

## **SCI\_JCA\_Typing-Dated-2022-09-10-Test NO.-5100**

There are elected representatives in all the parties who have a misconceived notion that their status is superior by reason of they being elected representatives and the status of the administrative officers and employees is inferior to them. The reason for these thoughts is that a video has gone viral on social media showing Union Finance Minister Smt. Nirmala Sitharaman humiliating a District Collector in Telangana state. There can be no doubt that Smt. Sitharaman is a highly qualified competent woman with unimpeached integrity. The summary of what she has said, as shown in the video, is that although the central government's share in the subsidy in price of grain distributed through ration shops in the state of Telangana is substantial, this information is hidden from the people and the people are deliberately made to believe that it is only the state government which is providing them cheap grain. It can be clearly seen in the footage that she has humiliated in public the senior district collector by telling him with a contemptuous exclamation that he is an Indian Administrative Service officer of Telangana cadre and he ought to know this. Not only that, she instructed him to ensure that a photograph of PM Modi which will be prominently displayed near the shop will not be removed. On inquiring with some ration shopkeepers they said that they have not received any Central State Government circular stating that PM Modi's photo will be mandatorily displayed in or around the ration shop. We do not display such a photo in our shop and the rationing inspector who regularly visits our shop has never objected to our not putting such a photo nor has he directed us to display it. This gives rise to a question whether is there any such rule in the state of Telangana? However since it is a non-BJP-ruled state and the current Chief Minister of the state is a staunch opponent of Prime Minister Modi, there is unlikely to be any such rule. Therefore, a fair question that arises is on what basis and under what rule did the Finance Minister give such an instruction to the Collector. Another question that arises is whether a Union Minister, in our federal system has the right to go to a State and publicly insult an officer in the service of that State and issue wrongful and illegal order to him. The answer is definitely no because an officer in the service of the State Government is answerable to the State Government only. There is no bravery in reprimanding and subjugat

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That an oversensitive official or an employee may take an extreme step not being able to withstand the humiliation. Couldn't the Finance Minister have called the Chief Minister or the Minister of Public Distribution and made him abreast of this? But it required political courage. And when it is not there the administrative officers are there as soft targets to show their valor and display it before the people. Secondly, she could have raised this issue with her cabinet colleague in charge of public distribution system. Politicians and people's representatives should learn to respect officers and employees of the administration. They should not think that there being elected representative is a license to belittle or publicly humiliate administrative staff. A well-educated i.e. academically politician publicly admonishing or disparaging an officer is as reprehensible as a domineering and irresponsible representative who is unlikely to have even read the preamble of the Constitution slapping an officer in public. This is surely not a sign of a mature and responsible public representative. The problem with some of our elected representatives not all is that power goes to their heads, they are inebriated with power. People's representatives are not angels sent by God from heaven to take care of people. They are members of the legislative body that makes laws for people's welfare and some of them form the government in accordance with the constitutional scheme. The constitution requires that this government and its representatives govern fairly, in accordance with procedures established by law and by cooperating respectfully with the executive. The representatives should not forget that they have got elected on the promise of service. But the experience of general public is that once elected they become "super humans" and VIPs. They should note that they are in office for a very limited period i.e. five years but the executive is perpetual. It is not without reason said that it is the steel frame of bureaucracy which runs the country. A perception that has gained ground that the elected representatives or the government are the political masters of the executive. The sooner this perception goes better it is for good governance. What the government, at best, can do is to transfer an inconvenient officer. Some self-respecting officials are always ready for this and some are moving around with a resignations in their pocket. People's representatives are expected t

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Of the executive but to underline that the people have a rightful expectation that the people's representatives and executive would work hand in hand for the welfare of the people and not hand in glove. The freshly inaugurated Central Vista indeed will bring laurels to the country. Like the Avenue des Champs in Paris that passes through the Arc de Triomphe, the Kartavya Path too passes through the India Gate but the entire vista is much more aesthetically designed than the Paris boulevard. It is a matter of pride for India that it has all been indigenously planned and executed in a record time of 19 months! However, the name of the erstwhile Raj Path should have been Dharma Path which would have been simpler, culturally more significant even as the meaning includes Kartavya while encompassing much more. For one, it would have been in sync with the mottos that have been adopted by our constitutional bodies where the Sanskrit word 'dharma' has been repeatedly used. The road joins the Rashtrapati Bhawan to the Netaji Subhash statue passing alongside the Parliament and at a short distance away from the Supreme Court of India. The inscription above the Lok Sabha Speaker's chair is dharmachakra pravartanaaya we should respond according to dharma in changing circumstances. The motif displayed in the Supreme Court is yato dharma stato jaya where there is dharma, there is victory. The national tricolour is embossed with the Ashoka Chakra which is actually the Dharma Chakra as used by Emperor Ashoka who had converted to Buddhism after the Kalinga war. The Chakra also appears at the base of our national lion insignia. In the main Darbar Hall of the Rashtrapati Bhawan, the figure of Gautama Buddha affixed above the President's seat represents the overarching significance of Dharma or Dhamma in Pali. Even the Research and Analysis Wing of the Govt. of India has the motto: Dharmo Rakshati Rakshitah Dharma protects those who protect it and the motto of the Indian Service Corps is sewa asmakam dharma service is my dharma. I prefer Dharma in place of Kartavya because whereas Kartavya is amenable to translation into English as duty, Dharma includes duty in it and goes much beyond it. It cannot be translated as religion and should not be confused with Hindu religion. Dharma, according to ancient Sanskrit texts, is the constant governing principle of the universe including nature, and applies to the creator as well. Thus, the dharma of agni or fire is to burn which it must do just

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Rulers, the Grahastha dharma is for the common householder, and so on. If Samanya general Dharma operates during ordinary times, the Aapaat Emergency Dharma operates during times of crisis and deprivation – not to be confused with the 1975 type Emergency imposed by a beleaguered prime minister. The Dharma Path starting from Rashtrapati Bhawan and passing by the seats of the three organs of the State – Executive, Legislature and the Judiciary would have meant joining them through what has already been symbolically and literally inscribed for them. The nuances of the term Dharma are well understood by the common folk in India. The term Kartavya is a tongue-twister for non-Sanskrit knowing people, while Dharma is much easier to pronounce also. As a hallowed term, it evokes a kind of respect that the mundane word Kartavya does not. Of course, our opposition parties cannot be depended upon to approve of the term due to their befuddled and partisan approach. The Covid-19 Pandemic has disrupted Humanity with unprecedented challenges. It is undoubtedly a pandemic of exceptional nature for diverse reasons. National resources have been significantly utilised in the battle against an “invisible enemy”, propelling higher government debt levels globally. As the world was curing from the Covid Outbreak, Russia’s Ukraine incursion exacerbated the situation. The Covid Stimulus in the form of financial assistance to households in leading countries, coupled with the surge in energy, raw-material prices, distorted Global supply chains, food and non-food commodities, and an increase in worldwide freight, has stoked Global Inflation. Global Inflation can be disastrous at elevated levels when sky-rocketing prices swiftly consume assets. Venezuela is presently in a condition of hyperinflation; according to Reuters, annual inflation in the current year hit 137%. At the same time, nations like Zimbabwe, Lebanon, and Sudan also have high inflation rates. Inflation in the United States looms near a 40-year high mark, with an 8.3% annual rise in April, slightly less than the 8.5% in March. According to a Pew Research Center survey, just 19% of Americans rated the Covid-19 Pandemic as a massive problem for the country; however, 70% considered inflation a colossal problem. The annual inflation rate in France shot at 4.8% in April, the highest since October 1985. Also, inflation in the United Kingdom also zoomed to a 40-year high mark of 9% in the consumer price index in April

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Shake, India is evolving into a preferred destination for portfolio flows. Equity and debt have registered a net inflow of while the west financially supported most households, India took the disciplined and lonely path, which succeeded better than its peers. Countries that went for massive stimulus simultaneously with stringent lockdowns are presently witnessing unparalleled inflation. Brueghel, a renowned Brussels based think tank, organises every country discretionary fiscal measures into three groups. 1 immediate fiscal impulse constitute immediate fiscal impulse stimulus. India has 12% of its stimulus in this segment, while the assistance is dominantly targeted toward deferrals and liquidity provisions. India deficit has been more structural than cyclical. As a result, India total debt to gap ratio is relatively healthy compared to its peers. Healthcare first: healthcare vest economy debate was a primetime subject for every news channel in the early days of the pandemic. However, the decision to ramp up health infrastructure on priority proved to be highly accurate in battling the pandemic over two years. When prime minister announced the lockdown, governments at all levels central, state and local acted efficiently. The testing capacity was ramped up. In 5 months, the testing laboratories in the country rose from 14 in February to more than 1596 in august; as a result, the testing rate increased drastically. From launching aerogram set for assistance in contract tracing to quickly setting up dedicated covid hospitals, India agile healthcare response, assisted by adequate financial assistance, is praiseworthy in dealing with the deadly pandemic. From virtually nil production of pep, manufacturing has risen to 600,000. The ventilators production also increased to 1,000 by the end of June 2020. By May, the annual production capability for n95 and 3 layer surgical masks had reached 31.2 million and 1.5 billion, respectively. India has carried out one of the world largest vaccination drive by injecting over 213 cry doses of vaccines. The health sector allocation was hiked by 16% in the recent union budget. Protecting lives and infusing available resources to ramp up health infrastructure and boosting the vaccine drive was the government top priority. Safety net: sanded sandal member, pm each said, unlike most countries which may have opted to supplement the demand creation substantially, India approach focused on constructing a safety net for the vulnerab

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Will expand India manufacturing capabilities and enhance export; special assistance to states for capital investment scheme enables states to get 50 year interest free loans up to for public health with priority on children and pediatric care; government will release rest 1 trillion interest free capex loans to the states with prerequisites such as boosting Gait Shakti, financing the PM Gram Sadak Yojana, spreading optical fiber cable network, disinvestment, urban reforms and monetization will elevate India growth story. Demand and supply: in the early stages of the crisis, there were both demand and supply scares. On the supply side, workforce migration restricted production activity. On the demand side, regular income ceased; therefore, citizens purchasing power plunged. India's priority of supply chain management has paid off well; one cannot press the accelerator and brakes together. According to learning lessons from India's policy response to the Asian & global financial crises, the macro policy that only improves demand delivers a short term growth and long term high inflation. In contrast, an approach that facilitates demand and supply provides long term growth without high inflation. Progressively, as India unclenched COVID, the demand gathered pace; with a healthy supply chain already in place, inflation piped the safe mark but broadly stayed under control. Debt management: managing debt was one of the critical aspects of the pandemic. India successfully tackled debt management by selectively targeting beneficiaries. For instance, even if the government transferred rest 15,000 each to 50 crore citizens, it would cost a whopping rest 6 lakh crore; even this massive amount will not suffice to give significant assistance to the underprivileged. The enlarged debt adds to the government deficit from a medium to long term perspective. If this debt grows beyond a limit, it can further lead to debt sustainability concerns. In contrast, the government decision to roll out a 7500 crore credit guarantee facility for MSMEs to lend up to rest 1.25 lakh to small borrowers goes a long way, as better targeting enables limited financial profligate. While leading countries face an ongoing economic crisis and soaring inflation, India accomplishes relatively well. From being the 5th largest economy to harboring the potential of being the fastest growing economy, India has made a global statement. While many questioned India's economic management of the pandemic, the government



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

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Cry and give an excuse. Perform beyond expectations winners deliver incredible results. They never work for money but for performance and satisfaction. Once lade pinot a mechanic, was called to repair a washing machine. Coincidentally, it automatically started working as soon as he touched the device. The owner was also surprised to see this. He asked lade for the service charges, to which lade refused. He said i need your permission to open and unassembled this machine. The hesitant owner gave the consent. After 2 hours of working on the machinery, lade could find some significant faults inside. He corrected it and then asked for his service charges. The above illustration is that of a winning mindset. Winners are must different from the masses in terms of the value they bring with them. Winners ignore demotivates these are the people who ignore non constructive criticisms. They know the fact that visionary is usually ridiculed for their ideas. Winners are passionate about crazy and creative ideas. They do not subscribe to conformance. Winning mindsets always think for the end results. They begin with the end in mind. You end up nursing the greatness within yourself when you ignore gossip or disappointing talks. Who is this man who calls himself chainable, if indeed that was ever his profession? His courtier compared him with the father of the nation when it came to understanding people sentiments. But then in new India don be surprised if someone opines that a medicine seller and a drug seller both understand and cater to the well being of the people. The lives of the father of the nation and trump anointed father of India does have many things in common. Bapu crisscrossed the nation on trains to get to know the people and instilled new life in the fight against oppression. On the other hand, the pretender gained fame in the aftermath of the burning of a train and travelled across the state where lives were extinguished and new life instilled in oppression of people he till today recognises by attire. Both loved spinning yarn, one on the charkha and the other on political stage. The mahatma used the charkha, as a tool to symbolise political emancipation and promote self reliance. The pretender made spinning yarn about oneself as well as political opponents as integral tool for self promotion and political enslavement. Experiments with truth catalysed the metamorphosis of a suited booted lawyer into the Sabarmati saint who chased away the British without



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

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

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

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Them to revert to cash-on-delivery payments. Already RBI standing instructions for subscription-based businesses, such as, Netflix, Spottily and Bombay Shopping Company, which prohibit recurring online payments, have confused consumers. It has deterred customers from online transactions given the tedious process of monthly online payments. Similar unpleasant customer experiences are expected to occur if tokenisation is implemented too soon. Customers will always prefer comfort and convenience when it comes to digitally enabled user experience. For instance, while Linux is the technocrat go to software, the average customer has always preferred IONS due to convenience and ease of use. Such experiences are important learning when it comes to tokenisation mandate as well. Also, the current system of tokenisation will only be available for online transactions made on mobile phones and tablets. Keeping a tab on which devices tokenisation can be enabled might be too confusing for individuals. In the short run, there could be a decline in the usage on online digital transactions in tier two and tier -three cities, especially amongst those belonging to elderly and rural communities. The regulator needs to be sensitive to the requirements of a country that has begun its journey to become digitally literate, it is far from being digitally proficient. Tokenisation is indeed the next step in ensuring safety and respect of privacy of a customer personal financial data. However, if the readiness of all the stakeholders for tokenisation is not ensured adequately, it will be an undoing of current government vision towards creating India a USD 5 trillion digital economy. One important lesson learnt from RBI Standing Instructions (e Mandate) were that no matter how well intentioned a policy mandate is, it should also be looked in a wider context of customer willingness and readiness. In this regard, mass awareness campaigns of individuals need to be on equal priority which might not be possible in the next three months. Currently only the leading technocrats of the country are aware of this mandate. Tokenisation still needs at least a year of awareness exercises and stakeholder management if its positive impact needs to be realized without disruptions. With the Artificial Intelligence (AI) market expected to grow by almost 20% in the next 5-6 years in India, and a predicted skill pipeline of nearly 17% of the world share, the core dynamics of the business ecosystem will und

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In terms of technological competitiveness, productivity, and business growth with advanced AI systems integrated into their work environment & processes. AI from credible & reputed sources like AWS, Google, IBM (Watson), and Microsoft (Azure) enables Sees to adopt AI systems. Sees are more dependent on their ecosystem and, thus, more vulnerable to the uncertainties related to institutions, infrastructure, firms, people, and the linked market complexities. Streamlined processes, digitalization, automation anything that smoothen the entire flow for their business is bound to trigger growth. MASCO reports predict that AI will add \$450-500 billion to India GDP by 2025, meaning roughly 10% of the country target of achieving a GDP of \$5 trillion. AI / ML has helped small businesses onboard themselves onto the aggregator platforms & use predictive analytics to provide services. One of the first gains has been an increase in conversations at all levels both with the customer & supplier/manufacturer chains. For instance, when should a cloud kitchen have 200 units of a food item ready at a given hour on a given day in a week vs. only having an inventory of 10? Conversions have become better. With automated workflows, Sees have leveraged AI to reduce human errors, improve quality and prevent fraud. Think of how businesses now find it convenient to address customer queries that directly enhance the customer experience tracking packages, offering personalized product experiences, and providing intuitive customer-friendly solutions. The BIB segment benefits from better pricing models offered on AI-driven platforms, user-friendly methods of creating portfolios, or an eased-out process of invoicing. Chat bots and interactive interfaces make it easier to report fraud too. A more significant data accumulation from both the supply & customer ends has led to businesses enhancing their CRM systems and using that to offer better customer service. Supply chain & inventory management and logistics have become more optimized. With AI as their backbone, businesses make informed decisions, delegate routine tasks, and initiate better go-to-market strategies. Data analytics forms the base for better insights, a more comprehensive platter of product offerings, focused revenue-led growth, and a corresponding up scaling. Companies have been able to achieve top-line growth. Look at Mantra, for example. They use recommendation engines, pixel tracking, and SEO optimization to sell mor

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As a result of Covid19, influencer marketing (and all marketing) increased both in 2020 and in 2021, despite initial concerns. Many industries, such as tourism and airlines, initially had to retrench dramatically, but others adjusted their models to survive in the post-COVID world. There is even some renewed life in the more Covid-affected industries. Unlike influencer marketing in 2017, influencer marketing involves much more than finding people with large social media followings to promote your products. Today it's performance and purpose-driven -that needs both art and science. Influencer marketing is projected to touch 2.85 billion by 2025 growing at a CAGR of 8%. Creator Economy Market Size is estimated to reach \$104 Billion in 2022. The Indian market is becoming fairly regulated as well as digital marketing budgets are growing significantly. My experiences with influencer marketing for the past four years have led me to the following insights about how startups can consider influencer marketing: The Influencer Industry is expensive It's obvious that it's not an inexpensive medium. If you are a new startup with limited resources, it can be challenging. Create an influencer-led affiliate army If you have a great product, either hire a partner or by yourself, try to create a very niche list of micro influencers. Contact 500 influencers. Tell them you want to send your product for free. 100 will give you their address, send the products. 30% will post because they actually love the product. The influencers have posted because they love the brand and product. Build an affiliate relationship with as many as possible. Set a goal for your influencer marketing strategy When new marketers get into influencer marketing, they sometimes consider it a conversion strategy. No, it's not. It's a brand awareness play. While this isn't the ultimate goal, if you compare the campaign to getting a return on every dollar spent, no purpose-driven impact will be realized. The stronger community you'll create the better the return will come eventually. One-time activity doesn't work One-off social posts are a thing of the past. Long-term and authentic partnerships are gaining traction right now. Brands, influencers, and their followers are more likely to trust each other if influencers are treated as brand ambassadors. As a result, you get better engagement with your audience, more creative content, and a greater return on your marketing budget. An influencer's audience grows



