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ENGINEERING WORKS AROUND INNOVATIONS

Social engineering is a form of attack that strongly entails human communication and usually attempting to manipulate people into violating standard security processes and best practices in order to gain unauthorized access to system applications, infrastructures, or specific locations, or to gain monetary profit.

Cyber attackers use social engineering techniques to disguise their real identity and motivations, posing as trustworthy individuals or sources of information. The goal is to persuade, deceive, or mislead users into revealing sensitive data or granting access within an organization. Many social engineering scams rely on people's willingness to assist or their fear of being punished.

One of the most dangerous aspects of social engineering is that the threats do not have to be directed at anyone and everyone: a solitary successfully deceived victim can provide sufficient information to launch a campaign against an entire organization.

Social engineering strikes have become more advanced over time. Not only does fake sites or emails appear believable enough even to trick victims into disclosing sensitive information that could be used for identity fraud, but social engineering has also become one of the most common ways for intruders to violate an organization's initial defenses in order to inflict further disturbance and damage.

To carry out their attacks, social engineers employ a variety of strategies. Often these social engineering attacks begin with the attacker groundbreaking research and intelligence gathering on the objective. If the target is a company, for

example, the hacker may collect intelligence on the organizational structure, internal systems, industry jargon, and potential business partners, among other things.

Social engineers frequently target the habits and attitudes of employees with low-level but essential starting point, such as an



employee or receptionist; attackers can inspect profiles on social media for personally identifiable information and investigate their behaviour both online and in person.

The social engineer can then customize an invasion based on the information gathered and utilize the vulnerability discovered during the reconnaissance phase. If the attack is successful, the attacker obtains sensitive information such as the Social Security numbers and bank and credit card login information details, generate revenue from the targets, or access to shielded systems and networks.

The most renowned example of a social engineering attack is coming from the iconic Trojan War, during which the Greeks were

capable of sneaking into Troy and defeat the Trojans by concealing inside a huge wooden horse that was proffered to the Trojan army as a symbol of harmony.

Frank Abagnale is now regarded as one of the foremost authorities on techniques for social engineering. In the 1960s, he impersonated at least 8 people, including an

airline employee, a physician, and a lawyer. During this time, Abagnale was also a check blackmailer. Following his confinement, he worked as a security specialist for the Federal Bureau of Investigation and launched his own fraudulent financial consulting firm.

The most prevalent type of social engineering attack is phishing. They typically take the form of an email that appears to be from a respectable source. At instances, attackers will attempt to persuade the victim into disclosing credit card numbers or other private information. At times, phishing email messages are sent in order to obtain staff username and password or other specifics for use in a sophisticated attack on their company. Phishing efforts are frequently used to launch cybercrime threats

such as advanced persistent infections (APTs) and advanced persistent threats.

While emotional attacks put even the most strong security systems to the test, companies can decrease the likelihood of social engineering through security awareness.

Consistent training customized to your organization is strongly advised. Demonstrations of how assailants might try to try and manipulate your staff members should have been included. For instance, imagine an attacker impersonating a bank employee and asking the target to authenticate their account information. Another scenario is that a senior executive (whose e - mail address has been duplicated or replicated) requests that the target send money to a specific account.

Training teaches staff members how to protect against such threats and why one's role in the information security is critical to the organization. Organizations should also create a concise set of safety policies to assist employees in making the best choices in the face of social engineering attempts.

Because of the convenience with which they can be deceived, attacks utilizing social engineering are considered the most threatening. 63.8% of all businesses have fallen victim to some form of social engineering. As a result, so each kind of business, regardless of its size, essence, or field of operating condition, is susceptible to social engineering attacks, emphasizing the importance of currently underway awareness and education in preventing these malicious activities.



INSTITUTING THE GOAL OF A HEALTHIER LIFE

Balance is the key to good wellbeing. The linkage between our thought, body, and soul is critical to our general wellbeing, and if one of these modules has been off, it can have a detrimental effect on the other components. Mind-Body Wellness Day is observed on January 3rd each year to raise awareness about the role of emotional responses, intention, spiritual practices, observations, aspirations, belief systems, behavioral patterns, and behaviour in our physical wellbeing.

Our surroundings have a huge influence on our health; from the perceptions of those we encircle our self with to our dietary habits, temperature levels, and color schemes. It is important to keep in mind, however, that no two individuals are the same as each other.

