, practice is key. Once a student has understood a concept and the logic behind a theorem which can be taught through various media, practising its application is vital to score well in exams. Today textbooks have multiple practice questions, but they are not necessarily aligned to each student proficiency levels. Here is where comes in. It learns the habits and the common mistakes of a student, analyses his or her knowledge of prerequisites, and then recommends a unique learning path based on this analysis done. It can also generate, within seconds, more and more questions for the student to keep practising. The as well as from the semi urban and even rural pockets of the country benefited enormously from the tech driven insurance models. Consequently, the entire insurance eco system, starting from insurers more one practises, the sharper are the recommendations by the software. This iteration and reiteration of questions covering a variety of concepts is much more efficient than relying on a standardised set of limited questions that all children use no matter their learning levels. It also gives instant and personalised feedback, which is not always possible in a classroom with a single teacher. For instance, Geneo, our personalised learning app, ensures a student masters a concept before they move ahead through continuous assessments, or suggests pre requisite topics that require brushing up. It allows a student to seamlessly backpropagate to the required juncture in the overall learning curve, and ensure the foundations are mastered to achieve competency at each level. Content recommendations, based on understanding user behaviour, match the ideal learning style of the learner through implicit feedback. Not only Math, but even subjects like Social Studies and English can be learned better with the help of technology annotation tools, e readers, grammar quizzes, and comprehension tests etc. can all be utilised to garner better results. Tech enabled learning has myriad benefits. But it cannot be implemented in a haphazard manner whereby schools and teachers are left behind. We believe that India requires a holistic ecosystem approach in education, one that brings together the students, teachers, schools, and after school education providers. The country also needs to improve the access of quality education and EdTech for all and thus tech enabled education should be available in vernaculars,

The Economic Cooperation and Trade Agreement signed by India and Australia on April 2, establish a free trade agreement in both goods and services between the two nations. From the viewpoint of India, this is a landmark development. The World Trade Organisation rules on FTAs in goods require that whenever an FTA includes one or more developed countries as members, all member countries must eliminate duties and other trade restrictions on substantially all products traded among them. That is, whenever one or more developed countries are members, an exchange of partial trade preferences in FTAs is prohibited. Nearly all trade must be covered and trade barriers must be eliminated rather than just lowered. Two recent developments have brought India reliance on fossil fuel into sharp focus. The Russia Ukraine conflict and the consequent surge in crude oil prices roiled the economy. Separately, the most recent IPCC report on climate highlighted the energy sector large contribution to global warming. Both these developments need to be located in the context of India pledge to get to net zero carbon emissions by 2070. Meeting this pledge requires an overhaul of both the logistics and electricity sectors to reduce reliance on fossil fuels. Transitioning to renewables in energy is an important part of the solution. Within renewables, solar energy has been lavished with policy support. However, it won be enough to meet the targets. Anil Kakodkar, former chairman of Atomic Energy Commission, had written in these pages that India can meet its net zero commitment without nuclear power. He right. It an area where India was off to an early start, developed relatively high indigenous capabilities in relation to other sectors, but subsequently let the ball drop. Today, nuclear power contributes a mere 3% of the total electricity generated, and has a capacity of 6780 MW. After the early euphoria of the 2008 India US civil nuclear deal, progress has been disappointing. The deal did open the pathway to a stable supply of uranium ore from Kazakhstan and Canada. However, the design of the subsequent bill on civil liability for nuclear damage killed the prospect of participation of Western firms. India main partner today is Russia, which sidestepped the bill through inter government agreements. The Kudankulam nuclear plant, which supplies about 26% of the electricity from this source, operates in partnership with Russia. Going forward, the geopolitical situation makes it challenging to depend on just Russians. Nuclear energy is cost effective, avoids emission problems and has an acceptable level of risk. Unlike solar energy, it does create challenges of grid stability. Moreover, recent progress on creating small modular reactors (up to 300 MW) makes the possibility of rapi

Are at the vanguard of SMRs, which promise to lower the chance of unsafe release of radioactivity. The deadlock needs to be broken. Joe Biden call to prosecute Vladimir Putin for war crimes in Ukraine may reflect outrage at the reported discovery of civilian killings and mass graves in Bucha on the outskirts of Kyiv. It may also reflect political motives to shore up his presidency and Democrats, who are reportedly not happily placed for this year midterm polls. But it adds nothing to efforts to stop the war. Leaders must know how to read a situation and prioritise their goals. There is no way Putin, the autocratic leader of a nuclear power with a seat at the UN Security Council, will actually be prosecuted. Nor does he care about such charges. Given their respective positions in the international order, the US and Russia should work at some level to end the war in Ukraine. This is also in Ukrainian interest. For, despite a slew of Western sanctions against it, Russia has exactly crumbled. Plus, Russia may have misread the depth of the Ukrainian resistance and overplayed its hand with its military operation. But Putin can afford to lose face. Therefore, even if it costs Russia economic setbacks, loss of military personnel and materiel, he will likely persist with military operations in Ukraine till these meet some objectives. He knows that Nat has made it abundantly clear that it won get directly involved in Ukraine. So, the US should actually work on finding diplomatic solutions, in consultation with Kyiv and the EU, to offer Moscow a face saver through negotiations. Biden has now frequently name called an autocrat who must be brought to the negotiating table by clever diplomacy. His officials had to walk back his regime change comment. Ukrainians are at the receiving end weapons from the West are helping them but not stopping Russia. That should be Biden primary concern. Sri Lanka is facing a massive political crisis. Mass protests, so far peaceful, are taking place throughout the country demanding the ouster of the government, and particularly the president. The rapid fall from grace of the president and the Rajapaksa family could not have been anticipated. Just over two years ago they were elected on a tide of popular sentiment FTA includes one or more developed countries as members, all member countries must eliminate duties and other trade restrictions on substantially all products traded among them. That is, whenever one or more developed countries are members, an exchange of partial trade preferences in this is the most point of our with a massive majority. The same people who are now protesting voted in the government with a two third majority in parliament. And parliament in turn gave to President Gotabaya Rajapaksa the extraordinary powers

One of the elements in storytelling is to keep a little secret going till the end. Some call it suspense, others call it the climax. As a story is being told, there comes a twist, an unexpected challenge, and the plot intensifies. The listener typically asks, and then what happened and there comes a turn of events. O henry was known for the sudden twist at the end of his stories. Adikavi valmiki wrote his famed story of the ramayan, which has inspired many generations, with a difference. It may be surprising to learn that in the very first chapter, he tells the entire story of the ramayan, with all the details. If he has missed out anything, he repeats the entire story in the third chapter again, right to the end when ravan is slain and ram returns to ayodhya and is coronated. Whether you read the ramayan with devotion or as a piece of literature, the mind could feel an ennui since the story is completely revealed at the very beginning. But the charming thing about reading valmiki is that interest never flags. Why lies in framing the question. The ramayan begins with valmiki asking narad, who was visiting his ashram, a question that he had been pondering over. Who, in this wide world, is endowed with all qualities who is he who knows the right from wrong, is courageous, abides by dharma, is full of resolve, committed to truth, has integrity in his actions, is full of moral rectitude, a man of knowledge, powerful, humble, who has subdued his senses, is gentle and soft spoken, splendorous, has a generous heart but when provoked can make even gods tremble valmiki wonders if there can be one person who has all these qualities and more. Narad agrees that it is a rather difficult question, but yes, he does know of such a person. And he proceeds to tell valmiki the entire story of ramayan. Valmiki hears attentively. The conversation comes to an end and feeling edified and happy, valmiki proceeds to river tamasa for a dip when he sees two krauncha birds in great harmony. Even as he is appreciating them, a hunter kills one, leaving the other helpless in grief. An enraged valmiki pronounces a curse. And suddenly he finds his curse has found poetic expression. He is struck by the metre and rhyme in his curse then brahma himself comes to tell him, i was the one who created this situation and also gave you the power of expression so that you may tell the story of the ramayan. And then brahma tells him the story of ram all over again. So within the first three chapters, the entire story is told twice. That is because the focus of the ramayan is not on ram killing ravan. It is on the qualities of ram and his character. The storyline is but a series of challenges that come his way challenges to his integrity, courage, generosity, his commitment.

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Answer some of my questions. Are we inevitably headed towards an unliveable India due to heat waves? Do you believe Stratospheric Aerosol Injection SAI is imminent? Will India be forced to use this technology? What can we do to adapt to increasing heat? Are you optimistic about the future? You might find it ironic that a happily divorced woman is writing about the critical need for equal access to the institution of marriage. Someone is bound to tweet that given my time in a liberal US university and my South Bombay zip code, I have no perspective on what real India feels. Yet, my most cherished identity is that I am a free citizen of a country that I love deeply. So, today, it is my responsibility to share my views on something I believe in strongly. And oh. I don have a Twitter account. After a brief Covid blip, podcasts about rejuvenating cities as large, dense labor markets are thriving like never before. We spotlight three of them here. Urban Planning in India: This is a limited edition podcast from CEPT University on how the epochal urbanisation that underway in the country can be smoothened. The university president and architect Bimal Patel forcefully argues in one episode that Indian planners remain too deeply rooted in the failed licence permit raj approach and need a paradigm shift. Adopt more realistic assumptions, liberalise policies, and quit blaming others. Planning is premised on predicting the future, starting with the city population at the time that is decided as the planning horizon, basis which other needs are predicted, such as for housing and infrastructure. But 20 years ago planners knew nothing about how rich Indians would be today, how much they would consume, what they would consume. Rigid plans become strangleholds when the future unfolds in a way the planners hand predicted, instead of helping this unfolding. Patel recounts asking a large gathering of urban planning students from across the country whether they believed that the plans they were going to make after graduation would be implemented. Tragically they all said no, the government will not give enough resources and there will be politics. But an aeronautical engineer designs a plane to fly despite gravity. It is precisely the planner job to build into the plan mechanisms for raising resources, plus to address the equity questions that politicians exploit. Rethinking with Drop Pole: This is a weekly podcast on the future of work, cities, and buildings. A March episode featured Alain Berated, who was once a draftsman for Le Corbusier in India and is now one of the most influential global voices on the topic of city planning. He echoes Patel in saying planners should allow people to make many more tradeoffs for themselves. Indonesia has a land use policy whereby in

Are vacant! He traces this outsized vacancy rate to insecurity of property rights caused by rent control and weak contract enforcement. Places with more judges per 1,000 residents have lower vacancy rates. The Uniform Civil Code (UCC) is a directive principle of state policy enshrined in Article 44 of the Constitution of India. Article 44 states that The State shall endeavour to secure for the citizens a uniform civil code throughout the territory of India. The Uniform Civil Code seeks to replace personal laws based on religious and community customs with a common set of laws governing marriage, divorce, inheritance, and other civil matters for all citizens irrespective of their religion. However, the implementation of a Uniform Civil Code has been a matter of debate and controversy in India due to the diverse religious and cultural traditions of the country. The constitutionality of the Uniform Civil Code has been challenged by various religious groups who argue that it violates their fundamental rights to practice their religion and follow their personal laws. However, the Supreme Court of India has consistently upheld the constitutional validity of the UCC and has held that it is the duty of the State to move towards a Uniform Civil Code. In the case of Sarla Mudgal v. Union of India (1995), the Supreme Court held that the State has failed to implement a Uniform Civil Code despite it being a constitutional mandate. The Court also observed that the lack of a Uniform Civil Code is a major hurdle to the achievement of gender equality and is a violation of the fundamental rights of women. Overall, while the constitutional validity of the Uniform Civil Code has been upheld by the Supreme Court of India, the implementation of a Uniform Civil Code remains a contentious issue in Indian society and politics. The Uniform Civil Code (UCC) has been a topic of debate in India for several decades. It refers to the idea of having a common set of laws governing personal matters such as marriage, divorce, inheritance, and adoption for all citizens, irrespective of their religion. While many argue that it is the need of the hour to implement UCC in India, others believe that it is not the right time to do so. In this response, I will present my views on whether or not it is the right time to implement UCC in India. Firstly, it is important to understand that the implementation of UCC is a highly sensitive issue in a country as diverse as India, with a plethora of religious and cultural identities. It is imperative to ensure that the implementation of UCC does not infringe upon the rights and beliefs of any community. In this regard, the government must engage in a constructive dialogue with all stakeholders, including religious leaders and community representativ

Of requires a significant investment in terms of resources, including manpower, finances, and infrastructure. The government must ensure that it has the necessary resources to undertake this massive task without compromising the quality of implementation. Fifthly, the implementation of must be accompanied by a robust public awareness campaign. The common citizen must understand the rationale behind UCC and the benefits it offers in terms of gender justice, social equality, and national integration. This will require a concerted effort on the part of the government, civil society, and the media to educate and sensitize the public on this issue. In conclusion, while the implementation of UCC is a desirable goal, it is not the right time to do so in India. The government must engage in a constructive dialogue with all stakeholders, review the existing personal laws, ensure a conducive political climate, invest in resources, and undertake a robust public awareness campaign. The implementation of must be a well-thought-out, inclusive, and consensus-driven process that upholds the principles of justice, equality, and non-discrimination. Since the launch of ChatGPT in 2022, there has been an increased interest in generative AI. The idea that millions of jobs will be lost due to ChatGPT has naturally scared a majority but on the other hand, many businesses, sensing the promise ahead have even formed teams trying to understand how they can improve efficiency using generative AI. For the uninitiated, generative AI refers to a type of artificial intelligence that enables computers or robots to autonomously create content, such as text, graphics, or music, using algorithms and deep learning techniques without being explicitly what to generate. Now if you are an owner of a business, medium or small, you are probably well aware that when it comes to business operations, a revolution is in the making. Unlike what most have you believe, you do not have to immerse yourself in the technology but mainly focus on how generative AI will impact your industry and how it can improve functions across your business. Here are 5 examples that show how the technology can be deployed across business functions such as customer support, sales & marketing. From creating more content in less time to generating different types of content such as product descriptions, social media captions, or even long articles such as this one, generative AI tools are helping marketers create better and more accurate content. As we know, content is at the heart of forming a connection with a brand. By adding intelligence to content creation and also customizing it basis your need, marketers can use generative AI tools to strengthen the audience connection with brands. This makes marketers smarter ena

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To truth and so on It does not matter which trajectory your life takes it does not matter who behaves how. What matters is your response. And that is what immortalises men and women. Blurb in an evolving world, integrated ecosystems with application programming interfaces APIs will fuel innovation and business growth. Application programming interfaces apis are at the core of most successful digital companies, powering everything from online ads and social media likes to cloud businesses. As businesses undergo digital transformations to reach more customers, apis are powering such transformations to deliver newer products to the market. Throughout the last decade, apis have silently played a significant role in revolutionizing legacy or old school processes to make them simpler, more seamless, and more accessible. They have helped businesses streamline, share data, and improve overall efficiencies, leading to increasing customer delight. Rapid growth in the public availability of feature rich apis are significantly fueling an increase in api centric businesses. By some estimates, one million apis will be in use before the end of the decade, up from about 20,000 at the end of 2015. Drivers for growth three primary drivers can be identified for the growth and development of apis an increased focus on creating differentiating customer experiences, a desire for frictionless access to mutually beneficial data of other companies within a larger shared ecosystem, and the need for faster speed to market. Companies are doing all of these even while building new customer engagement platforms in the digital world and soon in the metaverse too enterprises today are employing ever more adaptive websites, custom mobile apps, and other user friendly digital interfaces to enhance their interactions with customers. Apis enable companies to leverage data and services from within as well as from other organizations, thereby boosting transaction volumes and revenue generation. As apis grow in popularity, number, and variety, the need and rationale for an api integration platform increases. Api integration has become the cornerstone of a digital future as organisations have begun to understand their need and significance. This integration allows organisations to connect cloud applications, link tools to create an effective stack, create new apis that save both time and money, and extract data from existing and legacy sources, thereby enhancing productivity and strategic outcomes. In india, apis are growing faster than they are globally, and organisations are using apis to integrate with existing different systems to focus on their core business. Indian fintech and financial services organisations are building and leveraging open api networks to accelerate digital transfo

A stronger competitive position tomorrow. Ecosystem strategies allow businesses to focus on what they are good at while largely relying on partners to help translate business competencies into new markets and new use cases. The rise of ecosystem strategies reflects the recognition that modern digital workflows and experiences require rich software stacks that exceed the internal capabilities of most companies and must evolve faster than traditional technology partnerships can accommodate. The api ecosystem is complex and needs to be program managed well. At fidelity investments, building strong technology platforms while leveraging digital capabilities has been a part of the company ethos and culture. Apis have been one of the key pillars in the firm technology strategy over the last decade, giving us a strong foundation for innovation towards providing better customer experiences. Two key strategies that we have implemented to seamlessly adopt the complex api ecosystem are 1. Api product and integration services strategy this focuses on a strong api first culture with commitment from leaders and practitioners, and continuous efforts to build skills and digital behavior. We have published an api roadmap, standards and patterns, and a governance mechanism to keep the momentum going. We have also created enablement mechanisms such as api tools, controls, api security systems, and traffic routing, along with clear direction and ownership of api products. All of this is possible through established enterprise wide api management policies. 2. Robust developer ecosystem the next part of our strategy involves creating a robust developer ecosystem by providing standards and tools aimed at accelerating the adoption of apis. Some examples include building an ecosystem for developing solutions using apis, promoting documentation as code so that developers maintain documentation with the same rigor as codes, creating and using mockup a tool that allows developers to easily create mock up apis, and tools for rigorous testing. We have also created an api marketplace a digital exchange with offerings powered by api. Additionally, we focus on non technological aspects such as proactive coordination and communication as well as rewards and recognition to connect and motivate our ecosystem players. As a result of these efforts, we run several enterprise api initiatives out of fidelity investments, india, and have conceived several standards, maturity models, and best practices that have enabled our journey towards an api first culture. In an evolving world where innovation and connectivity are key to differentiation and revenue growth, integrated ecosystems are the way forward. An api ecosystem leads to reduced implementation time and costs by leveraging newer emergin

To achieve digital transformation, api management is the most promising route forward. Api first architectures an api first approach is the most productive way to integrate multiple technologies. Businesses wishing to achieve api first architectures will need to embrace api management throughout their lifecycle. Technology teams will have to drive this through a design first approach. Low code and no code api delivery to become the gold standard low code no code features will become increasingly important in 2022, as api adoption continues to accelerate across industries. Artificial intelligence and machine learning apis businesses will need to embrace an api management platform that can safely consume available external ai and ml apis, to leverage their full potential. Metrics driven approach last but not the least, it will be important to track key performance indicators kpis and metrics to measure the actual impact vis business objectives, along with the ability to derive behavioral insights through the maturity of systems. Srinivas gururaja rau is a fidelity it fellow and the head of the fidelity fund and investment operations ffio technology team at fidelity investments, india. Visit the website to learn more about fidelity. About 800 million people reside in rural india. With growing aspirations, they are focusing on improving their overall quality of life. Towards meeting these aspirations and building confidence among the rural communities, one of the most impactful approaches is to link the rural communities with productive solutions, relevant to their context. As a philanthropy working among such communities, we have been witnessing what irreversible change empowerment and motivation can bring about. In our aspirational programmes for small and marginal farmers in the central indian tribal belt that focus on agriculture based livelihoods, integrated with strong community institutions, technology, financial inclusion interventions, and creation of market linkages, we have seen that we can make the families lakhpatis in an irreversible and sustainable manner. Tripling incomes of the communities of jharkhand, odisha, gujarat and maharashtra were possible by training them in scientific ways of agricultural practices bringing them together through focused women led community institutions linking them to markets for better pricing and ensuring they engage with their stakeholders for quality inputs, services and market linkages. In the north eastern states of nagaland, arunachal pradesh, and mizoram, a systematic backyard activity of raising pigs is an opportunity for economic advancements with the setting up of piggery units, health camps, training in animal care, doorstep veterinary services, linking with govt. Schemes, and better cost for produ

Of a village or a cluster of them they can make informed decisions, identify relevant solutions and business models, and maximise social impact, basis this information. Meeting the aspirations of the rural youth according to niti aayog, India rural economy constitutes nearly half of the nation income, therefore, its growth and development are key to the overall growth of the country. Better employment opportunities, facilities for higher education, and a quality standard of living are the major factors, rural India aspires for. There is an immediate need to design and implement grassroots interventions in a way that ensures next generation rural youth engage and scale these in a sustainable manner. The rural economy needs the support growth of micro enterprises in all the livelihood opportunities available within the rural clusters. Quality services and products, through the micro enterprises, could be provided to the community along with ensuring good products from rural areas reach the urban geographies. Upskilling the rural youth and encouraging them to become entrepreneurs in the value chain will bring in more meaningful results and, subsequently, financial inclusion may prove to be the key to unlocking the potential for micro and small enterprises to grow, reducing the vulnerabilities of rural communities to income shocks, and promoting more sustainable and equitable development. Rural entrepreneurship can address many socio economic challenges, through easy and secure access to patient capital, employment growth, improved standard of living, reduction of population migration, increase in per capita income, and equitable distribution of economic power. To fructify this vision, the key stakeholders, i.e. the state, the market, and the civil society, would have to collaborate efficiently. A well defined partnership among the three cohorts can pave the way to improved livelihood opportunities. It can support communities to independently recognize solutions for local challenges. If rural aspirations are treated the same way as urban aspirations, India will be able to connect rural India to the global market thereby widening the contribution to our economy. In India, one quality of life is largely dependent upon the intersection of various parameters that a person is currently placed in. This includes economic, social, and environmental. The effects of poverty, for instance, are compounded by the lack of access to essential services like education and healthcare and an increased risk of displacement due to climate or public health crisis. The covid 19 pandemic and the subsequent lockdowns have sharply brought the focus back on how lack of public service delivery mechanisms and infrastructure can be a matter of survival for the vulnerable population o

Build their capacities so that they can in turn, bring about the desired changes in the social fabric. Private sector contributing to philanthropic funding will continue to play a pivotal role in supporting and scaling up the initiatives of such grassroots organizations in India. Uplift and upgrade the education system maria montessori, the famous educator said, children are human beings to whom respect is due, superior to us by reason of their innocence and of the greater possibilities of their future. While they might be innocent, children carry millions of ideas and dreams within. It is our responsibility to provide them with the right kind of opportunities through which they not only learn, but also reflect and refine their dreams. There is perhaps no greater joy or service than to make a child secure in the knowledge that they can choose their own path. This is something which can be done only when we have addressed the lacunae in the education system. Even with robust government schemes for education, bringing access to education to the children is a tall task. The requirements of various marginalized groups are diverse. There is no one size fits all. In such a scenario it is imperative that based on their socio economic locations, education must go beyond the realms of numeracy and literacy. Inculcating critical thinking skills and leadership qualities in children from the get go is essential in equipping them to solve real world issues, ensure their employability, and set them on the path to upward mobility. Organizations like teach for India, pratham education initiative, and the maharashtra dyslexia association focus on such outcomes by acknowledging systemic issues like lack of robust teaching methodologies, ecosystems to integrate children with disabilities into institutions and digital aids for remote learning. This approach makes them appropriate partners for issue focused philanthropic organizations such as the pirojsha godrej foundation. Access to healthcare there is just 1 doctor available for 1,511 people and 1 nurse for 670 people in India, much less than the 1,000 persons per doctor and 300 persons per nurse recommended by who. 1 in terms of access to healthcare services, most medical facilities are concentrated in urban areas and prove to be expensive. The government hospitals, on the other hand, are overburdened. Consequently, people who are economically marginalized, or from remote areas struggle to access medical care. Even when they reach cities, the living costs are detrimental to seeking long term treatments. Philanthropies are well placed to bridge this gap through investing in rehabilitation and wellbeing initiatives as well as building capacities of organizations that can support people by providing them a place to stay,

Per cent of respondents. Consequently, diseases which can be easily prevented are highly prevalent and continue to disproportionately affect vulnerable sections like women and children. Low health literacy is an obstacle in seeking out timely medical help, lower rates of vaccination, increased incidence of transmissible diseases and subsequently higher morbidity. Lack of awareness around serious issues like mental health and reproductive and sexual health especially fuel regressive social norms and taboos which increases risks for many. These are especially grievous for women and children as they present a gigantic obstacle in accessing education and livelihood opportunities. Providing awareness about diseases and various schemes and recourses available to vulnerable people can go a long way in addressing the healthcare deficits in the country. Impacting lives when it most needed an increasing number of health concerns are stemming out of air and water pollution. Sanitation and climate therefore are two other issues which are closely linked with health. Worsening qi in many Indian cities serves as an indicator not only of the looming climate crisis, but also of increased health risks due to respiratory diseases. The coastal areas on the other hand are routinely ravaged by cyclonic storms which cause untold damage to habitation and people. In the times of crises, along with nose, it is important to collaborate with the government, as they have the knowhow on where aid is required. Therefore, via milked platform our partner organizations were able to collaborate with back identify where aid during covid was required and supplied it. Similarly, funds channeled to cm relief fund and to cii for relief work and rehabilitation post Kerala floods and during covid pandemic are some of the examples where strategic funding can amplify the impact by reaching the maximum number of people in need. Personalization in the gifting industry has been rapidly growing as a growing number of consumers place a premium on purchasing presents that are specifically meant to make loved ones feel special and strengthen personal bonds. Growing digitization, as well as sophisticated manufacturing techniques and technology, have enabled market players to plan, manufacture, and deliver finished items in record time. According to a report by the market research firm techier research, the gifting market in India is expected to expand from 119 million in 2019 to 159 million in 2025. The gifting market is divided into two categories corporate gifting and personal gifting, with the former accounting for the majority of the market at 80%. The emergence of a digital economy, as well as millennial rising per capita income, is upsetting the general expansion of the gifting sector in India,