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Detailed brief that helps and educates them about the brand. The ideas should be open ended so that influencers can get something out of it that suits their audience, since not all influencers are great creatives. Only-video strategy is overrated In today's fast-paced society, everything is snackable, but don't we binge a 10-episode series? There are many advantages to using short forms, but it depends on the message you want to convey and the type of influencer you want to reach. If not educational, it must be entertaining. Either of these works well when someone consumes the content. Treat Influencers as both brand and partner Brands like Zomato and Groww have been successful in co-creating with influencers on their own channels. We live in a world where children would rather become a YouTuber than an astronaut in 2022. Your audience will think you're cool and progressive if you hire influencers to create content for your YouTube channel or Instagram feed. Purpose driven influencer marketing are on the rise These days, our favorite influencers are those who stand for something, not just talk about how beautiful their lives are, but provide us with value that is relevant to us. When creating an influencer marketing strategy, brands should keep this in mind. The quality of comments and engagement metrics determine success Engaging metrics are more important than followers when prospecting. Ideally, we should examine the comments on the last sponsored post in order to get a pattern of how sponsored posts perform on the influencer's feed. The size of the influencer is often more important to marketers than their level of engagement. Beware of affiliate marketing and don't misunderstand it Brands often assume that sharing revenue will entice influencers to work with them, but that assumption is incorrect if you assume that influencers' audiences buy everything they promote. Audiences can tell if an influencer promotes something that does not generate value and instead pushes a brand down rather than raise it Podcast influencers are going to be more prominent in the future The passive nature of audio makes it a great medium for today's world. Considering the fact that we are all always busy and that influencer marketing in podcasts is going to be a big thing for a brand that wants to maintain a meaningful long-term association with a large audience, influencer marketing is going to be a big deal. Final thought: It's essential for a startup to find product mark

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Of all major omnichannel strategies in the retail industry nowadays. Before the pandemic, retail & try-ons were offline but when the pandemic hit, stores had to be closed but work continued and hence, AR came into play. All businesses were impacted be it fashion, tourism, beauty, gaming, tech etc., and so to gain profits and give consumers an enhanced online experience from the comfort of their homes, AR was used to . With this, customers could select their products from the given layout and try them virtually through the same AR technology to figure out the products best for them. The boost in AR during and after the pandemic, has been extended to every industry, including healthcare, gaming, and retail, and the market for AR has become so enormous that forecasts indicate it will be worth \$61.4 billion by 2023. When we focus on AR in retail, Wikitude estimates that 32% of customers regularly utilize the technology and that 73% of smartphone AR users are very satisfied with their experiences. These retail data points for augmented reality show how the market has embraced the technology and is expanding rapidly. Post the pandemic, many retail stores adopted an omnichannel approach with Augmented reality which favored consumers and retailers. With the in-store extension of augmented reality, retailers were able to save the inventory space and saved their spends as well. This helped consumers to choose from a wide variety of options which were earlier not visible due to the limited options present in the store. AR powered virtual try-ons also age-old problems of inventory and customer management in the jewelry industry via digitized versions of SKUs that could be carried and tried on anywhere and everywhere across the globe. The technology aims at curating omnichannel: online and offline (in-store) virtual experiences to set brands apart from their competitors and increase their conversion rates. The integration has helped brands increase their sales by up to 30%, elevate customer engagement by up to 160% and reduce return rates by up to 37%, over & above creating an impeccable world-class experience for their customers! Several well-known brands like Tanishq, Kalyan Jewellers, Hazoorilal Legacy, Bhima Jewellers and Forevermark have adopted the AR technology by integrating the solution into their websites, branded apps, social media profiles, and offline retail stores. By reducing compatalisation and providing a wide variety of options to choose from it not o

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Close proximity of the tender-driven public infrastructure space since three decades, I am developing a lot of sympathy for Nitin Gadkariji, as he is trying the almost-impossible, i.e., change the deeply corrupted non-performing government contract ecosystem into a performing one. I can see that he is aggressively driving the infrastructure construction and hence will obviously be facing the eternal problem that has plagued our construction sector since ages, i.e., the need of price discovery and awarding the project to the lowest bidder (L1). We all know that L1 method rarely yields the right contractor or the right cost of the project. As we have only focused on saving money while ignoring everything else, L1 is a complete disaster and a large part of India's infrastructure built using public money is a proof of its failure. If we admit honestly, the L1 path has been the root cause of a triple whammy, i.e., bad construction quality, corruption and, worst, the Kafkasque delays. With contractors offering practically unworkable rates, L1 method has made contract-administration in India a stressful juggling act for the government officials. Once a contract is won, a contractor turns into a son-in-law of the government with onus on completing the project passed on to the government officers. As Gadkariji is a pragmatic grassroots leader in touch with the ground realities of India, I am not going to waste my time explaining how L1 leads to the aforementioned and instead suggest an alternative worth considering if one really wants results. From the changes ushered in Gadkariji, I can see that he is now trying to shift public sector contracts to Engineering, Planning and Commissioning (EPC) mode. It is surely a good option where the central idea of price discovery is protected, but it comes with one big limitation that will prevent it from being universal. EPC will work very effectively in projects like roads and even bridges where the scope of design and work is simple and parity between bidders is easy to achieve but it is not a viable route for complex projects where various design alternatives can offer different solutions for one project, as it will be difficult to compare oranges, apples and other fruits that different contractors can offer on the plate. As EPC will need qualitative and hence subjective evaluation in complex projects, it can turn into a new route for corruption that can get worse than the existing L1 route. While EPC can still be used in p

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

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An important element of Atmanirbharta is the Production Linked Incentive scheme (PLI), intended to create a sustainable manufacturing base in India. The scheme is being extended to new industries. Tariffs have been raised, and lakhs of crores have been promised as subsidies. Will it work though? More evidence is needed before Gol commits itself further. What is PLI? It starts from the premise that India manufactures too little. But why is this so? Gol says, for example, that the electronics sector suffers a competitive disadvantage of around 8.5-11% on account of factors such as lack of adequate infrastructure in India, high cost of finance; inadequate availability of quality power; limited design capabilities in industry and its neglect of R&D; and the inadequacies in skills of Indian workers. Since addressing these weaknesses will take time, the government wants a faster alternative. The first-ever, year-long surveillance of hospital-acquired infections in 120 ICUs across the country reveal rising cases of antimicrobial resistant infections and associated mortality. In fact, drug-resistant microorganisms were found in 3,080 blood samples and another 792 urine samples, as per the Healthcare Associated Infection Surveillance-India survey. More worryingly, 38.1% of the patients with bloodstream infections and 27.9% with urinary tract infections died within 14 days. These findings point to two related problems – misuse or overuse of antibiotics and poor infection prevention measures in Indian ICUs. This is further compounded by the fact that Indian ICUs are hotbeds of gram-negative pathogens that are anyway more difficult to treat than gram-positive pathogens found in hospitals in the West. For example, a survey by ICMR found that 87.5% samples of *Acinetobacter baumannii*, a gram-negative bacterium that causes infection in the blood, urinary tract and lungs, were resistant to high-end antibiotics like carbapenems. If such superbugs were to multiply, both mortality and cost of care will go off the charts. WHO last year declared rising antimicrobial resistance as one of the top 10 global public health challenges. Given India's poor oversight on antibiotic use, the challenge is certainly immense here. However, solutions aren't beyond reach either. In the early 2000s, antibiotic-resistant bacteria were widespread in UK hospitals and a strain of methicillin-resistant *Staphylococcus aureus* (MRSA) posed a major threat. This saw the government there introduce a raft

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The finance minister last week added heft to RBI's attack on illegal loan apps. Last month, RBI had issued guidelines that made banks and NBFCs squarely responsible for the conduct of digital intermediaries hired by them to drum up lending business. Govt has now asked RBI to prepare a 'whitelist' of legal apps, which will be the only ones app stores can host. The scale of the problem can be gauged from data collected by RBI in 2021. Over two months, January and February, RBI found 1,100 unique Indian loan apps available in over 81 app stores, of which 600 apps were illegal. But this proliferation, much of it a menace, is filling a market gap – lack of financial inclusion in the lending side. For deposits and transfer payments, digital business models have enabled a rapid scale up of banking services. There are 464 million beneficiary accounts under Jan Dhan and the World Bank estimated in 2021 that 78% of Indian adults had a bank account. Banks, however, don't have the domain expertise to disburse micro loans on a large scale. This gap is being filled by the financial technology firms, which make customer convenience their USP. Lending apps work by the 2-1-0 formula – two minutes to decide, one minute to transfer and no human contact and zero collateral. But of course, unregulated by RBI, these lenders often resort to tactics favoured by loan sharks. Moreover, there's the danger of these apps being used for money laundering and data theft. For the moment, steps taken by Govt and RBI will have an impact. However, the only durable solution is to offer the convenience of loan apps in a regulated space. RBI needs to balance trade-offs between customer convenience and protection. It might be instructive to look at lessons of the effort undertaken in 2015 to introduce differentiated banking licences, which led to the creation of small finance banks and payments banks. Another set of licences for entities that can disburse micro loans quickly is an idea worth pursuing. The tragic death of business leader Cyrus Mistry has once again brought the issue of road crash deaths into the limelight. In India, 426 people lose their lives every day, the highest in the world. Nearly 70% of the victims are in the age group of 18-45 years, the most productive age. Despite knowing all this, we have not been able to reduce fatalities and we have not enough data on how many injured in road crashes live the rest of their lives in bed. In fact, the burden of road traffic injuries is m



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May require reincarnation. The city is on a liquid diet, a drowned rat look is all the rage. Everyone's a Noah with his own private ark parked in the garage. Depending on optimism levels, the city can be called half full or half empty. Those in the red-alert areas and those in the comparatively dry zones are equally deaf from the thunder. People who have never spoken to me since kindergarten are messaging, 'Are you okay?' I say no and switch off my phone to keep it interesting. Not once in my twenty years of living here have I seen such a deluge – no more procrastination, must quickly learn how to walk on water. Motorists caught in an overflow, with no way of reversing or U-turning, have gone hungry and thirsty for up to 12 hours, reluctant to abandon their slowly sinking vehicles. Couriers, a cab you ordered, domestic help, the love of your life they are all standing uss paar. Mermaids are being hired to deliver pizza. Lakes and drains, which were running towards each other in slow motion, have set up home together. As roads turn into rivers and you wade through neck-deep or waist-high waters (as per your height), submerged wires either electrocute or send a mild charge through you. Water is sloshing into many drawing rooms, designer or not. Cars are submarines, pedestrians soluble and fish talking excitedly among themselves while pointing at us. Hotels have hiked prices as more and more drenched families queue up for dry towels. With its IT corridors turning coastal, the Silicon Valley of India sits huddled in the dark, waiting for power supply to return. Wait, why is Telangana sending us flowers? Our being in the red could mean them soon being in the black. Photos taken from outer space show bubbles rising where Bengaluru should be. The city has started to pen its memoir: 'It was a dark and stormy night Civic planners continue to say what they've always said: 'Swalpa adjust maadi.' If we keep on adjusting a little, this can be the world's first underwater city. It is one of the gifts of great spiritual teachers to make things simple. It is one of the gifts of their followers to complicate them again, writes Julia Cameron in God is No Laughing Matter. The much-maligned ego is one of those realities that is denounced and denied but refuses to die. One of the disguises that the ego dons is the collective ego, one expression of which are the cults that build around religious sects and spiritual masters. As a spiritual master, Sri Aurobindo was very emphatic

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Is an inner self-development by which each one who follows it can in time discover the one Self in all and evolve a higher consciousness than the mental, a spiritual and supramental consciousness which will transform and divinise human nature.” But such utterances have never stopped disciples from finding ways to wriggle out of the demands made by their gurus. The slow and almost imperceptible way in which it happens facilitates the emergence of the cult feeling, and eventually the crystallisation of a cult. The spontaneity with which the process takes place suggests that developing a group identity is a human need; if the potential for creating a cult exists, sooner or later it will be created. cult gives expression to a basic human need, so be it. So, why fight this inherent human tendency? The reasons are that it supports the tendency to treat the guru’s word as the last word, something that the guru did not claim or even intend; promotes a mechanical and blind adherence to exactly what the guru said, ignoring the context in which he said it; and encourages intolerance of other similar cults. Above all, crystallising into a cult may lead to the disciples engaging in avoidable debates on what exactly the guru meant by what he said. The infructuous activities such as creation of cults and needless debates take a toll on what is more important than the words of the guru. As the Mother has said, “To know is good, to live is better, to be, that is perfect.” Better than knowing what the guru has said is to put it into practice; and the best is to ‘become’ that knowledge. ‘Becoming’ the knowledge means a basic change in nature such that putting the knowledge into practice becomes more and more spontaneous and effortless; the person eventually cannot do otherwise. A cult does not favour ‘becoming’ the knowledge; what it favours is becoming a ‘parrot’ who can repeat exactly what the guru said and practising the least important of the teachings in letter, not in spirit, and ignoring the more important teachings which are not amenable to mechanical or ritualistic adherence. The downfall of spiritual masters has often been due to their disciples. In case of Sri Aurobindo and the Mother, forming a cult, and the rest that follows, has not yet happened. But it does not mean that the risk does not exist. If anyone can prevent forming of the cult, it is again the disciples. Is an inner self-development by which each one who follows it can in time discover the one Self i

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Let me start with a quiz! What is common between Selvam, Salim Bhai, Shivamma, Manohar, Ramu, and Hemant? If this intrigues the reader, let me give out the answer. They are the names of the people who render their services which make our family's day-to-day lives easy. Selvam is the trusted car mechanic, Salim Bhai is the dependable laundry man, Shivamma is the ever-smiling flower seller, Manohar is the hardworking delivery boy at our neighbourhood grocery store, Ramu is the driver for emergencies, and Hemant is the "best-rate" forex dealer. Why are these humble names cited in a column like this? I know this question whets your curiosity, and I promise it will be answered at the end of this read! The "Rumpelstiltskin Manoeuvre" Some of us as kids would have enjoyed reading 210 fairy tales long Grimms' Fairy Tales. One of them is about a miller's daughter who gained power over an imp by learning his name, "Rumpelstiltskin." This helped her to keep her child, who would have otherwise been snatched by the imp. So, knowing and calling someone by his name is so important. Let us take a moment to lean on this fairy tale that is still relevant in teaching us the mores of life in the rushed modern-day world. The example stated above is referred to as the "Rumpelstiltskin Manoeuvre" when implemented in real life. Simply stated, the action of calling the service provider by her rightful name often begets a superior service. This is an experience of absolute certainty that I wanted to share with my readers. Request for a service by calling the rightful name of the service provider, the flowers would be fresher, the forex rates would be better, and the laundered clothes will have the right amount of starch! Why? At the very outset, once a person's name is called, the named provider places pride and ownership on her service. She also knows that of all the providers that could have provided the called-upon service, the customer remembered MY NAME and reached out to ME, exclusively. In today's world of technology (read software)-infused Supply Chain & Customer Relationship Management (SCM/ CRM), this may appear to be a not a value-added, on-scalable soft skill. But it is not so it is a viable people skill and a value-added communication skill. You do not have to pay more or take help with fancy software tools, always to get a better service. All you must do is to call someone by his rightful name it does matter more than one may think. I could be blamed for giving a simpl

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Stares, averted eyes, and drooping heads, this exercise will come to naught. His experiment showed that the teacher gets the hold over the students if he knows the names of his students. When a student is called by her name, she knows that the professor cares about her and she cannot escape the interaction at the risk of being called out! So, students would be more engaged in the class and classes would be fun for the teacher and student lastly, the student will not forget to come suitably prepared for the class. I had the opportunity to prepare on these lines and came out with outstanding results. This manoeuvre is used effectively by my Yoga teacher as well. "Quiet Quittin'" is the new corporate buzzword Have you noticed; that the news is replete with a newly coined phrase "The Quiet Quittin'"? I was ignoring getting into its details but the persistence with which it was rushing in, made "The Great Resignation" a poor second. So, I tried learning about the same. The corporate world is grappling with this phenomenon. Dialling back, let me define what it means, as shared by leading proponents of this term. Although "Quiet quittin" sounds like it refers to someone resigning from the position, it describes a rebellion against the hustle culture of going beyond what one's job requires. Quiet quittin' does not mean an employee is leaving her job, but that, she has limited her tasks to those strictly circumscribing the job description to avoid working long hours. She wants to do the bare minimum to get the job done and sets clear boundaries to improve the work-life balance, without subscribing to standing out .to make a career. While this can be seen as innocuous, the undercurrent could be significant. Quiet quittin' could be a sign that an employee is not happy in the position or is experiencing burnout. It may also mean a job change (preceded by a resignation) could be in the anvil. The application It may be worth checking the use of the "Rumpelstiltskin Manoeuvre" in the corporate world. How often is it used? If used, what are the results, while not ignoring other proven employee engagement methods? Knowing the names of your employees in your span of control is a significant value-added aptitude and could be the first defining step in a one-on-one employee engagement. The Why and How? The employee when called by his rightful name realizes he is not a dry statistic but a living, breathing person. Employment data surveys have clearly indicated employees do not

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Not seem as if humans with feelings and personality are involved.” What about a name. know it, learn well to pronounce it, remember it, and use it. it goes a long way! Can the trend of Quiet Quittin’ be stemmed if we start with this humble yet easy practice? Why not take this cue and observe? Say the name and saying it with a smile goes a mile even the imp can become your friend. The “Rumpelstiltskin manoeuvre” style! Living a healthy life requires eating healthy. For most people, that’s a pretty tough task to accomplish. A 2013 study showed that most adults aged 21 to 30 do not consume the recommended daily amounts of healthy foods like fruits and vegetables. In fact, several studies have shown that at least 80% of people around the world do not eat well enough for the right amounts of nutrients they need. One of the most common excuses among professionals is the lack of time to make good food. Improvements in technology, the newly-entrenched work-from-home culture, widening sedentary lifestyle, and reduced physical activities among workers across the world are other factors that have made the situation more complicated. This lifestyle hampers physical and mental health and there’s a need to eat the right foods and consciously embark on physical exercises to maintain good health. The foregoing explains why corporate India, for instance, is replete with professionals grabbing a bite at the nearby cafe and indulging in junk foods on-the-go. This often results in a lack of a balanced diet which, fortunately, can be made up for with the right supplements. Dietary supplements help to provide the nutrients that are missing in the foods we eat, making them a very important component for our daily dietary routine. Relevant dietary supplements for nutrition and health A number of dietary supplements have been identified over the years as a great way to boost physical and mental health. When taken along with a healthy dose of physical exercise, dietary supplements can provide that extra boost of amino acids, minerals, vitamins, essential nutrients, herbs, and enzymes that your body needs. These come in the form of tablets, capsules, gummies, capsules, drinks, energy bars, and even powder. Vitamins and minerals are considered essential nutrients because acting in concert they perform hundreds of roles in the body. They help shore up bones, heal wounds, and bolster your immune system, and also convert food into energy and repair cellular damage. A good dose of Vitami