We are living in trying times. Even before the COVID-19 pandemic, work and planning, personal life, household, and self-focus was challenging. The concept appears to be more improbable than ever.

It would be far too easy to complain and give in to negative thinking. That, however, would not advise us in teaching, rising, and improving ourselves, which is the purpose of International Mind-Body Wellness Day.

While a well-balanced diet, engaging in physical activity and mindfulness may be beneficial to one person, they may not be beneficial to another. As an individual, it is critical to understand what your mind, body, and spirit require to stay healthy.

The care of your physical existence is critical. Discuss with your physician regarding your needs to help you take better care of your physical body.

Whatever your objectives are, The WELL Technique can help you achieve them by focusing on the crucial aspects of your life and trying to remind you that you are powerful, commendable, and competent of everything!

The beauty is that it can be tailored to

each individual's specific requirements, religious views, style of living, and individual ideology. The structure is as



follows:

W - Work-Life Balance
E - Expect/Make Room for Expertise
L - Enjoy living Your Mission
Not Despair, but absolutely adore

International Mind-Body Wellness Day is an excellent opportunity to spread the word about physiological, intellectual, and interpersonal well-being. Every human being has a unique imagination, personal characteristics, and body, all of which require upkeep and think it matters.

Today is the day to begin your journey toward a healthier lifestyle. It is always possible to begin. We should all stop living unhealthy lives. And health does not only refer to physical well-being.

Mental health is also included. Mental health is critical. The relationship between

physical and mental well-being is greatly misunderstood. They are usually considered of as distinct entities, but they work in

tandem. Indeed, the World Health Organization describes health as a permanent sense of physiological, emotional, and socio cultural well-being. Because of the perception dissonance between "mind" and "body," many people consider that mental illness is not a physical illness. In actuality, your psychological health affects your overall fitness.

Activities included for Mind body and Wellness:

1. Discover your preferred mindfulness practice.

There are various methods to practice Mindfulness. The key is to choose a method that matches your disposition and elemental type. Mind-body wellness, whether that is through mindfulness or meditation, acts of compassion and provider, eating mindfully, or daily self-care and admiration, plays a

major role in enhancing the quality of life.

2. Get a restful night's rest.

Decent sleep is essential for reducing anxiety and maintaining physical health. Consider turning off your electronic gadgets at least one hour before going to sleep. Enable your mind and body to unwind aside from the outside interruptions and sources of stress. Aspire for a minimum of 6-8 hours of sleep per night.

3. Start creating daily habits that promote strength and courage.

Favorable procedures can reconfigure your nervous system and start creating behaviour patterns. The brain yearns for uniformity! Consider implementing positive self-affirmations into your everyday routine. Spend some time each day performing anything you enjoy. This slight self-care gesture can make a big difference in terms of experience, personality, and overarching health.

4. Obtain assistance

Your social circle is also crucial in avoiding mental health decline. However, discussing mental health with peer group can be a challenging task. This frequently prevents individuals from seeking assistance. Let us not be hesitant to seek assistance from family members and friends.

Don't Put Off Getting Help

If you are having symptoms of any mental health problem, it is critical that you seek the assistance of a healthcare professional. Several individuals can enhance their mental health by exercising and eating well regularly. Others, in contrast hand, may prescribe medication or counseling to see results. You will be able to determine out what is best for you if you work with a medical expert.

DALAI LAMA - THE JOURNEY OF A MONK

Monks have always influenced humanity and so have their great teachings taught us a better way of living life. One such person is Dalai Lama who has been an inspiration and always will be as his excellency's teachings are far more than mere words. Dalai Lama means an "ocean of wisdom", a teacher with knowledge as deep as an ocean.

The current Dalai Lama, Tenzin Gyatso, is the longest incarnation to hold that position. Dalai Lama is the title given to the highest spiritual leader chosen by the Tibetan People known simply as 'His Holiness', The Dalai Lama is a figurehead of Tibetan Buddhism. He was recognized as the 14 Dalai Lama born on July 6, 1935, in a small farming family in a hamlet located in Tukster Amdo, northeastern Tibet.

At the very tender age of two, the child then named Dhondu was recognized as the reincarnation of the previous 13th Dalai Lama Thubten Gyatso. The Dalai Lama is believed to be a manifestation of Avalokiteshvara or Chenrezig, the Buddhist of compassion and patron saint of Tibet. Bodhisattvas are realized by a wish to attain Buddhahood for the benefit of all reborn in the world to help humanity.