Have helped the gifting industry rise with leaps and bounds. The gifting market in India is also being driven by increasing digitalization and the adoption of contemporary production methods and technology. Innovations in the gifting industry the emergence of personalized videos with the advent of digital adoption in all sectors of the economy, it is no surprise that the gifting industry has also seen a shift in its trends and preferences. More and more people are drawn towards celebrities because of the stardom, and brands are leveraging this by offering gifting solutions that allow customers to send personalized video messages from their favorite celebrities to their loved ones. These personalized videos are tailored for each viewer and play an important part in the development of trustworthy relationships. Gifts have a sentimental value and receiving a gift that comes with a surprise like a message from your favorite celebrity can enhance the effect of the gift ten folds. The evolution of Indian buyers the growth of the Indian customer has played a critical role in bringing about this change, as customers are willing and able to pay for different kinds of gifts. Creative packaging, customized notes, initial engraved boxes, and other factors come together to create a seamless experience that emphasizes care, thanks, and gratitude. Increasing prominence of online retail consumers may now browse and purchase gift able products more easily thanks to the growing popularity of internet retailing. For example, online commerce used to be restricted to photo frames, mugs, and cushions, but now it includes personalized lamps, plants, tiles, calendars, tote bags, scrolls, crystals, and other items. With increased internet penetration, it is projected that a large selection of customized gifts with new design, material, and technology would be available. Gifting has a seasonal aspect to it as well. Factors contributing to the evolution of the market the following are some of the elements that have influenced the growth of the personalized gifting market in India cultural influence of the west one of the most important elements driving the growth of personalised giving in India is this. During festivals like diwali, christmas, and new years, larger market players and mncs have introduced the concept of corporate giving to their staff. Topical holidays such as mother day, father day, and thanksgiving day, among others, have boosted the personalised gifting business in India significantly. Customers today have access to a wide range of gifting options that give value and capture an everlasting relationship and moment through the use of a personalized gift token. Even individualised messages have their own allure and consequently demand for example, during valent

It was with a sense of some dismay and concern, shared by many, that I read the article TOI, March 26. The article author, Duumviri Subarea, was a well known member of the IAS, and his comments, as indeed those of set earl other senior retired officers, carry weight. In fact, their criticism is quoted by others as proof to bolster the case against IAS. With Covid taking peculiar turns in some countries and another highly transmissible mutant dubbed XE surfacing, India must refocus attention on vaccination. Go must motivate the laggards in the vaccination drive like the Northeast minus Assam and Jharkhand. The proportions of double dosed in Bihar, Punjab, Maharashtra and Tamil Nadu also significantly trail the national average of 82. Rank misinformation, conspiracy theories and religious superstitions coupled with remoteness have hit the Northeast states badly. Here those double dosed are just 58. Jharkhand officials attributed the state low figure of 57 to migration. Nearly 20 core people in the 15 population are yet to get both doses. Vaccine hesitancy and complacency appear to dog the precaution dose programmer too. Merely because Covid infections are presently down does mean protection will endure. Just 1.23 core 60 citizens have taken boosters against 11.5 core in this age group who were double dosed. In remote areas and states without adequate hospital facilities, the risks of contracting serious illness amid uncontrolled Covid spread need to be conveyed properly. With NIV researchers stating that all adults need boosters, NTAGI must take a decision without delay. CMC Vellore finding that a Covishield dose after two Coaxing doses is safe with six fold rise in antibodies makes it the appropriate candidate as booster for Coaxing recipients. SII can easily accelerate Covishield production for this purpose. Earlier this week, SII Covovax was approved for the 12 age group. But information on bulk orders placed for this vaccine is in the public domain. Covovax also showed high antibody and neutralising responses in UK mix and match trials as a booster following two doses of AstraZeneca Covishield. Covovax dual utility for child and booster vaccination must be squandered. Whether it is scientific data or vaccine supplies, lack of adequate communication over eligibility for boosters does disservice to sub 60 citizens waiting for government booster strategy. The feeling of wellbeing that a booster accords to its recipients returning to work and commute amidst crowds must be ignored. Government can even make allowances for personal medicine as in the case of flu shots to allow all adults double dosed over six months ago to take a booster, perhaps after securing medical advice. Not just citizens, even for vaccine companies with jabs ready for rollout or in

Is now returning to black, fliers too are heaving a sigh of relief after an embittering two year hiatus. Aircraft that stayed put at aprons for months have begun to take off. Headmistress is the latest victim of official officious morality. Maharashtra education officer, Ravindra Katolkar, recently ordered it replaced with headmaster regardless of gender since that the only term recognised by the rule book. He cited the analogy of Rashtrapati. True, Pratibha Patil couldn be called Rashtrapatni. And a female governor is not a governess, though the male ones in non BJP Maharashtra and West Bengal have been behaving like the Centre proxy nanny. Still, principles rather than principals were revealed when Katolkar ji added darkly, We all know what mistress means. Every holder of a public position seems to have taken the Hypocritic Oath, but historically, a mistress was the obligatory accessory of power, often holding the reins of the reign. Charles II Barbara Villiers, undermined peace treaties between England and the Dutch Republic apart from slipping friends and family into the Privy Council. Charles II namesake removed any naivete that the practice was history. Indeed, when the Camilla was out of the bag, Jemima Khan father quoted an older source, when a man marries his mistress, it creates a vacancy. James Goldsmith married his third mistress Jemima was their daughter before that. Diss not the asli mistress, not to be confused with the quickie playthings of Kennedy and Clinton. True examples come from less playboy presidents. Kay Summersby ghost written autobiography, Past Forgetting My Love Affair with Dwight D Eisenhower, mentions, et al, tolen kisses aboard a darkened plane to Cairo. They worked, erm, closely during WWII. Our ND Tiwari actually faced a paternity suit, but dalliances are the worst kept secrets of at least three of our most revered PMs. Amitav Ghosh Ibis trilogy includes the Chinese mistresses and offspring of the wealthy Parsis engaged in the old opium trade. So that two lids blown off my upright community. Ouch Education is the pioneer of success. Education has changed the lives of many people in India whether it is any class. And, that how Education should be bestowed upon every child. In the world of mobile phones where everything happens on a click, now getting education in just one click is something which has benefitted a lot of bussing students. The exposure of edtech is booming hence, India is also inclining towards education technology. Many of the organizations have taken the challenge of democratizing education of India under the aegis of Edtech. In India more than providing education, consumption is difficult and vital. The education gap of India between tier 1, tier 2 & tier 3 cities is amplifying, which needs to be alt

Grappled with several issues in the past few decades therefore the need to bring about a reformation in the education system has been a crucial point of deliberation over the past few years. With a vision of social enterprising approach, the leaders in the industry are bringing socio economic change to the Education system. Edtech applications in the current time are widening over the last decade, and digital learning has started spreading across schools and classrooms. But, it took covid to truly understand the importance of digital learning where the industry saw a major hike in edtech, as schools were shut and they also went for online studies. The importance of educating students online, anywhere anytime got the spotlight and is booming since then. In the digital world, where students are thrust to the screen for education, providing each family with adequate internet and smart phones are some necessary measures that need to be fulfilled to create equity and ensure that all Indian children may learn. According to a Praxis IVCA report, the Indian edtech market was pegged at $117 billion in 2020, expected to grow over two fold to touch $225 billion by FY25. The industry is bombarding as the magnitude of inequality in Education has been revealed. Startups are striving for the welfare of the mass public since education unites us all together. The better educated you are, the better future you can pave for yourself. There one old saying, one educated person in the family, transforms the lives of the family. The simple statement weighs so much, making us realize the importance of education. When your children education is at stake you can afford to buy a smart phone and provide the bundle of knowledge to children, the first step towards your child success. In the edtech apps, content is crucial and important part, interestingly it the most fun part. The visuals, 3D animations, videos by well educated teachers, mocks, chapter wise questions, books, and many more are compiled in just one app, that the privilege of technology. The edtech apps are not limited to academics, the knowledge is abundant. It includes art, dance, music, music instruments, creative science assignments, coding, computer languages, and much more to explore to give your kids the platform to scout the option according to their respective interests. Customization of learning is being popular in the digital space. The edtech app made it possible for students to personalize their education by using AI and technology. Personalized education gets student more intrigued in learning, making it easier for the student to learn according their pace, up to their potential. AI helps the students to schedule, plan their work for the day. Now the challenge is to reach the rural areas or the childre

India 75 is at a crossroads. After overcoming a bad phase of economic decline due to the Covid 19 pandemic, India has energetically bounced back to perform as the world fastest growing economy. While pessimists may ascribe doubts about this achievement, there is a mood of positivity in the air. Despite much criticism from the different corners, strong fundamentals have been laid to excel, and yes, there is a mood to say, Yes, we can do it. After the start of the Ukraine Russian conflict, the US created an atmosphere to force countries to align with either US or Russia. Was it redox of the Cold War Non Aligned Movement NAM, which saw developing countries refuse to align with the Conceivably, no country in this world is better positioned to respond than India, one of the original protagonists of NAM. India took the stand and condemned Russia for the attack and never sided with the US to impose sanctions against Russia which were motivated by the West led by the US. Today, India is mature enough to create a balance with nations irrespective of the rationality behind their geopolitics. At the world level, India has shown the way for developing countries to make partners, not friends, to take the development agenda forward. India population and economic growth have left India in a very unique position to play an active and constructive role in geopolitics. Nirupampa Rao writes: Much as in during first Indian Prime Minister Jawaharlal Nehru time, India self-interested foreign policy has earned it many partners and a very few enemies despite worldwide turmoil. It is learning to punch above its weight and displaying newfound confidence. It will not be stopped from asserting its international interests. On Fareed Zakaria GPS, CNN, 23 Apr 2023. In a Der Spiegel Feature, Laura Hollinger offers a similar view of India rising as a nonaligned power of global import while stressing its economic advancement, including lucrative tech business. Hoffenberg writes: In recent years, India has grown ever closer to the West, even though it won likely ever become a close ally. The country does necessarily share all of the West values and approaches the world pragmatically in the search for partners rather than friends. But India is harboring dreams of annexing islands or pushing the US off its throne. And it shares American and European concerns about Chinese dominance in Asia. As such, India rise could ultimately transform the world in a way that is more amenable to the West vision of the future. On Fareed Zakaria 23 Apr 2023. For India, this is a moment to look back as well as look forward. Looking back, one remembers the struggle for independence and the sacrifices made by the people of India. During his first address to the nation from the Red Fort, our first Prime Mini

75th year of its independence from British colonial rule. This achievement also comes when the UK struggles to bolster it tumbling economy and fight the ever soaring inflation, pushing the cost of living to levels never imagined by the UK, Europe and the West. Economists who have been relentlessly criticising the Indian economy are perplexed that they were unsuccessful in foreseeing Britain, and indeed much of, the West distresses. Just rewording the saying of French President Emmanuel Macron, the days of copiousness are genuinely over for them. And they could about be commencement for us. India, left battered, bruised and bleeding by its British rulers in 1947, has progressively ascended to regain that glory of the past which was lost: economic prosperity and clout. It would not be out of the place to repeat that the British colonisation of India was essentially about the economic manipulation, plundering of India and the transference of wealth from India to Britain. On 15 Aug 1947, when the Tricolor replaced the Union Jack, India share of the world GDP had fallen from 24.4 in 1700 AD to merely 3. Britain thrived while India was strapped into abject poverty. This Bharat is self-confident and atmanirbhar, ready to meet challenges and overcome adversities. Crossing the twin milestones of emerging as the world fifth largest and fastest growing economy is undoubtedly a stupendous achievement for India and Indians. From this point on, we begin our journey on the road to achieving PM Mode goal of creating a $5 trillion economy. It can now be said with confidence that India shall cross this milestone too in the next two or three years. It is happening now. Where can we go wrong? If we do what we have always done, we will get what we already have always got. To achieve something extra, we have to go the extra mile. There is no dearth of diverse forces in India that hunt for communal or class agendas over and above the needs of Bharat. If India does address these hostile forces and take strict actions when they raise their heads or voices, then India may get distracted and indulge in useless things. In that case, the Indian youth will dissipate their energies in wasteful actions rather than using this energy to uplift India. The structural constraints which could obstruct growth in India are a lack of Infrastructure, low levels of entrepreneurship, unemployment, climate change, gender inequality, social conflicts, etc. And if they managed well, they could open new doors of development for India. We Indians share a common culture, geography, history, and only common development encounters would shape the future of India. I must say the rising India phenomenon is unending. It may not roll out smoothly for reasons beyond our control. But each passing generation

Rome Or data loss. Businesses today are more concerned with their market reputation, brand image, customer loyalty, and a variety of other factors, yet businesses impacted by downtime reported customer loss 55 of the time, damaged brand image 44 of the time, and lower employee productivity 52 of the time. To avoid such damage, businesses must go above and beyond to ensure they have a solid data backup strategy in place, as well as a strong Business Continuity and Disaster Recovery plan that mitigates business risks and minimizes downtime. World Backup Day 2023 is a great opportunity to take a more pragmatic approach to the best practices advice given to the market to minimize and protect valuable data and turn into the growing statistics. We challenge to look at it as a numbers game. Here are few numbers to take in with a new 2023 look and motivate everyone to do the best with their backups. The 321 rule This is new or broken, but needs a refresh given the current state of cyber threats and ransom ware attacks. The 321 Rule is a great data management principle that states there should be 3 or more copies of data on 2 or more different media, with at least 1 of those being off site. This is great as it does prescribe any particular hardware technology and with the rest of my advice is ready for nearly every failure scenario. durability: Object storage has been designed for at least annual durability, and that should be very appealing to many in the market today. Cloud and object storage is not new, but it has clearly proven scale, durability and availability in the market. It now time that object storage takes a serious stake in the 321 Rule as well. 85 of businesses have experienced ransom ware: Majority 85 of businesses experienced at least 1 ransom ware incident in the last year. It not if or when anymore, but how many times. How do we put all of this together for World Backup Day 2023? Build on the capabilities in the market yet accept the realities of the threats today. Ransom ware is the disaster that, by the numbers, is much more likely to hit than a fire, flood and blood type of scenario. Let leverage one of the more resilient storage types, object storage, and leverage one of the more unique aspects of its value: immutability. On this World Backup Day 2023, double down on the 321 Rule with the two non production copies of backup data on immutable targets, quite possibly both of them being object storage. Imagine a 321 rule implementation where both separate copies were immutable object storage. How resilient is that!? You may wonder, how do we address the logical requirement of 1 copy off site? We could go to the cloud from on premises inherently off site we could use different cloud regions definitely off site from the two copies; we could u

India this can be achieved with affordable education without compromising in the quality front. Edtech industry will bring about the change that India has been longing for. According to India National Education Policy, the country children have poor foundational learning levels with half the students who have spent five years in schools barely possessing basic numeric and literacy skills. There are only 1.5 million schools with about 250 million students enrolled in our country. According to a survey, 37 of students in rural and 17 in urban areas do study at all. As education should reach remote areas, villages, and areas of the low network. In many cases children study till high school and then drop education to join hands with their parents or find a job for money. Even girls are not sent outside many times for education. Edtech has become one solution for all. The child can educate online with the liberty to do any job, study from anywhere, and still be able to get all the knowledge. Its time saving as well as leverage of study anywhere and anytime you want. With the dream of democratizing education in India, it should be made affordable. For all classes of people, education should be one. In India, 20.8 percent of people are below the poverty line, which makes it difficult for the family to provide quality education. Hence, affordable education should be the first priority of the startups coming forward. And it is necessary to make education democratize and in order to fulfill the vision of educated India. The edtech is slowly penetrating in remote areas as well. To make use of technology in education stick, it can be companies alone that forge a thorns path it requires corporates, governments, NGOs and educational institutes to work together to deliver better learning outcomes. The solution should focus on a one off use, we need to leverage technology to instill a mentality of lifelong learning within our citizens to ensure they are rendered irrelevant despite being educated. The industry is striving to mark its way in digital learning. The better India, educated India. Bashar, a village in Charkha Dari district of south Haryana near the Rajasthan border, was notified on 26 June 2021 as the 58th Municipal Committee MC of the State. It was a block of Britani district from 1972 to 2016 and part of Mahendragarh district since the creation of the state in 1966. This area receives an average annual rainfall of about 300 mm and has no river or canal. Hence, dry area allowance used to be given to government employees here till 1976. Its inaccessibility is vividly revealed from an instance narrated to me by 80 years old retired DSP. In June 1962, I got a telegram at Gurgoan Police station PS to report at Bashar PS for temporary duty as Assistant sub Ins

Delhi Police HCM Test Practice Paper to Screen Available Link.

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Delhi_Police_Typing-Dated-2023-04-25-Test NO.-8448

Get an exact clue about Bashar but I was advised to go to Rohtak. I was asking bus staff about Bashar at Rohtak then luckily a driver of Bashar area first corrected me for its local pronunciation and advised me to take a bus for Charkha Dari, where I reached at 5 PM. At that time, the last and perhaps only private bus has already gone so I stayed at night in Charkha Dari PS. The next day, I took the bus at around 8 AM and reached Bashar at 11 AM. The police station was about one km from the bus stop in a pre independence Police Chauki of Jindia Maharaj. In June, the temperature was 45 0 C and strong hot winds loo had buried the sandy footpath. I was walking with my bedding on my shoulders, then a villager asked, Sahib because I had my shirt under the pent where are going I told him, I am going to the PS, he said, you will be unable to reach like this, so give me your bedding and follow me. As I reached the PS, the staff told me to immediately wash hands and take food which will not available thereafter. Against this ordeal of one and half days, now one can reach Bashar in 3 hours from Gurgaon. Bashar village had no government or private high school and clinic till the late nineties. Its population is just 6333 as per the 2011 census, though its name has been synonymous with PS in its surrounding villages. If anybody after quarrel or dispute thinking of going to PS, he will just say I am going to Bashar. Once, one uneducated farmer of our villager, settled near Siwani asked somebody, where is the Bashar of this village The MLA of the Bashar constituency has been changing frequently and none of them has shown affinity with Bashar except Ran Singh Mann in the eighties. Despite that Bashar has surpassed all the neighboring villages even bigger than it, in terms number of retail shops for fruits, vegetables, and all other consumer and durable items. Now, there are five government and private senior secondary schools, one Government College, and a grain market, though there is no clinic of MBBS doctor so far. The vital push factor for the development of the Bashar area is the electrification in the seventies. It enabled the installation of tube wells for irrigation which became more profitable after flat rates were charged since 1977. With irrigation, the area of Bajra & pulses in the Kharif season shifted to cotton & bajra and additional crops of wheat and mustard are sown in Rabi. It has raised the income of farmers and others. Above all at Bashar, the crossing of Hisar Satnali Mahendragarh and the Delhi Dari Loharu roads now NHs since the seventies has become the epicenter of its development. Its surrounding 54 villages were also linked to Bashar by pucca roads. All the shops and other developments are.

Around this crossing charkha Dari was created as a new district in 2016 and Bashar was upgraded as a sub division in 2018. On 26 June 2021, it was notified as a Municipal Committee MC for which credit goes to the incumbent MLA who is the mother of Deputy CM Haryana. In near future, the Government may also set up an Industrial Training Institute to make the youth of the area employable, an industrial estate to create jobs, and one residential sector to retain the local retirees. Since its declaration as MC, land transactions for commercial and housing are on the rise in Bashar and it may be become an important city near the border of Haryana and Rajasthan in times to come. There was a news item reported quite widely in last couple of days about ending the chatbot piral of misery Have you ever sought help from a company website and had their chatbot repeatedly ask you, How may I help you But it may change with customer service chatbots becoming less robotic. Over the next several years, chatbots are on a path to becoming more intelligent, more conversational and hopefully, more helpful. I fully concur with both, customer support being spiral of misery and the possibility of chatbots becoming more human like in time to come. Let me elaborate. What is spiral of misery Whosoever in India has a misfortune of having to avail so called customer service support a euphemism for inflicting untold trauma on a hapless customer can very well relate with it. An article explains spiral of misery as you start a chatbot session with a company to get help, the chatbot hits a dead end. You next call the company and talk to an agent, but the agent does know the answer, tells you to call another number. You call that, hit another dead end, and you give up. We call this the customer service spiral of misery. In my experience, customer support in the country goes further, akin to getting caught in a vortex where not only you get hardly any worthwhile solution to your problem but you lose any control on your emotions in the process. But we, the customers, must not give up because that buzzword the almighty technology is there to take care of all the ills. Indeed, all the new age enterprises boast of deploying technology to enhance customer experience with their services. And that is how intelligent chatbots came in to being. No need any more having to dial customer service or write to customer support team. Just pose your query to omnipresent chatbot in very enticing avatars on a company website. But beware, this is yet a latest trap to test a customer patience limit and to carry out live experiments to gauge system capabilities to drive them crazy in the shortest time span. Irrespective of the nature of one query problem the chatbots have a set menu, which I suspect, are de

Alone frustrate the poor customer so much that they forget about wanting to get any support for once and for all. My premise is that the claims that in a few years these chatbots will become more humanlike is not because of any cutting age technological development but on account of one very simple step. If you have noticed, over past few years, the humans behind customer services and you would be lucky to find one themselves are becoming more robotic and less of humans they are trained not to apply their minds by listening to the customers but mechanically go over the steps handed over to them. Thus, in a sense while the assertion that chatbots will behave like humans may be realistic, it does not happen the way one is led to believe. It is actually other way round the human customer support personnel turning chatbots for all practical purpose. Intelligent may be in an artificial way, but with commonsense No. Nowadays, combination of artificial intelligence AI and machine learning ML is touted as an all encompassing panacea involving analyses of extremely large datasets helping machines or computers to predict the kinds of problems one may face or to provide the most optimal solution. However, just like any good thing, we will have to wait for such golden days to come. Till then AI and ML will continue to inundate me with advertisements for the likes of Mercedes and BMWs or luxury properties, something I could not have afforded even when I was in service. So much for data driven, personalized services the recent announcements by the Indian government on efforts to expand logistics, multi modal connectivity, electronics manufacturing, and digital infrastructure in India are meant to reinforce the Make in India and Atmanirbhar Bharat vision1. With plans to build new highways and 100 Gati Shakti cargo terminals in the next three years, supply chain companies should have the means to ramp up their operations and deliver products faster and cheaper, at least from a public infrastructure perspective.2 Operational changes will also be necessary within the four walls of factories, warehouses, and distribution centers to ensure orders can be produced and fulfilled on time. In response, Indian organizations are shifting towards digital first business models and cloud managed operations in 20223, with a focus on automation, which will be key in addressing both first and last mile problems like high shipping and reverse logistics costs, return management, inefficient delivery route planning and fleet management. Keeping customers happy with fast and cost effective supply chain fulfillment will be critical for all companies, with free delivery or pickup options key to the success of downstream businesses, such as retailers. Therefore, it is paramount for those i

Augment workflows. These include handheld and wearable computers that can provide step by step instructions and real time information, while allowing them to capture data and provide status updates to all stakeholders. The next best step would be to deploy robotics automation solutions that further augment workers and help make labor shortages seem like a non issue. Robotics automation is becoming the vanguard Robotics automation ranges from mobile manipulators such as robotic arms to autonomous mobile robots AMRs and even micro fulfillment centers though the application of such robotics automation really vary based on the environment and end goal of the users. For example, micro fulfillment centers enable retailers to automate the picking and fulfillment of e commerce orders within the last mile, while AMRs are key to boosting production and fulfillment efficiency in first mile and mid chain manufacturing, warehousing, and distribution facilities. AMRs can do the mundane, physically exhausting jobs that people can or don want to do, such as moving heavy carts or pallets around facilities, so that workers can move into focused and strategic roles that make it possible to handle more orders in less time. Based on multiple reports, the harmonization of mobile robots and people have proven to boost productivity by 75 4 and overall throughput by 25 5 within days of deployment. Additionally, today AMRs can be rolled out within hours thanks to their secure, cloud based management platform and dynamic intelligence. Once online and optimized, these mobile robots bring out the best in people of all abilities and make it possible for enterprises to meet growing demands even when the size of the human workforce stays the same. Need to reset industrial automation processes and thought processes Barcode validation is core to every supply chain function today. So, enterprises must make it easier for this action to be completed. Expect fixed industrial scanning to become more popular in manufacturing and packaging facilities as these systems can automatically inspect label placement and data to ensure it matches pre defined acceptance parameters. With workers no longer charged with inspecting and making pass fail decisions, it possible to see a significant efficiency improvement in validation processes. Similarly, with a move to more modern machine vision systems, decisions made during product quality inspections will become more automated. Legacy machine vision systems have a reputation for being kludgy, and that has long devalued the technology. However, this technology which once required specialized degrees to operate can now be taught to, and understood by, tech novices on day one thanks to recent design advancements and overhauls. Even IT will find the new te