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Oxygen to oxygen through the blood from the lungs to the cells throughout your body. Vegetarians need to consume almost twice as much iron daily because the iron in plant-based food is less available to the body than the iron found in animal products. Pregnant women and people with iron-deficient anemia may also need supplements. There are eight different essential B vitamins B1 (thiamin), B2 (riboflavin), B3 (niacin), B5 (pantothenic acid), B6 (pyridoxine), B7 (biotin), B9 (folate) and B12 (cobalamin). They all help convert carbohydrates, fats and proteins into energy. Several B vitamins are also necessary for cell development, growth and function. There's also Vitamin A, called beta-carotene. It's important for reproductive, vision and immune system health. Others like Omega, zinc, magnesium, Vitamin K, Vitamin E, and phosphorus are also very important supplements for overall health. Calcium is crucial for bone development and growth in children. It is also responsible for the maintenance of strong bones in adults. Research suggests that Vitamin D also plays a vital role in bone health, as it regulates calcium in the blood. Apart from its role in bone health, calcium plays a role in muscle contraction and effective blood clotting as well. Trace elements are also essential nutrients that your body needs to work properly, but in much smaller amounts than vitamins and minerals. They include iodine and fluorine. Trace elements are found in small amounts in a variety of foods such as meat, fish, cereals, milk and dairy foods, vegetables and nuts. The good thing about supplements such as multivitamins and minerals is that most of them can be taken before or after meals, or even without meals in some cases. Before taking multivitamin tablets, always consult your doctor for advice. Some vitamins are also available in soft gel capsules, as chewing gums, and jellies. The aim is to provide those who require supplements a number of options for convenient consumption. Jewellery has been an integral part of Indian culture since time immemorial. Aside from the aesthetic appeal, jewellery is also assigned spiritual and cultural utility in various countries. However; as exciting and exalting gold, diamond, or platinum jewellery might be, it is being overshadowed by artificial jewellery for a number of reasons. Where we once praised the craftsmanship and nobility of real jewellery, we now find ourselves enthralled by the convenience and thriftiness of artificial or imitat



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Of determining its quality or authenticity. Moreover, losing or misplacing artificial jewelers does sting as much as losing pricey real jewelers. Travel and Storage-Friendly Women across the globe have experienced the trouble, anxiety, and sheer horror of traveling with an expensive set or article of real jewelers. The moment your jewelers leaves the house, you re plagued with thoughts ranging from having your precious jewelers stolen to accidentally losing it along the way. Artificial and imitation jewelers have all the charm, yet none of the hassle that comes with real jewelers. Tough and durable Due to the nature and solid components that make up artificial jewelers, it is tough and durable as opposed to the delicate nature and craftsmanship of real jewelers. They both are available in trendy and intricate designs, however; most artificial jewelers is made up of copper or brass, these metals tend to be more resilient to wear and tear, conclusively deeming it a better long-term solution. Minimal Maintenance Artificial jewelers requires almost no maintenance. Its components are sturdy, and self-preserving. Whereas real jewelers demands polishing, cleaning, and extra attention with regards to its storage. If stored inadequately, diamonds tend to become yellow over time, and gold ornaments gradually tarnish. It is no wonder that artificial jewelers has surpassed the popularity that once belonged to real jewelers. Diverse and Versatile Artificial jewelers is available in a diverse range of patterns, styles, and inexpensive metals that are equally as exquisite as real gold or diamond alternatives. Additionally; artificial jewelers is extremely versatile, and can be paired beautifully with nearly any outfit, or worn at any event. This ensures your outfits keep up with latest trends, and leave you looking fashionable without costing an arm or a leg. Real jewelers still retains much importance in India, as it is a dear part of Indian culture, festivities, and traditions. However, artificial or imitation jewelers trumps real jewelers in nearly every parameter, and is undoubtedly the economical, fashionable, and durable options between the two. Three decades ago, it was impossible to imagine that Indians would ever rule the IT industry and that of the top 10 IT companies four would turn out to be Indian. No one ever thought that Indian companies would be providing jobs to those in America and that Indians would constitute a significant number of IT professionals in

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It with the much needed thrust. Every day a new success story is being written by the Indian IT sector. In early 2022, the Indian IT sector showed an amazing growth of 15.5% which is almost double the speed of the country economy. New technologies such as Cloud Computing, Artificial Intelligence, and Block chain are revolutionizing pharma, travel, banking, agriculture, education, aviation, and other sectors as well. Today, if you look around, everyone has Adhere which again is a great example of success and hard work. Internet connections and smartphones are so common today and sending & receiving money via UPI fund transfer is super easy. Women Gaining Power and Dominance In comparison to any other sector, IT is employing more female staff than ever. Roughly 20 lakh of the 50 lakh IT employees are women. There are some 18 lakh female employees in the IT sector. It will not be an overstatement if we call IT sector, the most employable industry for females. In the past few years, over 44% of new recruits have been females. Knowledge Helps in Achieving Growth What comes to the mind when someone abroad mentions India? It is nothing else but software and business process outsourcing. But did we reach here just out of the blue? No, it has been a long journey of perseverance and hard work. Thanks to our parents who have been contributing massively to this incredible growth. Ask any Indian parent what they want their child to become one day and you would most likely hear a doctor or an engineer. This is the foundation stone of the success story that the modern generation is writing. Our parents love for math, science, and the English language empowered the modern generation to rule the world of IT. Good knowledge of science and math ensures growth in software development. Inundated by Startups As recognized by the DPIIT, there are over 75,000 startups in the country. Of all the recognized startups, about 12% cater to IT, whereas 9% work in Life Sciences & Healthcare, about 7% in Education, 5% in Agriculture, and 5% in Commercial Services and Business. A lot of startups have done well and so many unicorns emerge in the past few years. They are making a huge contribution to the country growth besides creating opportunities for employment. Fresh innovations are taking place almost every day and they are making Indian businesses so recognizable across the globe. They have proved that if there are 100s of problems then Indians have cores of solutions. Growth Model in t

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Demand for AI Artificial Intelligence, this sector may become worth \$7 billion by the year 2030. Data analytics, cloud computing, and social media have been providing great opportunities for growth for travel, aviation, and IT companies. Attracting foreign investment: The computer hardware and software sector has seen much growth in FDI inflow to India. If we look at the current demand, FDI in this sector may grow further in the years to come. Digital trust is important: Data is the need of the hour and there are countless possibilities in this segment. A lot of research is being done on Big Data in India. It is important to build strong digital trust. Also, an industry with great expectations from people has a lot more to prove. Indian IT Sector Challenges Semiconductor Technology: Semiconductor technology could be the next big revolution in the country. Semiconductor integrated chips are made using silicon mixed with sand. A big dream can come true if the IT sector succeeds in making chips in India and bringing the chip design capability to fabrication. A personalized experience is extremely important: Personalized experience is highly important for users today. All companies are working towards delivering an outstanding personal experience. There is a massive need for continuous improvement in this as well. Protection against cyber-attack India began working on IT in the 80s, decades after gaining independence in 1947. On the other hand, the western countries had already started working on IT much before that. Dotcom gained impetus in the 80s and that was the beginning of the amazing success story the Indian IT industry has been writing. Digital technology is helping connect people anywhere and at any time. From helping simplify routine lives to office work, governance, and beyond, technology is helping businesses grow phenomenally and quickly. However, cybercrimes remain a challenge for most businesses and IT experts even now who are almost always looking for ways to ensure safe and secure browsing and internet experience for all users. There have been 13 lakh cyber-attacks or attempts in India in 2020. Cybercrime was on the rise when the world was combating the deadly pandemic. The challenge of cyber security is huge and the IT sector needs to work hard to strengthen it. India is one of the fastest growing economies and has shown a strong linkage between growth in vehicular population and income of households. Over the years, various studies have been

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

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Majority of the low-medium income households in our country depend on public fleets and buses, it is important for the Indian government to enable and incentivize zero-emission fleets. It is important to learn lessons from cities like Auckland and London that are committed to procuring only zero-emission buses and making black cabs fully zero emission respectively. In addition to the above five strategies, the government should also focus on EV car-sharing programs, creating awareness regarding leasing schemes for EVs, promoting electric mobility through events and programs that focus on providing test drives for EVs, and electrifying public transport buses. All the above strategies will play a crucial role in the adoption of EVs not only the moderate-income communities but will also cater to lower-income communities. Experiences with the provision of two global public goods defence against climate change and Covid graphically illustrate the difficulty of collective action at the international level. They also offer useful insights into complementary policy actions required at the national level to compensate for the failure of optimal action at the international level. The global public-good nature of defence against climate change manifests itself in the spillover of benefits of defensive actions by one country to all others: When a country cuts its carbon emissions, benefits of it in terms of reduced prospects of global warming become automatically available to all other countries. In a worrying trend, both NEET and JEE-Advanced examinations, which channel admission into India medical colleges and IITs respectively, have recorded record low cutoff scores. A general category candidate with just 55 marks out of 360 is eligible for an IIT seat this year, even as the cutoff score to qualify for getting admission in a medical college corresponds to the 50th percentile for the open category. These low scores have helped 9.9 lakh to qualify for 92,000 medical seats and 40,712 for 16,000 IIT seats but not without raising questions about the quality of the candidates. This newspaper has reported the distortions produced by low NEET cutoff scores. It allows wealthy candidates with low merit to buy their way to a payment seat while more meritorious students are left in no-man land, without scores for a government college seat or the money for an overpriced payment seat. Many such students then journey abroad to China and eastern Europe for less expensive medical e

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



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Therefore, and to reiterate PMEAC, this is the right time to seriously consider a national urban employment guarantee scheme. Plus, such a scheme, if designed well and if it subsumes a few other social welfare programmers, won't really strain government budgets. Rajasthan scheme which provides unskilled labor Rest 259 per day and skilled workers Rest 283 per day will cost around Rest 800 core annually compared to the 2021-22 state budget of Rest 2.5 lakh core. At the national level, estimates by researchers at Aim Premix University for providing 100 days of work for 20 million workers at Rest 300 per day project a cost of just Rest 1 lakh core to Go. An urban jobs guarantee scheme can be a critical, even if temporary, intervention in the jobs crisis at the lower end of the labor market. That urban infrastructure upgrade as well as greenfield projects are a big spending category means there won't be any shortage of productive work for the job guarantee scheme. Go should soon come up with its version. The last few months have been devastating for both Sri Lanka and Pakistan. The island nation was in political turmoil; its economy crippled. They were the original hosts of the Asia Cup but the venue had to be shifted to UAE. Pakistan too is racked by an economic crisis and facing one of its worst floods in recent memory. Yet these two countries produced the most standout performances in the Asia Cup. Sports can hardly console those who have lost homes or jobs. But Sri Lanka's masterly triumph will surely act as a much-needed balm for the distressed nation. Their attitude and approach carries vital lessons for Team India's think tank and multimillion dollar squad selected on Monday for the T20 World Cup starting in five weeks in Australia. Top ranks don't fetch trophies: India is world no 1 in ICC T20 rankings. Sri Lanka stands at a lowly 8. In fact, the Lankan Lions must overcome two of the three (Namibia, the Netherlands and UAE) to qualify for the World Cup Super-12. And remember last year India sent an experimental team led by Shishir Das there when the big boys were playing in England. India even managed to win the ODI series 2-1 and lost. But in the Asia Cup, the Lankans punched way above their rank, translating talent into performance. Rankings can be attained by winning treadmill bilateral where there is little at stake but a team's true mettle is tested primarily in multinational contests. Now that we have made a mess of the Asia Cup, let's make a little fun of the so-

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

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

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Motivation is a psychological idea that works as a stimulus and compels people to take an action. It is a process of persuading someone to behave and act in a specific manner. At times, it is a process of giving someone a reason to achieve or do something. Motivation works as a force to set the goals, based upon the things you feel you should be doing. The motivation trap is when you wait to feel motivated before taking any action, and at times people spend hours watching motivational videos and similar content in order to take any action. The problem with this habit is that you waste lot of time in such activities than spending that time in real action and it get worse when you don't take any action even after that. For the people who take committed action, motivation comes later. Let me share a simple example, we all feel like sleeping till late and avoiding going to gym at times. But once you have hit the gym, you feel better and you feel enough motivated to come back again. That's because action paves the way for motivation. Whereas motivation doesn't necessarily paves the way for action. The committed action or you can say valued action leads to motivation. Because valued actions are consistent with our life's values. If you value being healthy, you must take committed action to follow a routine regardless of mood or motivation level. On the other hand if you keep waiting for the motivation and keep sitting at home contemplating fitness, nothing will happen. Consuming motivational content begets consuming more content. There are people who keep waiting for the motivation and don't start the action for the things they think will make them happy. The mind has the tendency to keep throwing the googlies like 'I am tired today, will start from tomorrow', 'I'll have more time from next week', 'I can't do it'. You can't win against these tricks of mind, until you start taking action and rather committed action. You can't be motivated all the time, you can't be motivated every morning for exercise, that's perfectly fine. However, the actions consistent to your values don't need daily dose of motivation. Connection with Outcome: The motivation one gets after some positive results is also encouraging and pace of reaching towards goal gets doubled. For instance, if you go to gym and workout regularly, rest in between is also productive. Body needs rest to recover and a muscle gets stronger during rest and not during exercise. In that way, rest days also become p

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In between. Imagine a little kid who is going towards fire, being ignorant, and it could be very risky for him. His mother won't get tired of stopping him from going there. She won't just tell him once or twice and sit peacefully thereafter. She would keep doing it until she is convinced that he is safe and won't repeat it again at all. The reason for a mother to act like this is 'love & care'. If you have this much self-love, you would do the right thing all the time for you, regardless of outcome. The activities you need motivation for are the ones you don't love to do. If you love doing something, do you need motivation for that? In case you love playing any sport; cricket or football, you would do that without any motivation and despite all the demotivation. You would do that even after people try and do their best to stop you from doing those things. Motivation is an incentive to do something, either in the form of desire or fear. Therefore it tends to fade away in sometime. Motivation is like an ignition to start the vehicle but what makes the vehicle running is the fuel, which is inspiration. One can definitely avoid falling into motivation trap, and the answer is Self-discipline and that comes from self-love. For example, if you can adopt the healthy lifestyle and work on your body, out of self-love. And if the reason is neither the pressure from others, direct or indirect, and nor the temptations of flaunting the outcome, then the mind games from your own mind cease to exist and you are unstoppable. The concept of net-zero emissions is becoming a top priority across the globe. Numerous countries are introducing schemes and campaigns to encourage the adoption of climate-smart actions. India is the 4th largest emitter of carbon dioxide, and is fortunately geared to tackle this issue by bringing forth multiple projects. The country's target to cut carbon emissions by 1 billion tonnes by 2030 and achieve net-zero emission status by 2070 has created a buzz across the country. However, government initiatives, alone, cannot hit this target; private sectors, including businesses and other organisations, must also do their part. The Indian business sector can be an essential driver of these initiatives. The article discusses steps taken by the Indian government towards net-zero emission in detail and how businesses can help. Initiatives in focus: India's top steps to reach net-zero emissions Prime Minister Narendra Modi made multiple commitments regarding

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Have partnered with the Confederation of Indian Industry (CII) to set targets to cause no net biodiversity loss. They have committed to addressing air pollution and working towards a circular economy, while also removing the commodity-driven deforestation in the sector of supply chains. Recently, there has been an increase in transparency regarding the environmental footprints of businesses. Companies that support green operations are advancing with greater finance and valuation. Investors today show interest in learning the tracks of past emissions and future carbon footprint estimates of companies. This change has been encouraging many businesses to build eco-friendly strategies. However, several businesses find it hard to perform eco-friendly investments, hindering them from achieving their goals. This can be resolved with the help of Climate-tech service providers. They can be an absolute help for businesses to perform carbon asset management. Leading climate-tech companies offer a sustainable blockchain tokens that help businesses carry out trading and offset emissions without slowing down their business process. Thus, companies need to collaborate with robust climate-techs to run a truly green business. In addition, to hit the target of net-zero by 2070, the country needs a cumulative investment of 10.1 trillion USD. The financial support will transform the power sector with a scaled-up generation from renewable energy. The funding will also help in establishing green infrastructure and green hydrogen production. Bottom line India needs to figure out entirely new ways to reach its ambitious climate-centric target. Undoubtedly, it is going to be challenging. But, approaches like detailed transition plans (immediate, short-term and long-term goals) to reduce emissions can be helpful. New business models like climate-tech, along with reskilling and upskilling of the workforce, will be an integral part of the green transition. While Sunday afternoons are perfect for siestas, my desire to head out for lunch outweighed the former this time. Dressed in a sunny yellow crop top and beige trouser, I parked my car and walked into the lanes of Khan Market to begin my hunt for a restaurant where I could savour Asian food. However, crossing a grocery store, I was stopped by a poor street boy. My quizzing glance made him quickly say, Didi, bhokh lagi hai. Chips chahiye. Not convinced by his demand to have something that won't fill him for long and had no nutritiou



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Or else it doesn't care'? All through my 20s, I picked up jobs and left them at my will, not giving in to the world's, You must have a job before you leave one. If it made me unhappy despite giving it my all, it wasn't for me. If I didn't feel passionate about my work every single day, it was time to move on. I refused to settle for anything that didn't interest me or make me want to zealously begin again. I stumbled upon almost every distraction in my career until I found my calling and began to work as a writer. Wasn't I until then a choosy beggar who had nothing in her favour by the standards of the world? All I had took was faith in my talent and the belief that I'd make it, at least, eventually. For those who are still struggling, all I'd say is don't compromise until you get what you want. Life rewards you when you are not afraid to lose anything and are willing to take your chances. At the core of every human being is a deep need to belong By being intentional we not just belong but relate better to everyone and everything around us. Intentional living is building the life you want. Intentional dating is all about Conscious love! Conscious love: How to be intentional? At the core of every human being is a deep need to belong! By being intentional we not just belong but relate better to everyone and everything around us. Intentional living is building the life you want Intentional dating is all about Conscious love! Conscious love leads to stronger relationships over time when both are committed to self-work, progress, and growth. Assessing relationship readiness of self To assess your relationship readiness there'd be zillions of checklists but sometimes it is better to drop some of those rigid checklists accumulated over years and try out something simpler, easy, and giving. What are you seeking? To start from a place of a clear vision of what you are seeking; what is the kind of relationship you wish to have; how will you recognize where it is coming from? While we hear a lot about Self-love, its practical application means different for everyone. The fact that we choose to control every outcome hinders self-work, hinders conscious love and intentional dating. To live how you want, be what you want and to be able to give more of what you want sets the path to deep love through a genuine sense of readiness for and towards a relationship. Observing patterns is imperative and crucial if you want to build a healthy relationship which can happen if you