When the Dalai Lama was born his mother noticed one of his eyes was not opening properly but without any hesitation, she put her thumb on the reluctant lid and forced it wide fortunately without any ill effect.

Among his other siblings, his elder brother was recognized as the reincarnation of a high Lama, Takser Ripoche Gaylo Thondup and Lobang Samden, and his younger brother Tensin Choeyyal was recognized as the reincarnation of another high lama, Nagre Rinpoche, nobody had ever thought or had any idea the Dalai Lama might be more than an ordinary toddler nor was it imaginable the more than one tulku (reincarnation Lama) would be born into the same family.

He was considered to be the present incarnation of the previous thirteen Dalai Lamas of Tibet (the firstborn in 1391 C.E) and also believed to be a manifestation of Chenrezig Avalokiteshvara or Chenrezig, the Bodhisattva is no doubt on his spiritual connectivity both to the thirteen previous Dalai Lamas to Chenrezig and great lord Buddha himself. An incident in the search for Dalai Lama narrates that when Lhamo Thondup was 2 years a search party had been sent to the Tibetan government to find the incarnation of Dalai Lama and as they reached Kumbum monastery there were signs one being the embalmed body of their predecessor, Thupen Gyatso, the 13th Dalai Lama died at fifty-seven in 1933.

During the mummification process, the head was discovered to have turned from facing south to the northeast shortly after that the Regent himself, a senior Lama, had a vision and looked into the waters of a sacred lake, Lhamo Lhatso, in southern Tibet. He saw the Tibetan letters Ah, Ka and Ma float into view, these being followed by an image and gold roof and a path running from it to a hill. Finally, he saw a small house strangely shaped with guttering, he was sure the letter Ah referred to 'Amdo' in the northeastern



province, so the search party was sent as they reached Kumbum, the party felt they were on the right track. The letter Ka indicated a monetary at Kumbum which indeed was a three-storied and turquoise roofed and as they tried to locate a hill and a house with peculiar guttering they saw a gnarled branch of Juniper wood on the roof of his holiness parents' house the surety of the new Dalai Lama was not away so without revealing on the purpose of visit the group asked for a night stay, the leader disguised himself as a servant and spent some time.

One evening while observing the playing with the youngest child in the house the child recognized him and called out "Seva Lama" Seva was Kewtsang Rinpoche's monastery. The next day team returned after a few days with a formal deputation and this time they brought with them several possessions that belonged to their thirteen Dalai Lama as the child was asked to correctly identify those belonging he correctly chose the one to the 13th Dalai Lama saying "It's mine" as they were more or less convinced. The

search party as they found the new incarnation, but it was long believed that the boy from Taktser was recognized to be the new Dalai Lama.

As the boy was taken to Lhamo Thondup to Kumbum monastery he began the somewhat unhappy period of his life where the separation from his parents and the unfamiliar surroundings. But there were two consolations to his life at the monastery. First bring his immediate elder brother Lobsang Samden being there and second, was the fact his teacher being a very kind old monk, who often seated his young disciple inside his gown.

It was during the winter of 1940, Lhamo Thondup took to Potala and was officially installed as the spiritual leader of Tibet. And soon after that, the newly recognized Dalai Lama was taken to Jokhang temple where he was inducted as a novice monk in a ceremony known as taphue, meaning cutting of hair, then onwards he to be shaven-headed and attired in maroon monks robes. As per traditional custom, he was forfeited with his name, Jamphel Ngawang Lobsang Yeshe Tenzin Gyatso.

On 17th March 1959, he received an explicit instruction to leave the country. Along with his immediate family members Lama escaped and reached to Indian borders where Indian guards 31st March 1959 to the town of Bomdila (present-day Arunachal Pradesh). The Indian government agreed to provide asylum, and after his meeting with the late Prime Minister Jawaharlal Nehru about rehabilitating the Tibetan refugees agreed and the need to create a special section for Tibetan education with the Indian ministry of education and soon the government agreed to bear all expenses for settling schools Tibetan children.

His teaching goes on to encourage common men to be happy, helping them understand their minds are upset by mere physical comfort will not bring peace until the minds are at peace even physical pain will not disturb their calm. He also advocates the cultivation of warm-heartedness and human values such as compassion, forgiveness, tolerance, contentment, and self-discipline as goes his saying - "We all want happiness and do not want to suffer."