Will increasingly use this technology for track and trace in 2022 versus relying solely on barcode based data. The availability of ultra rugged RFID sleds means mobile computers used by front line workers can be transformed into handheld RFID readers in seconds. Fixed readers are no longer necessary to capture RFID tag data. With more items being tagged at the source, it will be easier for RFID to be leveraged for automated track and trace, inventory management, and reporting throughout the entire supply chain. Recent advancements in RFID sled, fixed reader and tag performance also means cold chains can now take advantage of this technology too, as it is now possible to read liquid, frozen and metal items that were difficult to read in the past. Based on multiple analyst reports, it possible that market adoption could grow significantly in 2022, especially among transportation, logistics, and supply chain providers. The emergence of different software driven automation models Analytics automation, which eliminates the need for manual information dissection by data scientists, is becoming valuable to businesses for real time performance updates. With intelligent, automated predictive and prescriptive analytics platforms embedded into business systems, it becomes easy for all staff to see and understand market demand, inventory, and performance trends. Once artificial intelligence AI and machine learning algorithms are set up, the system will automatically analyze patterns and push actionable alerts to stakeholders for the next steps. As the digitalization of processes matures and physical distribution of workforces continues to grow, workflow automation has become a priority for companies, with intelligent software as a service SaaS solutions likely to become a primary investment area in 2022. SaaS based workflow automation solutions that can identify and assign tasks, track status, and even prompt action when deadlines are approaching will prove most beneficial in augmenting the workforce. Workers just need to have a mobile computer in hand to get up to speed and become fully productive on day one in almost any front line role. With government initiatives like the Make in India program setting the country on its course to become a global manufacturing hub and boost the Indian economy, automation will be key to counter uncertainties like lockdowns and labor shortages and make industries more agile and future ready. In the last decade, education technology has metamorphosed significantly, impacting education consumption in many ways. To some extent, EdTech has expanded accessibility of education through digitally enabled classrooms powered by the internet. With the internet penetration in India expected to reach 45 by the end of 2025, the digitalizati

A result of this disruption, paving way for a Tech explosion. Let examine some of the core technologies that are impacting education services. Cloud based services Cloud computing is a shared pool of dynamically expandable digital resources and other IT services that may be delivered over the internet with minimal administration effort and engagement from service providers. According to the Government of India projects such as the National Digital Library of India, ePathshala will be linked to the cloud to enable greater access to learning materials for and higher education. With cloud based services, the challenges of limited access and infrastructure can be addressed. Artificial Intelligence Another technology that is completely revamping the education industry is Artificial Intelligence. AI has made significant progress in a variety of academic services around the world, including automated admissions, learning, tutoring, examinations, and assessments. Through adaptive learning technologies, students can now pace their own learning sessions. India National Testing Agency has proposed using adaptive assessments to administer entrance examinations for higher education institutions JEE Mains, NEET UG, and NET to improve dependability and measure students potential. Virtual classrooms, AR VR Access to quality education has never been better Because of their cost, accessibility, and flexibility, virtual classrooms have allowed students from various socioeconomic backgrounds and social levels to access high quality education. Similarly, AR VR is bound to create a simulated environment for real time learning. For example, Google has introduced digital reality products such as Expeditions, which allow educators to take their students on virtual field trips worldwide, bringing the real world closer, one expedition at a time Impact of Technology on Learners Not long ago, formal education revolved around books and tuitions. In recent times, learning has become more collaborative and engaging due to the use of current technologies such as Augmented Reality, Virtual Reality, and Artificial Intelligence in education. Technological application to mainstream education has resulted in more engaged students, enhanced communication, and increased cognitive development. In conclusion As a large and diverse country, India still has a significant number of learners that can afford the traditional education system, especially when it comes to reskilling or up skilling. With advances in digitization, the new age EdTech ecosystem has the potential to offer education at affordable prices, simultaneously penetrating multi tier cities and towns. Technology integration offered by the new age tech ecosystem can plug some of the gaps in the present education system. As India wi

That the Adhere database is of better quality. These questions resurfaced today following the tabling in Parliament of CAG performance audit report of the UIDAI. The UIDAI is the government body which issues the 12 digit identification number which is matched with the relevant biometrics. The digital identity platform, which has been branded Adhere, now covers 129.04 core people. UIDAI has had to cancel more than 4.75 lakh Adheres for being duplicate. Sometimes, different Adheres with the same biometric data have been issued. While some corrections have been undertaken, CAG observed that the database still has faulty Adheres that have already been issued. CAG performance audit report details other flaws too in the database. The takeaway from the performance audit is that the Adhere database may not have the quality needed to be the gold standard for authenticating the electoral rolls. Therefore, the Election Commission needs to be cautious in using the Adhere database to authenticate the existing voter database. With the Pakistan Supreme Court declaring the April 3 dissolution of the national assembly illegal and ordering voting on the no confidence motion against Imran Khan on April 9, the next act in the country political drama will now begin. Drama had been expected at the start of Ramzan in Islamabad. But what has unfolded and continues to unfold has a quality and intensity that has surprised. Violence, intimidation and counter intimidation, even physical clashes within the national assembly all of this was within the realms of possibility when the motion of no confidence was voted on. What was not expected was Prime Minister Imran Khan changing the goal posts by using the time honoredcard of a foreign conspiracy. Adhere is ubiquitous. Around 1.3 billion residents, including 99.9 of adults, have been assigned this pan India biometric identifier. Consequently, it is the single most important database in India and one which is the de facto yardstick for all other databases. It an unprecedented phenomenon as the first Adhere was issued only in September 2010. It took a mere four years from its tentative conceptualisation to issuing the first 12 digit number, and then just another six years to cover a billion people. CAG this week presented its performance audit of Adhere regulator, Unique Identification Authority of India UIDAI. The audit covered its mature phase, from 2014 15 to 2018 19. By this time it had already generated about 800 million Adhere numbers. Given this backdrop, CAG audit portrays an unsatisfactory picture of the systems and processes in UIDAI. The main takeaway is the laxity in the organisation, which not only generates data for India most important identity, but also is entrusted with safely storing it. This level of laxity is wo

Is in place when a financial intermediary seeks to authenticate the identity of a potential customer by using the Adhere database. CAG report shows looseness in the process all through. Often UIDAI neither has granular data nor is it able to pinpoint the cause for failure. For example, UIDAI is unable to identify the cause for authentication failures. A consequence is that it forces people to pay to update their biometrics. In 2018 19, there were about 30 million biometric updates, of which 73 were voluntary updates. CAG observed they were mostly on account of authentication failures. The audit also showed that even at the first stage of enrolment there were problems of duplicate Adheres. Most worrisome perhaps is the lack of oversight of subcontractors. Many failed to comply with UIDAI requirements on getting their operations audited annually by information systems auditors. This has a bearing on data security. UIDAI must have more robust systems in place. It could start by getting a better grip on its own data and crack the whip on its subcontractors. A billion hopes rest on it. The renewed GoI push to decriminalise minor offences has potential to unclog courts, promote ease of doing business and relieve citizens fighting criminal cases for non serious violations. But the Centre should restrict itself solely to economic offences. Indeed, the question of whether there criminal intent befouls several frequently invoked offences from colonial era sedition and criminal defamation to prohibition and new ones criminalising interfaith marriage. In 2020, many Companies Act provisions were decriminalised with reports that 128 provisions across 28 Acts could follow next. But progress slowed subsequently. If GoI fresh push yields results, state governments could be impelled to act. Many local laws and regulations that trip individuals and businesses are enacted by them. But reversing course is easy. Take Section 138 of Negotiable Instruments Act, in popular parlance cheque bounce cases, criminalised in 1988. This is reportedly among the consequential laws being considered for easing. Arguments that this section deters issuing of bad cheques must contend with huge judicial pendency around 35 lakh cases in early 2021 or 15 of the pendency in subordinate courts. With doubts on efficacy of jail terms, alternative dispute resolution ADR mechanisms may be a win win for all sides. Bihar prohibition law that jammed courts and prisons was amended with emphasis on monetary penalties, but still errs towards criminalisation. The harassment of businesses on technical grounds through a raft of central, state and municipal laws is another common phenomenon. While the value of reformative justice where individuals are allowed to self correct has crept into GoI thinking on ec

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Deserve with the West ramping up pressure on Russia over the Ukraine war, India finds itself in a tough spot. Serhii Plokhii, director of the Harvard Ukrainian Research Institute, spoke with Rudroneel Ghosh about the Ukrainian perspective and why New Delhi should rethink the post Soviet space Do you think this war could have been avoided at any point You must remember that the genesis of the present conflict lies in Russian actions in 2014 15 when Russia annexed Crimea and sparked off the war in the Donbas region. What we are witnessing today is the result of Russia failure to achieve its objectives over the last eight years. Had Russia attained its goals, one way or another, we would have seen this all out war today. Two nets talking about Pakistan. 1st neat That Imran chap has gone bats. 2nd neat Bats Is he a bit old for cricket 1st neat Not bats as in cricket bats. Bats as in bats in the belfry, bats as in going bonkers. Accusing the US of being the foreign hand behind the move to oust him as PM That not cricket at all That not just an underarm ball, or even an underhand ball. It can under foreign hand ball. 2nd neat Right Everyone knows that when Pakistan talks about the foreign hand it always India which is being referred to. Islamabad has long given India MFN status. 1st neat Most Favoured Nation status 2nd neat No. Most Fearsome Nation status. And the US has always been Pakistan Most Favourite Nation by giving it billions of dollars of aid in the form of fighter planes and other hardware to use against us. 1st neat So how come he done a sudden U turn and decided that, after all, it not India that the foreign hand but the US Is it because his right foreign hand does know what his left foreign hand is doing 2nd neat Could be. Or it could be that he playing a very clever game to bowl India out with a doosra. And the doosra is the US which has taken India place as the foreign hand. 1st neat But how does it help him to make the US the doosra foreign hand 2nd neat I all tell you how. Everyone knows that when things go awry in Pakistan, Islamabad blames India foreign hand, and New Delhi does vice versa. So it like the sound of two hands clapping. Or giving each other high fives. But if Islamabad suddenly switches its foreign hand from India to the US, and we carry on as usual, it all be like the sound of one hand clapping, and make us look, and sound, like idiots. 1st neat Wow. That is smart. And here we all thought that Imran was just the joker in the The Veds declare that the one indivisible Truth is all pervading and ever present in all names and forms of the universe. Yet we do not see.

As a panacea to some of the pain points of the previous versions. Nonetheless, the bill is not without room for improvement. In a world of increased Internet penetration and a technology fueled digital economy, there is a need to rethink traditional tools and practices of regulation and devise an agile regulatory framework that promotes innovation and disruption. One such tool that could help in the enforcement of the current bill is a co regulatory model. On a broad spectrum of regulation with a top down approach of government legislation on one end and bottom up solutions of self-regulation on the other, co regulation serves as a fine balancing act in the middle. It envisages active participation from the government, industry experts, specialized groups, civil society organizations and citizens in framing and enforcing standards and best practices. Each of these stakeholder groups are equipped with specific information about the data economy which, if combined, could result in the creation of a data protection framework that is consistently informed by empirical data and practical challenges. Such a multi stakeholder engagement will pave the way for an efficient feedback loop in enforcing intricate laws impacting the ever so dynamic technology landscape. The concept of co regulation has already had its taste of success in regulatory models across various sectors in India, and it would be a shame if the same was not applied to the DPDP Bill. The Information Technology Intermediary Guidelines and Digital Media Ethics Code Rules, 2021 envisage a three tier grievance redressed system for news publishers and OTT platforms on digital media based on the cob regulatory model. At the first tier, an aggrieved person can file a complaint with the platform. At the second and the third tier, the complainant can appeal to a self-regulatory body created by an association of intermediaries followed by approaching the Interdepartmental Committee set up by the Ministry of Electronics and Information Technology. Additionally, time and again the Reserve Bank of India has promoted industry self-governance by issuing frameworks for establishing Self-Regulatory Organizations SROs in the digital payments ecosystem such as for Payment System Operators and Non-banking Finance Corporations. The Stock Exchange Board of India also operates on the SRO model while retaining substantial oversight over the SROs. Another example of co regulation in India is in the real estate sector, where the government has set up the Real Estate Regulatory Authority RERA to oversee the regulation of the industry, but states like Maharashtra have introduced the concept of SROs for developers and builders to follow self-regulation codes of conduct established by industry associations. Such hybrid s

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While working in tandem with the government. The principles that emanate from such consultative processes will serve as a guiding force for effective implementation of the data protection laws in the long haul. It will also lead to enhanced transparency, legal certainty, and compliance with the bill by various actors in the data chain. Most importantly, the co-regulatory model can be tailor made to suit the regulatory landscape of India by learning from its domestic application in different sectors and international experience. The need of the hour is for India to adopt an innovative way forward that would equip the country to effectively deal with the unique regulatory challenges posed by the data economy. Indian policymakers have recognised that IPRs contribute significantly towards goods and services traded along global value chains. However, policy implementation remains weak. In modern-day global value chains GVC, firms and workers in different stages of product manufacturing are dispersed worldwide. Yet, it is the quality of a country GVC contribution that truly bolsters its economy. To illustrate, there has been much jubilation in India over plans to ramp up the production of iPhone components in the country. But what India really needs to aspire towards is replicating the Chinese experience with iPhone manufacturing a progression from rudimentary product assembly to the manufacture of more sophisticated components. According to the Asian Infrastructure Investment Bank, India share of GVC participation is 7.4 percentage points below the average GVC participation rate for emerging economies. While pundits typically hold land and labor bottlenecks responsible, the question of intellectual property rights IPRs protection, often overlooked, can also be important. Here, regrettably, a series of valuable policy recommendations await implementation. Policy Initiatives The Global Value Chain Development Report, published by the WTO and the Asian Development Bank, estimates that IPRs add, on average, twice as much value as tangible capital to products traded and manufactured along GVCs. The report contends that a strong IPR regime can benefit emerging economies by drawing spillovers of knowledge and R&D from advanced economies. Conversely, weak IPR regimes are seen as impeding GVC participation, especially in higher value-added activities. Indian policymakers have clearly recognised these linkages. In 2011, the National Manufacturing Policy flagged the relatively low-level of value addition in the products manufactured in India. The Policy accordingly advocated an IPR regime that would promote collaborative innovation, technology inflows and foreign investment. In 2015, a NITI Analog expert committee identified India IPR regime as weak and a deterrent

Ecosystem in India has improved in recent years. India now ranks sixth in the world list of top patent filers, ahead of many advanced economies. India has also improved its rank in the World Intellectual Property Organisation WIPO Global Innovation Index GII to 40 from 81 in 2015. Yet, serious shortcomings persist. The GII ranks India a mere 81 in regulatory quality defined, tellingly, as including both policy formulation and implementation. In a survey published by the Observer Research Foundation ORF last year, 46 percent of industry respondents identified weak IPR protection in India as very much a constraint in GVC integration, while 44 percent identified it as a moderate constraint. Although the ORF survey did not elaborate on the exact reforms sought by domestic industry, the Parliamentary Standing Committee on Commerce, following extensive consultations, has done so. In a report published in 2021, the Committee listed, among other recommendations, stringent measures to curb trademark counterfeiting and copyright piracy, a new centralised IPR enforcement body to bring together disparate government departments, expedited patent examinations, and trade secrets legislation. In other words, almost the same set of recommendations made by earlier departments and committees an indication of the weak state of policy implementation over the years. Finally and somewhat damningly, the Prime Minister Economic Advisory Council, in a working paper published last year, acknowledged that India lags behind its global peers in matter of innovation, despite the increase in patent filings. The paper also expressed concern over the pace and efficiency of patent and trademark filings in India, suggesting that some tasks could be outsourced to private entities. Looking ahead, India hopes of improving the quality of its GVC participation may not be easily achievable in the short term, owing to budgetary constraints and myriad structural problems. Nevertheless, at least with respect to GVC-IPR linkages, many of the above policy recommendations require fairly simple legislative and administrative reforms. Their non-implementation, therefore, is lamentable. The education system, which serves more than 70 million students, urgently requires the establishment of a sturdy e-learning ecosystem. Digital up skilling and reskilling are presently a global focus area, and the Indian government has implemented several initiatives to build an efficient educational infrastructure. The National Education Policy 2020 emphasizes much-needed changes in the sector, with the objective of ensuring access to quality education for all. This policy has the potential to transform the education sector in India, with highlights including innovation promotion, holistic development, equal access t

Students lack the required infrastructure as they live in areas with low digital penetration. It is necessary to bridge this vast difference in the availability of digital infrastructure. Some platforms collaborate with multiple organizations related to digital empowerment to facilitate access to education. National Digital Education Architecture, NDEAR and National Educational Technology Forums, NETF give hope. NETF provides a platform for a free exchange of ideas on using technology for the enhancement of learning, planning, assessment, and administration for education institutions, schools and higher education. It aims to facilitate decision-making on induction, deployment and use of technology. One of its functions is to build intellectual and institutional capacities in education technology. NDEAR facilitates achieving the goals of NEP 2020 through digital infrastructure. Announced in 2021, it is an architectural blueprint for the educational system in India. NDEAR defines principles, standards and specifications, guidelines and policies to strengthen the digital infrastructure for education, and takes on an Open Digital Ecosystem Approach. Teacher Training: Motivated and Capable Faculty Teachers require training in high-quality content, soft skills, the use of technology, and maintaining student engagement in online classes. Professional development of teachers and allocating a budget for such training is essential. Teachers need to be well-trained in the use of the latest technologies, and NEP 2020 emphasizes it as well. Educators are open to technology-integrated teaching, recognizing its role in providing quality education and its benefits. Skill-based Learning Technologies such as AI, ML & Data Science are relevant skill-based tools, and Tech-savvy skilled talent is high in demand. A skilled workplace boosts India economy and contributes to the development of the nation. Educational institutions must advance the traditional course structure including skill-based learning and the development of the students. The country youth must acquire new skills to keep up with the pace of the ever-evolving growth of industries and the job market. Future-ready and highly-skilled professionals that match the needs of businesses have chances of better employment opportunities. Several Etch platforms introduce a variety of digital courses and programs for up skilling the youth. Learner-Centered Approach Designing learning experiences that serve the interests and needs of students also encourages them to pursue their potential is helpful in retaining the enrollment of students. Research shows that nearly 66 per cent of students feel disengaged by the time they reach high school. Traditional methods leave students questioning their intelligence in some cases.

Just as the unman fest fire in the wood remains unseen, the Truth, God, though present in everyone remains hidden due to our state of ignorance. The Truth is our absolute nature it is of the nature of bliss. Despite this, most people are unhappy, beset with tensions and anxieties. It is the Guru who reveals this Truth to us through the name. In fact, the names are indicators. They alone are the way to recognise and no one own true, divine and blissful nature. God has two aspects His formless and attribute less nature, and His form, replete with attributes. In the Ramcharitmanas, Go swami Topsides declares that the Ram Noam, Bagman Ram name, is greater than both. Sri Ram refers to the son of King Dasharath as well as to the one who delights all the Self in whom everybody finds happiness. Therefore, the name is the bridge. It indicates and finally reveals both the formless Truth as well as his visible form as Ram. Ram Noam is great because Ram was great. Had he not been great, who would remember his name the form of Ram and his name are inextricably linked and have an interesting relationship. Who is the master who is the follower One would think that the form is the master and the name is the follower. Consider this If you hold a form in your hand without knowing its name, can you identify it Suppose you hold a mango, but you do not know it, can you enjoy it as a mango Yet, the moment someone articulates the word mango, its form flashes in your mind along with its attributes of shape, color, taste and so on. So, the name is the leader and the form is the servant. Without a name, you cannot gain knowledge of the form. In Bale Kanda, Topsides unveils the complete Ramayana in a few verses. These verses, wherein he compares the glories of the name to the form, can be titled Narayan the journey of name and its glory. Topsides presents various examples to validate his claim. The mighty Lord of the universe assumes a human form for the benefit of his devotees. Ram underwent tremendous trials and tribulations to protect sadhus, safeguard those who lived by dharma and give joy to all his devotees. However, just by remembering or chanting his name with love, without undergoing any difficulties, the devotee himself becomes an abode of peace, joy, goodness and radiates it to others. Bagman Ram destroyed Demons Hadaka, a symbol of evil and false expectations. And simply taking his name destroys these precise causes of sorrow in our hearts. Further, Ram released only one Aralia from her tapas, stone like condition, whereas his name has uplifted countless crooked and distorted intellects and continues to do so. Ram broke Shiv bow, symbolic of this materialistic world, but his name ends the very fear of uncertainty of this transient world of sorrow. Having gained the

Ram Noam from the guru, the devotee overcomes and out thinks uncertainty just by chanting his name. During his lifetime, Ram rid this world of many rakshasas engaged in harming or destroying others. But, what about the demonic impurities in our minds In Kailua, people are unable to perform demanding sedan. However, the beauty of this yoga is that the minds of millions of devotees are purified simply by chanting Ram name. All impurities are removed all fears and negativities disappear when Bagman enters one heart. When the name comes, Ram comes when Ram comes, one revels in bliss. That is the glory of Ram name. While the Covid 19 pandemic exposed the fragility of our health system, our public health has been in the ICU since the pre pandemic era. We have been dealing with several gaps, in terms of infrastructure, human and financial resources, and quality of care, to name a few. India has grappled with a shortage of health workers for decades. In 2019, the Ministry of Health and Family Welfare informed the Parliament that the country had only one doctor for every 1,457 people, although WHO recommends a ratio of one doctor for every thousand people. India had 1.7 nurses for every thousand people, while the recommended ratio stands at three nurses per thousand people. India had one bed for every 2,239 persons, which is way below WHO recommended three beds per one thousand people. The shortfall has extended across all levels of frontline health workers. According to the Rural Health Statistics 2019, the shortfall for male health workers at sub centers stood at 62 per cent. About 60 per cent of the Primary Health Centers PHCs, fell short of male health assistants. There was an 85.6 per cent shortfall of surgeons at Common Health Centers CHCs, a 75 per cent shortfall of physicians at PHCs and a 50.8 per cent shortfall of lab technicians at PHCs. These shortages were felt acutely when the pandemic hit in 2020. Doctors and nurses were needed to monitor vitals, for testing and intensive care but were in short supply. Outside hospitals, there was a shortage of community health workers and paramedical staff to conduct surveillance activities, mass testing and contact tracing. There was a severe shortage of other resources as well, such as personal protection equipment, oxygen cylinders and ambulances. Though the government did not keep count, according to the Indian Medical Association, at least 1,700 doctors died during the pandemic. The figure does not include other health workers. The repercussions of Covid 19 spilled into all spheres of life, and vulnerable population groups, including women and girls, endured compounded hardships with the disruption in essential health services and an overstretched health system. According to projections by the Foundation

World AIDS Report 2020, Covid 19 limited access to contraceptives for 25 million couples in India. In 2021, UNICEF reported that maternal deaths are estimated to rise in India by 18 per cent and stillbirths by 10 per cent due to the pandemic. The images of patients across class, communities and geographies losing their lives due to the crack in India health infrastructure will continue to haunt India for generations. Covid 19 was a wakeup call to governments across the world, including India, to reimagine their public health systems and the way health services are delivered. Our health system needs to be resilient enough to respond to long term consequences of the pandemic as well as prepare for similar future health emergencies. While one would have expected an overhaul in the health system and a quantum increase in the budgets in the wake of the crisis, we are still far away from allocations for health to reach 2.5 per cent of the GDP, as envisaged in the National Health Policy 2017. The National Health Mission, or the NHM, which has been the government of India flagship health programmer since 2005 to provide integrated health care services to the rural population, has played a crucial role in improving health outcomes in the country. Yet, the National Health Mission budget saw a meager increase of 1 per cent in this year budget. Going forward, strengthening health systems must be the foremost priority for India. Greater investments in public health, starting with an increased health budget, are imperative. The shortfall in health workers needs to be urgently addressed, which also provides an opportunity to generate employment. Technology can be leveraged in myriad ways provision of care training of health workers digitization of health records diagnosis and detection of health problems, among others. Our response to health emergencies can be made more robust through the provision of free or subsidized testing, treatment and vaccination. We also need to be careful that the response to health emergencies such as the Covid 19 pandemic does not come at the cost of other essential health services. It is imperative that we adopt innovative strategies that go beyond a conventional health sector response, and recognize self care and promotion of health literacy as integral components of healthcare. Finally, the cornerstone of a sustainable healthcare system would be to ensure that all services are inclusive of all sections of society and no one is left behind. The rapid uptake of cloud native technologies and the speed at which they are deployed have opened up new attack pathways for bad actors. CISOs are also starting to realise that infrastructure related vulnerabilities, specifically policy violations and cloud resource misconfigurations are typically

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Organizations in India indicating that automated technologies that address security concerns at the time of code development as a priority, it time we analyze why Infrastructure as Code IaC is key to detect issues before they reach runtime. Loc and its role in enhancing cyber security IaC is an IT practice that codifies and manages underlying IT infrastructure. It is a strategic approach for Davos teams that want to maintain their infrastructure with the trouble of manual provisioning. Managing IT infrastructure is a time consuming process and requires IT teams to physically put the servers in place, configure them and then deploy the application. This often results in discrepancies, hampers agility and is also expensive. IaC resolves this cumbersome process by using software tools to automate specific tasks through a version control system. This means that IT infrastructure can be written and described in code, and this code can be executed to make changes to the infrastructure. IaC offers speed and scalability to efficiently meet customer needs in a timely and seamless manner. But there is another larger problem at hand. The speed at which Davos teams are rapidly pushing out new products and features is outpacing security. Therefore, it is critical that CISOs adopt security solutions that enable Davos teams to continue production while applying security practices at the time of writing the code a shift left approach. Achieving security goals with IaC Speed CISOs shoulder the herculean responsibility of securing the enterprise and simultaneously driving growth. IaC helps CISOs achieve both of these goals as automated IaC tools that detect vulnerabilities and a misconfiguration at the time of software development boosts productivity. This provides for quick turnarounds, enabling businesses to meet customer demands. Instead of manual provisioning, which increases the likelihood of misconfigurations due to human error, IaC security speeds up the entire software development lifecycle, all while minimizing security risks. Scalability In the digital age, businesses that cannot scale quickly and efficiently, miss out. This applies to security as well. As businesses grow and rapidly adopt new technologies to scale, security processes need to evolve at the same speed. It the CISO, who is tasked with evaluating and consolidating security tools best suited for an organization. Employing Isaac tools will increase scalability as Davos teams can roll out new applications quickly, with security embedded throughout the process. Consistency CISOs are responsible for documenting whether or not security policies are up to date a time consuming feat. Isaac eliminates the documentation process because all the infrastructure is defined as code. The process of building se