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For instance, being intentional means being absolutely honest to yourself and commit to building a relationship you want. Assessing relationship readiness of another (your match/partner) having open conversations is a key to a successful relationship. When one starts dating there are conversations that are necessary and there's no reason to be shy or embarrassed. It's important to ask what they are looking for and tell them about your asks. Is there an overlap between the two? If yes, take that shot. If not, move on. The kind of boundaries you set, evolve, as do your fears. Hence, it's necessary to have those uncomfortable conversations and remember if you don't ask you will never know. Talia Bombola, Relationship Coach, Assertiveness and confidence specialist says, After a year of being together, conversations should focus on where is the relationship heading, where do you want it to go, finances, transparency with a focused approach on either a Live-in situation or marriage or whatever it means to you, building a life together and how to make it work. Conscious love helps in assessing relationship readiness, grows over time through pain, fears, heals old hurts and increases intimacy through facing myopic truths. 1) To assess relationship readiness, introspect if you feel a common sense of purpose which is individual growth, shared growth as a couple and collective growth that makes the world a better place. 2) Self-work is constant during the journey of assessment as a relationship evolves. Listen to podcasts, read, do the work to address your triggers and the responses. 3) Communication may not be easy for some and therefore all the more reason to work on it, voice your feelings, observe how they are received. Women usually hesitate to ask men where the relationship is heading, if there's no clarity, that's your answer. Talia says, When they are saying something, listen to what they are saying as therein lies your answer. If they are saying they don't know, don't wait around for them to know. Let them know and come to you if they need to. You're not responsible for any construction and reconstruction because you're not Bob the Builder! With digital technologies occupying a prime position, we bring the list of top recommendations that will help your organization to achieve commendable results in digital transformation. Increasing business complexities, breakthrough innovations, and fast-changing customer preferences have come together to accelerate the dig

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To that end, the following strategies can help the organizations to meet their goals of digital transformation and deliver commendable results to all stakeholders throughout the value chain: 1) Search Right Technology aligned with the company's vision: Digital transformation is not about using the latest software and state-of-the-art technology. Rather, at the core of successful digital transformation lies a thorough understanding of the company's vision which helps it to choose the right digital technology. The selected digital technology must align with the aspirations of the company and ultimately, it should help in the organization's efforts to deliver a better experience and value to its target market. Take, for instance, the rapid shift of consumers towards e-commerce and handheld devices in the past couple of years. In such a scenario, a fashion retailer must choose digital technologies such as augmented reality, virtual reality, and Metaverse for delivering interactive, immersive and customized shopping experiences to users. Further, it's essential to first pilot-test the selected digital technology as this process of experimentation will ensure that your digital transformation on a fully-fledged scale result in desired success. 2) Make Employees part of Digital Transformation Strategy: Employees, aka internal customers of the company, are the crucial link in ensuring the successful implementation of the digital transformation strategy. In fact, the only way to realize commendable results while adopting digital technologies is to keep employees at the epicentre of the strategy. One of the recommended ways to engage employees is to devise a playbook highlighting the important steps and stages of the transition process. The transition document should start with simple measures that are easier to adopt and then gradually explain the complex processes to encourage employees to embrace the change. Further, a company should hire and avail the services of the right technology staff that can help with the implementation process using the right tools and technologies. 3) Integrate Digital Transformation into Organization's Culture: Digital transformation is not a one-shot process. Rather it's a continuous procedure that must be weaved into the culture of the organization. Even in this day and age, organisations are finding it difficult to implement digital transformation as employees and partners often show resistance to the adoption of new technologies. Th

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Its ability to deliver better customer value and experiences and to perform optimally in both these aspects, companies must make efforts to thoroughly understand the needs and requirements of the target market. Once fully understood, digital technologies must be applied to fulfil these needs better than rival offerings. Digital transformations are the need of the hour and these technologies can offer new avenues of growth and sustainability for companies across the business sectors. The crucial aspect of a successful digital transformation is its ability to create a win-win situation for all stakeholders in the ecosystem so that everyone feels inspired to deliver more value and better experiences to the target market. Creditworthiness, or the ability to repay debt, is evaluated by a person's credit score. In most cases, it takes the form of a numeric score that takes into account the borrower's past loan payments and credit history. The Reserve Bank of India gave its approval to four different credit bureaus in India. Companies like Experian, Equifax, Highmark, and the Credit Information Bureau (India) Limited. An individual should be consistent with debt repayment and meeting deadlines for payments. How unpaid debt is managed will have a big effect on how credit score is calculated. The credit rating will be impacted in addition to incurring a fine for late EMI payments. Therefore, if all credit payments are made on time, it would be beneficial to increase one's CIBIL score.

2. Use credit wisely Applying for multiple loans at once might mean that the borrower is mired in a vicious cycle brought on by a shortage of funds. Avoid taking on a lot of debt at once and use credit sensibly. Just a few loans should be requested in a certain period of time. It would be wise to pay off one loan before taking on another to avoid having the credit score decline.

3. Monitor borrowed credit Making a new credit application is something that should only be done if the borrower needs the money and has the ability to pay it back. It is in our best advantage to refrain from going over our credit limit since doing so can not only result in unneeded fines and interest fees, but it can also bring about a reduction in both our credit limit and credit score.

4. Check for credit report inaccuracies It is important to regularly review our CIBIL score and report for any anomalies. On rare occasions, CIBIL may add inaccurate information to our report; this may delay the entry of some

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With fourth largest installed renewable energy capacity in the world India is one of the leading nations in clean energy. It has generated. Further, a total of GW of Renewable Energy capacity has been installed in the country as on 30th November, 2021. Renewable Energy overcoming the challenges However, the challenges are humongous. As India energy demand is expected to increase more than that of any other country in the future decades due to its population, size and enormous potential for economic expansion it needs a strong commitment and a political will not to steer off the course. It is in this backdrop that Hon blew Prime Minister, Sheri Narendra Modi has set an ambitious goals for 2030 at COP 21, that apart from the installation of 500 gig watts of renewable energy capacity, includes a 45% reduction in the economy emissions intensity, and a reduction of CO2 by billion tones. The country has achieved this target in November 2021 itself. Besides, the country has also committed itself to net zero emissions by 2070 and is proactively ensuring through policy initiatives that most of the growth in energy demand necessarily has to be met by low-carbon energy sources and that too in the present decade only. India achievements on the Renewable Energy A notable aspect of India achievements on the Renewable Energy RE front has been the fact that the country has witnessed the fastest rate of growth in RE capacity addition among all large economies. All this has happened in an extremely short span of 7.5 years. The period witnessed 1.97 times growth in renewable energy capacity including large hydro and 18 times expansion in solar energy capacity. In fact, India annual renewable energy addition has been exceeding that of coal based thermal power since 2017. A hallmark of this approach has been the country decision to avoid carbon-intensive strategies while embarking upon the path of economic growth. It is also serving as a model for other emerging markets. To ensure smooth transition to renewable energy as well as capacity additions India has adopted a very liberal foreign investment policy for renewable energy and permits 100% FDI through the automatic route in sector with utmost priority on Ease of doing business. As a result over US\$ 70 billion investment has been made in renewable energy in India in the last 7 years. India installed Renewable Energy capacity At present, India installed Renewable Energy RE capacity stands at 150.54 GW. It includes Solar Energy

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Power capacity in the world other initiatives One of the major initiatives has been One Sun One World One Grid Declaration. The idea was first mooted by the Hon blew Prime Minister in 2018. However, it was released jointly by Sheri Narendra Modi and the UK Prime Minister, Mr. Boris Johnson at the Climate Meet in Glasgow 2021envisions interconnected green grids that apart from being transformational will enable all nations to meet the targets of the Paris Agreement to prevent dangerous climate change. Moreover, these efforts can stimulate green investments and create millions of good jobs and help build a more peaceful and prosperous world by sharing the sun energy. The other efforts include the 21st Century Power Partnership, 21 initiatives, in which India is a co leader. To achieve this, it has undertaken key studies to help address the challenges of large-scale adoption of renewable clean energy sources to help achieve its renewable energy objectives. Further, Green Energy Corridor projects have been initiated to facilitate renewable power evacuation and reshaping the grid for future requirements. This apart, Prime Minister has also launched National Hydrogen Mission with the goal to make India a global hub for Green Hydrogen production and export. Role of private sector in promoting renewable energy Private players have a major role to play in leading India towards an abundant future powered by Renewable Energy. One of the major private sector companies working in the field of renewable energy is Harte Group. Its power infrastructure arm is one of the top 10 EPC companies in the country and has built more than 350+ projects across India. The group operates through its five strategic business units: Power Systems, Rooftop Solar, Power Distribution Products, Fuel and Smart Cities. Its recent 525 KW rooftop solar power project at the Golden Temple in Amritsar gained it a worldwide recognition. This solar power plant will offset around 2,000 tons of carbon dioxide emissions every year. Electric mobility in the country has recently received a big boost from the government. The proposal for the implementation of Faster Adoption and Manufacturing of Electric Vehicles in India Phase India Phase has approved by The Union Cabinet, chaired by Prime Minister Narendra Modi, for the development of electric mobility in the country. The scheme of Rest core over the period of three years, was implemented on April 2019. This scheme is the expanded version of the previous



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

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Policy and provide, non-fiscal and additional financial incentives to manufacturers and buyers. Only strong and plug-in hybrids priced under Rest 15 lakh, buses priced up to Rest 2 core three-wheelers under Rest 5 lakh, and two-wheelers under Rest 1.5 lakh will be eligible for incentives. On the electric three-wheeler front, the aggregation will be the key method for bringing the upfront cost of electric three-wheelers at an affordable level and at par with ICE three-wheelers. For this, the ministry mentioned that the state-owned EESL Energy Efficiency Services will come out with aggregate demand for 300,000 electric three-wheelers for multiple user segments. The details will be worked out by Energy Efficiency Services for implementation. Lastly, the Heavy Industry Ministry had detailed for electric buses that cities with a 4-million-plus population Mumbai, Delhi, Hyderabad, Bangalore, Chennai, Ahmedabad, Kolkata, Pune, and Seurat will be targeted. Energy Efficiency Services will again go for aggregation of demand in these cities for the remaining e-buses on OPEX basis. The details shall be worked out soon by Energy Efficiency Services for implementation. The Indian automotive industry has now become the fifth largest in the world and is slated to become the third largest in the next 7-8 years. To address this, federal policymakers are developing a mobility option that is Connected, Electric, and Shared and have projected an aim to achieve this target of 100 percent electrification by 2030. India stands to benefit on many fronts, by making the shift towards electric vehicles EVs. Regardless of the country ambitious targets for the coming future, India Electric Vehicle space is at a nascent stage. However, after looking at it differently India to offers the world largest untapped market, especially in the two-wheeler segment. Foreign direct investment is 100 percent allowed in this sector under the automatic route. Education is a great equalizer and leveler. Its role in uplifting the poorest sections of society, whether in rural settings or urban areas, is unquestionable. Education and poverty are inextricably linked the more education one receives, the better their chances of boosting the individual and family income and transition out of poverty. However, the paradox is that those in poverty are less likely to attend school to build the income they need to escape poverty. In fact, a 2021 UNICEF report shows that over 100 million children have fallen into

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In such a scenario, equitable access to digital learning tools is fast emerging as a solution to navigate these multifaceted challenges. While the digital divide has been a pertinent challenge in India, our vast network of education focused NGOs and a powerful detach ecosystem can be a key player in taking transformative education to the masses by making tech-driven learning solutions at scale. This, along with the able backing of government policies such as the New Education Policy and Digital India, we hope to see a reduction in the digital divide in the near future. With the right interventions, scale, partnerships, and last-mile reach, India and the world can ensure technology becomes the vital cog in the educational ecosystem and help alleviate poverty. Impact of transformative education Right to Live NGO, with the goal of transforming education and providing digital skills to the underprivileged, was the first to work with BYJU in 2018 in setting up Smart Classrooms in Government schools. Starting with a small pilot in 4 Government schools near Bangalore, today the reach is over 65 schools across rural Karnataka and Tamil Nadu, touching the lives of over 15,000 students. We aim to expand to 100 schools in the next 3 years, making a difference to over 25,000 school students. In my experience of working with children in Karnataka, I have seen a 10-15% upward improvement in students after the integration of technology and digital tools in classrooms. Students from Chikkaballapur and Anekal taluk, who had previously performed poorly in their academics, have now scored very high marks in their Board exams. The improvement is not just academic, but holistic. The engagement and conceptual understanding of tech-driven education have allowed them to understand clearly, think critically, develop a learning mindset, and learn problem-solving skills. These are critical for children to imbibe in order to be ready for the unseen jobs of tomorrow. Moreover, with increasing home-grown tech advancements, India is witnessing a paradigm shift in the way students learn and teachers teach. We are no longer learning for the sake of getting a job but to be creators, innovators, and disruptors. This, in turn, has led to increasing demand for concept-based pedagogies. Today, students are encouraged to think outside the box and examine every concept critically. Major edtechs in the country are creating learning content based on this very principle, which strives to create inno

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

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Double tsunami of infectious diseases and NCDs or non-communicable diseases. We are emerging victorious from Covid-19 but we must not lose sight of the fact that zoonotic diseases that spill over from animal hosts to humans are on the rise, having tripled in the last decade. Over 60 per cent of emerging infectious diseases in humans are of zoonotic origin. But India is prepared and in the case of infectious diseases, we have a strong base of talent and industry for research and manufacture of vaccines and medicines that will provide a strong bulwark to bring them under control and even eliminate them. The other wave that threatens to sweep away our economic gains is the rise in NCDs including obesity, heart disease, cancer, diabetes and respiratory diseases. India stands to lose \$4.58 trillion before 2030 due to NCDs and mental health conditions. Today, when it comes to NCDs, we can institute proactive management and prevention using AI and ML technologies to predict the risk of developing NCDs such as heart disease and diabetes. These will give us the upper hand over NCDs as seen in the case of heart disease where early diagnosis with early intervention and management can prevent 80% of premature deaths. At the same time, we must bear be mindful to harness the Indian legacy of AYUSH and explore ways to integrate them into modern medicine, to deliver holistic health care and wellness to all. Over the last few years, India has also been earning renown for delivering best-in-class medical treatment with clinical outcomes on par with the best global centers. Further, an added advantage offered in our country is that the costs of care are a tenth as compared to western nations. Hence, we must persevere to attract many more international medical tourists and make India a destination of choice for the world, thereby, delivering good health to all. For centuries, India was celebrated as the land of healing. Over the last few decades, India healthcare achievements have been amongst its biggest successes and this must continue to be so. It is important that we work towards celebrating a century of Independence in 2047, which must include freedom from preventable fatalities, freedom from the challenges of care not being accessible to all and also enable every citizen to realise their fullest potential with the power of good health! The Indian logistics sector provides livelihood to more than 22 million people and improving the sector will facilitate 10 % decrease in

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



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Supply chain management and it would accelerate economic growth. It holds a promise to give a new direction to the development of modern infrastructure through planning, implementation and monitoring, besides cutting down on time and cost overruns of the projects. It was launched with the sole motto of bringing 7 engines of economy, namely, railways, roads, ports, waterways, airports, mass transport and logistics infrastructure at one platform for economic growth and sustainable development. The touchstone of the Master Plan is to have a world-class modern infrastructure and logistics synergy among different modes of movement both of people and goods and location of projects. All the plans under PM Gati Shakti have been proposed to smoothen the logistics knot between the Go and the State departments. Indian Chambers of Commerce feels logistics is an all-time essential sector from ensuring essential supplies to commencement of international trade. The expansion and strengthening of the sector are a promise for a better tomorrow. How instrumental will be Unified Logistics Interface Platform ULIP Post pandemic or may be prior to that business model of the industry was changing, it was gradually converging and getting digitalized. ULIP is an indigenous API integration platform, developed by leveraging the NICDC logistics Data Bank project, with the aim to create a nationwide single window logistics platform for end-to-end visibility, and is in alignment with the vision of PM GatiShakti. The virtual gateway has been integrated with 30 systems of seven different Ministries through 100 APIs, covering more than 1600 fields successfully. As was proposed by Finance Minister Nirmala Sitharaman in her Budget Speech, it has brought down the logistics cost and time, and has eliminated tedious documentation. It is bringing efficiency and transparency in the logistics industry, thus making India cost competitive and Atmanirbhar in the logistics sector. Leveraged by this virtual gateway, recently, the Logistics Data Bank LDB has achieved the milestone of handling 50 million EXIM containers, clearing the roadmap for New Logistics Policy. This means, the sector has complete data about these 50 million containers, which would reduce a lot of paper work required for regulatory clearance for further instrumental sing these containers for movement and in the process reduce the lead time for overall import-export cycle. It would also provide valuable information on empty container

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Agencies across the supply chain to provide detailed real time information within a single window. It even analyses choke points at NHAI and leverages planning of better routes, benefitting the stakeholders. The world now seems to see India as a pioneer in improving Logistics Industry, markedly due to its approach and perseverance. In Agility Emerging Markets Logistics Index 2022, India ranks 2nd in overall measures. Its rank in the various parameters of this index such as 14th for business fundamentals, 2nd in Domestic and International Logistics Opportunities, and 5th in Digital Readiness are the evidence of its growth momentum, accomplishments and its dependability on the sector in creating world-class industry-oriented infrastructure. The Indian logistics sector provides livelihood to more than 22 million people and improving the sector will facilitate 10 % decrease in indirect logistics cost leading to the growth of 5 to 8% in exports, which means India will roll out stronger economy with solidified infrastructure. At present, Indian logistics industry makes 14.4% of the country GDP but its overall cost is 14% of the GDP, whereas, BRICS average is 11 percent. Though different studies claim varied logistics cost number, ranging from 8-14% of GDP, it is still highly debatable at the current juncture of transition. However, still a significant gap to pull back an economy is there. In the financial year 2021, when the Indian logistics market was at 250 billion U.S. dollar, it has been estimated that it would grow at compound annual growth rate CAGR of 10 to 12 percent and the net worth of the market would be 380 billion in 2025. The economy has rebound post pandemic and Reserve Bank of India RBI has projected a GDP growth of 7.2 percent for the current fiscal ending March 2023. Logistics is the backbone of any robust economy and should have uncooked pipeline for seamless flow of information, and uninterrupted supply chain management. And, for India to reign as the world fastest-growing economy over the next few years, driving world growth. There is a need for a single window clearance for logistics to move in the smoothest way possible. The Concern Only, 10% of Indian logistics belongs to organized sector. It is one of the most highly defragmented industries and very complex with more than 20 government agencies, 40 PGAs, 37 export promotion councils, 10000 commodities, 160 billion market size. It also involves 12 million employment bases, 200 shipping ag