Punjab in historical perspective free power to farmers in Punjab is considered a drain on underground water and state exchequer both. The Draft Farmer Policy has accordingly proposed no free power to those, with over 10 acres land. Up to late 1970s, a part of the cost of electricity was recovered from the farmers, on the per unit basis of consumption. It was later changed to horsepower of the motor, irrespective of the consumption, for the convenience of collection. The power subsidy for the Punjab farmers, from 1997 98 was made totally free, although there was an occasional recovery in small amounts during the period, agriculture was thus a small amount to begin with, but assumed gigantic proportion over time, as its consumption increased. With the number of electric tube wells increasing, the area under rice increased and the water table went down. As more power is needed to abstract the same quantity of water, the cost of supplying power increased. However, as paddy was purchased by farmers continued with the cultivation of paddy. Free power to the farm sector is therefore often quoted, as being mainly responsible for, the increase in the area under rice cultivation & over exploitation of groundwater. According to the state government data, about are provided free power in the state. The number increased from 2.8 lakh in 1980s to it is said, the facility is being availed of, not only by the small and marginal farmers, but even big farmers are known to be taking free power, thereby burdening the state exchequer. It is pointed out, the annual electricity bill for providing free power to agricultural sector alone, has crossed Rs mark. Besides, the state government also pays power subsidy to Dalits and Industry. Reportedly, in 2018, the total power subsidy bill had, and the government was unable to clear a balance of. It is pointed out in this respect that, in power subsidy was introduced, the bill was only that, there was a the power subsidy consequence of provision of power subsidy Punjab has witnessed an over exploitation of ground water to meet the requirement of agriculture in the state. Experts blame the free power supply to tube wells being responsible for overdrawing of ground water. According to them, power subsidies have led to over exploitation of groundwater, increased groundwater extraction, and shifting cropping pattern towards more water intensive agricultural production, like cultivation of rice paddy. This, according to experts is likely to have negative implications, as, the over exploitation of groundwater reduces the amount of groundwater available for future agricultural use. The Group of Experts Goes set up by the Punjab Government had opined that the policy has very damaging environmental consequences, as it encourages the farme

Larger farmer It is opined, free power has hurt Punjab agriculture, depleted water resources by encouraging paddy cultivation, added to farmers production cost by forcing the installation of submersible pumps, and curtailed Industrial activity during the paddy season. As a result of provision of free power, the area under paddy grew free power, along with assured procurement of paddy by the FCI at a pre determined MSP, and has led to a shift to rice cultivation, which is a great guzzler of water. The popular measure like free power subsidy has thus led to depletion of groundwater resources in Punjab. Comparing acreage under wheat & rice in Punjab Punjab gross cropped area in estimated at lakh hectares, out of which, 35.20 lakh hectares was sown under wheat and another 31.03 lakh hectares under paddy, adding total area planted to all crops. However, in Punjab, the real acreage share increase has taken place in paddy, from below during the same period has actually decreased. In case of pulses, it decreased, the share decreased groundwater level going down in Punjab and Haryana, considered the rice bowl of India, scientists and analysts have suggested shifting of its cultivation to eastern states, which have better water resources. It has been pointed out in this connection that Paddy being a warm season crop, can be grown in much of the eastern, central and southern India, where water is sufficiently available. While farmers usually irrigate wheat five times, in case of paddy, 30 or even more irrigations are needed. It is noteworthy in this connection that, Punjab groundwater table is said to be declining by 0.5 meters per annum on an average, largely because of the cultivation of paddy, and the state policy of supplying free power for irrigation, which is said to have encouraged farmers to grow long duration water guzzling varieties like Pusa 44. Epilogue Punjab State Farmers Policy Draft has pointed out that, it is not difficult for Punjab to make a shift to more profitable, modern, ecologically and nutritionally sound, market driven and diversified agriculture, given that it has fertile soil, with almost 99% of its cultivated area under facing organizations in India today is security. The firm believes it to be a case of cyber espionage. Digitalisation of economic and social activity has gathered pace during the pandemic. Along with the creation of new opportunities, it also spawns new threats. Crippling infrastructure or stealing information from remote locations is Institute equips power infrastructure companies with training to safeguard their assets from cyber attacks. This mode of attack is growing the world over as both state sponsored groups and criminal gangs engage in it. Justice is also harder to enforce as many attacks emerge from outside

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Fully integrating security into the Davos process and leveraging IMacs processes to assess and prevent problems before deployment will secure cloud operations at speed and scale and create a new world order for security and risk management. Recorded Future Inch a threat intelligence firm, this week said that suspected state sponsored Chinese hackers have targeted India power infrastructure in recent months. The firm believes it to be a case of cyber espionage. Digitalization of economic and social activity has gathered pace during the pandemic. Along with the creation of new opportunities, it also spawns new threats. Crippling infrastructure or stealing information from remote locations is one of the threats and keeping track of threats that may have emerged in some other country. Separately, a designated institute such as the National Power Training Institute equips power infrastructure companies with training to safeguard their assets from cyber-attacks. This mode of attack is growing the world over as both state sponsored groups and criminal gangs engage in it. Justice is also harder to enforce as many attacks emerge from outside national boundaries. There is a pressing need for both governments and private organisations to invest more in terms of both resources and attention in establishing safeguards against cyber incidents. Cyber attacks can sometimes be more devastating than other forms as digitalisation is intertwined with expanding networks. Reserve Bank of India monetary policy committee had one clear message for the government. Hereon, the principal tool to revive economic growth will have to be fiscal policy. Monetary policy has begun to transition to prioritising inflation over boosting economic growth. RBI policy rate repo was left unchanged at 4%. However, other tools were deployed to nudge interest rates in the economy upwards. A new tool, standing deposit facility SDF, has been introduced to absorb liquidity from banks. The SDF rate is 3.75%, which is higher than the reverse repo rate of 3.35%. Henceforth, RBI liquidity operations will try to ensure the overnight money market rate is not lower than 3.75%. It an indirect way of pushing up interest rates without changing the repo rate. This measure has been supplemented by reframing its liquidity policy as one that will remain accommodative while focusing on withdrawal of accommodation to ensure that inflation remains within the target. The message is clear. Inflation will gain primacy in monetary policy. These changes have come in the backdrop of RBI marking down GDP forecasts for 2022-23, while increasing its estimated retail inflation. Even with the best global estimations, the COVID 19 pandemic continues to be an unpredictable force. The scale at which it disrupted businesses, live

Defined by were in this together. With businesses experimenting with hybrid, remote, or back to office conditions, we are witnessing a re architecture to unlock the most undervalued asset of all human potential. The health crisis presented by the pandemic struck each one of us at a deeply personal level and shifted the spotlight on the renewed potential of organisations as key healthcare partners and support system for the workforce. For example, in a country where 31% of all hospital admissions in urban settings are either financed by loans or through the sale of assets, a more comprehensive and upgraded company sponsored health insurance coverage has become the need of the hour. Other forms of support can include macro factors such as organisational and regulatory mandates, as well as micro factors such as providing facilities, and infrastructure, and addressing individual employee preferences and needs. Driving employee morale and engagement as we move towards a post pandemic recovery with hope and optimism, the challenges faced over the past two years have brought to light additional stressors that people have been experiencing at work. Longer, busier work hours and changing expectations at home have blurred the boundaries between personal and professional domains like never before. Some of these difficulties have become constant, putting employees at risk of burnout. On the other hand, creating a healthy workforce gives a fillip to workplace morale. A recent study found that professionals who exercised at least three times were better at time management and showed improved wellbeing as compared to employees who lived a more stagnant lifestyle. Research also indicates that employees who engage in physical wellness activities have the upper hand when it comes to staying motivated. From an organisational perspective, this attention to employee health enhances overall functionality, drives employee engagement, and boosts morale by reducing health care costs. Making wellbeing a priority As the nature of work evolves, so must the ways in which businesses promote individual and organisational wellbeing. To drive and sustain human potential, organisational transformation must be embedded at all levels and contexts. This can be addressed by integrating employees physical, emotional, financial, and social health into the design of work itself, rather than being addressed through separate programmers. When employee benefits are consumer driven, it also empowers them with the autonomy to make more educated decisions about the care they seek. This practice benefits both companies and employees since work that meets people basic needs for a good quality of life motivates them to work efficiently. When leaders invest in and promote health, by designing wellbei

Employee needs, leaders can now leverage technology to assess and overhaul laggard ways of working and systemically redesign working patterns to become proactive health partners of the modern workforce. Research has observed that organisations that look after their workforce health needs foster higher job satisfaction and engagement. And so, standing on the sidelines is no longer an option, especially in the face of the pandemic. As technology evolves and becomes more ingrained in all aspects of how people work, leaders will be faced with an increasing responsibility to collaborate and ensure that these technologies, as well as the workflows and processes that support them, are designed and implemented in a way that promotes employee wellbeing comprehensively. The biggest health emergencies of our times have not just laid bare the various challenges and gaps in the health care system, but also transformed the idea of comprehensive healthcare support. It has ushered in an era of awareness of both mental and physical health and it is time for employers to evaluate existing healthcare systems and design policies that are comprehensive and rooted in empathy. The year was 1580, shadows of the Afghan uprising could be seen far off from the province of Punjab. The Mughal emperor Akbar transferred the administration of his North Western province from Muhammed Yusuf Khan to Kuar Man Singh, the then Prince of Amber Akbarnama by Baveridge III Pg 493. Under the threat of a large scale Afghan invasion, Kuar Man shifted his headquarter from Sialkot to the Indus region. Soon enough the opportunity to cross swords arrived. Shadman Beg, commander in chief, of the Kabul ruler Mirza Muhammed Hakim, attacked the Nilab fort near Attock Akbarnama by Baveridge III Pg 493. Shadman had the great reputation as the sword of the army of Kabul ruler. Kuar Man Singh with his Kachhawaha Rajputs at once reached and attacked Shadman forces. A battle ensured and Shadman was wounded by Suraj Singh, brother of Kuar Man Singh. Afghans were defeated and their commander died soon. Kuar Man Singh, in between, discovered three farmans issued by Kabul ruler for two of Akbars high ranking nobles Muhammed Qasim Khan and Khwaja Shah Mansur. These farmans were in acknowledgment of letters earlier written by these nobles promising help to Kabul ruler if he invades. The Afghan ruler had also received similar letters from Asikabuli and Masum Farahkundi, another of Akbars nobles Muntakhab ut Tawarikh by Lower II Pg 299. Mughal Muslim nobles were unhappy with Akbar for not being religiously fundamentalist enough as much as the Afghans were. Afghans, both in east and west, were seen as a force which could replace Akbar to create a more rigid and radical Islamic state. Mirza Hakim invaded Lahore in Feb

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Stayed silent for the next of his life but the Afghans were aggrieved and angry. Soon the Kabul ruler Mirza Muhammed Hakim died of illness in July, 1585 and Afghan tribes rose into rebellion, picking the weapons again for the earlier aim of a more fundamentalist state. Chaos galloped the Afghan capital, nobles became much more powerful and Kabul ruling family fled to Jalalabad. When Kuar Man Singh marched into Kabul he ensured that peace and tranquility prevail. In words of historian RN Prasad Kabulis were overawed and they submitted to the Kachhawaha forces. Kabul lay at the feet of Kuar Man Singh Raja Man Singh of Amber Pg 65. Kuar Man took the Afghan ruling family and escorted them safely to Rawalpindi. In the meantime, the Raushaniya, a formidable tribe of Afghans, had blocked the Khyber pass, committing highway robberies and intense depredations, making the Khyber impassable. While Kuar encamped near the pass to oust the Raushaniyas, a new disaster fell upon the Imperial forces. Yusufzai tribe, which was indulging in robbery and turbulence around Peshawar, Swat and Bajaur region, attacked the Imperial forces on 16th February, 1586 A History of Jaipur by Sir Jadunath Sarkar Pg 64 consisting of Zain Khan, Raja Birbal and Abu Fath. The sudden attack created panic among Imperial forces and 8,000 of them were slaughtered including Raja Birbal. Raja Todarmal was sent next to suppress the Yusufzais but that ensured only a temporary success. The danger of their return was still looming. On the other hand on 17th February, Kuar Man with Brother Madho Singh made daring attacks on the Roushaniyas at Khyber and drove them far out of the region. It was, as Sir Jadunath Sarkar says, a glorious victory for the Kachhawahas. Kuar Man later joined Raja Todarmal, secured the Yusufzai country. Raja Todarmal left the Afghan country and Kuar Man was given governorship of Kabul. Some times later around December, the Afridi tribe of Afghans rose in rebellion, posing grave danger in winter snow covered mountains. Afridis along with the Mahmud and Ghori tribes had blocked the Peshawar Tirah road. Kuar Man with great difficulty, care and strong will marched his way through the road to reach Chahar Chobah, near Tirah. Here on 15th of December, 1586, a strong battle ensured and Kuar Man Singh defeated the Afridis soundly. He marched further and made the Ghori tribe submit. In his further march, the Kachhawahas were attacked once again by the Afridis in greater numbers and with the advantage of mountains. No fort or plain field was found for the Kachhawahas to create a base amid incessant attacks. After a short while, a plain field was found where the Kachhawahas thundered onto the superior numbered Afridis and decimated them. For the next four months, Afghan tribes made con

High concentration of startups in the ecommerce and D2C space suggests that access to resources and digital spaces, to set up a business and transact flexibly is becoming increasingly accessible and democratised, paving the way for more aspiring entrepreneurs to start out on their own. Social media networks and access to freelance talent are enabling more and more women to take the leap and lift their brands off the ground. However, most of these companies are in the low- to mid-scale categories, indicating that most women-led start-ups reach a ceiling due to lack of structured support to grow their businesses. To tackle this, many VCs have launched programs to fund women led companies. Women now make up 34% of the IT workforce in India, with a majority of them being under the age of 30. The country is now almost at 50:50 gender parity rate in STEM graduates. According to a recent Tracxn report, women-led start-ups outperformed the overall start-up ecosystem in India. However, the representation of women founders in the tech startup ecosystem is still miniscule. This is also attributed to the persistent cultural biases. So while the key challenge for a large chunk of entrepreneurs in D2C retail space remains in getting access to growth capital and resources, in tech, we still need to work at the grassroots level and encourage women to build more tech products and tech-enabled companies. To support this, additional measures such as mentorship programs, grant opportunities, policy reforms, and other forms of assistance would be necessary. Another area of immense opportunity for women entrepreneurs in India today is sustainability. Among the businesses run by women in India, several propagate the sustainability agenda across sectors such as textiles, cosmetics, healthcare, and food and beverages. There is a clear trend of women building the sustainability space, in support of ESG goals. Considering the growth in the corpus dedicated to sustainability funds in the last few years, which globally exceeded to USD 2.7 trillion in 2021, many of these founders may also find themselves at the cusp of a growth wave if they are able to leverage it and get access to sufficient capital and growth funds. The true breakthrough to accelerate this growth will come with solutions that empower and encourage more and more women to further their purpose as entrepreneurs. But this needs a personalised approach based on the stage of the founder journey, by facilitating financial solutions, mentorship, digital and talent resources, and a substantial shift in the mindsets. This will take decades, unless a concerted effort is made to bring this to scale. In recent years, the baby care industry has altered drastically. Earlier, only two or three major players were dominating the

An increase in the movement of families from rural to urban areas due to the growing urbanization of major cities and towns. This enabled the opportunity for new parents to buy items that they had not previously been able to. They chose from a wider range of manufacturers that offer organic paraben-free products specifically created for newborns at a reasonable price since parents wanted only the best for their kids. This is exacerbated by the fact that, as a result of rising urbanization, people disposable income has expanded exponentially. The 4.1% increase in global female labor force participation is one of the primary causes of this increase in discretionary income. This pattern has also been observed among Indian working-class nuclear families. Families' disposable earnings have improved as a result of both parents earning much more. This has increased the purchasing power of parents, which has increased the need for better and more varied baby care goods. The parents of today are searching for brands that are not only accessible but also of the highest quality. So, the companies that provide products with these considerations in mind can enjoy the benefits in terms of consumer loyalty and company earnings. According to a survey, the domestic market for newborn and childcare products and services generated close to $31 billion between 2014 and 2019. According to the survey, 90% of the market comprises garments, followed by toys at over 7%, and baby cosmetics, food, accessories, and diapers at over 2%. Even if the market is developing, there are a few issues that must be addressed to improve market standards. In terms of overcoming the cultural hurdles of Indian society, market participants also have a long way to go. The difficulty for market participants is to combat traditional preconceptions and instill customer confidence in their retail goods in comparison to tried-and-true traditional offerings. Safety concerns play a crucial part in maintaining this trust. Yet, the market outlook is quite beneficial for the new brands in the picture. Numerous new large and small businesses have entered this industry as a result of the market profit potential. This covers large FMCG companies as well as newer, smaller players. It is a common misconception that heart disease is a man problem. The focus of research, prevention, and treatment efforts also has primarily been on men. Studies and data from recent years have revealed that women in India are also at significant risk of heart disease. This may be a surprise for many, but heart disease is increasingly becoming a leading cause of death among women in India. So, it is time to shed light on this silent threat. Heart disease is a broad term that encompasses several conditions. The conditions most peopl

Indian women are higher than that of breast cancer and other cancers combined. According to studies published in the Journal of the American College of Cardiology, the prevalence of coronary artery disease in Indian women ranges from depending on the age group, and has increased by almost 300% over the past two decades and the prevalence of heart failure in women in India has more than doubled from. The mean age of heart attack in Indian women is 59 years, which is much lower than the average age of heart attack in women in developed countries. These data highlight the urgent need to raise awareness about heart disease in women and address the unique risk factors that affect them. There are several factors that contribute to the increased risk of heart disease in women in India. One key factor is the high prevalence of risk factors such as high blood pressure, high cholesterol, and diabetes among women. The prevalence of diabetes in particular, appears to be higher in Indian women compared to women in other countries approximately 12% versus the global average of 9% according to the Demographic and Health Surveys Program and International Diabetes Federation). It is important to note that diabetes is a complex condition influenced by various genetic, environmental, and lifestyle factors. Indian women often face unique challenges such as lack of physical activity, poor nutrition, and increased stress due to societal and cultural norms, which can contribute to the development of risk factors for heart disease. Additionally, hormonal changes during pregnancy and menopause can also impact a woman cardiovascular health. Conditions like diabetes during pregnancy gestational diabetes), and hypertensive disorders during pregnancy (preeclampsia and gestational hypertension) can increase the risk of heart disease. Several studies have reported that compared to women from other countries, Indian women have a higher prevalence of gestational diabetes in Unites States), preeclampsia and gestational hypertension. The risk of heart disease in women increases significantly after menopause, and menopause at a young age is an additional risk factor for heart disease. Another challenge in addressing heart disease in women in India is the lack of awareness and knowledge about the condition. Heart disease symptoms in women can differ from those in men, and women often experience subtle or atypical symptoms, such as tiredness, dizziness, nausea, acidity, stomach upset or shortness of breath, which may be easily overlooked or attributed to other causes. This can lead to delayed diagnosis and treatment, resulting in poorer outcomes. Moreover, societal norms and cultural beliefs may discourage women from seeking timely medical attention or discussing their health concerns op

Approach is needed. First and foremost, there is a need to raise awareness about heart disease and its risk factors among women, their families, and healthcare providers. Educational campaigns, community programs, and media campaigns can be used to disseminate information about the unique aspects of heart disease pertaining to women. Women should be educated about the importance of maintaining a healthy lifestyle, including regular physical activity, healthy eating habits, avoiding tobacco use and exposure to second-hand smoke, and management of stress. Addressing barriers to adopting healthy lifestyles is also required. Tailored interventions are needed, such as promoting physical activity through culturally appropriate means, providing access to healthy and affordable nutrition, and managing stress through strategies like mindfulness, meditation, and social support. Access to healthcare services can be achieved through initiatives such as mobile health clinics, community health programs and insurance schemes. Screening and aggressive management of risk factors such as high blood pressure, high cholesterol, diabetes and obesity is needed, particularly in those with a family history of heart disease. Most importantly, empowering women to take control of their cardiovascular health is essential. This includes promoting gender-sensitive healthcare, encouraging women to be proactive about their health, and promoting self-advocacy. Women should be encouraged to seek medical attention promptly for any concerning symptoms. Healthcare providers should also be trained to recognize the unique symptoms of heart disease in women and provide appropriate care. Providers should listen to and address women health concerns with empathy and respect. Lastly, collecting gender-specific data on heart disease and its risk factors among women in India is crucial to understand the burden, trends, and challenges associated with heart disease in women, which can guide evidence-based interventions and policies. In conclusion, reducing heart disease in women in India requires a comprehensive approach that addresses awareness, healthy lifestyles, risk factor management, unique challenges, healthcare access, empowerment, and research. By implementing these strategies, we can empower women to take control of their cardiovascular health, reduce the burden of heart disease, and improve the overall health and well-being of women in India. It is time to recognize and address the silent threat of heart disease among women and work towards a healthier future for all. Earlier this year, a Look Sabah MP sought data from the Ministry of Labor and Employment on the number of agricultural laborers registered as beneficiaries under a particular scheme. Specifically, the MP sought data for he

Ending the uncertainty about the permissions related to the booster dose policy for adults, the Union government has issued clearance for administration of a third dose of vaccine to all adults between 18 and 60 years of age, from April 10, 2022. This dose may be obtained from authorised private sector facilities, on payment. The precaution dose, as the third dose is called in India, will continue to be administered free of cost to persons above 60 years of age and healthcare workers. GoI decision to allow adults over 18 who received their second doses over nine months ago to get precaution doses at private vaccination centres is welcome. Scientific studies have repeatedly asserted how immunity after infection and vaccination wanes over time. With citizens returning to workplaces a booster is both protection and peace of mind, especially with dilution of mask mandates. Uncontrolled European and East Asian surges also serve as warning. Plus India has a significant proportion of adults with comorbidities and comorbidities are catching adults younger. Boosters will protect this vulnerable section, reduce Covid ferocity and keep the economy running. Therefore boosters should be extended to government vaccination centres with their greater reach. Many working in contact intensive industries don have the wherewithal to pay Rs 600 and upwards for a jab. GoI expenditure on double dosing 75 of the adult population till mid February was just 1 of last year budgeted expenditure. Now a single shot booster in a more competitive vaccine market having cheaper jabs will allow GoI to make bulk purchases at even lower prices, perhaps requiring not even 0.5 of this year budgetary outlay. Economic and health setbacks of a virus rebound would, in contrast, hit GDP harder. Studies have indicated that a different booster increases protection for those double dosed with viral vector and inactivated vaccines. Other than the CMC Vellore study on Covaxin Covishield cleared last September, phase 3 trials on boosting with Biological E Corbevax and Bharat Biotech intranasal vaccine went ahead only by January, and with Covovax in March. The Vellore study should enable Covaxin recipients to get a Covishield booster. Meanwhile, UK studies on using Covovax to boost Covishield recipients are available. With the vaccine bouquet growing, including a potential mRNA vaccine, mix and match boosters are the way to go. GoI must shift course, sooner rather than later. Indians do have a sense of black humour. A couple in Tamil Nadu received a bottle each of petrol and diesel as wedding presents. Presumably, the 14 hikes in the retail price of petrol over the last 17 days influenced the choice. An article in this paper has shown that in terms of purchasing power parity, India retail petrol is t

Shrinks the disposable income of a large section of the population. No one is left untouched as fuel prices feed into other items and push up the general price level. Are prices in India high only because of rising international crude prices No, that just a part of the story. The increase in central taxes on petrol and diesel is a key factor. Central tax on petrol was Rs 22.98 a litre just before the pandemic struck. Today, it Rs 27.90 a litre, after Rs 5 reduction in November. RBI yesterday marked down India GDP forecast for 2022 23 to 7.2 from the 7.8 it expected in February. In this backdrop, GoI should ease the burden by slashing fuel taxes. That will brighten economic prospects. The Godfather played at a theatre near you some weeks ago, re released to commemorate its 50th anniversary. It continues to inspire and influence the gangster genre everywhere, including in India. Mario Puzo, who wrote the book on which the film was based, was in turn inspired by real events and real people. Even as the genre popularity has expanded, ageing and retired mafiosi from that real world are now taking their stories to audiences directly through podcasts, YouTube, Patreon. Nobody can ride today true crime wave like a true criminal. In this subgenre of first hand mob tales, Salvatore ammy the Bull Gravano is a top content creator across platforms. In his prime Sammy was the underboss of one of New York big five crime families, the Gambinos. He came into fame though by breaching omerta, turning FBI informant on his boss John Gotti. He also spent 22 years in prison after confessing to involvement in 19 murders. But those who follow his podcast, Our Thing with Sammy the Bull, know that his reservoir of crime tales is much bigger. It is the reason why even some FBI agents, retired like him, tune in regularly. In a feisty address to the nation last week, Imran Khan had vowed to play till the last ball. Facing a no confidence motion in the national assembly that he was near certain to lose, Imran refused to resign. He also refused to let the no confidence motion take place, possibly to take the match to the final over. In a carefully choreographed sequence of events, the deputy speaker of the national assembly refused to allow the no confidence motion to be moved. Immediately thereafter, the president, on Imran instructions, dissolved the assembly and set the stage for fresh elections. Bhakti focuses on forming a relationship of trust with God. It is about surrendering to God, so that his eternal proximity can be gained. On this devotional, yogic path, spiritual seekers have a choice. They can select one or more forms of devotion out of the classical nine forms called Navadha Bhakti, and according to their interest, create a unique devotional road map of their own. In

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The different devotional characters in Tulsidas Ramcharitmanas, Kakbhushandi was an epitome of shravan bhakti, which focuses on listening to the Divine Lilas, God centric discourses and learning from them. In contrast, Rishi Valmiki was all for the chanting of Ram Naam, name of God. When a spiritual seeker chants a mantra, the name of God, or sings of his glories, it is called kirtan, the second form of bhakti. Chanting, praying and meditating all have elements of smaran, remembrance of His name and presence. Since God is all pervading, we can remember and connect with Him at all times, at home, or our workplace. In the Ramayan, Kaushalya Devi, Ram mother, followed this form of bhakti. At times, during their spiritual practice, if seekers focus on God feet, it qualifies as padasevana, service of His feet. When Bharat, for example, meditated on Ram lotus feet and placed his sandals on the throne in Ayodhya, he performed padasevana. We often worship God by lighting a lamp and an incense stick in front of the murti or image of a deity, and offering it food. All these are elements of archana. Food thus offered to the Divine becomes prasad. The devotional bhava, feel, with which archana is performed makes it meaningful and is better than mere performing of rituals. When Shabri, who excelled in all nine forms of bhakti, offered fruits to Ram in the forest, it was an act of archana. Through vandana, prayers and prostration to God, when we seek spiritual strength and guidance, this too is a form of bhakti. We need not have a wish list, we could just recite selfless prayers, or simply ask for more bhakti, that too is vandana. When Ravan estranged brother Vibhishan met Ram and asked for mercy, it was a form of vandana. Dasya bhakti is about cultivating the bhava of being a servant of God, following God orders. Realised saints gain insights into the Divine design and can, therefore, serve Him accordingly. Spiritual beginners can serve God by serving his people. Service includes charity, compassion and forgiveness. In the Ramayan, when Jambavan, the divine king of bears, became a part of Ram missions on Earth, he was performing dasya bhakti. In Valmiki Ramayan, Nishad Raj Guha, chief of the Nishad tribe, was one of Ram friends. The cultivation of the friend bhava with God involves adoration and trust in Him, and this is called Sakhya bhakti. The ninth form of bhakti is Atmanivedana, complete surrender of the self. Lakshman was a fine example of this kind of bhakti, as he took refuge in Ram, leading to Atmanivedana. It can make us more worthy of kripa, divine grace. Students can learn in spite of poor teaching but they cannot overcome poor assessment. Tests and results have been the endless nightmares of all school children and their parents. Considering the sens

Card in which, on a scale of one to ten, getting a four or a five would not imply you have scored low. It would just mean that the subject is not suited to your palate. The testing and evaluation methodologies used in our education system are presently distant from such an assessment. When a batsman sets out to play on a cricket pitch, it is an assessment of his skill set more than the knowledge of the game. The concept holds true not only in sports but also in art forms, and various other professions. Since children talents and how they utilise them are the foundation of contemporary society, the assessment framework in education should be geared toward helping students develop their individual strengths and unique talents. Every student has a different learning style, however, the prevalent system, only tests learners on their ability to recall facts and information. Every session of Pariksha Pe Charcha tries to nudge parents in replacing scolding with conversations. The appreciation for the application of learning by children in their daily life is bound to inspire them to know better and apply it further. Imposing learning expectations on kids is a problem because it prevents them from investing their most formative years in building their skills, which will be their most valuable asset when the time comes to pursue a profession or realise their aspirations. An assessment system must take this into account and ensure that children, who might score low on paper but high in terms of application, must be recognized and encouraged to learn further. The National Education Policy 2020 envisages the establishment of a National Measurement Centre, PARAKH Performance Assessment, Review, and Analysis of Knowledge for Holistic Development, as a standard setting body to achieve the objectives of establishing norms, benchmarks, and recommendations for student assessment and evaluation to promote and enhance learning. PARAKH will focus on developing standards, criteria, and recommendations for student evaluation and assessment for all recognized school boards in India, as well as supervising achievement surveys and monitoring learning outcome achievement throughout the nation. Additionally, it will provide guidance to school boards on developing assessment patterns and research results, as well as promote cross school collaboration. PARAKH would facilitate the sharing of best practices across educational institutions and guarantee that academic expectations are consistent across all school boards. While India has made significant advances toward providing equitable access to school education, the quality of education continues to be a subject of concern. In a vast system, high quality education is possible only when specific tasks, such as defining goals, allo

First of all I would like to increase your typing speed and accuracy that while typing you can use the word given by me as abcd. Do typing from studies and if someone typing speed is more and you are thinking of repeating then you will get it in real railway exam, here you will get your best. By which your typing test will be better in the exam Learning practices to typing practice is better for your performance in the classroom by informing curriculum design and execution. Assessment will help in identifying students who are falling behind and enabling the provision of appropriate technical assistance and teaching via learning improvement programs, as well as providing students with essential entitlements such as midday meals or textbooks. Appropriately constructed learning evaluations have the potential to have a profound effect on the future direction of educational policy. PARAKH is the future of assessment. PARAKH will be a professional organization with a thorough understanding of policymaking, evaluation criteria and assessment skills. It would be a pioneer in learning assessment, featuring assessment professionals with a thorough knowledge of schooling and how children learn. With a mandate to promote learning evaluation in all ways, both domestically and globally, PARAKH would ultimately become the national single window outlet for all assessment related knowledge and skills. PARAKH is being setup in NCERT as a constituent body and will be monitored with inputs from an oversight committee comprising of experts from various fields and organizations. The rough work section of any examination is the most important and yet least evaluated portion of any test. When we start assessing the children not just for results but also critically for their approach and methodology, with the onset of PARAKH as the nodal agency for revamping assessment, evaluation in education can witness new horizons. With this and many more initiatives, the aim of NEP 2020 to move from the rote learning system to comprehensive learning will be realized in due course of time. Pariksha Pe Charcha is in fact the harbinger for PARAKH. Hopefully, in the years to come, major assessment related reforms would lead to discussions by students on how much they enjoy and learn from their assessments instead of fearing or being stressed by them. Exams are scary, tedious, and challenging. The nation is in the process of restoring the normal teaching learning process of offline education in our institutions. However, some states education boards universities have decided to continue with the virtual examination process even in the current academic session. Thanks to Covid, many students worldwide have had an opportunity to experience a fearless, exciting, and easy examination. The online

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An invigilator hovering like a drone does exist The question that haunts most educationists is the impact of the new format of examinations. Are we losing the essence of the concept called examination Do the mark sheets obtained from these online, sitting at home examinations really make any sense for the students Is the process of creation of wisdom and imparting knowledge getting hugely compromised Have examinations become redundant today If yes, will tomorrow engineers, doctors, administrators, lawyers, be able to do justice to their work Is there any organised body that might track, research and access the future impact of the changing pattern of examinations What is the key purpose of conducting a university or a school level examination Definitely, it is not to segregate and list out the toppers from others in a class. Student rankings, merit lists, fail and pass etc., are just the byproducts of the system. Marks are useless the understanding of the subject must take precedence. The real purpose of conducting any examination is to facilitate the learning process. When you are put to the test, you get to know the level of your understanding. An examination process must enlighten a student on their strengths and weaknesses. The general observation is that examinations in the past have not been adding much value to any student learning. The results mark sheets have helped them only as documentary evidence helpful to secure a job or further admission in some other organisation. The pressure of merit and the fear of getting left out in the race of numbers have already caused a lot of damage. I think educationists and policymakers need to rethink and rework this essential element of the education system. A fresh look into the virtual learning process is imminent. Hopefully, New Education Policy. First of all I would like to increase your typing speed and accuracy that while typing you can use the word given by me as abcd. Do typing from studies and if someone typing speed is more and you are thinking of repeating then you will get it in real railway exam, here you will get your best. By which your typing test will be better in the exam Learning practices to typing practice is better for your performances care the session. As such, it is at best a reflection of the student memory system and does not contribute to enlightening the student. It is time to move from a one time examination system to continuous formative assessments. The outcome of the education system must shift from generating a student capability to recall and write in examination understand, think and apply in real life. This shift is a must. Although this transformation may not happen quickly, significant change takes effort and patience to establish we have already experimented with i

Over the past decade, the media and entertainment industry has undergone a revolution. The demand for streaming media sky rocketed with the proliferation of smartphones and the accessibility to the internet. The optical fiber wave gave it further momentum by offering on demand content, based on individual preferences. Evolving technologies, consumer preferences, and even external factors like the onset of the covid 19 pandemic impacted the streaming wave, making it the most preferred medium of content consumption for viewers across the country. While there were only two optical fiber providers in 2012, today there are over 40. Boston consulting group predicts that the optical fiber content market is at an inflection point in India, likely to reach 5bn in size by 2023. Connected television network in India, often referred to as a smart television network in India, are becoming increasingly popular. As per the India cut report 2021 mapping connected television network in India cut viewership in India and the opportunities for brands report, 78 percent of respondents own a smart television network in India and 93 percent of these smart television network in India users access internet based content. This reflects a growing trend of viewers discarding their traditional cable and satellite subscriptions in favors of subscriptions to streaming or void formats. While everything has changed about broadcasting and television viewing, the core remains the same broadcasting is a storytelling business. There all always be an audience for a good story the market for optical fiber is nascent, and for traditional broadcasters in the transition phase, this is good news. The opportunity lies in understanding these changes and adapting to it. What changed first the technology or the consumer? Broadcasting is and has always been a complex and challenging process. Creating and distributing video content at scale needs many elements to work together transmission technologies, licensing fees, delivery mechanisms and more making traditional broadcasting hardware dependent and capital intensive. For a very long time, the process of broadcasting remained unchanged, with no significant innovations in operational workflows or systems. Viewership was predictable and advertising revenues flowed in, helping broadcasters generate revenue. The internet brought about a change in this behavior, impacting the business model of the industry. From consuming content on a common family television set, viewers started using personal viewing devices. The internet reached the far corners of rural areas. Young consumers across the country viewed videos while commuting or traveling. To serve these new consumer preferences, new models were pioneered by the likes of YouTube and Netflix. Today co

To watch, any time they want to watch it. The media and entertainment industry has been built around the audience, and the fragmentation of consumer behavior needs new business and technology models. Broadcasters need to adopt an operating model that helps them effectively cater to consumer demands, rather than the traditional cape model, which is limited and inflexible in scope and scale. New consumer behaviors are unpredictable. The operating model needs technology that can provide the type of infrastructure that mirrors the new consumption patterns. The case for migrating to the cloud the broadcasting business is all about storytelling whoever can tell the best story has the best chance of succeeding. Moving to an operating model with streaming technology simplifies the entire environment, allowing the focus to be on content. Earlier, there were many dependencies broadcasters not only had to tell the best story, but they had to have the cape to invest in satellite and cable technology that gave them access to consumers. With optical fiber platforms, the cost of broadcasting has reduced, with fewer entry barriers. So, the only thing that matters is the ability to tell a great story. Traditional broadcasters have an edge here they have been under standing audiences and telling stories for a very long time. When moving from an on perm to a virtual operational model, many broadcasters are faced with the question how do i create a digital infrastructure that will help me keep pace with fast changing consumer trends? As with all digital transformation, the answer is cloud computing. Cloud offers the perfect model for optical fiber providers, allowing streaming media services to scale up or down on demand, only paying for what they use. Netflix started their journey to the cloud in 2008, after a major database corruption meant that they could not ship dads to their members. When they completed the migration, they had eight times as many streaming members, reported higher viewer engagement, and expanded to over 130 countries and at a fraction of the cost of running their data center. The way forward optical fiber streaming simplifies the operational infrastructure for broadcasters, bringing the focus back to storytelling and content. The two levers that will redefine the business model of optical fiber and content streaming are technology and content evolution. Content experience is what will shape the business model. Content is becoming more fluid and experimental by way of how it is consumed. For example, can viewers choose the camera angles from which they want to watch a sporting match? Producers are exploring more immersive and interactive experiences to include the viewer into the storytelling process. Augmented reality and virtual reality are also

There is a wide consensus in the financial world that India Unified Payments Interface UPI is one of the biggest and most impactful financial technology innovations to have come out in the world. Most nations still do not have an equivalent or similar system for free and real time interbank payments and a growing number of them are actively evaluating implementing UPI in their own jurisdictions. Now, two new fintech innovations from RBI are likely to even surpass UPI in their grassroots impact; bringing all the benefits and advantages of digital payments to a whole new class of users who do not have stable Internet at all times; or are feature phone users without any mobile Internet connectivity. According to a 2020 WEF report, nearly 700 million people in India are still unconnected, which translates to about 50% of the country population still not having internet access. Early in January, the Reserve Bank of India released its framework to allow offline digital payments of up to 200 per transaction with an overall limit of 2,000. This framework allows digital payments to take place without Internet connectivity offline mode, which is a huge boon for building greater trust in digital payments in remote, rural or semi urban areas that often suffer from poor mobile Internet connectivity. To protect consumer safety, RBI has not only set a reasonable limit, but also mandated that these transactions must be conducted only in face to face mode in the presence of the account owner or beneficiary. However, they can still be made using any of the popular payment channels or modes including debit cards, wallets or mobile devices. As the transactions are offline, users will receive SMS or email alerts when they are connected to a network. Further, these transactions will not require an OTP or any other Additional Factor of Authentication AFA. In the case of smartphones, the offline digital payments could be enabled through an on device wallet inside the user favorite UPI app. Recall that in December last year, RBI had proposed to enable wallets in UPI apps specifically for low value transactions, in order to conserve banks system resources, without any change in the transaction experience for the user. A boost to Digital Payments The regulatory nod for offline digital payments has once again firmly established India as the nerve center for innovations in world class digital financial services. We also believe that this is one of the biggest developments in digital payments in recent years anywhere in the world. In terms of impact, we believe it could be as big as the introduction of Unified Payments Interface UPI in 2016, a free of cost digital interbank fund transfer system that has played a big role in propelling India to the number one position in digital p

Cards combined. Further, 50% of all UPI transactions are anyway up to Rs200 in value. UPI has in fact proved so successful that several countries around the world, including Brazil, Singapore, Saudi Arabia, US and European Union, are looking to replicate the system in their jurisdictions. Note also that the RBI nod for offline digital payments has come close on the heels of the introduction of e RUPI, an electronic voucher based digital payment system, last year. e RUPI is built on the UPI platform and is delivered as a prepaid, redeemable voucher to a beneficiary mobile phone in the form of an SMS string, or a QR code. The voucher is so far redeemable at specific accepting centers, but does not need the presence of a debit or credit card, a mobile app or even Internet banking making it a first of its kind digital payments system for basic phone non smartphone users. Digital Payments on Feature Phones The second major innovation is perhaps even more groundbreaking. The National Payment Corporation of India NPCI under RBI has been piloting a voice based payment service for basic mobile phone users, which will allow users to make payments by simply listening to instructions via an Intelligent Voice Response IVR system and pressing buttons on their mobile phone keyboard. It is important to understand why enabling digital payments via feature phones is such a big deal. Nearly a third of mobile handset sales in India comprise of feature phones. Indians bought 80 million feature phones in 2020 and even though the market is shrinking, sales in 2021 were expected to be around 70 75 million, according to IDC. Industry estimates peg the total number of feature phone users in India at 350 million. That is simply too large a market to ignore. The voice based payments technology will work over the UPI payments ecosystem and will use Dual Tone Multi Frequency DTMF signaling, along with two factor authentication 2FA flow for peer to peer P2P transactions. Further, the IVR will be available in multiple regional languages, allowing users to easily understand the instructions in their own language. RBI and NPCI are also reportedly testing additional feature phone based payment solutions. What it means for the India Fitch ecosystem India banking and finance regulator has rightfully incentivized the development of robust and scalable digital payment solutions in recent years that do not need expensive devices including smartphones, or even Internet connectivity, to work. The intent is clear: expand the reach and utility of digital payments to those who do not have a smartphone or access to stable Internet connectivity. Bringing digital payments to feature or basic phone users, or those without a stable Internet connection, represents a huge and still emerging opportunit

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District, intersects parts of Udaipur, Pratapgarh, and Durgapur districts. This is further complicated by the constantly evolving geometry and number of districts; Rajasthan, for example, recently announced the creation of 19 new districts. The incongruous nature of PCs and districts could eventually prevent elected representatives such as MPs from gauging the well-being and progress of their constituency. Evaluating the health of a PC using data The UK, for instance, has created interactive dashboards across several indicators like broadband coverage, household profiles, universal credit rollout, health conditions, etc. for parliamentary constituencies. Although the Government of India has also made significant strides in collecting and disseminating data across sectors, especially with its data.gov.in platform, not all data that is available to the public is user-friendly; and the data that is available, is mapped to administrative boundaries. However, more recently, a UK-like data tracker has been developed at Harvard for Indian PCs, using publicly available data from the National Family Health Survey. The first conducted in 1992-93, is a periodic survey that provides information on several health, nutrition and population indicators such as fertility, family planning, maternal and child health, nutrition, clean fuel usage, etc., at the district, state and national level. The survey covers approximately 610,000 households across the 707 districts in the country. Since 1992-93, five surveys have been conducted, with the most recent one in 2019-21. Given the sample size, scale and periodicity of the NFHS surveys and the indicators covered under it, NFHS data is a treasure-trove for policymakers, researchers, media, and other stakeholders in the public policy and research ecosystem. Furthermore, the availability of health, nutrition and population indicators at the PC-level in an interactive and user-friendly format could be transformative for policymakers. It would provide them with the tools to assess the impact of schemes in their constituency and identify unmet needs. To elucidate this further, let us look at school attendance rates among girls. The NFHS measures this as a percentage of girls aged 6 and above who ever attended school. Over the years, many governments at the center and states have envisioned and implemented several schemes to improve female school attendance. In 2009, the Government of India also codified the right to free and compulsory elementary education. PC-level data shows that these schemes have resulted in a significant improvement in girls school attendance over the years, with several PCs recording over 90% attendance. However, despite the tremendous progress registered, some PCs in the country still reported attendance

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While this is a move in the right direction, reorganising districts may not be a feasible solution in all contexts and therefore, ensuring the availability of PC-level data would better align MPs with the needs of their constituents. Prime Minister Narendra Modi, in 2019, announced the government intention to move towards evidence based policy making in 2022. The launch of the National Data and Analytics Platform in 2022 is an acknowledgement of this intent and marks a milestone in democratising data. Having got the ball rolling, the government now has the opportunity to incentivise the collection mapping of data to the parliamentary and assembly constituency levels and disseminate it in more user-friendly and interactive formats. The availability of such data will not only aid elected representatives in allocating resources better, but also elevate the policy discourse in the country by making it more participative. Kofi Annan, the former UN Secretary General wrote on the role of good data in ending malnutrition in Africa, without good data, were flying blind. If you can see it, you can solve it. Little can be more brazen, or cynical, than to alter prison rules to facilitate the release of a murder convict for political reasons. But that is exactly what Nitish Kumar JDU government in Bihar did earlier in April when it amended the Bihar Prison Manual 2012 to remove the phrase the murder of a public servant. The existing rule disallowed remission of convicts of terrorism, rape-cum-murder and murder of state officers. Within a fortnight of the change, former, Anand Mohan was set to be freed from prison, purportedly to re-enter the electoral arena ahead of the 2024 Lok Sabha polls. His political influence is expected to pull in some of Bihar approximately 6-7% Rajput vote. It is also seemingly why the opposition in Bihar spoke with a forked tongue: criticising the change in rule yet not criticising Mohan release. The 1990 saw criminality in politics countrywide reach epidemic proportions. Mohan as a regional strongman had made his political name on an anti-Mandal, anti-Dalit plank in the Bihar of early 1990s, the peak time of anti Mandal protests. In 2007, a trial court sentenced Mohan to death for the 1994 lynching of Gopalganj DM, a Dalit officer. Patna HC commuted that sentence to life. Cut to another remission case. The Supreme Court last week pulled up the Gujarat government and GoI for their reluctance to share files on the early release, which was also just ahead of Gujarat assembly elections, of 11 lifers in the Bilkis Bano case. SC said it was critiquing the grant of remission that showed complete non-consideration for the gravity of the offences. Recently, the Haryana government, presumably with an eye on 2024, justified frequent paroles to De

Wotthehell are these words that our self-anointed saviours pull out to smack down every idea that offends their spurious sensitivity? society and morality are the Siamese-twins Joker; it can be used any which way to make up their winning hand. The anti-Gays pack consists entirely of this two-headed card. First, the solicitor general sounded like a one-man fire-and-brimstone evangelist convention while dissing the Supreme Court right to adjudicate on same-sex marriage. Then the Bar Council of India switched over to the sarkar bench. In moral high dudgeon, it deployed the usual Joker phrases such as against the culture and socio-religious structure of our country. It echoed the flawed elect few argument. Leaving no tone unstoned, it thundered in addition to being socially and morally compensative a word as obsolete as this argument. In all this upping the ante, my confusion remains. Will society please show its Aadhaar Card? Who are these ID-less log whose kya bolenge? Strikes such terror in every matter that solely the business of the individuals concerned. Btw, in our culture another word defined entirely by who using it same-sex marriage is almost as apocalyptic as different-caste community marriage. The Joker other twin is equally shaped by the non container of indignation. Here, morality is out of syllabus because sexual orientation is a multiple choice question. As the wise CJI pointed out, only love should determine the legitimacy of marriage, not genitals. And the moral brigade is itself gender neutral, coming down as sanctimoniously on heterosexual canoodlers. Guys, chill. The social fabric is a rich tapestry not a dull sackcloth which will turn to ashes at the first sign of pattern change. And the fact that same-sex couples seek the equal right to become parents proves that they are that differently woven after all. While this clearly indicates that we are nowhere close to hitting the sky, studies also suggest a positive trend of gradual improvement in the number of women venturing out. There has been a 4% increase in women-led start-ups in India over the last five years. In fact, as per a report, women founders raised $4.3 billion in 2022 and at least 36 unicorns and potential unicorns in India have at least one woman founder or co-founder. 17 percent of all Investment deals between 2019 to 2022 were raised by women-led start-ups in India. With this view in mind, the question to ask is how to accelerate this growth and see more rapid development, and how to ensure it is achieved faster and evenly across sectors and stages. This slow but gradual rise in the number of women founders can be attributed to multiple systemic changes, such as digital ecosystems for businesses, access to high quality remote talent, higher digital savvy workforce, es

Prevalent in urban areas as in remote, on account of the massive popularity of UPI for small ticket purchases. For finch companies who can find a role for themselves in realizing this goal; this is a rare opportunity to build in India but not just for India; but also for the rest of the world. Technology has evolved as an indispensable aspect of our lives, and as society develops, technological adaptability has become a necessity of our social fabric. It is a priority for us as a culture to grow more comfortable with dynamic technology and stay up with forthcoming technological advances. In India, there is a lot of room for STEM education. The scope for STEM education and its significance has expanded with the advent of advanced technologies such as Artificial Intelligence, Robotics, Machine Learning and the Internet of Things, as India is currently a technologically borrowing country rather than a technologically lending country. This shows that there is a technical gap that must be bridged through a variety of educational activities and interventions in order to provide youth with technological fluency. The NEP also emphasized the weight of a system that promotes critical thinking, hands on work, and creativity. STEM has a number of advantages since it enlightens students on real world problem solving dexterities as well as computational reflection, lateral thinking, logical reasoning, better decision making, and superior observation skills through the use of technology. Making STEM a part of the curriculum helps to qualify today students to be future innovators and inventors. According to a recent survey, STEM expertise is required for 75% of all professions, and digital literacy is required for 90% of these new age careers. STEM abilities have a two fold increase in career opportunities, in addition to their academic influence. This is one of the primary grounds why STEM is quickly becoming one of the most prevalent courses in all industrialized countries. The STEM curriculum is designed to pique students interest through application based learning, nurture them to explore possibilities, push trying new things, tinker with hands on execution, and prepare them to solve complex situations using applied knowledge of Science, Math, and Technology. The schools should focus on assisting the students in understanding the real world applicability and significance of the theories they discover in their textbooks, but they also foster a natural affinity for STEM. This aids in the development of a child curiosity, scientific thinking, creativity, and other skills necessary for greater science learning. Furthermore, it is critical in maximizing a child engagement in a holistic learning process. It enables students to use deduction, logic, and pattern identif