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

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

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Our kartavya is not our job. Job is the work we do to earn a living. And kartavya is the work that needs to be performed by one and all at three levels body, mind and soul for oneself and all including our family, community, country and the world to maintain the gate in Nature, to keep things moving forward, says the Bagdad Gita, and even Krishna is not spared from doing this. Our kartavya towards our body, for instance, could be to maintain personal hygiene, eating nutritious food, exercising; our kartavya towards our mind could be to keep it stress-free, manage time well, be watchful that no negative thoughts seep in and deplete our energy; towards our soul meditate, listen to it, not ignore it, and draw energy to work on its wisdom. Keeping our house clean and not throwing garbage on the streets could be our kartavya towards our neighbourhood and so on. Replying to Argon question why perform karma, do one kartavya, or anything, when maintaining equanimity is the noblest thing, Krishna says in Chapter 3 of the Bagdad Gita that it essential to perform our karma to attain equanimity. Also, by renouncing karma, no siddhi, accomplishment, can be attained. the senses even in the mind, devoid of any attachment, performing one kartavya, without any expectations, helps you attain sambuddhi and such a person is shreshth superb, says Krishna. This is an essential teaching for all leaders and countrymen. And the Bagdad Gita gives us all a road map to become superb human beings. Equanimity is a feeling that takes you close to bliss, when ups and downs of life do not shake you. What would happen if you plant a seed and shake its pot rigorously every day? It is never going to germinate. For anything of consequence to take shape in your mind, a constructive idea, a creative project, equanimity is essential. And equanimity comes when you have performed the karma at hand without attachment, till the point of satisfaction of having done one best, selflessly. This way you will never be stressed, you all feel light and elated. You can even attain Supreme by dispassionately performing your kartavya, as did King Jana, says Mena Om, founder of Prename Movement. Even after attaining Parramatta, he continued to do his kartavya as a ruler, for look sang rah collecting resources for the benefit of all. Krishna only praises one person in the Gita King Jana. Then, giving his own example, he says he never stops doing his kartavya, although there is nothing left for him to achieve, bec

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And in Gita Chapter 18, he says: Offering your homage to me thus, you will come to me without fail. This was Krishna advice to Arjuna. Thus, in the word *kartavya* lies the whole game plan of our evolution. And perhaps our country growth too. It said that the patriarchal violence women face gets acknowledged only when it kills her when a case of domestic or intimate partner violence becomes a case of murder. At what point then do we recognise the violence that patriarchy enacts on men? The NCRB Crime in India 2021 report shows nearly 13,000 people killed themselves over love. 64% of these were young men aged 18-30. Go should act on the recommendation of the parliamentary standing committee on health that cancer be made a modifiable disease. Modifiable makes it mandatory for healthcare providers to report every case to authorities. So far states like UP, Bihar, Maharashtra and MP have dithered on this. The panel has noted with dismay that various population-based and hospital cancer registries cover just 10% of the Indian population though the programme began four decades ago. With just 22% of registered deaths medically certified, all we have are estimates. ICMR estimates there are 14 lakh cases and 7 lakh deaths annually. Absence of high-quality data on cancer incidence and mortality is felt across the spectrum of cancer prevention and treatment. Urgency for localized implementation of screening programmes will materialize only with concrete data of high incidence of cancer in particular areas. Even risk factors like tobacco, air pollution, pesticides and packaged/junk food consumption will be better understood with a comprehensive database, which tracks patients across geography, age groups, economic status and lifestyles. Better reporting will also pressure governments to proportionately increase funding and resources for cancer care and research. A 2013 Union Cabinet decision to build 39 state and tertiary cancer institutes is inordinately delayed and will be fully completed only by 2024. India mortality to incidence ratio of 0.68 is much higher than those in rich countries, where the ratio is 0.38. The West cancer incidence is bigger than India. But what reduces mortality is early cancer detection. And a good state health insurance system encourages treatment. Currently, official grassroots screening programmes in India are very basic, covering just 10% of the population for three cancers oral, cervical and breast. Though health is a state subject, th



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And if they win there, the Hindu side will push higher for a different verdict in the Supreme Court. Or vice-versa. This is not a fight any side is going to give up easily. The conclusion one should draw from this win for one side and loss for the other is that much more than just legal points are involved. When communities as a whole feel aggrieved for reasons related to religious emotion, legal remedies are suboptimal. Japan and China will observe the 50th anniversary of establishment of diplomatic relations in September 2022. Usually, several events are organized to commemorate such a milestone. However, it seems that the celebrations will be muted and without an in-person summit between the Japanese Prime Minister Fumio Kishida and Chinese President Xi Jinping. On August 19, Japanese foreign minister Yoshimasa Hayashi said that a summit meet between the two leaders is likely soon, but it would be online. The celebration, or lack of it, reveals the complex state of Japan-China bilateral relations. Japan and China appear to be estranged and their bilateral contests and regional moves inconsistent with each other. Japan under ex-Prime Minister the late Shinzo Abe tried to create a collective response against China assertiveness in the region through the propagation of the Indo-Pacific strategy. It is interesting to note that despite being one of the lynchpins in the Indo-Pacific strategy, Japan tried to maintain economic and other connects with China. The bilateral relations could be characterized by political disconnect and rivalries but pragmatic cooperation in several other areas. Actually, except a rare visit of Shinzo Abe to China in October 2018, all the summit meets between the two countries in the last ten years have been at the sidelines of other multilaterals. A Chinese President has not visited Japan for a summit meet since 2008. When both the countries showed positive gestures towards each other during the initial phase of the Covid-19 pandemic, it was considered an interesting turn in the bilateral relations. However, with the retirement of Shinzo Abe and subsiding of the pandemic and other changes in regional politics, the relations between Japan and China have become more complex. Even though the Japanese Prime Minister said in Jakarta on August 10 that the doors for talks between the two countries are always open to have a constructive and stable bilateral relation, Japan has been quite outspoken on the Taiwan issue as well as on China aggr

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

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

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Have the potential to attract manufacturing investment but are yet to crack the industrialisation puzzle. Andhra consistently tops ease of doing business rankings but this is reflected in investments. There a massive skew in investment destinations. Nearly 87% of FDI inflows go to just five states. One lesson comes from Tamil Nadu, where the industrial policy is stable irrespective of who in office. The other lesson is that land acquisition must be sorted out by some states that, for example, the difference between Gujarat and Bengal. Politics of freebies and agitation always costs dear. India presidency of G20 beginning this December it hosts the leaders summit in September next year comes at a complex moment in global politics. The world today is being increasingly divided by the strategic security competition between US-led G7 and the China-Russia compact. Caught in the middle are a large number of developing nations who are being forced to choose sides despite this not being in their best interests. It is against this backdrop that G20 aims to serve as a vital platform to voice concerns of the Global South. True, challenges before the forum are many. From climate change and reforming global finance to tackling the current energy and food crises, the G20 agenda under India presidency is expected to be full. This will give New Delhi the perfect opportunity to showcase its leadership skills. That Bangladesh is on the guest list along with UAE and Oman for the leaders summit highlights India regional prioritisation. But a dispute is already brewing over Russian President Vladimir Putin expected attendance at the Bali leaders summit this November. Some Western leaders want to exclude Russia from G20 until the war in Ukraine abates. The Indian presidency will inherit this problem. Remember, though, that kicking Russia out of G8 not only failed to deter Moscow vis-à-vis Ukraine but also pushed it closer to China. Therefore, India must make it clear that isolating Russia is not the answer. Meanwhile, on substantive matters, the Indian presidency should ensure that the G20-OECD pact on a 15% minimum global tax rate for large corporations should stick to the 2023 delivery schedule. MNCs tax avoidance via using multiple geographies can only be tackled by multilateral, coordinated action. Getting this tax going will be a test of G20 efficacy. India Inc. has not participated in revving up the capex spend in recent years at a broad-based level. But against the backdr

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

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Echoing the sound. Such a sound circle is a blissful experience. When the formation of the circle happens, you are no longer just a humble worshipper before the divine, you become a recipient as well in other words, the one whose prayers are being answered. And with that resonance, the divine experience begins to enter you. Although the sound produced in the chanting is human, when it is echoed it resounds with a new force and is full of new energies. Shaped temples were used to create sound circles through the chanting of mantras. If one chants there, sitting all alone in perfect peace and silence, then as soon as the sound circle is formed, thoughts will stop. Bells and Gongs At the entrance of temples, we find big bells or gongs and they serve the same purpose. When you chant Aim, although you may be doing so very quietly and your attention may be elsewhere, the sound of the bell will instantly bring your attention back to the circle of sound created by its vibration. It should be remembered that sound is a subtle form of electricity, now even science agrees with this. In fact, everything is a form of electricity. But the Indian sages go one step further and say electricity is a form of sound, that sound is the base, not electricity. That is why they call the supreme being Shaba Brahman the Cosmic Sound. There is now a great similarity of approach between eastern thinkers and modern scientists, the only difference being just which of the two is primary. The scientist says electricity is primary, whereas the sage says it is the density of sound which produces electricity. There is every possibility that in the near future science will have to look deeper into the nature of the cosmic sound, the ultimate reality. The sugar industry has been a major economical contributor to the country for the last 4 decades. Taking a step ahead, the sugar industry is now becoming a major contributor to the sustainable development of the country, whether it is about making ethanol for sustainable mobility or using bagasse to generate electricity. The Sugar industry has been the flag bearer of Make in India because of the large-scale sugarcane cultivation and has the potential to become one of the world major ethanol producers. The Government of India and the sugar sector are collaborating to meet the objective of 20% ethanol blending in petroleum by 2025. Implications of sugar co-products Throughout the value chain of the sugar industry, all residues, and co-products (bag



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Of biofuels and chemicals from ethanol. This usage in turn provides a model for how a crop such as sugarcane can be used to produce a variety of valuable products used for a variety of applications. The recent Ethanol Blended Petrol (EBP) programme of the Government of India, in which the sugar sector supplies a significant portion of ethanol, demonstrates that fossil fuels have an alternative, and green fuel produced from sugarcane-based sources is an example of this paradigm. The Economic Benefits As ethanol is made locally from crops grown domestically, it increases the country energy independence and decreases reliance on foreign oil thus saving precious foreign exchange. One of the bio-energy sources from the sugar industry is compressed biogas, which may contribute to self-reliance in the energy sector of the country. Around 3% of the total compressed biogas potential of the country which is around 2 million tons of 62 million tons can be produced from sugar industry co-products like spent wash, filter cake, press mud. The Indian sugar sector also aspires to provide farmers with long-term value through enhancing resource efficiency, rejuvenating ecosystems, and boosting rural communities. Experts from the sugar industry, research institutes, and Krishi Vigyan Kendra (KVK) are constantly making efforts to promote sustainable agriculture practices. They regularly educate farmers about new sugarcane cultivation methods, improved varieties, water management, biological control methods, bio-fertilizers, mechanization, marketing, and pre- and post-harvest management of products to reduce overall environmental impact. Conclusion The global markets are in a transition period, with a constant push to enhance efficiency while still pursuing sustainable development. This has increased the demand for all resources, including food, feed, and energy. The Asian countries account for the lion share of the whole demand, with fast-growing economies such as India which is poised to make a quantum jump in economic growth. we rely on imports for 83% of our oil needs, which cost roughly ₹120 billion (\$1.74 billion). Biofuels offer the advantages of lowering import reliance on crude oil, cleaning up the environment, providing additional revenue to farmers, and creating jobs in rural regions. The programme complements the Government of India goal for Make in India, Swachh Bharat, and increasing farmer income. The sugar business is an excellent illustration of a burgeoning sustainable

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Healthcare diagnosis or treatment requires the intervention of an expert. They help carve the right trajectory for you, one that involves the right treatments and procedures, access to high quality products and medication, nutrition guidance, and options for alternate therapy. In the same way, when it comes to health insurance, getting an expert on board also means you get your hands on the best financing options for yourself. The Expert Vs. You When it comes to healthcare there are so many factors involved, that people are left overwhelmed and confused. This is where an expert can help. They are efficient, can help provide unique perspectives, ensure clarity, and promise faster settlement of claims. There is also no denying that with an expert by your side, you can enjoy far more confidence and trust the process. We've all thought of just opting for a basic insurance plan or financial option but did you know that you can enjoy far more benefits and save a lot more money if only you take the right guidance from experts? They ensure product superiority, a more comprehensive and fully loaded product portfolio; all while keeping in mind your financial status and affordability. Why Settle For Less When You Can Enjoy More? The problem with making your own decisions when it comes to healthcare is that you miss out on several other benefits simply because you do not know that it exists, or due to a trust deficit. This is unfortunate because in doing so, you miss out on several crucial and helpful benefits such as free annual check-ups for you and your family, unlimited tele-consultations, and even fun rewards such as wellness points for reaching every fitness goal, that can be redeemed later. Quality Of Customer Experience Matters More Now Than Ever It's true what they say about consumer being king with this being the new mantra, your experience will always be the top most priority. Health experts will not compromise on your comfort and will always ensure that your entire healthcare journey is seamless and even enjoyable. The world of healthcare has changed, more so after the COVID-induced pandemic. With the right plan in place, you can take care of your health like never before. No matter what the circumstances, healthcare is now made available for you at all times, thanks to teleconsultation, online nutrition coaches, doorstep delivery of medication, at home lab tests and more. And the best part? A good health insurance plan can get you all of this and more, with

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

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Helping the humankind survive these. It states that in these critical times the education needs to be reimagined as a new social contract, and this imagination must focus a lot on working for creating a future which is shared and interdependent. One of the two foundational principles in this report for this new social contract essentially is Strengthening education as a public endeavor and a common good, and in defining this principle it is rightly pointed out at that it does not limit to education being a public funded entity but goes on to also include a commitment from the society to include everyone in public discussions about education. Now let go back to the visualization of the community library that we started with, if we have these kinds of community libraries and school libraries, these will bring the communities together in creating that shared public vision on education and bring in the much-needed cohesiveness in the community. This goes a very long way in helping education to serve its role in driving the humanity to safer space by helping the empowerment of the future generations in creating a world which is peaceful and sustainable. The realization of the community libraries visualized above, does not stop there, it also helps children in developing their literacy skills. This is because for acquisition of literacy skills in a manner that the children don't only learn to read but also develop a habit and love for reading, calls for availability of good quality children literature in multiple languages and diverse genres and a culture of reading around them where the adults are also reading, and the parents are supported in strategies of reading to their children. These kind of school and community libraries not only develop a keen interest of reading in children, but they are also proven to help develop stronger intergenerational connects and relationships. Further, in present times with the ever-increasing screen addiction in children resulting in many physical as well as psychosocial issues like increased anxiety, behavioral problems, increase in toxic stress and so on, it becomes important that they are taken back to the world of books which have no negative side effects. In fact, evidence from neuroscience suggests that reading and writing helps in development of the brain. One can also understand this by imagining that when a person is reading a book or a picture, than the brain actually plays a more active role by connecting what is being

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

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



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

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

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

**Street Lighting** Well lit public spaces allow for women to travel safe. Street safety is not about women travelling safe in closed cars, but it is about public spaces being designed in a way such that women feel safe walking alone on the streets. For that the streets and public spaces need to be well lit and well within accessibility of other people. In Public Eye Statistics prove that the maximum crime in public areas is in vulnerable areas like subways, lonely alleys and deserted roads. Being within public reach is an import part of women feeling safe from crimes that may be a risk in lonely areas. Market streets in India have been bustling activity zones, with enough public eye on the street. With the advent of new age planning and design, there is a lack of thought about this aspect. Indian cities are far from safe for vulnerable social groups, especially for women. Women safety needs to be become a policy mandate in urban planning. Such as she lounges urban lounges with toilets and feeding room), Pedestrian safety zones, especially near children institutions, illumination of all major roads, adding surveillance on roads, added high mast lights for parks have been undertaken by our team which has many women on board. Some key urban issues pertaining to women are as follows

**Clean Toilets** One of the key amenities for

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

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Used by one of India largest public sector banks, Bank of Baroda. Another public sector bank, State Bank of India underwent rapid digitalization by offering SBI YONO, which was developed by IBM. SBI YONO currently has 54 million Monthly active users. There has been a rapid shift in the way consumers view payments due to apps like YONO. For instance, in India, the volume, as well as the value of UPI transactions, have doubled post covid. In FY 21 UPI had processed 22.3 billion transactions with a value of Rest 41 trillion. In FY 22 the total number of transactions was 46 billion transactions with a value of Rest 84 trillion. In India MSMEs were the most impacted due to such transactions as 87.3 percent of the 41.4 lakh transactions conducted across the MSME ministry were done digitally. Consumers have not only hugely benefited from the digitization of payments but by the revolutionization of investing. Around 10.7 million Demat accounts were opened by retail investors between April 2020 and January 2021. This has allowed the Indian stock markets to reach \$3 Trillion in 2021, within 4 years which has been unprecedented. Another reason for this milestone is the digital transformation of trading institutions like the NSE. NSE NEAT National Exchange for Automated Trading has more than 181,000 terminals across India that allow traders to make high volumes of trade with minimal latency. Furthermore, the stock market in India has also been impacted by the rise of fintech platforms like Sharekhan which allow retail investors to buy and sell stocks easily. The number of monthly active users in Sharekhan has almost tripled from 275,000 in FY 2014 to 764,000 in FY 2022. Similarly, financial institutions like Equirus have also been transformed by digital transformation by offering apps such as Equirus Wealth, which allows retail investors to invest in Mutual funds in a hassle-free manner. Along with that, trading is also computerized in Equirus Portfolio management services PMS which coupled with the steadfast leadership of experienced individuals has allowed the Equirus Long Horizon fund to achieve a return of 19.48 percent. Digital Transformation has caused Indian banks to invest more in their electronic channels. HDFC bank has invested in its PayZapp mobile app and internet banking platforms, which turned out to be a great investment for them as they found that 57% of customer visits were through mobile. Apart from that, they had 234 million visits on their website

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Talking about wars and ideologies here, humans also historically have fought about the number of living beings as counted in their community, region, nation, or the world. In popular context, this number is called the population of that community, region or nation, or mankind. Some people feel that there are more human beings that this planet can house. Though humans have started exploring space, there is a long way to go. Meanwhile, we have changed this planet irreversibly to be an ideal house for humanity. We can introduce a delta change that can delay the inevitable or get some magic wand to dissolve all the impurities of this planet. But the question is how many human beings are too much for this planet. Some on the other hand have justified that numbers are beneficial. No one seems to be totally correct or wrong. Ancient folklores had predicted doom due to population explosion across the ancient cultures. In the Indian context, we have stories of destruction and restarts. Philosophers from Plato to thinkers like Malthus have warned humanity against numbers. On other hand, Developed countries that scorned under-developed countries for lack of resources are now feeling the pinch of low fertility rates. This is a tricky issue for mankind. But one fact is undisputable: we have limited resources on this planet. Experts say Our species evolved from apes and has undergone a population explosion, damaging every habitat on the planet. In 2018, scientists found a plastic bag 10,898m at the bottom of the Mariana Trench, while another team recently discovered man-made forever chemicals on Mount Everest. No part of the world is pristine every lake, forest, and the canyon have been touched by human activity. But on the other side, our sheer numbers and ingenuity have enabled humanity to achieve feats that no other animal could dream of splitting atoms, sending complex equipment nearly a million miles to observe planets forming in distant galaxies, and contributing to a staggering diversity of art and culture. Every day, we collectively take 4.1 billion photographs and exchange between 80 and 127 trillion words. On the specific date of 15 November 2022, the UN has predicted that there will be eight billion humans alive at the same time. Some view our rising numbers as an unprecedented success story in fact, there an emerging school of thought that we actually need more people. In 2018 the tech billionaire Jeff Bezos predicted a future in which our population will re

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

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



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

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

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

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Of critical issues including cyber security. India is also assisting Vietnam in capacity building in the defence sector. The Security Dialogue between the Ministry of Public Security and the National Security Council Secretariat constitutes an important process for frankly discussing the issues to work out plans for cooperation based on pragmatism. India looks at ties with Vietnam with a long-term and strategic perspective, and firmly believes that cooperation between the two countries can substantially contribute to maintaining peace and stability in the region. In the last few years, we have seen the rise of many Fintech startups in India. Financial services have gravitated towards technology-driven configurations to bring convenience and ease to key areas such as banking, payments and lending services. Today, India tops the charts as the fastest-growing Fintech market in the world. As per the reports, the Fintech industry market size in India was \$50 Bn in 2021 and is projected to be nearly \$150 Bn by 2025. It safe to say that the Fintechs or new entrants in the financial landscape are driving rapid change to the financial services sector and beyond. Digitalization has a major role to play here. Traditional financial methods are being replaced owing to the massive adoption of digital Fintech solutions that push power into the hands of users and remove the hassles of the age-old way of banking. With technology taking over every aspect of our lifestyle, Fintechs on their part are paving the way forward with innovative digital solutions. The impact of the digital revolution on the Fintech sector In recent times, the emergence of digital solutions in the Fintech sector has helped in business model reinventions and led to a significant change in the competitive environment of the financial services industry. Today, if you take a look at the financial landscape in India, the combined power of data and the digital revolution have transformed the financial system to be more accountable and sustainable. We saw a rise in digital adoption during the pandemic, setting India on the world stage as a trailblazer of the Fintech revolution. Digital Fintech solutions have also become the key driver for credit disbursement via end-to-end digital platforms like CredAble. This has, in turn, resulted in the ground-level penetration of financial products and services to the underserved segments of society, such as the SMEs who have been dealing with liquidity crunch and fundi

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Physical presence but operate with an end-to-end digital interface. 2. Buy Now, Pay Later BNPL financing: There has been an exponential rise in the demand for small ticket loans, in other words, BNPL. With large sections of the society recovering from the financial distress brought on by the pandemic, customers today are looking to have the liberty of availing of sachet-sized loans. Fintechs are giving users the advantage of splitting up their purchase transactions in smaller installments with the BNPL solution. 3. Digital lending: The unprecedented economic implications of the pandemic have altered the lending landscape as we know it. With enhanced uncertainties amplifying risk perceptions, Fintechs are improving access to capital with digital lending solutions. The digital infrastructure and faster underwriting of services offered by Fintech players are helping MSMEs emerge out of the financial crisis they are currently struggling with. With many funding alternatives and innovative solutions lined up, one thing is for sure, the Fintech industry is redefining the lending space like never before. 4. Payment gateway: The way pay and get paid has changed over the years. Today, real-time payments have come to be the expectation and Fintechs who are able to meet their customers at the intersection of convenience and security are leading the way! This explains the increasing usage of payment gateways, especially across E-commerce websites that have grown in prominence in recent years. Payment gateways can be easily integrated into merchants websites, allowing customers to make payments using a host of options like debit and credit cards, digital wallets, etc. 5. Digital wallets With the introduction of digital wallets, paper money is slowly but surely losing its prominence. Digital wallets have now come to be a hit for both online and offline transactions where users can transfer money virtually with ease. Summing up The rise of digital technologies has certainly been a boon for the Fintech industry that is powering the growth of the Indian economy. These digital Fintech solutions are well-integrated providing a bigger impetus to the growth of financial services in the country. Those Fintechs who are leveraging the latest technological advancements to create value and develop innovative offerings, will stay ahead of the game and reap the greatest rewards in the years to come. There no doubt that technological advancements are the bedrock of the Fintech sector.

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



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

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That emotions and expressions happen simultaneously, so activating one automatically initiates the other. Thus, smiling or seeing a smile, even when you don't feel happy could stimulate happy thoughts, or vice versa. Emotions and facial expressions act like a push-pull effect. If you block a negative emotion, a positive effect comes surfaces. For the uninitiated, my go-to person in times of a calamity is a cherry faced, cheerfully flashy, pretty, fiercely outspoken Mrs. Kohli, who appears in my anecdotes many a time. No matter what, she always wears a smile. When I tell her that her smile is bewitching, she quips in her typical jubilant tone, It the Mac smeared lips doing the magic, you know, Ruby woo and all! It does really mean that she happy all the time, her smile projects her inner strength when faced with hardships. I always have believed, Sometimes your joy is the source of your smile, but sometimes your smile can be the source of your joy. Thich Nhat Hanh The Coronavirus pandemic had rendered us smile-less, mouths veiled behind masks and shattering our peace and shrouding the brows with frowns of gloom. Somehow our inhibitions have surged ahead of us making smiles a rarity. We have become stingy even with them. You smile at your maid? Asked a neighbour with disdain. It not going to increase your face value as the cliché goes. She will take advantage of your goodness. Wear a disgruntled look when she here. So, this was an advice that was agreed to by the other women too, at a lunch meet. If you wear your smile on your sleeves, you become pedestrian! Quipped another genius. I agreed to disagree because Shamli, the girl who helps me with my chores comes walking many miles, with a long, strenuous day ahead of her. I feel that it just takes a simple smile to rejuvenate another human being. She spontaneously reciprocates the exhaustion is immediately replaced with a cheerful demeanor. When I go for walks, I do make it a point to smile at a few passersby. Some lessons remain within us for posterity and I remember Ms. Debbie, one of our teachers in school, telling us, Today give a stranger one of your smiles. It might be the only sunshine he sees all day. In the morning as I waited for the lift, I saw an old, fragile gentleman emerge, leaning on a walker, going for a stroll. He had his mask on, I smiled at him instinctively and saw his eyes glimmer, his hunched form seemed to straighten up a bit, as he trundled on, with a spring in his feet. His smile had re

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Of unadulterated bliss. Then there is the enigmatic Monalisa smile of the Da Vinci fame that has gone on to enthrall many. The one that flickers, intrigues and bowls over the beholder. According to Georgio Vasari, the famous architect, painter, historian and writer, Leonardo kept the real Lisa smiling during the portrait session, by employing people to play and sing for her, and jesters to keep her merry, to put an end to the melancholy that painters often succeed in giving to their portraits. Well, this is the exact kind of ambiguous smile that my husband displays when I ask him how I look in a certain outfit or whether I have lost weight or not. A Monalisa smile can thus save, as Da Vinci probably lies grinning in his grave. Wear a smile, it my favourite go-to hack to instantly look and feel beautiful and human. As per George R.R. Martin, The living should smile for the dead can. So go ahead and prove that you aren a zombie The growth of the nation depends on the productive contribution of youth in all segments of society. With changing times, there comes an elevating need to gain appropriate skills to align with technical advancements experienced by every sector. The IT sector has been such a driving force of the economy, which has transformed the way business is conducted. Processes are automated, AI is leveraging the process of customer service, augmented reality is used for product visualizations, and the finance sector is looping in Blockchain technology. Therefore, the youngsters of India need to cultivate new skills to thrive in the current job market and be prepared for future circumstances. Youngsters need to align themselves in IT skills development World Bank suggests that low skills embolden inequality and poverty, however, if the skill development is done correctly, it can improve the employment rate, increase productivity and relatively advance the standards of living. However, India has a window of opportunity in terms of demographic dividends till 2040. Also, according to a report named Youth in India 2022, the Ministry of Statistics and Programme Implementation MoSPI states that the majority of the population will be above 30 by the year 2030. Therefore, there is a need for youngsters to cultivate hard skills that would leverage the developmental process without hampering the economic growth of the country and help them retain lucrative careers in the market. Listed below are some comprehensive skills, individuals need to address. Cloud

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This House deeply expresses its serious concern over the rising incidents of violation of Human Rights in various parts of the country and urges upon the Government to take effective steps to curb the occurrence of such incidents. I am a Member of this House for the last 32 years. I have never seen this House even had a structured debate on a very important subject pertaining to millions and millions of people of our country. We debated and we raised the issue whenever there was any incident of human rights violation, but there had not been a structured debate on this important subject which is agitating the people of the country. Today, I am raising this subject because I found that even after constitution of National Human rights Commission in 1993, the number of incidents of violation of human rights has not reduced and it is increasing day-by-day. I have the figures for the last three years where you will find how the number of incidents has increased. In 2006-07, it was around 82,000, next year it increased to approximately one lakh and then it came down slightly to 90,000 but it is still more than the number of incidents that had taken place in 2006-07. You will be surprised to know that in one year, the incidents of custodial death have increased to more than one thousand and so also the cases of murder. The Right to Life is a Human right and a Fundamental Right. The right to have a decent living is a Fundamental Right. Population do not have decent living. If one-fourth of the population has to go empty stomach daily even after 65 years of independence, will it be treated as decent living? This is the situation today prevailing in our country. If a substantial percentage of women are suffering from malnutrition, is it a decent living? The Prime Minister had called it a national shame. Lakhs and lakhs of people are living in slums without any amenities, without any facilities in unhygienic condition. This House deeply expresses its serious concern over the rising incidents of violation of Human Rights in various parts of the country and urges upon the Government to take effective steps to curb the occurrence of such incidents. I am a Member of this House for the last 32 years. I have never seen this House even had a structured debate on a very important subject pertaining to millions and millions of people of our country. We debated and we raised the issue whenever there was any incident of human rights violation, but there had not been a structured

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

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Architecture, cloud security and natural language processing NLP. Data Science to enhance data driven decisions the demand for data science has skyrocketed in the past few years due to the potential it has in organizational development in terms of business intelligence BI, business predictions, complex data interpretation and the value it adds to the products. Data driven decision making is becoming a norm now and skilled talent is in demand for the roles of data scientists. However, to get opportunities in the field of Data Science skills in STEM are a big pre requisite. They can be placed in IT startups, Fortune 500 companies as well as non profit organizations. The salaries are quite remarkable and this field is one of the top domains a person can get a job into for the 21st century. UI UX to design as per the customer perspective the success of any product or service depends on the experience a user has with the company. Whether it is an application or a website, a user must be able to interact in a hassle free manner to enjoy the services offered by the brand company. UI UX has been a growing field, which includes UX research, defining problems, developing architecture, designing an interface, determining user behaviour, testing and execution. Individuals can become UX unicorns if they possess the knowledge of UI framework, HTML, JavaScript, cross platform development, and data frameworks. DevOps to leverage productivity In the field of DevOps, a team with diverse knowledge works to ensure the software runs smoothly without any fatal errors. For organizations, DevOps help in communication, integration, operations, development and services, making this skill crucial to learning for future endeavours. As an expert, the individual needs to gain extensive knowledge of SDLC Software development life cycle, which includes problem solving skills, coding, bug fixes and testing. KRAs of DevOps include deploying updates, providing level 2 support, creating tools to reduce errors, performing root analysis for applications and integrating back end systems. Therefore, this is a vital field to step in for experiencing a diversifying role. Develop soft skills for capturing new job opportunities To be future ready in the markets, individuals not only need to develop hard skills but also have a brief grasp on soft skills such as critical thinking, resilience, flexibility, creativity, originality and emotional intelligence. From a traditional approach, soft skills seem



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Various verticals such as cybersecurity, healthcare, facial recognition and more. It directly impacts business intelligence BI, and therefore organizations are readily investing in ML for ahead of their competitors. There is a myriad of applications of ML in diverse fields, which can lead to many career options for individuals. To become an expert, individuals need to be skilled in ML algorithm and have a STEM background with knowledge of data modelling, python R, and data analysis. The jobs in this field are high on the rise, and ML experts can get hefty salaries due to the elevating demands. Focus on the current scenario but also be prepared for the future With the increasing demand for IT in the market, the sector remains hungry for skilled talents who hold expertise in different domains. It is crucial for individuals to learn these skills to enter the workforce that drives the organizations to a pertinent height. India will be able to gain an advantage in terms of technological advancements if the youth is engaged in skill development leading to empowerment of the economy. Scaling up the skills training is necessary to bridge the skill gap with an apprenticeship, mentorship and experiential learning. Freshers must try to possess these top domain skills with knowledge of various tech stacks to fulfil the business needs. In another blow for Congress, eight of its 11 MLAs in Goa switched over to BJP. Such defections are not new in Goa and Congress suffered similar desertions in the previous state assembly as well. But what is surprising is that the deserting Congress MLAs had taken a public oath on the Constitution before the assembly elections earlier this year to not defect in case they got elected. In fact, they had made a similar pledge at places of worship. Therefore, the defectors can rightly be accused of being driven by greed for power and money. Hopefully, voters will remember their chicanery when the next election comes along. That said, the defections also highlight a larger problem faced by Congress today. Sans a clear and effective leadership, party workers are either listless or don't see any opportunities for career advancement. This is why they are easily induced by a well resourced and functionally robust BJP. Thus, Congress must sort out its leadership issue as soon as possible. True, it is about to hold elections for its party president post. But Rahul Gandhi today is on a Bharat Jodo yatra. Which begs the question Will the new Congress p

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The science of aesthetics is a special characteristic expression of all microcosms. This inner spirit of aesthetic science leads all microcosms to seek a congenial environment for their psychic expression, for all unit minds are searching a totally congenial environment for their development. This development leads to a state of psychic balance, attained as a result of all our actions and reactions. While seeking to attain this state of psychic balance, we have invented the science of aesthetics. Everything in this universe and this entire universe also is moving around the Macrocosmic Nucleus. This movement is from imperfection to perfection, and this element of dynamism is the essence of aesthetics. The realisation of aesthetic feeling is not a science, rather it is a high-grade art. When we say that human beings have attained peace in life, this subtle feeling of joy in aesthetic science is psycho-physical. Now the question is, is this joy only psycho-physical? No, it is not: it is both psycho-physical and psycho-spiritual. When the mind seeks a subtle feeling of joy without expecting the fruits of its action, this is certainly psycho-physical, but when this experience of joy moves in a well-defined way towards a goal, then it is certainly psycho-spiritual. psycho-physical or psycho-spiritual, clash is inevitable, and this clash occurs amongst the static, mutative and sentient principles. This clash goes on and on. Due to this clash, when the movement is towards the sentient force, that is, when the mutative force overpowers the static force and the sentient force overpowers the mutative force, in that case the psychic movement is called psycho-spiritual. This type of movement gives birth to true art and science; whereas that knowledge which creates numerous obstacles and problems for society is merely an expression of mean propensities of the mind. When nothing great is created, then cheap sentiments emerge for low-grade art, literature, architecture and sculpture; and when the sattva, sentient principle, is overpowered by the rajas, mutative principle, and the mutative principle by the tames, static principle, the cumulative effect is complete chaos. That is why this clash goes on and on, and it occurs not only within the human mind but also within all the unit and collective minds of the entire universe. The duty of all educated and talented people of society is to arrive at a firm conclusion as to what they should do, how they will lead society alon

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In mind that pessimism or the complex of hopelessness is not the essence of this universe; optimism is the goal of Universal Humanity. Every day, along with millions of others across the world, Bunny does the Wardle puzzle, an online game, in which players have six attempts to deduce a five-letter word which is changed every day. As if solving the Wardle is problematic enough, giving participants a mental workout which is the equivalent of going to a cerebral gym, there are variations of the game which, progressively, get tougher and tougher, like Doddle, Curdle, Octordle, Sedecordle and Duotrigordle, the equivalent of 32 Worlds. The Wardle tribe is the latest addition to a host of puzzles, verbal or mathematical, like crosswords and Sudoku, that human ingenuity has devised to pit its wits against. What is it about puzzles that we find so attractive and addictive? Aren't there enough real-life problems for us to face and solve, if we can without inventing made-up problems to tackle for entertainment and amusement? Why is problem-solving fun for us? The answer could lie in the history of human evolution. It is by confronting and solving increasingly complex problems that we as a species evolved from our primeval forebears to become Homo sapiens, or wise man. And the more problematic problems we make up for ourselves both actual problems and contrived problems to solve, the more sapiens we become. Our prehistoric ancestors got fed up, literally and metaphorically, of eating raw food which was hard on the gums. Then someone observed that when lightning struck it created fires, and fire made edible things, veggie and non-veggie, tastier and easier on the teeth. Since they could cause lightning to strike at will to cause a fire to cook food with, they figured out how to create a blaze by rubbing pieces of wood together. And before you could say Charles Darwin, we have television, and rocket science, and brain surgery, and the internet, and ILL, and Wardle with its permutations and combinations. We have Modern Civilization. With all its wars, and conflicts, and pandemics, and man-made climate change which is threatening the entire planet with irreversible environmental meltdown, and Problem-solving brings Progress with a capital P. And Progress with a capital P brings Problems also with a capital P. On Wednesday, in a telephonic conversation aimed at consolidating the bilateral strategic partnership, Union defense minister Rajah Singh conveyed to his US counterpart