With the government of India focusing on initiatives like the â€œMake in Indiaâ€ Innovation Mission, there is now a focus on encouraging innovation and manufacturing beginning right from the schools. This is the ideal opportunity for India to rise to the occasion and foster an environment of application based learning and creativity among schools, students and teachers. Schools must continue to embrace the flipped classroom approach even with physical classrooms. These flipped classrooms use recorded video and audio lectures as an educational tool, inverting the standard education model. A flip classroom is one in which students study basic ideas from home and then come to school for discussions and problem solving. This strategy allows students to take part in their education asynchronously, giving teachers more time to connect with other students. There is a need to build and nurture new partnerships aimed at STEM education, as well as eliminate impediments to it so that students can benefit from greater industrial opportunities as a result of both institutions collaborative efforts. STEM education is the answer to the unpredictability of global readiness. The Indian subcontinent was divided on 14 Aug 1947 based on the two nations theory. Though India has moved on, keeping her past behind yet, our adversary has bogged down with the false sense of hope that shattered its very roots of existence. On 22 Oct, thousands of tribal mercenaries and Pakistan Army regulars invaded Jammu and Kashmir by dismantling the border outposts BOP manned by the tiny state forces in Muzaffarabad and other places as they headed towards Srinagar. On 26 Oct 1947, Maharaja Hari Singh, the ruler of the erstwhile state of J&K, officially acceded to India after signing the Instrument of Accession. On 27 Oct, the Indian Armed Forces started operations against these raiders. The invading forces committed heinous atrocities. Civilians were looted, women were raped and killed, and even vandalised hospitals were. Pakistan sold the false propaganda to the international community that India attacked J&K unilaterally state forcibly. This happened because its ruler was a Hindu, and India never adhered to the mandate of the United Nations India knew very little about the has started observing 22 Oct as a black. It is a good initiative. Since with J&K and is exporting terrorism in one form or another. The political leadership of Pakistan has backed hard line and aggressive policies against India over India Pakistan War of 1965. Pakistan launched the to insinuate forces into J&K to rise to an insurgency against India. India reacted by launching an all out military attack on West Pakistan. Within 17 days, Pakistan was on its knees. Perturbed by the loss of war against India, the late Zulfiqar

A popular You tuber of Pakistan, Aralia Shah, is frequently watched in India. During the current political turmoil in Pakistan, she was interviewing Barrister Hamid Bashan, a Pakistani who apparently lives overseas. Bashan speaks in chaste Urdu and is one of the most articulate speakers that I have come across. Shah was telling Bashan that Atal Behari Vajpayee had conceded defeat and given up his prime minister ship when he had lost a no confidence motion by one vote. She said this only in passing. Before Bashan tackled her main question, he said that you Pakistanis think that you are so superior to Indians, you hate them so much that your jugular veins swell up, you think that you are much purer than them, yet when it comes to praising them, you take the narrow alley. Shah could only smile in embarrassment. There is another fantastic Pakistani You tuber, Arzoo Kazmi. She takes a much more pro India stance. She is a super hit amongst Indians. Why is India so obsessed with Pakistan that has become a basket case an economic, political and military one? One seldom finds any news in India about Bangladesh, which has become a roaring economic Asian tiger, whose growth has touched near double digits, almost double that of India . India has much to learn from Bangladesh, particularly in terms of Sheikh Hasina governance and in fields like microfinance that have wrought a miracle there. Microfinance has not made much of a dent in India. But Indians are simply not interested in Bangladesh. For them it is Pakistan, Pakistan, Pakistan. Pakistan all the way. One reason is language. The language spoken in the north of India Hindi is pretty much like Urdu, unless the speaker speaks chaste Urdu like Bashan does. Still a Hindi speaker can get the gist of what a Bashan is saying. India has Bengali in common with Bangladesh, but that commonality is restricted to one state, West Bengal. Hindi on the other hand is spoken of in many states. So hundreds of millions of Indians can understand what is happening in Pakistan. Pakistan perilous state gives a feeling of schadenfreude to many Indians. It like they believe, see, we told you, don separate from India, you will make a mess of yourselves. India on the other hand is stable and getting more prosperous. Religion enters the picture here. For close to six centuries, Hindus were enslaved by Muslims. The Muslims told the Hindus that you cannot rule, that you can only be subservient. Six centuries of servitude convinced many Hindus likewise of their in capabilities. But as noted Pakistani commentator, Hassan Near, also very popular in India, points out, the Muslims who ruled India for six centuries were a small number of Muslims who came from outside. The Muslim converts from Hinduism never ruled over the Hindus. They never d

Almost never with the Muslim converts from Hinduism. Then there is the food. Rest aside beef and pork, almost everything else is ditto. Then there are the looks. In foreign lands, Pakistanis are indistinguishable from Indians. Pakistanis like to believe that they are fairer than Indians, hence better looking and superior, but if you consider laterally across a belt, for example across the two states of Punjab, a Pakistani Punjabi has the same complexion as an Indian Punjabi. What else is there in Pakistan that fascinates Indians? Today there is Imran Khan. Khan, because of his cricketing exploits and his fair handsome strapping looks has an eternal following in India, no matter how much he abuses India and its leadership. Indians cannot get their eyes off Khan. He speaks good English, which is unusual for a Pakistani. He mesmerizes Indians. Almost every news channel telecast his recent bombastic, circuitous speech. It made no sense whatsoever. He appeared to claim to be descended from Allah, and in a long line of Muslim prophets and heroes like Sire ud Daulah and Tipu Sultan. His enemies were Mir Jafar and Mir Sadiq. It interesting that no matter how much Pakistan claims to be not India, its lineage its heroes and villains were all Indian. India should feel grateful that Pakistan parted ways with it, and is now to its side, making a complete mess of itself, without impacting India in any way. Just imagine if Pakistan had stayed part of India, all 23 crores of it. All of these 23 crore people would have been making mayhem in India, making it ungovernable. Many Indian military officers pay tribute to the professionalism of the Pakistani military. But what kind of professional military interferes, no runs, every aspect of the civilian administration in its country. That is involved in shelling peas to baking biscuits and making diapers. Is this the job of any army? Yes, when it comes to taking on India, the Pakistani army becomes all jihadi and starts invoking Allah and whatnot. In peacetime, it is busy making money and fueling the insurgency in Kashmir and sheltering Bin Laden. Even our missiles are fascinated by Pakistan. When they go awry, they don go eastwards into India. Instead they self direct themselves westwards into Pakistan. Finally, there is cricket. Indians crave to play Pakistan. India might be the better team in terms of rankings, but in a head to head match, I can bet you that the Pakistanis will bring out their inner jihad and perhaps even cream India. So there, the Indian fascination with Pakistan goes on. It like a comedy circus over there, and we love watching it. Don all of us even if only occasionally succumb to emotions like irritation, jealousy, sadness, and anxiety? There are nary many of us who would like the power to change th

Life, the objects we own, and our interactions with them that cause negative emotions that make us unhappy. We all seek happiness. We do not earn money merely to buy the barest necessities of life. Money, to us, is something that can buy us comforts and luxuries that can bring us happiness either now or in the future. In short, most of us conceive of happiness as a dividend of external factors possessions, relationships, and wealth extant in our lives. This is paradoxical because most people will agree that all the negative emotions that make us unhappy emanate from the mind. While a great deal of attention and energy is devoted to physical beauty, material wealth, and building and maintaining relationships, the mind receives the least grooming and attention. Meditation exists in myriad flavors each with its technique but all with a common underlying concept. All seek to bring the mind to a single pointed focus to stabilise the unstable mind. Such a stable, controlled mind can then be caused to generate controlled thought processes. The individual who was a victim of her his moods now emerges as their controller. Easier said than done Indeed anyone who begins to meditate quickly realises that it is difficult to keep the mind focussed on anything a form, a name, an object, a sound, the breath the mind seems to slip away unnoticed, repeatedly, and frustratingly Sitting down with the eyes closed for even 30 minutes turns out to be far more difficult than it would appear to be to someone who has never tried it. Keeping the mind focussed for even a brief period turns out to be well nigh impossible Daniel Goldman in his book The Varieties Of The Meditative Experience 1977 examines twelve different types of meditative practices including Sufism and Jewish Kabbalah. There are many more. The spectrum ranges from pop meditations involving visualization or meditation music to intense and serious practices like Vipassana and Kundalini Yoga which need years of sustained effort. Visualization meditation, meditation music, and other techniques that are available on online platforms like YouTube and Spottily have undeniable benefits. They can reduce stress levels. They bestow a certain sense of peace and calm. They do not demand a great investment of time nor a high level of commitment and can be practiced almost anywhere and at any time. And yet, these rarely make any deep impact on one mind. The calmness and positivity felt barely outlast the period of the meditation practice. The mind stays uncured of its deeper malaises. It is intuitive for human beings to expect great rewards at the end of great efforts. The few who do attempt to get into intense meditation practices especially those of South East Asian origins like Vishuddimagga, Kundalini Yoga, or Vipassana s

Delhi Police HCM Test Practice Paper to Screen Available Link.

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Delhi_Police_Typing-Dated-2023-04-28-Test NO.-8505

A serious mistake to consider these extraordinary experiences as the goal of meditation. It is these experiences that make up the meditation hoax. They amplify the craving for pleasurable experiences leading to discontentment. The state of the meditator who loses himself in the enjoyment of the extraordinary experiences has been symbolically expressed in the mythological story of Sage Vishwamitra who gives up his penance distracted by the charms of the celestial nymph Menaka. The perception of these experiences as good is something that the meditator needs to overcome if he has to arrive at the goal of developing lasting equanimity that gives peace. Meditation is a hoax if one expects it to bring anything extraordinary. If anything, it should make one content with being ordinary and should rid one of the craving to be extraordinary Diabetes is a chronic disease in which the pancreas fails to generate enough insulin to meet the body demands, resulting in dangerously elevated blood sugar levels. Diabetes can result in severe blood vessel damage, which can lead to heart attacks, strokes, chronic kidney disease, and vision loss if left untreated. Insulin pills or injections, as well as other drugs, are commonly used to treat diabetes. On the other hand, using medicine might be avoided if blood glucose levels can be managed naturally. Dietary and lifestyle adjustments, which can support a healthy lifestyle, are the best ways to regulate blood sugar. Here, we all look at how diabetes may be managed by following a few simple guidelines Consume fresh, green veggies. Vegetables are full of fiber and help to maintain blood sugar levels. Broccoli, spinach, beetroot, cauliflower, French beans, as well as other non starchy vegetables should be consumed. Raw vegetable salads can enable you to stay fuller for longer by reducing sugar crashes, which contribute to sugar cravings. Keep a Low Sugar Diet The best way to keep blood sugar levels under control is to follow a low sugar diet. Many diabetics cut out sugar in their espresso, tea, and milk, and they avoid sugary desserts. However, there is always the possibility of consuming disguised sweets. For example, honey is a natural food, but it is also 97% sucrose. Sugar may be included in practically all processed meals, including sauces, as well as protein bars and beverages. Diabetics should avoid starchy foods such as potatoes and yams. When a packaged item is labeled &quota Sugar Free, Quota it signifies that the natural sugar has been replaced with an added artificial sweetener. This is yet another reason why it is critical to constantly study ingredients and labels before ingesting something labeled as nutritious. Good sugar substitutes for diabetics are not artificial sweeteners, but rather natural sweeteners s

Beneficial yoga is great for muscle strength and flexibility. Along with boosting physical fitness, it can help improve mental clarity and focus. It is critical to stay hydrated. Staying hydrated is essential for all body processes, but it especially critical while attempting to regulate your blood sugar. Drinking enough water will help your kidneys clear away amounts of glucose without bringing them under undue pressure. Water is usually the best hydration choice. For alternatives to water, avoid anything sugary, especially fruit juices. Summing up Diabetes may be managed by making a few lifestyle modifications, and people with diabetes should pay close attention, both, to the glycemic index and the glycemic load to avoid blood sugar fluctuations. Both types of indices provide useful information on how any given carbohydrate food influences blood glucose level and can help with the choice of foods to be eaten. A low glycemic index diet with a regular glycemic load of less than 100 is advised. Also, both directly and indirectly, cut out sugar from your diet. One of the most significant ways to keep your blood sugar levels stable is to stop smoking and drinking alcohol, as well as to incorporate frequent brisk exercise. All of these ideas can help you control your diabetes and keep it under control. In today technologically advanced world, lending has reduced the intricacies of a time consuming process from days to minutes. While financial institutions were among the first to adopt digital technologies when the sector was in its infancy, credit must also be given to new age finch businesses that are transforming the lending experience for borrowers. We are living in a time of a much higher degree of convenience compared to our previous generations. The service deliveries that used to be considered normal erstwhile would now prompt a customer to shift loyalties to a competing brand since it regarded as a hygiene factor in the present times. Be it food delivery apps, taxi aggregators, or OTTs, audiences today expect the highest quality of services from the comfort and convenience of their homes. This has led to a paradigm shift in the collective expectations of consumers across all products and services, including financial services. Having said that, owing to their complex nature, financial services require considerable modifications and rapid technological shifts to fit the mound of new age consumer expectations. With infrastructure between banks and Fitness being increasingly driven by APIs, micro services, and configurable Saabs products, several banking products and services ranging from new account opening and Fixed Deposits to availing personal loans and getting credit cards sanctioned, can be built 100% online. Along the same lines, secured lend

Loan portfolio in India based on CRIF How India lends 2021 report. Meanwhile, asset backed lending products such as gold loans, home loans, and vehicle loans, which make up for a majority of the retail loan book, still depend on physical interactions at the branch. Due to this, the lenders are forced to maintain expensive branch operations. This not only leads to an increase in their Open AUM ratio a core operational metric for bankers, but also severely limits their ability to expand such offerings to new geographies due to setting up of new physical branches, unlike other doorstep products or services such as e commerce brands. Open AUM ratio of two of the biggest gold loan NBFC players in India is between 3.6% and 6% as of Q3 FY2022. So, on one hand, we have consumers who want services at home and on the other, lenders who want to offer almost risk free secured lending products like gold loans but find it difficult to strike the optimum balance between managing retail operations and branches. There exists a very clear supply and demand gap in the market, which by the way, not accounting for TAM expansion and considering only the organized sector, is estimated to be about $50bn in India gold loans market and the unorganized gold backed lending market is estimated to be 3X the same. This is where full stack gold loan products and services Fitness come into the picture. Their moat is the use of technology to manage or automate the operational trinity of lending front offices Loan Managers visiting customers instead of customer visiting branches, middle offices app based auto servicing sales centers support, and back offices banking operations, payments, underwriting, etc. using technology. For the consumers, it means a safer, faster and more convenient service. A professional Loan Manager comes to the customer home, assays the gold, books the loan and within 30 40 minutes the amount is disbursed to the customer bank account. Thereafter, the customer can manage the loan entirely through apps. Through all this, banks only need to lend the money everything else is handled by Fitch platforms. As a consequence, Indian consumers, increasingly, prefer to get their gold pledged at the privacy of their homes rather than risking physically carrying the asset to deposit as a collateral at bank branches. There is a common misnomer that borrowers with low credit scores usually opt for gold loans, which is the complete opposite in real life. For a business owner who has gold lying as a dead asset in the admiral, a gold loan is more prudent than a business loan for two reasons. First, gold loan interest rates are much lower. Second, in gold loans, one only needs to pay the interest component per month and can repay the principal at the very end. This means that for

Let me begin this piece with an imaginary situation. If Babasaheb Ambedkar were alive today, he would have probably been quite amazed to see how political parties with completely different ideologies are vying with each other to associate themselves with his persona. As with many socio political heroes, Ambedkar life and work have acquired symbolic meaning after his death, going through various inventions, reinventions to occupy a larger space in the public imagination, especially among the marginalised, Dalits and subalterns. Since this section of Dalits and marginalised has become politically aware and more relevant in electoral arithmetic, various political groups have been eager to associate their politics with the symbolic images of Babasaheb. The historical moments of his birth, death and religious conversion provide space to the public and political parties to observe various forms of remembrance and create and recreate their own version of Ambedkar. In the process, these political groups also hope to deepen their political reach among his followers. After all, what better outreach than celebrating their biggest icon To get a sense of this, just look at the grand scale in which events have been lined up for the forthcoming Ambedkar Jayanti on April 14. The BJP plans to celebrate Samajik Nyaya Saptah social justice week to show its commitment towards his vision. It will also share with the public this whole week his work on social welfare, empowerment and representation hissedari of the downtrodden in the sphere of political power and development. In Uttar Pradesh, party workers will visit Dalit households to spread the message about central government schemes that will benefit them. Prime Minister Narendra Modi is going to open a museum and exhibition complex on the life and work of all the Prime Ministers of India at Teen Murti Bhavan on April 14. As we know, the forms of remembrance of an icon often change with changing time and context. The Akhil Bharatiya Vidyarthi Parishad ABVP has also highlighted its work on socio cultural inclusion of marginal communities and areas such as the North East through its recently published book Dhyeya Yatra . The way Congress and Left are proposing the remembrance of Babasaheb Ambedkar is largely based on invoking dissenting aspects of Ambedkar messages to mobilise the marginalised. Congress is also trying to revive memories of Ambedkar by projecting its works done for the empowerment of Dalits during its own regime. However, this method of mobilisation of memories may become largely ineffective because the generations which experienced those times are either no more or have become old.The Bahujan Samaj Party is working hard to activate the memories of Ambedkar this time to check the ongoing fragm

Which decimated her party. There are various Dalit political groups such as the Republican Party of India and its various factions, the Azad Samaj Party led by Chandrashekhar and many small Dalit political groups who are all demonstrating their claim on Ambedkar by projecting themselves as his pure followers. They claim that they work more honestly to implement Ambedkar ideas in the society. In this process, there is also a game of one upmanship as they each try to prove themselves more committed with the ideals of Babasaheb and attempt to expose their own rival Dalit groups as ingenuine followers. Many programmes may be organised on his coming birthday, many Twitter, Instagram, Facebook messages may be posted by political groups and leaders making claims and counterclaims around the symbol of Ambedkar. But we need to see whether these tributes remain restricted to posting images of Ambedkar or translate into substantial programmes and socio political actions which may speed up the processes of social transformation in our country. As for what the architect of the Constitution watching from the heavens would have thought about these attempts to appropriate his legacy, perhaps the ever pragmatic Babasaheb would have understood A study by Surjit Bhalla, Arvind Virmani and Karan Bhasin estimates that extreme poverty defined by the World Bank as consumption below 1.90 per day per person has virtually disappeared in India. India poverty line is virtually identical to the Bank . The new study adapts a Bank methodology. It concludes that the poverty ratio fell sharply from 31.9 in 2004 to 5.1 in 2014 and. Is the ummer is the time when your hair needs a lot of attention. Protection from heat, sun, humidity and dust is very important to keep hair fit. At the same time keeping hair clean and manageable is a challenge in summer because of the extreme heat and constant sweating. Everyone should try to follow a healthy hair care regime to keep hair away from damage. Follow these simple home hair care to steps to keep your hair happy & healthy during the hot months. Sunscreen for hair: Protecting your hair from the strong sun & heat is important. Always apply a Hair Serum leave in conditioner on the lengths before going out. This will surely prevent dryness and damage from the sun. Wash hair daily: Daily washing is extremely important to keep dandruff and itchiness away. Use a hydrating shampoo if possible and try to keep your hair & scalp clean all the time. Preconditioning: It is the most effective hair care treatment that works for all hair types, yes apply any basic oil to your hair lengths for 5 minutes before washing daily. It will make your hair super soft, healthy & beautiful. Sugar scrub: Take aloe vera gel fresh if possible and granulated sugar

Millions of products. Lakhs of brands. An infinite number of advertisements. How does a business grab attention, establish brand recognition and create customer loyalty amidst such intense competition? The answer, in today era, is digital marketing. Digital marketing has proved to be a growth engine for businesses across sectors. Digital marketing is expected to expand at a compound annual growth rate of 10% between 2020 and 2026. In the last year, 65% of the firms boosted their digital marketing spend. While businesses have turned to digital marketing to garner online visibility, the digital space is a tough nut to crack with changing trends and increased competition. If done right, digital marketing can take your brand to unprecedented heights. But sustaining success is harder in the digital domain with new tools and technologies constantly emerging in the market. This article will elaborate on five effective guidelines for optimal results from your digital marketing strategy. Understand your target audience. This is the most critical step to ensuring digital marketing success. You need to understand your target audience to tailor your marketing strategies in ways that appeal the most to them. Conducting surveys of existing customers is one way to find out your target audience tastes and preferences. Here are a few questions that will help uncover crucial facts about your target audience: Entrepreneurs to start out on their own. Social media networks and access to freelance talent are enabling more and more women to take the leap and lift their brands off the ground. However, most of these companies are in the low- to mid-scale categories, indicating that most women-led start-ups reach a ceiling due to lack of structured support to grow their businesses. To tackle this, many VCs have launched programs to fund women led companies. Women now make up 34% of the IT workforce in India, with a majority of them being under the age of 30. The country is now almost at 50:50 gender parity rate in STEM graduates. According to a recent Tracing report, women-led start-ups outperformed the overall start-up ecosystem in India. However, the representation of women founders in the tech startup ecosystem is still miniscule. This is also attributed to the persistent cultural biases. So while the key challenge for a large chunk of entrepreneurs in D2C retail space remains in getting access to growth capital and resources, in tech, we still need to work at the grassroots level and encourage women to build more tech products and tech-enabled companies. To support this, additional measures such as mentorship programs, grant opportunities, policy reforms, and other forms of assistance would be necessary. Another area of immense opportunity for women entrepreneurs in India

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Talent resources and a substantial shift in the mind-sets. This will take decades, unless a concerted effort is made to bring this to scale. Advertising on social media and search engines may get you high traffic. But the trick is to attract relevant traffic that will convert and generate revenue for your business. This is where high value content comes into the picture. Publish value-rich content consistently to get prospects acquainted with your offerings and USPs. Bombarding them with sales messages won generate the engagement you need. Website Landing page optimization Optimizing your website and landing pages can significantly reduce customer acquisition costs. It is necessary to grab prospects interest within the first few seconds of landing on your website. Optimization techniques to reduce bounce rates include improving page load speed ideally seconds, adding effective CTA buttons, placing key USPs and value propositions in the first fold, and integrating third-party reviews and video testimonials for social proof. Testing of landing pages or website elements with analytic tools is critical to know what works best. Full funnel media planning Different prospects may be at different stages of the buying funnel. Some may have just been exposed to the brand whereas some may be close to making a purchase. Nevertheless, businesses must have marketing messages tailored for buyers at different stages of the funnel. It is essential to use all available media platforms such as Google, Meta, Natives, and OTT across the top, the mid and bottom-level funnel of media planning. Crafting the right strategies that cater to all three funnels gives optimum results in the long term. Strengthen digital marketing with tech-enabled tools Marketing automation is slowly gaining significance as it streamlines marketing efforts and improves efficiency. As your digital marketing campaigns scale, it is important to employ the right tools to automate certain processes such as collating and analyzing data. Digital marketing is the right mix of art and science. By eliminating manual steps and leveraging technology to plan, execute and measure campaigns, businesses can enhance engagement and conversion and achieve their digital marketing goals with ease. While digital marketing will certainly earn you some short-term gains, the bigger aim should always be to create a loyal customer base with personalized marketing campaigns. The tips discussed in this article will come in handy to gain optimum results from digital marketing. Hiring a digital marketing agency with proven industry expertise will go a long way in crafting cutting-edge strategies. Employees are the key pillars behind the success of an organization. With their invaluable contribution, a company can scale its busi

This article discusses five ways in which improves employee experience. Enhancing On boarding Experience with Automation the Pre on boarding phase is super critical for an employee to decide whether to join a company or not. Since candidates have multiple offers in hand, having an automated engagement plan will help employees connect better with the organization and reduce the chances of ghosting. A study by Harvard Business Review shows that 33% of new joiners start hunting for new jobs within 6 months of joining in the wake of poor on boarding. Most employees are usually nervous when joining a new organization. Most employees are nervous and usually have a lack of clarity on their goals and targets. Hence ensuring that regular 1-1 meetings with manager and taking feedback is taken regularly is must to ensure retention. On boarding automation will ensure that the 1-1 sessions and feed calls happen regularly. Engagement in a Hybrid Workplace: Since the advent of the hybrid work model, employee engagement has gone for a toss. For many people, fewer in-person interactions mean lesser interest in the organization, directly impacting their productivity. An HRMS like Keka allows employees to stay connected even on the move; whether they are working from home, office or a remote island. Private social walls for organizations in Keka let employees share updates, celebrate victories of other teams and stay connected in an informal manner. Gamified Social Recognition: They say that Justice delayed is justice denied, and this works similarly for Recognition as well. In the corporate life, delayed recognition is equal to no recognition. Social Recognition works wonders if done in the right way and gasifying this aspect is a sure shot way to enhance employee experience. For Instance, Keka has imbibed the gasification aspect in the form of recognizing colleagues for their good work. This is through assigning badges for peer-to-peer praises which will be pinned to their Keka profiles, visible to everyone who visits it. Beyond Performance Management: Performance should help employees improve, that the primary goal. For this to yield the result of choice, certain base level factors need to be prioritized. This could include the HR being able to create a 9-grid matrix and bell curve for performance and based on the results, the ideal learning strategy can be developed. This will enhance EX by helping them to be successful at their job. Feedback in real-time: Organizations must ensure that employees are provided with timely feedback to improve their skill gaps. Feedback in the form of surveys like Keka Pulse are also important for companies to identify where the management is going wrong with employee engagement strategies and work towards solving it. Similarly, emplo