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Long list of additions to official backwardness classifications. These additions don't always go smoothly, and they are also piling up. Hates demand for ST status in HP is resented by Davits in the region. Gujjars in Rajasthan agitated for ST status, driven by the grouse that Mensa benefited from it. Now they are slotted as Macs in a 5% bracket. Meanwhile, Maharashtra OBI quota in local body elections has been ratified by SC after the state satisfied the triple test laid down by the court to grant reservation. In the south, Tamil Nadu has mastered this dubious game. From the earlier formulation of reservation as an exception to the norm, the exception has begun to dwarf the norm. EWES quota, currently before a constitution bench, tips central reservations well over the 50% line. And it's not just that 77% of Jharkhand government jobs will now be in the reserved pool, many states are similarly inching towards the 100% mark, leaving little for merit. Many see quotas as avenues easing their access to higher education, employment and official schemes. That's true in a limited sense because the number of government jobs, seats in government education institutions and even welfare schemes face hard budget constraints, and relative to demand their availability is going down. So, more and more castes end up fighting for a shrinking pie while the one big truth about India's socio-economic change in the last three decades is that reforms have pulled millions out of poverty. In fact, an IMF study recently estimated that absolute poverty is history in India. Yes, there are pockets of relative deprivation and there is a persistent jobs problem at the lower end of the labor market. Neither are there enough seats in higher education. But reservations solve none of this. Social groups that agitate for quotas must understand this basic fact. PM Mode reached Samarkand, Uzbekistan, yesterday to attend the 22nd summit of the Shanghai Cooperation Organization. The formal agenda includes stock-taking of SCOW two-decade journey and talks on ways to enhance cooperation in future. Of greater significance are the bilateral meetings on the summit sidelines. Mode's departure statement said that he would meet some of the attendees including President S Mirziyoyev of Uzbekistan. SCOW, dominated by China, India and Russia, accounts for 40% of the global population and about 30% of its GDP, giving it heft among inter-government groupings. A majority of SCOW membership has a pronounced anti-Western

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Bilateral meeting between Modi and Putin, if it happens, will be crucial. Still, likely gains from SCOW will be limited on account of China. Modi and Xi have not had a face-to-face meeting since the Pakistan aggression in eastern Ladakh in 2020. Also present at the summit is Pakistan's new PM Sharif. Given the structural nature of disputes India has with both China and Pakistan, bilateral meetings on summit sidelines are inadequate to make meaningful progress. SCOW is a reminder of the need to be pragmatic in diplomacy as even adversaries cannot decouple economically. For instance, Japan and Australia, members of the Quad, have chosen tighter economic integration with China through the CREEP FAT. Given this backdrop, India's pursuit of strategic autonomy and investing in areas where there is an overlap of interests between countries is a wise course in a fluid geopolitical situation. The more groups you are part of, the wider your options. By the time Xi Jinping was appointed as General Secretary of the Chinese Communist Party (CCP) in 2012, China had already made impressive progress but corruption had also seeped deep inside the political system. Within the party, power was dispersed with no supreme authority at the centre. The ruling class was disconnected from ordinary people. Xi felt that the CCP had lost its moral compass due to the weakening of ideology and fragmentation of the party's supreme authority. He concluded his paramount challenge was to stem the erosion in order to preserve the party's political authority. The induction of the mighty Vikrant was also a testimony of the nation's commitment towards Aatmanirbharta. Construction of IAC has indeed been the most prestigious warship-building project in the maritime history of India, thus far. Vikrant is the largest warship to have ever been built in India. It is also the first indigenously designed and built aircraft carrier for the Indian Navy. It is also of great significance, that it was the maiden attempt of the Indian Navy's in-house Warship Design Bureau (erstwhile Directorate of Naval Design) to embark on this journey, along with Cochin Shipyard Limited, which was also building a warship for the first time shaping up Vikrant. The Vikrant is christened after her illustrious predecessor, India's first aircraft carrier, which played a vital role in the 1971 liberation war. It has been reported that PM Modi was the chief guest at the commissioning ceremony on September 02 in Cochin. Vikrant, meaning victorious and gallant

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Wide Vikrant displaces approx 43,000 T when fully loaded with armory and arsenal of warheads, having a maximum designed speed of 28 Knots with endurance of 7500 nautical miles. The ship has around 2,200 compartments, designed for a crew of around 1600 that include specialized cabins to accommodate women officers and sailors. The carrier is designed with a very high degree of automation for machinery operations, ship navigation and survivability. The carrier is equipped with the latest state-of-the-art equipment and systems. (The ship boasts of a fully-fledged state-of-the-art medical complex with latest medical equipment facilities that includes major modular OT, emergency modular OT, physiotherapy clinic, ICU, laboratories, CT scanner, X-Ray machines, dental complex, isolation ward and telemedicine facilities etc.) Being cohesive, silent and with combat readiness, the ship will house its operating air wing consisting of 30 fighter aircraft comprising of MiG-29K fighter jets, Kama-31, MH-60R multi-role helicopters, in addition to indigenously manufactured Advanced Light Helicopters (ALL) and Light Combat Aircraft (LACE) (Navy). Using a novel aircraft-operation mode known as Short Take Off But Arrested Recovery (SOBER), the IAC is equipped with a ski-jump for launching aircraft, and a set of three arrester wires for their recovery onboard. In spite of Covid-related imponderables and restrictions, adversely affecting availability of OEMs & supply chain, readiness of ship propulsion and power-generation equipment/ systems in harbor was tested as part of basin trials in Nov 20. Vikrant has successfully completed multiple phases of sea trials from Aug 21 to till date, where the ship performance, including response of ship hull to various conditions of operations, maneuvering trials, main propulsion, Power Generation and Distribution (PAD), ship navigation and communication systems, endurance testing of propulsion machinery, electrical & electronic suites, deck machinery, life-saving appliances, integrated trials of majority of equipment/ systems and trials of other auxiliary equipment were ascertained and proved to the satisfaction of the Indian Navy trials team and ship crew. In line with the prevailing practices being followed by other advanced countries having experience of building aircraft carrier, the deck integration trials of fixed wing aircraft and exploitation of Aviation Facility Complex will be carried out post commissioning of the ship when the ope



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Ascertained, with the commissioning of Vikrant on 2 September, 2022, India joined the select group of nations having the niche capability to indigenously design and build an aircraft carrier, which will be a real testimony to the Make in India thrust by the Government of India. Expressing his sense of gratitude, VANS, Indian Navy Vice Admiral Salish N Ghormade said, I would like to acknowledge the contribution of crew of ex-Vikrant, the illustrious predecessor which had played a monumental role during the 1971 war to liberate Bangladesh. Commissioning of Vikrant was a proud and landmark moment showcasing the country zeal and fervor in pursuing capability build up towards enhanced maritime security in the Indian Ocean Region. The induction and reincarnation of Vikrant is thus not only another step towards strengthening our defense preparedness but also our humble tribute to the sacrifices made by our freedom fighters for the independence of the nation and our brave soldiers during the 1971 war. Shane Varna. The MEME sector, better known as the engine of growth has been contributing immensely to the economic progress of the country. Providing employment opportunities to over 100 million people, many Intec startups have also pulled up their sleeves to push MEME empowerment using AI technology. Numerous instances reflect the emergence of newer fetch companies in offering optimized financial products and services to Memes in an economically viable manner. The Indian MEME sector, known as the backbone of the country carries a substantial weight of India economy, contributing to 29% of the country total GDP. It plays an essential role in eradicating unemployment in a way that provides many job opportunities across the country. However, the onset of the pandemic brought unforeseen economic disruptions that affected the financial inclusion of the MEME sector. At these tough times, fetch became a catalyst to scale Memes by providing tailored and innovative solutions at lower costs, bringing about a revolution in its ecosystem. Bringing efficiency in accounting and transactional records Accounting is an essential yet daunting and expensive task. Even a neighborhood shopkeeper, whether it is a Karana store or a local pharmacy, hires an accountant or finds it hard to manage their financial records all alone. However, the integration of AI has evolved the tasks of preparing and analyzing financial records through digitized methods that can boost their income. AI is one

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Many AI-based fetch startups are concentrating on platforms embedded with predictive modeling and advanced algorithms that are exemplary and designed to reduce the pain points of budding enterprises. Optimizing GST filing and accounting The new-age fetch startups include solutions that can help Memes save money on the operational front, optimize their costs and prevent losses. For instance, GST return preparation, validation, and filing and all other accounting tasks can be fulfilled with advanced AI-based accounting platforms. In addition, these tech-led accounting platforms are equipped with sophisticated GST Reconciliation tools that enable users to detect the filing status of the return and suspect areas where there may be ambiguity. Enhancing collection efforts In the present market landscape, debt levels are steadily rising whether for individuals or Memes. Unfortunately, not all lenders are able to get their money back from the borrowers. The primary goal of these Memes is to raise the success rate of collections as any breakdown in debt collection can suppress the financial activities of Memes. Considering this scenario, AI-based platforms are modernizing the debt collection process by analyzing the vast amount of data from diverse sources and using predictive analysis to identify risk credits. Early adopters of such platforms can witness meaningful payoffs, contributing to enhancing their company financial performance. Analytics to make better decisions The integration of AI in fetch is exploring more and more financial capabilities. For instance, apart from instituting balance sheets, calculating net income and providing other financial data sets for analysis, AI identifies selling opportunities, resolves sales challenges and boosts overall sales performance. As a result, Memes are able to understand their customers better and create well-thought strategies by understanding the possibilities of improving their sales process, using data and analysis. Managing financial estimates and risk evaluation The probability of criminal activities such as underestimating creditworthiness, failing to comply with market risk regulations, fraud, and cyber attacks are higher as tech-based financial operations expand. Advances in artificial intelligence, in particular, provide the provision of risk management processes shared by regulatory and technical expertise. Big data analytics, AI, and block chain technology advancements address regulatory concerns about ap

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Owing to a limited number of grade-A warehouses, retailers in cities such as Bangalore and Hyderabad face subdued transactions. Ecommerce brands own over 80% of the warehouse storage space in India. Most brands resort to buying additional storage space to prepare and stock for an unexpected rise in customer demands. However, customer trends are unpredictable and adding warehouse space is expensive. Luckily there are other, more cost-effective approaches that retailers can explore. With the festive season around the corner, brands need to resort to working smarter, relying on tech-forward solutions to enhance CX, and maximizing their existing infrastructure to retain and attract more customers. Here how. Stores that do it all India, has the highest per capita retail store availability globally, with over 12 million retail outlets. According to a 2022 report, 45% of the Indian customers surveyed browse products online but buy them at a store. It serves for brands to establish physical stores. For instance, Foxy, which launched as an online-only ecommerce platform, following its success, successfully established a physical outlet in Bangalore in 2022. To get the most out of their stores retailers can turn them into mini distribution centers (ship from store). Compared to warehouses, retail stores can prove to be extremely efficient in fulfilling orders, especially within the city, enabling faster deliveries as they are often located closer to the customer. Ship from store can be made easier with a powerful order management system. OMS can unlock the retailers ability to view real-time inventory, while also acting as an in-store tool for the employees. It can assign the fastest and easiest method of fulfilling an order based on location, easing the pressure of handling multiple orders. What more is that retailers can also enable click and collect, driving footfall to their stores. If customers get additional discounts or offers by visiting the store in person to collect their orders, it could enhance their overall experience with the brand. Visiting physical stores could also motivate customers to browse and purchase additional items. An order management system can update the online store and the offline inventory based on reserved click and collect items. Save the day with a virtual inventory Brands with multiple stores and warehouses across cities need to have control over their overall inventory to support sales. It serves to have a virtual inventory pool t

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Portion of their inventory for online orders only and reserve the rest for in-store traffic. Turn cancelled orders into can-sell orders With competition ramping up in the retail sector, brands need to be careful about overselling and underselling as it can turn customers away. After all, nobody likes to be met with an out of stock notification or worse placing an order only for it to be cancelled later. In both cases, stocking up or buying more storage space is not the best solution if the items are indeed available in another location/store. But several brands lack this visibility and hence, lose out on potential sales. Having a distributed order management system linked to the online store, warehouses and offline stores, is a simple and effective remedy to this challenge. It can show what in stock, what is being processed or ready for pickup or shipment. OMS can also assign buffers for popular items, preventing overstocking. Less stock, more space to grow According to IBEF, India retail market is expected to reach USD 400 billion in consumption by 2025. Evolving consumer preferences is cited as one of the key drivers behind the country organized retail market boom. While the time is ripe for retailers to thrive, there is a lot that they need to consider before spending their revenue on storage space that they may not necessarily require. Future-proofing to match changing customer trends is crucial for brands but stocking up and expanding storage infrastructure is not ideal. It is important for businesses to think long term what happens if the demand slows down? Brands need to pour their efforts into strengthening their core channels while shaping and building new ones. Order management systems can help integrate the capabilities required to sustain these shifts. And if there one thing that retailers can bank on is that tech-enabled solutions are here to stay. Peer-to-peer lending or PAP lending is a monetary arrangement between two parties sans the involvement of financial institutions like banks. The borrowers who are seeking unsecured personal or business loans, and the investors who want to earn higher returns on the money they lend. PAP platforms enable a transaction where both sides benefit from the setup while the company acts as an intermediary or a risk litigator in these digital and paperless transactions. Peer-to-peer lending began as an alternative to traditional financing options. However, with the deployment of advanced technologies and syst

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Financial inclusion has the power to create stronger economies, improve financial health, and spur job creation. With access to financial services, individuals can feel empowered to make decisions that will improve their quality of life. But still, financial education remains a challenge around the world. According to the S&P Global Financial Literacy Survey, 77% of the global adult population, roughly 3.5 billion people, lack an understanding of basic financial concepts. And for those in developing countries, the problem is far greater. Narrowing in on India, it is estimated that over 190 million people are unbanked. In the first-ever Financial Inclusion Index published in 2021, RBI looked at access, usage, and quality of financial services across the country using a scale of 0-100. From March 2017 through March 2021, financial inclusion in India only grew by just over 10 points. While several initiatives have been launched to improve financial inclusion across the region, these numbers show that there is still a long way to go. With Bit coin, India can unlock opportunities and drive growth in the economy, ultimately having a real impact on financial inclusion. While many might question its power, we believe that Bit coin is the tool that can not only influence social change, but serve those left out of the traditional banking system. The internet and smartphone penetration numbers show a great shift towards interest in technological solutions. From just 4% in 2007, the internet penetration numbers today stand at 45%. Smartphones are also seeing a similar rise with an estimated penetration of 60% in 2021 and projected to reach 96% by 2040. This growing trend of technology can help create jobs, scale businesses, and grow the overall economy. With this existing infrastructure in place, the people of India are primed to make a move towards digital currencies like Bit coin. Hosting meet-ups and events on the ground shows a significant interest in Bit coin across the country. Just last year, \$240m was traded across the platform in India, making it our fourth largest country based on trade volume. But despite these numbers, we still have to educate to increase the financial inclusion and mass adoption by building a financial system that serves the 100, not just the 1% one Bit coin at a time. With extreme weather events, like heat waves, cyclones, floods and so on, happening with great frequency of late, a fundamental transformation of all key sectors is needed. The

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As food, furniture, equipment, appliances, and so on. All this goes against conservation. Moreover, volatility of climate events discourage tourism. So the Hospitality and Tourism industry also need to work towards creating positive impact. Like with all other industries, sustainability is an effort towards self-preservation, and not an altruistic move, as clean air, floods, cyclones, economic losses involve us all. Covid-19 has brought focus on the fissures and failings in the way we live, and the carbon footprint of the choices we make. Travellers and hotels both have become aware of the fact that our activities have an impact on the environment. The UN apex climate science body, the Intergovernmental Panel on Climate Change, in its latest report has warned of the consequences of inaction. As per the report, in order to keep global heating to below 1.5 above the baseline levels of 1850, fresh global emissions have to start declining by 2025, nearly halved in 2030 and get close to zero by 2050. All human effort needs energy. If the energy we use generates Carbon gases, it harms the environment. As per the Energy Information Administration, there will be nearly 50 increase in global energy use by 2050. Thus, we need to drive huge leaps in our sustainability plans ahead, for the good of people, planet, and profits. The sustainability challenge in hospitality is three-fold. First, we need reliable and green sources of energy; second, followed by the need to reduce waste and shun plastics; third, our growth must embrace local communities where we are located so as to move ahead in a sustainable way. India has pledged that by 2030, 50 of the energy required will be generated from non-fossil sources. According to reports, tourism contributes around 5 of global greenhouse gas emissions a figure which is expected to grow by 130 by 2035. Various ratings like the Energy Star Portfolio Manager and ARC measure the performance of hotels in comparison to other hotels. Energy scores have maximum points in green rating tools. Apart from solar tops for energy use and encouraging waste-to-energy projects, Hotels can be designed keeping eco-friendly principles in mind to reduce the energy required. Energy savings can be applied in hotels as the occupancy varies and there is scope for adjustments using controls. Hotels that make green choices will also provide appropriate amounts of fresh air for the benefit of all. But the key to energy saving is in Operations. Operating th



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Which have low utility and high littering potential, all across the country from July 1, 2022. Hotels will need to abide with the new law on plastics. Lastly, taking care of local communities where Hotels are located, and involving them with arts and crafts, empowering them with skilling activities and offering employment opportunities ensures sustainable practices. For many rural communities, tourism is their lifeline, and hotel activities can involve visitors having a close interaction with the local cultures, promoting sustainable tourism alongside. While in the past, people have planned a trip through website searches, review sites and comparison of rates, now people are getting more environmentally conscious, and they will be looking at greener approaches to tourism. Travel is increasingly becoming niche, curated, and minimally damaging to the environment. Hospitality will do well to take heed to this trend. As the pandemic waves subside, India Etch startup scenario begins to unravel itself. With schools and colleges opening up, the demands for online tuition dwindle vastly and affect the revenue of these companies significantly in the past few months. These companies are the worst-hit among all startups as funding dries up because of the recession, among other reasons, forcing them to lay off employees. According to a survey, Indian startups have already laid off nearly 10,000 employees this year about one-third of those from the Etch industry. The pandemic helped Etch startups in India grow extraordinarily over the past two years making India the Etch hub of the world as education went online. Indian Etch startups were able to raise \$4.7 billion in 2021, up from \$2.2 billion in 2020, making Etch the third-most funded start-up category, after e-commerce at \$10.7 billion and Fitch at \$8 billion. India education market is expected to grow immensely and there is a vast opportunity with India huge school-going population of over 250 million. What needs consideration is that the Etch system offers more advantages than the conventional learning system. So, a time has arrived when we should decide what the education sector should look like in future. For a long time, teachers, parents and students have been complaining about the uniform teaching model followed by traditional schools. Exploring New Teaching Options Etch firms are exploring new methods to stay afloat and some are even adopting the hybrid model to scale up their offline presence because the ma