Those piercing skyscrapers, lavish office spaces, and sparkling showrooms have caught the eye of every passerby. Millennials who spend half their day working in these plush spaces have all dreamt of owning them at least once in their lives. But owning crores worth of Commercial Real Estate is beyond the bounds of possibility for salaried employees. Or at least so was the case until the advent of fractional ownership. Fractional ownership is stirring an investment storm in the real estate space by offering individual investors a chance to own a slice of Grade a commercial real estate. For long, real estate investments have been constricted to the purview of residential properties, but things are changing as we speak. As a matter of fact, experts are forecasting fractional ownership in India to surpass $5 billion in the coming years. With investments as low as 5 lakh, individual investors can own a fraction of premium CRE in metro cities that are home to IT parks, MNCs and warehouses owned by e commerce companies. As the storm of fractional ownership continues to rage, a cloud of unawareness and apprehension continues to mystify the Indians. Demystifying the Concept of Fractional Ownership When a set of investors, be it institutional or individual; purchase a Grade A commercial real estate in fractions it is referred to as fractional ownership. By investing in such a property, they agree to share passive ownership of a high worth CRE. The returns and incomes so generated are distributed to the fractional owners of the property. Fractional ownership reduces the financial burden on a single investor while allowing them to generate a steady stream of cash flows and long term returns. Additionally, investors can diversify their portfolios by investing in multiple CREs at different locations. For instance, there is a premium office space at a prime location in Gurugram worth 100 crores. The CRE is already pre leased by a large MNC, ensuring a steady cash flow and capital appreciation in the long term. However, an individual investor with only 20 lakhs to invest cannot afford to buy the property alone. But with the help of an online proptech platform such as Definite, the individual can share partial ownership of the office with a pool of similar investors. As a result, individual investors can invest in 100 crore worth of CRE at just a fraction of the cost. Working professionals in India often suffer from a dearth of viable investment options, especially in the real estate space. Fixed deposits in the bank do not offer high returns, whereas investment in the stock market can generate high returns but run a high risk as well. At a time like this investing in CRE is emerging as a promising concept given that land is an appreciating and secure asset, generatin

Prevalent in the West for over a decade now and has gained wide popularity in the US, Singapore, Hong Kong and Europe. Gradually, the concept is catching on in India as well, owing to a burgeoning population, land scarcity and wide selection of CRE. For years, the Indian populace has considered an investment in residential real estate reliable, but young investors with monthly salaries find it hard to save such huge chunks of money. Furthermore, investment in CRE has been restricted to institutional investors or High Net worth Individuals HNIs due to their possession of the right connections, specialized knowledge and significant capital. The advent of tech enabled platforms is democratizing the CRE investment market by offering everyone scores of investment opportunities across different locations and asset classes. The younger generations who are tech savvy and always finding ways to generate wealth are leveraging the resources of these proptech platforms to invest in high grade properties. Additionally, these platforms offer highly personalized services that are tailored to the investors' needs and budgets. With appreciating capital value and steady rental incomes, CRE has become a lucrative investment avenue for a large section of the Indian populace. The outbreak of the global pandemic has further hurt the trust of investors in conventional assets due to their poor performance. With growing market volatility, low returns and ongoing pandemic, investors are moving towards fractional ownership as a low risk, high return model. The portfolio diversification, easy exits, regular rental income and capital appreciation have convinced individual investors to become fractional owners of CRE. Furthermore, the CRE market in India is estimated to grow by 13 16% in the next five years, making fractional ownership of CRE a profitable and promising venture. Wrapping Up Barriers to entry such as lack of knowledge, dearth of right connections and low capital have prevented a great number of Indians from investing in Grade A commercial properties. But as technology continues to level the playing field for the commoner in different sectors and arenas, the CRE sector is opening up for fractional owners. Fractional ownership is empowering middle class citizens to own a slice of yield generating commercial properties across multiple locations despite inexperience and low capital. Partnerships with tech enabled platforms can smoothen their path to investing in CRE and help them generate wealth, diversify their portfolio and earn steady incomes. That day is far when employees working in large office buildings would also be the owners of those commercial spaces. People live by numbers. They evaluate the success of a task, program, project, or even people based on how f

Australia and India share many things in common. We are democratic nations, that support the rule of law and us both love cricket. Australia has given the world Shane Warne, and India has given it Sachin Tendulkar. The respect shown by Indian cricket fans towards Warne and by Australian cricket fans towards Tendulkar underscores the deep affection we share for each other. Even in his exit, Imran Khan has created a record for Pakistani politics. He becomes the first PM of that country to lose a no trust vote. After a day of high drama where Pakistan National Assembly was adjourned multiple times as it sat to take up the no confidence motion mandated by the ruling of the Pakistani Supreme Court, Khan was left with no choice but to demit office. He never had the numbers. Intra party dissensions within his Pakistan Tehreek e Insaf coupled with the exit of allies PML Q, MQM and Balochistan Awami Party parties that are traditionally pro military had long sealed his fate. But Khan obdurately held on by citing a so called foreign conspiracy to topple his government and moving to prevent the no trust vote from being taken up. However, with the Pakistan army rejecting the foreign hand theory and the judiciary sticking to procedure, it was only a matter of time before Khan resistance crumbled. The final no trust vote in which 174 out of 342 Pakistani parliamentarians voted in favour of the motion was a mere formality. While due process appears to have been followed, Khan may well be the first creation and victim of what is widely referred to as Pakistan hybrid regime a new experiment in Pakistan political evolution where the Pakistan army remains at the centre of power but wraps itself with the veneer of institutional propriety. The model involves a weak PM being brought to power by the military and then being made to dance to the latter tunes. Khan electoral victory in 2018 in one of the most managed elections in Pakistan history followed this pattern. His time in office saw the Pakistani media being heavily censored, civil rights being curbed with mainstreaming of extremist outfits like the Tehreek i Labbaik Pakistan, and activists being hounded even as systemic corruption in the military ISI complex endured. Khan big mistake was that he had forgotten he wasn his own master. He leaves Pakistan with the highest level of debt burden in its history, the lowest level of currency ever, the third highest level of inflation in the world, and relations with India in tatters. Pakistan Parliament meets today to elect a new PM with leader of opposition Shehbaz Sharif tipped to take the top office. Another Sharif return to the helm would signify the continuation of dynastic rule in Pakistani politics. But the experiment with hybrid rule has largely been successful for th

Debates about language can convey the impression of fierce contestation and an issue that remains unsettled. Approach the subject from the other end, that of voters communicating their preferences, and the picture is quite different. Consider developments across states, administered by different political parties. The Chennai Corporation has now extended spoken English classes in schools run by it from just a handful to the entire list. Karnataka plans to introduce spoken English sessions in primary classes in its proposed model government schools. The demand from parents has led to a sharp rise in the proportion of English medium schools in India. More than a quarter of schoolchildren are now enrolled in English medium, making it the largest after Hindi medium. This trend has influenced the political system and state governments are now experimenting with bilingual textbooks in government run schools. Telangana, Maharashtra and Karnataka are among states where textbooks have content printed in both regional language and English to get children acquainted with key terms in both languages. It a pragmatic approach as the rapid expansion of knowledge is more easily accessed with a knowledge of English, the world most important lingua franca. Historical circumstances have given India a national advantage by equipping a sizeable number of people with a knowledge of English, among other languages. It translated into big economic gains and it something China is trying to replicate in its education system. The issue should not be framed as one language or another. For millions of parents, the pragmatic choice has been more than one language. It a sensible choice as being multilingual confers many advantages, and the country has moved in that direction. Politicians have followed suit on the heels of democratic pressure. The task ahead is to find more effective ways of helping children learn more languages. The Chinese can be pretty tone deaf. Nothing else explains Chinese foreign minister Wang Yi remarks both in Islamabad and in Delhi during his recent visit, which swung wildly from his Kashmir statement at the OIC meeting to reportedly telling his Indian interlocutors, let put the boundary question in its appropriate place. Yeah, right. The US shares this one thing with China. Washington sanctions czar, Daleep Singh, who parachuted into Delhi to explain the web of sanctions against Russia and how they might impact India, was doing very well with his Indian counterparts until he spoke that dreaded word, consequences. That pretty much undid a lot of the repair work being done quietly by the two sides over the past weeks. Twitterverse exploded, as paid and unpaid trolls wrapped the flag to ward off American imperialism. If more Grammy grandees hear an alaap of

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The success of Stewart Copeland and Ricky Kej deserves applause but their Grammy category, Best New Age Album, gives us pause. Dictionaries say the genre tunes listeners to serenity. Even the aficio nadas of Indian classical music, the folks who know zilch, will avow that ragas have been offering serenity much before the New Age dawned. India can fight this Temporal Appropriation by adjusting to the New Aural. We can pitch for a Grammy category for sitar called the Best Use Of Non Nato Instrument Since Norwegian Wood Of The Beatles. Our stalwarts will win every year. It is easy to imagine Paul McCartney handing over the inaugural award, graciously saying Our sitar gently weeps for joy. For the flute, we can moot Performer Who Makes Jethro Tull Locomotive Run Out Of Breath. The maiden Grammy could belong to an Indian presenting Raga Jog with its whooshes of Usain Bolt sprint. Nothing delights the US more than the apparent contradiction between name and capacity. Remember, Missions Impossible are led by Tom, a moniker that evokes a Golden Retriever. In 1993, Pandit Vishwa Mohan Bhatt, the Mohan Veena legend, won the Best World Music Album Grammy with Ry Cooder. Pandit Bhatt fans will argue that the honour should be the World Best Music. In the end, these awards are immaterial. Our classical musicians trophy seems to lie in their art. At a concert, my favourite diva made notes fly like the angels of foreign direct investment and then tapered them into flickers as though economic sanctions were beginning to bite. The wash that erupted were lava that could melt any tiny gilded gramophone. Our classical musicians respond to such ovations with, well, New Age serenity. They face the charge of being elitist even as sponsors reserve budgets for brand fees charged by the stars of popular culture. So classical musicians ascetic category is here are masterpieces other than the Likes Magnet Mona Lisa, you know There is no claim to musical supremacy here. Great music from any land will be new for all ages. Bravo, Stewart and Ricky! The one text that has influenced our lives and culture more than any other is the Ramayan. This epic is unparalleled in its ability to touch and purify the human heart. The Ramayan is an itihaas, a historical epic. While it talks about life and deeds of an exemplary historical figure, itihaas also relates connected stories of spiritual and moral values. When Valmiki asked Narad, Is there any person currently living on Earth who fulfills all qualities of an ideal man Narad replied, Yes, there is. He is Ram of the Ikshvaku dynasty. From this question, the Ramayan was born. So, if Valmiki was a real, living person, so could be Ram. We can learn something from each character in the Ramayan. Ram is gentle and mild mannered. He is moderate in

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Wise courageous and invincible. At the same time, he is an epitome of humility, always holding his teachers and elders in high regard and treating them with respect. Furthermore, Ram possesses tremendous mental equanimity. Another mark of his greatness is his ability to hold his stepmother Kaikeyi in high regard, remaining devoted to her even after she causes his exile. What about Sita When Ram decides to go to the forest, she does not incite him to seize authority and establish him, and instead she stands by his side. When Ravan, emperor of the three worlds, tries to entice her with luxuries of which even gods can only dream, Sita refuses to be tempted. Her devotion to her husband does not diminish even for an instant. Even when she must face what would humiliate and depress most people, she accepts her circumstances with the attitude of a true disciple. Example of Lakshman. What devotion he has for his brother, what deference and surrender what about Bharat Most people change their tune when they get a taste of power, but Bharat is able to transform his ruler ship into worship. Even while exercising his authority, he leads a life of sacrifice, spiritual austerity and service and sets an example for the world to follow. The character of Hanuman is an epitome of devotion. What enthusiasm, courage, and sense of surrender! On the other end, we have Ravan. He has unparalleled courage, strength and scholarliness, but since he is not established in dharma, he is egoistic and arrogant. He even uses devotion to God to satisfy his selfish ends. And as a result becomes the cause for his own destruction and that of his entire lineage. In this way, the Ramayan shows us what we should and should not do and inspires us to follow the positive examples set by its characters. Some people feel that Ram, Krishna, the Pandavas and Kauravas are not historical characters but symbolic of certain principles. We might lack historical proof of events, but whatever anyone might say, Ram and Krishn live on in our hearts. Our entire culture bears the deep imprint of their footsteps. India maritime sector is critical for national economic development, accounting for approximately 95% of the country trade by volume and around 65% of trade by value. Coastal shipping is one of the least expensive modes of transport for cargo movement. With the growth of the Indian economy, the level of integration with global markets and supply chains has also risen commensurately. Hence tools to manage Indian coastal trade performance is crucial. Indian coastal trade According to the Ministry of Shipping, coastal cargo in India excluding overseas cargo amounted to over 147 million tonnes in FY2021. Economies of scale can be best realized through transportation in large, capital intensive ships. Se

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Single leg from international shipping markets the coastal charterers are therefore forced to procure the service from foreign ship owners trading in global shipping markets. This includes many large corporate such as Tatas, AccelorMittal, JSW, APGenCo, Karamchand Thapar KCT, and Vedanta. Used to a regime of controlled market conditions, domestic companies find it difficult to predict and procure freight from global international markets, making them vulnerable to high freight costs resulting in disrupted schedules and supply chains. Freight forecasting of coastal India trade lane Challenges and opportunities Freight forecasting is a process of tracking and analysing freight flow on freight routes to develop predictive models of future freight market based on expected current load of shipment on those routes. These models are based on various data points for instance, weather, earthquakes, geo political, capacity disruptions, etc related to the movement of goods and associated costs and can be used to predict volatility in the global supply chain. The main goal of these models is to determine the capacity required for the movement of freight between two points, and to ensure that there are no disruptions that prevent goods from reaching the market. Capacity allocated to freight is the most important factor affecting pricing. By focusing on the liquidity of the global supply chain, freight forecasting also helps to estimate risks that can interrupt the smooth flow of cargo or cause sharp fluctuations in the overall cost of transportation. The shipping market is highly volatile and reliable freight rate forecasting helps to simulate ocean transportation and provides comfort to various stakeholders ship financing banks, end user industries, ship operators, traders, port companies, and regulators. Global freight markets are perhaps the most unregulated commercial market in the world. Freight rates of a particular region may be affectedby demand in a much larger geographical area. For example, the coastal coal freight market of east India may be impacted by the grain export volumes in US Gulf Argentina, Black Sea grain exports, South African coal exports, the Indonesian demand, the West Coast India Arabian Gulf markets etc.! All these demand centers have a close correlation with ships available in the east coast of India for coastal trade, as these ships can simply sail empty to these other loading areas with higher demand and consequently higher earnings to the owners. Freight forecasting models which rely on techniques such as time series analysis and artificial neural networks, facilitate hedging techniques and help to schedule optimal freight. Unfortunately, freight management and freight forecasting are undertaken in a very rudimentary manner in Indi

Them to take timely action to mitigate losses. More importantly, understanding global freight markets will allow entrepreneurs to profit from such knowledge, either by owning vessels or by freight trading and monetizing arbitrage opportunities. The present state of affairs poses both a threat and an opportunity, and up skilling the Indian talent to understand, manage and profit from global shipping markets is the need of the hour in shipping. For the last few days, the news is abuzz about alleged copying in the draft framework proposed by University Grants Commission UGC for the four year undergraduate programmer. There is public brouhaha on account of similarity in the UGC draft policy document with certain documents of other Universities abroad and the lack of originality in the document rolled out by the apex regulator of higher education in the country. Ostensibly, the acclaimed persons drafting the referred framework have pilfered the ideas from foreign Universities for leading new faddism which has fortuitously come on the radar of all stakeholders due to the ubiquitous access to information. Given no jurisdictional limitation to the knowledge in higher education, any attempt to stealthily change the ownership of any piece of knowledge is immoral and unethical. Also, the alleged copying is concerning because of the mishap occurring at the end of the epitome of higher education professing anti plagiarism through stringent UGC Regulations of 2018 that foster Promotion of Academic Integrity and Prevention of Plagiarism in Higher Educational Institutions. It also questions the rationality and worthiness of adapting the roadmap of educational institutions from a developed country to a developing nation endowed with the demographic dividend. Why should an old time Vishwaguru not proclaim its educational framework suiting to Indian socio economic conditions, students, and other stakeholders Quite often there have been news reports about a few teachers in higher education alleged to be copycats. Also, there are instances of the teachers holding coveted posts of Professors, Vice Chancellors, Directors, etc. found guilty of copying someone else work and publishing it in their name s for strengthening their credentials. Sometimes, these copycats have faced coercive action to the extent of their dismissal from the posts, nonetheless, some are able to evade any action for academic misconducts of the highest order by delaying managing the enquiry or through judicial interventions. Undoubtedly, the breach of integrity by the member s of the academic community reflects a precarious situation. The mischievous acts of copying by teachers raise the worries exponentially, as it exhibits the shattering integrity of the education system as a whole by the custodians

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Service are purported to get them elevated in their profession based on APIs accrued. Consequently, teachers look around for enriching their academic performance, and few of these with poor integrity resort to unfair means of stealing the work done by others across the globe and putting forward their claims for it. At times these acts of plagiarism do not get noticed and embolden other academics too for resorting to it. Further, the delays in deciding the reported instances of plagiarism and manipulations to favour the culprits germinate a perception that it not difficult to circumvent the crisis arising out of being caught copying. In Indian circumstances, this culminates into a better bargain, and enriching academic &amp research profile by hook or crook becomes a norm for many with weak integrity. Also, the non seriousness towards the profession, lack of sense of responsibility, lackadaisical execution of regulations to curb plagiarism, and shortcuts for faster gains tempt teachers to unscrupulous acts of plagiarism and becomes normal for those who succeed in glorifying them with such acts. HEIs have to set up necessary enablers for worthwhile studies and research activities so that teachers can contribute to the best of their capabilities and strengthen themselves academically in a condign manner. Implications of copying by teachers The copying done by students has been viewed seriously for long and numerous deterrents to the extent of considering it a crime have been practiced just to put an end to it. However, the copying by teachers seems not very old and its serious implications compelled UGC for creating regulations encompassing plagiarism by teachers as well. It is akin to the conformists becoming delinquents. The responsibility of enforcement of regulations to curb plagiarism is bestowed upon the institutions through their governance and teachers. The adverse implications of copying are viewed seriously across the world in the academic and scientific community. As a result number of software tools have come up in the market for deciphering the similarity of documents digitally through the huge databases of published contents worldwide. The similarity check tools are also used by the higher education institutions HEIs for ensuring that the threshold similarity prescribed by the respective institution is not surpassed in the submissions made for the award of degree diploma. With time, the expertise has emerged for limiting the similarity within permissible limits by tweaking the words so that there is no matching. Nevertheless, the copying of core findings cannot be figured out from these similarity check software. It is always possible that a submission has copying of the findings of someone else published work passing the similarity check

Tendency to trespass the sanctity of academic processes should not be allowed and completely uprooted. Way forward Unfortunate indulgence of teachers in any deceitful pursuits of knowledge creation is likely to make HEIs devoid of innovative and novel thinking which will ruin higher education in long run. Therefore, the HEIs have to inculcate the philosophy of pursuing original work in their research ecosystem and sensitize its teachers to nurture novel ideas through student engagements. The institutional governance and regulatory framework have to facilitate the research on their campuses. This will encourage teachers for genuine work and desist them from adapting nefarious routes for their profile up gradation. The academics have to take an honest call to limit the degenerating values in the education system and the regulators ought to introspect the time tested existing education processes for their refinement to capitalize on the potential of the youth of the nation for making the best contribution to the society. According to India Brand Equity Foundation, a Trust established by the Department of Commerce, Ministry of Commerce and Industry, the e commerce market in India is expected to grow to US$ 111.40 billion by 2025. The report further states that by 2030, the e commerce market in the country will touch US$ 350 billion and by 2034, India will become the second largest e commerce market in the world surpassing the U.S. The rapidly growing e commerce market has put enormous strain on B2B companies supply chains pushing them to adopt faster and more agile processes to ensure better deliveries and happy customers. Resilient and flexible supply chains are the need of the hour if brands want to effectively manage the fluctuations in consumer demand. To improve e commerce supply chains and deliver a delightful consumer experience, managers must first tackle these five key challenges. Consumer Delivery Demands The shrinking order fulfillment window and the rise of same day and flexible delivery options have put supply chains under severe pressure. Online shoppers not only want their favourite products fast, they also want a superb delivery experience. Flexible and efficient supply chains help in reducing time, and costs and maintain visibility, enabling customers to track the delivery of their orders. As per a survey conducted by Digital Commerce 360, 93% of consumers like to stay notified throughout the delivery process, and 47% of the participants said that they don order from the same brand if it provides poor delivery visibility. A transparent supply chain not only keeps customers satisfied but also allows retailers to maintain their inventory levels. Delivery orchestration technology enables retailers to optimize routing, provide ETAs to consum

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Uncertainties and a great deal of emotional and physical transformations. Pregnancy spans over three trimesters, each of which presents unique changes. The first trimester is marked by morning sickness and changes in appetite, while the last trimester is characterized by physical discomfort and fatigue. Every stage of pregnancy brings physical changes that are necessary for the development of the fetus and the mother well-being. First trimester what to expect? The first trimester of pregnancy brings with it an array of physical and emotional changes for the mother. These changes are a result of increased blood flow, hormonal fluctuations, and the body preparation for nurturing the growing fetus. The initial three months of pregnancy are a crucial period in the baby development as it transitions from an embryo to a fetus. Nausea, vomiting, loss of appetite, excessive appetite, bloating, fatigue, dizziness, and cramping are some of the common symptoms experienced by pregnant women during the first trimester. These symptoms can be uncomfortable and at times, even debilitating. Some women may also experience breast tenderness and a higher frequency of urination during this period. Critical vitamin intake Taking folic acid supplements is crucial during the first trimester as it helps in the growth of the baby brain and spine, reducing the risk of neural tube defects. It is important to consult a doctor before taking any medication during pregnancy as certain drugs can have adverse effects on the growing fetes. Avoiding harmful substances Smoking, alcohol consumption, and the use of recreational drugs should be avoided during pregnancy as they can harm the growing baby. It is essential to prioritize the baby well-being and avoid anything that can pose a threat to their health. The Second Trimester: Changes to expect the second trimester is a time of relief for many women as the uncomfortable symptoms of the first trimester start to ease. During this time, the mother undergoes tests to ensure the pregnancy is progressing as expected and to monitor the health of the growing baby. The placenta begins to provide support hormones during the second trimester, making the pregnancy more stable. Regular blood tests are done to check the mother thyroid function, blood count, and sugar levels to avoid any complications. Dietary and exercise plans are discussed to help keep the mother and baby healthy. Tests for the baby include screening for Down Syndrome and other chromosomal syndromes through blood tests and scans. The NT scan and Down Syndrome scan are done in the third month to assess the baby health and the risk of any abnormality. The fifth-month anomaly scan is done to identify any significant abnormalities in the baby. Navigating the third trimester: Growth a

The delivery process, what to expect, and what to bring to the hospital are also covered during this period. A few things to know Understanding Bleeding during Pregnancy: When to Seek Medical Help Bleeding during pregnancy can be a cause for concern and requires immediate medical attention. While some bleeding during early pregnancy can be normal, any type of spotting or bleeding should be reported to a gynecologist. The reason for this is because, until a scan is performed, it is difficult to determine whether the pregnancy is inside or outside the uterus. If the pregnancy is outside the uterus, it could be an ectopic pregnancy which can be life-threatening to the mother. Therefore, it is crucial to get a scan as soon as possible to ensure that the pregnancy is developing safely inside the uterus. It is also important to seek medical help if there is severe pain or fainting, as these can be symptoms of an ectopic pregnancy or a pregnancy outside the uterus. In conclusion, bleeding during pregnancy is not normal, and any spotting or bleeding should not be ignored. Early detection and medical intervention can make all the difference in ensuring a safe and healthy pregnancy for both the mother and the baby. Diet, nutrition and exercise following a healthy and nutritious diet is essential. Unnecessary medication intake should be avoided. For mothers, a diet rich in fruits, vegetables, pulses, dal, and equal proportions of rice, rage, chapattis, and millets is recommended. It is important to limit the intake of oil, ghee, and sweets, and focus on healthy eating habits. Regarding physical activity, pregnant women are encouraged to engage in exercise, attend antenatal classes, practice yoga, swimming, brisk walk for at least 30 minutes per day, and perform bending, stretching, and squats, which are especially important. However, it is important to consult with your gynecologist before beginning any exercise routine. Access to healthcare is a fundamental right, but in a country as populous as India, it a right that often difficult to fulfill. With a population of over 1.4 billion people, India now has the unenviable distinction of being the world most populous country. This means that the challenge of providing quality healthcare and medical services is magnified, and innovative solutions are required to ensure that all citizens have access to quality medical care and treatment. Common medical sense One such solution is to promote basic medical knowledge and common medical sense among the general public. By raising awareness about first aid basics, basic medical knowledge, and common medical sense, it is possible to reduce the need for medical attention and ensure that doctors can focus on more severe cases that require specialized attention. However, it is

Has become highly competitive with many retailers vying for consumer attention. A robust delivery experience is being used as an aggressive product differentiation strategy to win consumers. This has forced retailers to calibrate their last mile delivery systems to provide faster, more flexible, and low cost or no cost deliveries to consumers. Making efficient last mile deliveries is a challenge for many retailers and so many of them rely on technology to optimize their supply chain and logistics processes. Supply Chain Visibility Covid 19 pushed retailers to embrace digitalisation in their supply chain operations due to the swift uptick in consumers shopping primarily online. However, there are still very few retailers that have complete end to end visibility into their supply chains. A transparent supply chain empowers retailers with predictive visibility that enables them to stay ahead of the competition by reading dynamic market conditions and making informed decisions. According to McKinsey, supply chain visibility does require advanced optimisation engines or sophisticated algorithms. It can be achieved by simpler, cheaper solutions, provided they do three things well. First, they must connect and consolidate data from multiple sources. Second, they must clean and organise that data to provide a single, reliable source of truth. Finally, they must present that data in a digestible way. The last point is crucial, and often underestimated. Omni channel Fulfillment Challenges With consumers buying products from brick and mortar outlets, online marketplaces, websites, and social media, retailers face massive order fulfillment challenges across multiple channels. Retailers need inventory visibility to meet customer expectations and develop a consistent multi channel experience. Smooth Omni channel distribution, which encompasses reverse logistics, is the key to delivering a seamless consumer experience. Finding a suitable transportation mix is also an integral component of handling Omni channel logistics. Enterprises need to invest in making their supply chains more intelligent by adopting Iota Internet of Things and AI artificial intelligence, and ML machine learning driven systems. Such technologies help in managing the demands of Omni channel fulfillment by analysing data and making accurate predictions. Sustainability The transportation and logistics industry contributes 17% to the world greenhouse gas emissions, has a crucial role to play in keeping carbon emission under check. Retailers need technology that can help improve traceability and insights to ensure compliance with social responsibilities, emissions control, and climate footprint. Intelligent delivery management platforms are helping enterprises achieve their sustainability goals by

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Hard look at their supply chain and logistics processes. Enterprises need to change their delivery models and embrace technology to make better deliveries and delight end consumers. Investors are always looking for an investment theme or a stock that can generate exponential returns over the long term. However, identifying such a theme stock is no easy task. In some instances, by the time, we realise the potential of a theme, the best parts of the return would have already come by. Off late, one of the trends creating some noise in the markets is the rise in residential sales data. The numbers have not only bucked the general trend but are signaling a change in trend for the housing space in general with housing sales volume across even major cities surging by 113% on a year on year basis. Housing, despite being one of the basic needs after food and clothing, lags in our country. But with rising urbanisation and support from both the State and Central Government in the form of various initiatives, it is projected that the real estate sector in India will reach $1 trillion by 2030. Moreover, by 2025, the real estate sector could contribute as much as 13% to the country GDP. For a sector that has been a laggard for the longest time, the question is what has changed, and will this sustain the answer to this can be gauged from the factors which are propelling the story this time around. Government measures the government is one of the biggest proponents of housing development and has been trying to improve the sector through various supportive measures such as the ambitious PM Awas Yojana. The Budgetary allocation to this scheme has steadily increased from Rs. 2,750 crores in FY22 to Rs. 4,800 crores in FY23. Apart from these, several State Governments in Maharashtra and Andhra Pradesh have initiated stamp duty cuts to stimulate activity in the sector. 2 Higher working populations The term demography dividend is often used to describe the favourable demographic structure, which is expected to drive growth in the economy over the coming decades. With India median age at 30 by 2030, India enjoys a rare privilege that not many other countries have. This is because in the same time frame, the median age of China is pegged at 37 years, and for the rest of the world is at 32 years. Additionally, the ratio of India dependent population to the size of the working age population is expected to decline, which translates into higher household income. Putting together these variables, a significant boost in housing can be expected. 3 Increase in urban population Consequent to the rise in the working population, the urban population is likely to shoot up. It is to be noted that only 35% of India population resides in cities as of 2020. When compared to the global ave

A rural population in the years ahead. A this time used for live test for your own exam feeling high if u get this time live test as per exact time so better perform in exam hall higher urban population means that there will be further requirements for office space, cities either stagnated or corrected significantly. This made home prices affordable for many individuals when looked at in tandem with the decadal low interest rate. With India job market progressively stabilising, we can expect hotels, and other establishments. Improved Affordability Previously seen as a luxury item, people perceptions about real estate as an asset class for investment have improved with time as earning power and affordability went on an upswing. In terms of home affordability, Indian markets are at a decadal high. According to Knight Frank Affordability Index 2021, all markets, except Mumbai, are considerably below the 50 per cent affordability threshold. In 2021, Ahmedabad emerged as the most affordable housing market in the country, with a 20 per cent affordability ratio, followed by Pune and Chennai, with 24 per cent and 25 per cent affordability rates. At 53%, Mumbai was the only city with a greater than threshold affordability ratio, although it has improved the most since 2011. Another factor that aided affordability is the correction in residential prices. For the most part of the last five to six years, home prices in most cities either stagnated or corrected significantly. This made home prices affordable for many individuals when looked at in tandem with the decadal low interest rate. With India job market progressively stabilising, we can expect a portion of household savings to be channeled into buying homes in the years ahead. All these factors put together show that housing as a theme is set to explode over the next few years. Lower interest rates, the growing trend towards urbanisation, and increased affordability all point to housing being one of the biggest growth areas for at least the next five years. How can an Investor Benefit from this trend one of the easiest ways to capitalise on this opportunity is to invest in a broad housing based thematic mutual fund which has the flexibility to invest across all the sectors which directly and indirectly stand to benefit from the revival in housing. After all, housing is not real estate alone. It encompasses a wide spectrum of sectors such as banks, financing companies, cement, steel, paints, sanitary ware, and consumer durables to name a few. Such funds emerge as a one stop solution. One such fund is the ICICI Prudential Housing Opportunities Fund. To conclude, housing seems poised for a multi year uptick and the easiest manner one can participate in it is through cities either stagnated or corrected signif

As shehbaz sharif assumes the office of Pakistan prime minister, questions arise as to whether he can avoid the fate of his predecessor. The trigger for the current political turmoil in Pakistan is the fact that the all powerful army realised, belatedly, that it had elected a dud to run the country and he was unable to deliver either on the economy or on governance. They could have still continued with him till the next elections in 2023 but Imran khan started believing in his own popularity and bit the hand that brought him to power. In October 2021, he tried unsuccessfully to resist army chief general qamar bajwa transfer of dg isi lt gen fair hammed as corps commander peshawar. Imran wanted hammed to continue as dg isi and help him to manage the political situation. Hameed, for his part, has ambitions of succeeding bajwa, and looked to Imran to do the needful. This ran counter to bajwa own ambition of a third term as army chief. Ultimately, Imran had to stand down though it is believed that hammed continues to push buttons and strategise for Imran from peshawar. Be that as it may, the incident was the proverbial last straw for the army that, as an institution, looks askance at any politician trying to meddle in their internal matters. Last week, the biden administration issued a memorandum authorising a multipronged federal response to long covid a spectrum of long term health damaging conditions that afflict many who recover from covid and even those who were asymptomatic after belatedly recognising it needed greater policy attention. In four months, the us will prepare an exhaustive public report on long covid, outlining federal plans to support financial and healthcare needs of patients and coordinate national research. India must also begin such an effort there tremendous anecdotal evidence of many with long covid suffering silently in our midst. The paucity of data should be an excuse for ignoring the existence and struggles of these covid survivors. From life threatening blood clots to fatigue, breathlessness, anxiety attacks, muscular pain, brain fog etc., only a comprehensive national study can document the full spectrum of ailments, estimate the number of afflicted and their healthcare and financial needs, initiate sharing of medical knowhow between doctors, and kick off research projects. Of 1.7 million people in uk nearly 3 of entire population who reported long covid symptoms last month, 45 had contracted the infection over a year ago. In uk and us these large numbers have posed worries about many incapacitated citizens leaving the workforce. In India a max hospital tale survey of 990 covid positive persons found around 10 of them having long covid symptoms a year later. Serosurveys indicated covid swept through the population, mostly

Scale began in September 2020 but have unfortunately not released enough data in the public domain to precisely establish India long covid challenge. The absence of such data hobbles patients from seeking medical help or creating a public discourse around their trauma and financial difficulties. Doctors are also struggling to prescribe treatments that could offer relief to patients without coordinated institutional responses. With the burden of treating live covid infections subsiding, getting disparate medical research hospitals across India to collaborate on the long covid effort is go next challenge. The industrial revolution which began in the 18th century was one of humanity most consequential events. Not only did it wholly transform every society economic arrangement, it also simultaneously forced changes in the way they are governed. It has, since then, largely been about finding ways to harmonies the gulf between community centric traditions and economic arrangements which place strangers in proximity. Independent India pursuit of economic modernisation had to be achieved in a country of staggering diversity. Therefore the goal of governance has always been about finding ways of accommodation to pursue its economic and social vision. The Indian constitution is an instrument to seek modus vivendi. Its operationalisation needs even handed governance to deal with India diversity. This diversity spans every conceivable aspect of human culture, beliefs, language, food, clothing etc. Neither is society monolithic, nor are even subgroups uniform. The differences between groups have always led to bouts of violence. The underlying theory which guides the entire apparatus of modern governance is about allowing different traditions to coexist while checking the tendency of any group to encroach on the rights of others. It this approach to governance which allows strangers to share common space in the pursuit of a living. A related benefit is the elimination of conflict. An even handed approach to governance has been scarce recently. Even without a legal basis, we have seen groups try to enforce their values on others. It has led to violence, spanning public spaces in cities to a university campus. The conflicts have emerged because the apparatus of governance across states has been remiss. There are no winners in this conflict. Everyone loses because economic progress cannot be realised in community islands. Moreover, given the level of diversity, once the governance apparatus lets one group encroach on the rights of another, there no end to it. It a slippery slope. India states need to be alive to the fallout of ignoring governance. Without sticking to the spirit underlying the governance architecture, modus vivendi is not possible. That, in turn, will

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Whole city with little certainty when it would end. While shanghai reported almost 25,000 cases per day majority are asymptomatic, the largest in china since 2019, officials said that lockdown would be lifted if there were no positive cases for 14 days. China Hong Kong are the last remaining bastions of the zero covid policy and shanghai has morphed into the de facto barometer informing us of the pulse and direction of the policy on full display globally and on china social media. Not so long ago there was all this excitement over the new normal and working from home and how covid had changed everything and who was going back to the office corporate gurus came out of the woodwork with fancy theories about how space would be saved, there would be less car parking problems, people would slide into the zoom era, and life would be booted up. Some of these boardroom pundits even said the finance departments would love these savings and we could do as well on screen, no travel, sit in your pyjamas and wait to be let into the virtual meeting. For a while we all did it, sash, dad and mum are working, silence the dog, the tea kettle, the vacuum cleaner, no music, no tv, boss is on the line, house held at ransom, everyone walking on tiptoes as homes turned into fortresses. Then the little postage stamp squares of homo sapiens started lighting up but where is ravi, can you hear me, try unmute, i notice sunil is not here, is he coming, search for sunil, someone call him, meanwhile the mandatory brown nosed sycophant ingratiating himself with the boss, the mandatory party pooper saying may i make a small suggestion, sir, then cutting down a colleague efforts to score points, the mandatory fall guy out of favour castigated on screen while the rest breathed relief they were spared, omigoodness, the connection has gone, wi fi is weak, call the systems guy, is your photo wobbly, mine is shaking. And then occasionally we would have audio only and pix of favourite dogs, cats, a bear, the flintstones, batman or just an alphabet like b. Go figure if it is berinder, brijesh, bonnie or brian. But no sooner had the vaccine allegedly diluted the covid variants into another flu and life limped back to normal and we limped back to work, there went the new normal. It was a terrible idea anyway and home is not an office, period. Nor did most of us live in five bedroom homes but in two tiny rooms and the kids were miserable and there is no which way we were outputting more and being super efficient. Surveys showed many of us were happier and that is for sure because we could sneak watch the imply while pretending to be working. And not shave or dress. Aha, said the pundits, it brought the family closer together and more quality time with the kids. Nice way of.

Saying we were in each other hair and suffering from acute claustrophobia. Now back to the office in those tiny little workstations with only one major hassle. The shortage of car parking space. The need to fence off one physical territory whether residential or commercial private property, an apartment complex, office premises or between nations arises from mutual mistrust and suspicion and for safety and security. But ownership and possession, demarcation and divisions are so antithetical to the spiritual domain that promotes boundlessness and these barriers are incongruous on the path leading to higher truths. Yet one is told, you have to be practical. If dreamers and visionaries were practical would we have witnessed bursts of innovation and creativity if a sage were practical, would we be privy to deep philosophical insights that emerge from deep within her consciousness a recent study at Yale school of environment reveals how the boom in fences is harming wildlife. Besides forcing genetic isolation, these unnatural barriers are hindering the movement of migratory species that need to move, unfettered. Which is why in south America, home of the jaguar, authorities have created borderless forest thoroughfares through various countries so that the jaguar can continue with its migration path. So too in Scandinavia northern parts where reindeer and indigenous tribes like the Inuit move between countries without artificial fencing walls impeding their natural journeys for survival. Former us president Donald trump border wall between the us and Mexico not only prevented human movement but also that of wildlife, and led to breaks in landscape continuity. Jim robins reports in Yale e360, bighorn sheep or jaguars, for example, are cut off from others of their kind on the opposite side of the border. That means that the genetic interaction needed to keep small populations of jaguars or ocelots healthy may be affected. It also means bighorn sheep in Mexico may not be able to migrate north to escape a hotter and drier climate. He adds that a new fencing project between Mongolia and china is impeding the movement of gazelles on their natural route. And says that fence ecology is intertwined with social and cultural issues. Often, the effect of human development and civilization is not a happy one it tends to disrupt the natural order rather than add value to it. When acclaimed photojournalist Pablo Bartholomew, made preparations for an exhibition of his photo captures of north eastern tribal cultures the outcome of a times fellowship project in 1990 he chose to hold it in the northeast, rather than in the national capital he wished to take it back to them. He said he wanted to remind the people of their own rich culture and sustainable traditions that they

Freely it prevents people to people contact even among those with shared cultures and memories like those living in neighboring countries like India, Pakistan and Bangladesh. Fences are always a problem in the right place they can be essential tools for conservation, to protect livestock from predators, and to protect human populations as well. But when taken too far, fences can end up disturbing the natural cycle that engenders life and chokes off free interplay of all creative and natural forces. I often come across wedding videos, photos and reel where the bride and groom meet before the wedding ceremony, having fun or of posts where they say that the couple has decided to let go of certain rituals, like kanyadaan. Or changing some things like putting vermilion on men. Though the posts and reels are sweet, the comments underneath are often disheartening. These cultural shifts are just only in traditional weddings of any religion, but even outside the religion and weddings. Like acceptance of lgbtqia community, even if its slow and more so in tier 1 cities as of now. The thing is change is inevitable. And this inevitable changes also affects culture, be it religious rituals or culture outside any religion like of a state or country. With time, culture will change. People will tweak it as per their convenience, beliefs, liking and the time they are living in. The culture in India which was in 1980s will not stay the same in 2022. Just say, back then, the marriage would happen within caste and religion most of the time, or very less courtship period. But now, inter faith marriages are getting more common and there is months long or even year long courtship periods for 2 people to know each other before they tie the knot. As of court marriage, very few people can come inside the courtroom and not 50s and 100s. So why would the families even invite 100s of people if they can witness the wedding even though most people attend weddings for free food and umm, no rational person will commit for a life long relationship for some social media posts. When one has strong beliefs in their culture or rituals, a change by someone else should collapse one belief system. Outside the religion domain, culture changes as well. Like acceptance of live in relationships, pda or lgbtqia community, atleast in tier 1 Indian cities like mumbai, delhi and bangalore, which was frowned upon even a decade back. Also the slow acceptance of even males wearing tops and skirts, makeup, showing their emotions, or participating in activities traditionally seen as feminine. When it comes to some cultural changes, outside the religious domain, there are many things that even i don agreed with or in favor of? But the change is gonna happen, and as long as i m not forced or anyone else is

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Culture, it okay and should be affecting anyone if someone else choose to do otherwise. Cause the change, even in cultures, rituals and society, Goanna be inevitable, no matter how much one resist the change. The Indian food industry is poised for huge growth, increasing its contribution to the world food trade every year. In India, the food sector has emerged as a high growth and high profit sector due to its immense potential for value addition, particularly within the food processing industry. There has been a great revolution in the food ordering business in India with online food delivery players like zomato, swiggy, etc. Investors are more attracted to the food processing industry, foreseeing its high potential and wider customer base. Food is a basic necessity therefore the demands are always going to be high. There are many big companies already actively involved in the food processing industry and the government is playing a vital role in promoting it. Many factors are shaping and affecting the growth of such industries. Market size on a worldwide scale, India is the largest country in terms of food production, processing, supply, and consumption. India 39 food market is ranked 6th in the world, with 70 of sales and 5th in production, consumption, and export. India exports 13 of its overall manufacturing output and 6 of its industrial investment. Manufacturing and agriculture contribute 8.80 percent and 8.39 percent, respectively, to India& 39 s gross value addition. The Indian food industry is growing at a cagr of 11 and the output is projected to reach the US 535 billion by 2025. The food processing sector will be led by the demand in retail and the rise of health conscious consumers. Current status through the ministry of food processing industries the government of India is taking all necessary steps to boost investments in the food processing industry in India. After the pandemic, people have become more conscious about their health, and hence, their preferences towards the kind of food and the intake have changed. This has increased the demand for gluten free, low calorie, natural preservatives, colours, and flavours. There is a surge in demand for ready to eat and cook products. Organic products have become common among people and with the effect of social media on our lives; people are opting for innovative food products. The government has become more active in making the labelling and information on the packaging to be more intuitive to the consumer. The govt has also forced the fmcg companies to think differently for packaging solutions as it has banned plastic, leading to eco friendly packaging for food products. Government initiatives. With India moving from a position of scarcity to surplus in terms of food production, the oppo

Boost growth in the food processing sector by leveraging reforms such as 100 foreign direct investment fid in the marketing of food products and various incentives at the central and state government level along with a strong focus on supply chain infrastructure. Recently the government of India has established 18 mega food parks and 134 cold chain projects to develop the food processing supply chain. Recently finance minister, Mrs. Nirmala sitharaman implemented a scheme of rs.10,000 cr. To help two lakh micro food enterprises me with a view of vocal for local with global outreach. The government has launched the one district one product program, to upgrade sees on selected products through credit linked subsidy of 35 of the eligible project cost limited to a maximum value of rs.10 lakhs. For providing support to existing individual micro units for capital investment, preference would be given to those producing odor products. The mofpi has also given impetus to the agro processing cluster by giving grants to the tune of rs.10cr rs.35cr. 4 why should you invest in food processing business food processing is a sunrise sector and even with the advent of large mink players, there is always demand for locally processed food. Abundance of raw materials and better got policies are also contributing factors for food processing units. Regional taste preferences can be catered to only by a local brand and this in turn has given rise to a large number of local players who have huge market share in smaller areas esp tier 2 and 3 cities. Presence of good d2c marketing channels has helped to promote the regional brands to become national players as well. The changing food habits, consumption patterns, low production costs, and food preferences have significantly contributed to the boom in the food processing industry. Need consultants and expert guidance to start and scale up your food industry. Starting a business, planning and executing various aspects to setup the industry and grow the business, requires guidance and expertise. Hence, such industries are subjected to take advice and work in coordination with experts. This letter is only intended to bring positivity and lots of hope about how aware i have become about nourishing my own self. To take care, cherish and reinvent my own inner self which i have been neglecting all these years. Thinking of all those times when i spoke about myself negatively to others, i can be the one who gets compliment from others. I don deserve the good things in my life it is selfish of me to think about yourself. Wrong all these years, i was wrong in my perception about myself. I deserve all the happiness in the world. I will speak politely about myself to others. I won talk to harshly with myself when i am all alone and all I

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Quickly By educating people on how to prevent the spread of diseases, such as through proper hand washing and hygiene practices, the incidence of diseases can be reduced. Finally, promoting basic medical knowledge can help improve the overall health of the population. By encouraging people to eat healthy, exercise regularly, and take care of their mental health, the incidence of chronic diseases like diabetes, hypertension, and heart disease can be reduced. This will not only improve the health of individuals but also reduce the burden on the healthcare system. The challenge of course, there are challenges to promoting basic medical knowledge in India. One major challenge is the lack of awareness among the general public. Many people in India lack basic education, and as a result, they may not have access to the information they need to take care of their health. Another challenge is the cultural perception of medicine. In some parts of India, traditional medicine is more highly valued than Western medicine. While there is a place for traditional medicine in healthcare, it is important to ensure that people have access to accurate medical information and are aware of the benefits of modern medicine. Despite these challenges, there are many organizations and initiatives working to promote basic medical knowledge in India. One such initiative is the National Health Mission, which aims to provide accessible, affordable, and quality healthcare to all citizens of India. The mission includes a focus on promoting health education and awareness, with the goal of improving the overall health of the population. Parting Shot While promoting basic medical knowledge is an important step toward improving healthcare in India, it is not a silver bullet. A generally medically aware population cannot avoid the need for a robust medical infrastructure. The government must continue to invest in medical infrastructure, provide access to affordable medication and treatment, and address systemic issues such as corruption and bureaucracy in the healthcare system. Additionally, it is crucial to recognize that healthcare is not just a matter of individual responsibility but also a collective responsibility. The Covid 19 pandemic has made it clear that health crises affect us all, and addressing them requires collective action and solidarity. So, considering the overwhelming population of India, and the subsequent challenges in ensuring access to healthcare for all, it is imperative to supplement the existing and continuously improving national healthcare system by educating the population about the basics of medicine and common medical sense so that avoidable medical consultations can actually be avoided. Self-esteem is the foundation of our mental and emotional wellbeing. It

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The time and effort it takes to nurture you. Self-esteem can also be boosted by focusing on our strengths and accomplishments. When we recognize and celebrate our achievements, we build a sense of competence and self efficacy. For instance, I have a friend who struggled with low self-esteem after being laid off from her job. However, instead of dwelling on her failure, she decided to pursue a new career and enrolled in a course of graphic designing. As she learned new skills and created beautiful designs, her confidence grew, and she felt proud of her accomplishments. By focusing on her strengths and talents, she was able to rebuild her self-esteem and move forward. Another way to boost self-esteem is by challenging negative thoughts. Negative self talk involves the thoughts and beliefs we have about ourselves that are unhelpful or untrue. Examples being: I am not good enough, I always mess up, or I all never succeed. Challenging negative self talk involves questioning the validity of these thoughts and replacing them with positive and realistic ones. For instance, Deva struggled with negative self talk throughout his career. He always believed that he was not good enough and that others were more talented and capable than him. One day he realized that this negative self talk was holding him back from reaching his full potential. So, he started challenging it by asking himself, Is this thought true? and What evidence do I have to support this thought? He also started affirming himself with positive statements like, I am capable and competent, and I can achieve my goals. Over time, Deva self-esteem improved, and he became more confident and successful in his career. Other way to boost self-esteem is by practicing self compassion. Self compassion involves treating ourselves with kindness, understanding, and acceptance. It means acknowledging our flaws and mistakes without judgment and offering ourselves the same care and compassion we would offer a friend. Maria struggled with low self-esteem due to her past experiences of being bullied and criticized. She found it hard to accept herself and often felt ashamed of her imperfections. However, she learned about the concept of self compassion and started practicing it regularly. She started speaking to herself with kindness and offering herself words of encouragement and support. She also started treating herself with care and compassion by doing things she enjoyed and taking breaks when she needed them. As a result, Maria self-esteem improved, and she felt more confident and content with herself. To boost self-esteem, it good to surround ourselves with supportive people who uplift and encourage us. When we have positive relationships with others, we feel valued and accepted. This can involve seeking out f

Living an eco-friendly lifestyle is essential for preserving the environment, promoting sustainability, reducing our carbon footprint, and thus protecting our planet for future generations. It involves making conscious choices to minimize our impact on the environment, reduction of waste and pollution, conservation of natural resources. Following are some eco-friendly and sustainable lifestyle habits that one can adopt to make a positive impact. Reduce, reuse, and recycle: The first step towards an eco-friendly sustainable lifestyle is to reduce, reuse, and recycle. Reduce refers to reducing the amount of waste we produce by consuming fewer resources, such as energy, water, and raw materials. This can be achieved through small lifestyle changes, such as turning off lights when they are not in use, reducing water usage, or using public transportation, by choosing products with minimal packaging, avoiding single-use products especially plastics. Reuse refers to using reusable items, such as cloth shopping bags, water bottles, and coffee or tea cups etc. Recycling is also essential as it reduces the amount of waste that ends up in landfills and reduces the demand for new materials. In 2022, India recycling rate was only 22.1%. Water Conservation: Reducing water consumption is essential to conserve water resources and reduce water pollution. One can reduce water consumption by fixing leaks, taking shorter showers, using low-flow showerheads and faucets, and avoiding water wastage. For instance, when brushing your teeth or shaving, turn off the tap to conserve water, and avoid leaving the tap running when washing dishes. Rain water harvesting should be practiced both at homes and work places. Renewable Energy: Use of renewable energy, such as solar or wind power, is an effective way to reduce one carbon footprint and dependence on fossil fuels. Besides one can save on otherwise huge electricity bills. If one does not have the option of installing solar panels, consider purchasing renewable energy from a renewable energy provider. Energy Conservation: Energy Star is a government-backed program that certifies energy-efficient appliances. Preferably use appliances with the Energy Star label. Choose an appliance that specifically fits your needs. A larger appliance may use more energy than required. Make sure you use your appliances efficiently. For example, only run your dishwasher or washing machine when you have a full load. Use the appropriate settings, such as energy-saving or eco-mode, on your appliances when possible. Use LED or smart lighting products, which are more energy-efficient. Use of public transportation, walking or cycling: Public transportation such as metro, buses, trains, and trams etc., can be an efficient way to get around. Check your l