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Well tuned with the fixed timetables of the old schooling system. An industry report says the success rate of Etch companies helping students prepare for competitive exams was much better than in the conventional classroom formats. For Etch institutes, the success rate was about 7, while, for the traditional formats, it was below. Bridging the skill-gap Additionally, Etch companies with a focus on employment are trying to bridge the skill gaps. They are trying to provide employers with top talent by supplementing college education and making candidates more employable with placement assistance. India Etch industry has the capacity to bridge the education quality gap between the rich and the poor, offering children from all backgrounds more equitable chances of success. Growing globally today, learners from across the world are enrolling with Indian Etch firms not only because they are affordable, but also for their world-class content. Many of these Indian companies are slowly expanding their global presence by teaming up with international universities or acquiring foreign firms. These businesses are planning to venture out because they believe they offer quality services and international contracts are giving them wider visibility and capital in markets as in the US. Surviving the storm Basically, Detach startups were enjoying a honeymoon phase for the past couple of years. Now, companies that can generate enough cash with good business models will survive online, offline or hybrid. So, top Etch companies with funding will stay in business. A few among these had already made the right moves by anticipating future conditions. As in any other sector in a stiff competitive environment, success belongs to those who can innovate on the go. The government is also supporting the Detach companies and offering them a bigger role in education and skill development through regulations, such as the National Education Policy. This can be the pivot for Detaches to become true world players and take their position as leaders of the online learning market, internationally. The world population is expected to hit 10 billion by mid-century and 15 billion by the end of this century. 60 of the oil produced is consumed for transportation, while vehicular emissions stand 4th among the largest polluters, motorization rate number of cars per 1000 people is expected to grow multifold, thus there is an imminent need to control both the use of oil and CO2 concentrations. Could we

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Then, numerous innovations have been made in the electric vehicle and battery storage space. While the adaption of electric vehicles is picking up; there are still numerous barriers to adopting electric vehicles in mainstream transportation. I believe the adaption is driven by 1 faster charging times to replenish the batteries and 2 larger capacity batteries to increase the range, apart from the policy and socio-economic barriers or enablers and most importantly the safety of EVs. Both these will remove the anxiety amongst users to adopt electric vehicles and allow manufacturers to offer a wider choice of models in the market. For a pure electric vehicle, the battery storage has a direct impact on the range. The solution to overcome this would be high voltage batteries for fast charging utilizing lower current for the same power. High voltage typically 525V and high systems have faster DC charging, lower current for the same power, smaller motors and conductors, increased vehicle performance, and reduced vehicle weight. However, with high voltage systems, there are a few drawbacks, components are less common, higher cost, creep age and clearance issues, and risks of high voltage arc and fault currents lead to safety concerns. The simple electric vehicle architecture; as close as possible to the battery, a power distribution unit PDU manages the power that goes through the circuit. The power distribution system essentially consists of a fuse that melts in case of overload, or a short circuit protects the circuit. Contactors switch on and off the power at the rated current. In today electric vehicles, the number one challenge is the coordination between fuse and contactors; this can lead to dramatic situations: Fuses are like a steady flow of current....it ages when extreme fluctuation of currents which is normal for EVs i.e., start, acceleration, braking and may start to deteriorate and may not function as desired, and contractors can have a ten dance to arc flash during short circuit and high voltage spikes during switchovers, the fuse can react ten times slower. Coordination between these two is a challenge. Both the aging of the fuse as well as poor coordination of fuse and contactors can cause a fire or explosion hazard inside the vehicle. The future is electric mobility, and it not far away to reach the masses; I believe with the advent of innovations in power electronics, battery technology, motors, system safety, and infrastructure development, electri

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Are you in a sexless, loveless or intimacy deficient relationship? It not uncommon to be in one, especially if you vet been together for a long passage of time, have conflict and disharmony in the relationship, or simply have grown apart. A lot of people co-exist in a marriage for the sake of being married and not wanting to exit the cocoon of being in one. It very normal to walk out of dead or bad marriages, but there are many who choose to stay for various reasons that serve them. It could be financial stability, fear of the unknown, stigma and taboos surrounding divorce, not wanting to be the one who broke the family, or simply because they fear for the emotional repercussions and financial future of their kids. For those who crave emotional intimacy, romance and sex it incredibly difficult to live a life without it. They carry the sadness of it as a daily weight and it affects multiple areas of their lives in obvious and insidious ways. It always a mega toss up as to whether to stay in a loveless togetherness and compromise on your emotional and physical needs or to be selfish and move on. I use the word selfish because that the tag people get slapped with if they consider their own needs important. I think of it as self-love, self-respect and self-worth to cater to my needs. Sex is a desire, but it also a need. To want it, ask for it or to talk about the lack of it should be considered abnormal or blasphemous. A truly respectful relationship is one where you can express yourself without fear of backlash or hostility. It okay if your partner feels defensive about their role in your plight, it for you to make them comfortable about the situation in your conversation. Remember, communication and confrontation are two different things. The idea is conflict, it resolution. Ways must be examined to bring elements back that are necessary and crucial to a healthy togetherness. Perhaps to start with simple acts of affection, like good morning and good night kisses, random moments of cuddles go plunk beside them and cuddle them and looking into personal hygiene and looking good. Hold hands while walking, look into each other eyes while conversing, and plan things out of the ordinary to do together to infuse new energy into your personal dynamics. The first step is to make the decision to better the relationship, and there no reason your partner would say no to giving things a good try, unless they don value the relationship anymore. Relationships are the most b

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For example, why did the colleague get replaced, what were the high points, low points, positives and negatives about him/her. Speak from a position of having a right to know rather than a victim mentality and don't take anyone's bad attitude meekly. Research leadership qualities and start to implement them. Let them know you're working hard for your supper and everyone has their own paths to follow and that you intend to walk your path with dignity. Add that supporting each other enables each one's journeys and that conflict or lack of cooperation and kindness, only defeats each one's long-term goals. Politics is indeed the art of the possible. In the Indian political context, this means that anything can happen when leaders are looking to gain or retain political power. Last month's leader and chief minister of Bihar, Nitish Kumar, broke up with the BJP and entered a new alliance with the Rashtriya Janata Dal (RJD). Since then, he has met various leaders such as Rahul Gandhi, Sushma Swaraj, D. Raja, Arvind Kejriwal, Akhilesh Yadav, and K. Chandrashekar Rao in what is being seen as a bid to forge opposition unity. Nitish's moves and his decision to return to the Mahagathbandhan have evoked a range of reactions. One group of observers perceived the coming together of RJD and JD(U) as a revival of Mandal politics against the BJP; another lot saw him emerging as a uniting force, giving opposition politics a new life; yet others went as far as predicting that he would emerge as an alternative to PM Narendra Modi though he himself has denied any prime ministerial ambitions; while the fourth bunch saw it as an example of his extreme political pragmatism and his desire to survive a force like the BJP rather than an attempt to revive the Mandal platform. Before addressing these assumptions, I would like to submit that the political nature of the public in India has changed drastically in the recent past. Along with caste, religious and regional identities based on belonging, development issues now play an important role in determining political choices of aspirational Indians. So, any expectation of a magical impact of any caste-based political assertion may not be fully realised in the current changing political context. Secondly, shifting alliances of parties do not always mean full shifting of the political base of concerned parties in favour of a changed alliance. This was evident in the case of the BSP-SP alliance in Uttar Pradesh in the 2019 parliamentary election in which

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Electoral votes. We need to see what kind of programme Nitish Kumar and his new alliance is going to propose to mobilise OBC and other social communities in their favour. Let not forget that the BJP has made deep inroads in the past few decades among OBCs and marginal social groups all over India. So, any chance of a strong and intense revival of Mandal politics against the BJP seems quite unlikely. Another reason why Nitish Kumar recent political act will fail to transform into the Mandal kind of mobilisational politics in a real sense is that Hindutva mobilisation has shown its capacity to submerge caste based assertions in recent elections. I am amazed to see how dramatically the capacity of Hindutva politics for inclusion has risen, and it is this that may erode the possibility of any anti BJP revival of Mandal politics, at least at the national level. Due to the Bihar centric image of Nitish Kumar, it will be difficult for him to become a political messiah for OBC communities in various states, as they are politically heterogeneous and capable of embracing various political choices of which the BJP is one. The post 90s Indian society, which developed under the impetus of a new liberalised economy and globalisation, produced a huge middle class among OBC communities and other social groups in the country. A large section of this neo middle class seems attracted to Hindutva and works as a political base for BJP in various parts of the country. So, I see Nitish act influencing Bihar politics in some sense, but it is unlikely to influence national politics in any transformative way. It is true that opposition politics in India, which is largely divided and suffering from various kinds of crises, may view a face like Nitish Kumar as a rallying point, but it is still difficult to see him as a winnable alternative to Narendra Modi and the BJP in the near future. Nitish image is also suffering from a trust deficit due to his various U turns in the recent past. That may weaken his impact in an anti BJP alliance. The next few years will tell whether Mandal can be a challenge to Kamandal or whether the lines between the two have blurred. Financial inclusion has the power to create stronger economies, improve financial health, and spur job creation. With access to financial services, individuals can feel empowered to make decisions that will improve their quality of life. But still, financial education remains a challenge around the world. According to the S&P GI



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Of from March 2017 through March 2021, financial inclusion in India only grew by just over 10 points. While several initiatives have been launched to improve financial inclusion across the region, these numbers show that there is still a long way to go. With Bit coin, India can unlock opportunities and drive growth in the economy, ultimately having a real impact on financial inclusion. While many might question its power, we believe that Bit coin is the tool that can not only influence social change, but serve those left out of the traditional banking system. The case for Bit coin Banking the unbanked. Bit coin provides a solution for the unbanked by bringing financial services to anyone regardless of social class, location or income. Africa is one of the leading case studies in this aspect, where a large portion of the population is unbanked or under banked. Bit coin has opened doors for those forgotten by the larger financial institutions, providing access to the global economy. For the 190 million people in India who are unbanked, this offers them a solution. Bit coin as an alternative banking solution. There is huge potential for the success of Bit coin in India. Bit coin can bridge the economic gap in the country, fulfilling both personal finance needs and entrepreneurial ventures including remittance, e commerce, payments, wealth preservation, and social good. Looking at remittances, it addresses the issues of traditional banking, providing lower fees, greater speed, and access to assets 24/7. India growing tech savvy population. The internet and smartphone penetration numbers show a great shift towards interest in technological solutions. From just 4% in 2007, the internet penetration numbers today stand at 45%. Smartphones are also seeing a similar rise with an estimated penetration of 60% in 2021 and projected to reach 96% by 2040. This growing trend of technology can help create jobs, scale businesses, and grow the overall economy. With this existing infrastructure in place, the people of India are primed to make a move towards digital currencies like Bit coin. Hosting meet ups and events on the ground shows a significant interest in Bit coin across the country. Just last year, \$240m was traded across the platform in India, making it our fourth largest country based on trade volume. But despite these numbers, we still have to educate to increase the financial inclusion and mass adoption by building a financial system that serves the 100%, not jus

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To say, these indicators and events impact tourism too. With the number of travellers increasing, there is greater pressure on the environment, more facilities like power, water and goods are needed, and there is also more wastage created such as food, furniture, equipment, appliances, and so on. All this goes against conservation. Moreover, volatility of climate events discourage tourism. So the Hospitality and Tourism industry also need to work towards creating positive impact. Like with all other industries, sustainability is an effort towards self preservation, and not an altruistic move, as clean air, floods, cyclones, economic losses involve us all. Covid 19 has brought focus on the fissures and failings in the way we live, and the carbon footprint of the choices we make. Travellers and hotels both have become aware of the fact that our activities have an impact on the environment. The UN apex climate science body, the Intergovernmental Panel on Climate Change IPCC, in its latest report has warned of the consequences of inaction. As per the report, in order to keep global heating to below 1.5°C above the baseline levels of 1850, fresh global emissions have to start declining by 2025, nearly halved in 2030 and get close to zero by 2050. All human effort needs energy. If the energy we use generates Carbon gases, it harms the environment. As per the Energy Information Administration EIA, there will be nearly 50% increase in global energy use by 2050. Thus, we need to drive huge leaps in our sustainability plans ahead, for the good of people, planet, and profits. The sustainability challenge in hospitality is three fold. First, we need reliable and green sources of energy; second, followed by the need to reduce waste and shun plastics; third, our growth must embrace local communities where we are located so as to move ahead in a sustainable way. India has pledged that by 2030, 50% of the energy required will be generated from non fossil sources. According to reports, tourism contributes around 5% of global greenhouse gas emissions a figure which is expected to grow by 130% by 2035. Various ratings like the Energy Star Portfolio Manager and ARC measure the performance of hotels in comparison to other hotels. Energy scores have maximum points in green rating tools. Apart from solar tops for energy use and encouraging waste to energy projects, Hotels can be designed keeping eco friendly principles in mind to reduce the energy required. Energy savings can be

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Of the hotel industry, these small hotels need better technical expertise and financial support in order to build, design, operate, and upgrade their systems and processes. Construction of new buildings and architecture needs to be planned with nature and not in isolation. India has banned single use plastic items which have low utility and high littering potential, all across the country from July 1, 2022. Hotels will need to abide with the new law on plastics. Lastly, taking care of local communities where Hotels are located, and involving them with arts and crafts, empowering them with skilling activities and offering employment opportunities ensures sustainable practices. For many rural communities, tourism is their lifeline, and hotel activities can involve visitors having a close interaction with the local cultures, promoting sustainable tourism alongside. While in the past, people have planned a trip through website searches, review sites and comparison of rates, now people are getting more environmentally conscious, and they will be looking at greener approaches to tourism. Travel is increasingly becoming niche, curated, and minimally damaging to the environment. Hospitality will do well to take heed to this trend. As the pandemic waves subside, India Edtech startup scenario begins to unravel itself. With schools and colleges opening up, the demands for online tuition dwindle vastly and affect the revenue of these companies significantly in the past few months. These companies are the worst hit among all startups as funding dries up because of the recession, among other reasons, forcing them to lay off employees. According to a survey, Indian startups have already laid off nearly 10,000 employees this year about one third of those from the Edtech industry. The pandemic helped Edtech startups in India grow extraordinarily over the past two years making India the Edtech hub of the world as education went online. Indian Edtech startups were able to raise \$4.7 billion in 2021, up from \$2.2 billion in 2020, making Edtech the third most funded start up category, after e commerce at \$10.7 billion and Fintech at \$8 billion. India education market is expected to grow immensely and there is a vast opportunity with India huge school going population of over 250 million. What needs consideration is that the Edtech system offers more advantages than the conventional learning system. So, a time has arrived when we should decide what the education sector should look like in future.

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With students receive personalized suggestions based on their performance and learning patterns. Students who excel will not have to stay at a lower level of the class, while those needing extra support and a slower pace will get attention accordingly. Detach provides access to tailored or modified education to students get quality education who were not well tuned with the fixed timetables of the old schooling system. An industry report says the success rate of Etch companies helping students prepare for competitive exams was much better than in the conventional classroom formats. For Etch institutes, the success rate was about 7%, while, for the traditional formats, it was below 1%. Bridging the skill gap Additionally, Etch companies with a focus on employment are trying to bridge the skill gaps. They are trying to provide employers with top talent by supplementing college education and making candidates more employable with placement assistance. India Etch industry has the capacity to bridge the education quality gap between the rich and the poor, offering children from all backgrounds more equitable chances of success. Growing globally Today, learners from across the world are enrolling with Indian Etch firms not only because they are affordable, but also for their world class content. Many of these Indian companies are slowly expanding their global presence by teaming up with international universities or acquiring foreign firms. These businesses are planning to venture out because they believe they offer quality services and international contracts are giving them wider visibility and capital in markets as in the US. Surviving the storm Basically, Detach startups were enjoying a honeymoon phase for the past couple of years. Now, companies that can generate enough cash with good business models will survive online, offline or hybrid. So, top Etch companies with funding will stay in business. A few among these had already made the right moves by anticipating future conditions. As in any other sector in a stiff competitive environment, success belongs to those who can innovate on the go. The government is also supporting the Detach companies and offering them a bigger role in education and skill development through regulations, such as the National Education Policy. This can be the pivot for Detaches to become true world players and take their position as leaders of the online learning market, internationally. The world population is expected to hit 10

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Mass production, electric vehicles remained off guard till the 1970s. There was a short lived revival between 1975 to 1998, and the resurgence took in 2007. Since the resurgence, hybrid and fully electric vehicle development have rapidly progressed; however, not until 2010 that an automobile could have a full range of operation in complete electric mode with less than 3kms range. Since then, numerous innovations have been made in the electric vehicle and battery storage space. While the adaption of electric vehicles is picking up; there are still numerous barriers to adopting electric vehicles in mainstream transportation. I believe the adaption is driven by 1 faster charging times to replenish the batteries and 2 larger capacity batteries to increase the range, apart from the policy and socio economic barriers or enablers and most importantly the safety of EVs. Both these will remove the anxiety amongst users to adopt electric vehicles and allow manufacturers to offer a wider choice of models in the market. For a pure electric vehicle, the battery storage has a direct impact on the range. The solution to overcome this would be high voltage batteries for fast charging utilizing lower current for the same power. High voltage typically 525V and high systems have faster DC charging, lower current for the same power, smaller motors and conductors, increased vehicle performance, and reduced vehicle weight. However, with high voltage systems, there are a few drawbacks, components are less common, higher cost, creep age and clearance issues, and risks of high voltage arc and fault currents lead to safety concerns. The simple electric vehicle architecture; as close as possible to the battery, a power distribution unit PDU manages the power that goes through the circuit. The power distribution system essentially consists of a fuse that melts in case of overload, or a short circuit protects the circuit. Contactors switch on and off the power at the rated current. In today electric vehicles, the number one challenge is the coordination between fuse and contactors; this can lead to dramatic situations: Fuses are like a steady flow of current .it ages when extreme fluctuation of currents which is normal for EVs i.e., start, acceleration, braking and may start to deteriorate and may not function as desired, and contractors can have a ten dance to arc flash during short circuit and high voltage spikes during switchovers, the fuse can react ten times slower.

Coordination