These human values are secular ethics and universal values secondly and importantly he being a Buddhist monk, also encourages harmony among the world's religious traditions. Dalai Lama, a monk, is a gem of a person who has been an inspirational figure for people across the world and is alive with his words and deeds forever.

NIMAL RAGHAVAN - A PIONEER IN AGRICULTURAL RESTORATION

Cyclone Gaja had hit Tamil Nadu's coastal areas on November 16, 2018, leaving a trail of devastation in the shape of toppled households, downed trees, polluted freshwater resources, and ravaged infrastructure. Gaja began as a distress near the Andaman Islands and quickly grew into a cyclone, causing havoc wherever it took a trip.

Peravurani, a tiny village in the state's Thanjavur district, was also badly affected by the cyclone, which destroyed years of dedication put in by farmers in the vicinity and tried to push the region's economy to the brink of extinction.

Nimal Raghavan, who was born in Thanjavur, had a high-paying position as a software developer in Dubai. When he returned to his old neighborhood in November of 2018, his points of view would transform.

This one was shortly after Cyclone Gaja, which caused considerable destruction to the Kaveri Delta's banks, killed 45 individuals, and disrupted over one lakh homes. When Nimal landed in Nadiyam village, he discovered that it was among the 90 villages destroyed by the disaster. They were all recognized for their agro - based cover.

Just after news spread, several of Nimal's friends who'd been working overseas though - and planned to settle in India reconsidered their plans. One of most unfortunate part was those generations of farmers who resided here begun giving up their sole source of livelihood and trying to move to cities looking for work, his father too was a farmer, and the earnings he managed to earn from farming provided for all of my necessities, from everyday needs to educational expenses. When he eventually realized that more than 300 families relied on farming for a living had lost it due to the cyclone, I knew I couldn't leave them behind. Nimal remembers.

Everyone can view the outcomes now of the hard work being done. During 2018-

2019, Nimal revitalized Peravurani Lake, one of the largest in the area. This aided in the irrigation of over 6,000 acres of farm production. He also planted 25,000 seedlings throughout the Kaveri Delta region with a squad with other volunteer groups. Needless to say, this was a difficult task. It took meticulous planning, implementation, and most relevantly



environment used to be fresh and abundant in water, and how it is now contaminated and there is a serious shortage of water. Nimal first became involved with environmental advocacy in 2002, when he was a student member of the Junior Red Cross.

Captivated by Nimal's work, a group

of which collaborate on conservation work in Maharashtra and Tamil Nadu.

"Our primary tasks include water body rehabilitation, Miyawaki plantation, mangrove forest cultivation, preservation, rainwater harvesting, and treatment plants," Nimal explains.

We work to improve the lives of fishermen and farmers. The revived water bodies made groundwater available to farmers and the general public for residential and agricultural use. Cattles and farm animals now have simple access to water, which was not previously the situation. This also increased species diversity."

Nimal has spent four years on these initiatives. His entire task has been well and scheduled, and sustainable development plays a special role. We make certain that all of our renovation and restoration attempts are mostly identity, and that the majority of the projects does not necessitate special maintenance and also ensure that recipients are informed on the value of water bodies and their upkeep.

More than 40 lakh individuals have profited from rebuilt watercourses, which have enabled them to make a living and have recovered 118 water bodies in Tamil Nadu. When cultivation resets in areas that were previously an empty wasteland, it gives much delight to him. Working in air-conditioned workplaces and earning crores does not give the same emotion." Nimal's life plans include broadening his programmes to all rural areas of India, increasing more funds to boost the current project, and implementing new technologies to enhance the effectiveness of the attempts. His overriding aim is to achieve that no farmers suffer due to water scarcity.

finances.

Nimal began rescue operations with a campaign via social media named #BounceBackDelta, wherein he provided clothing, grocery items, domestic essentials, and funds to those adversely affected by the tropical storm.

He stated that -This has not been the outcome of a single event; yes, there have been a few major weather catastrophes that have served as catalysts, but Nimal firmly believe it is my commitment to Mother Earth to safeguard and conserve her in any way possible. He grew up in an agricultural family, so understand the value of the environment and water preservation. He brought up witnessing how the

of youngsters from Nadiyam initiated a further initiative, #DeltaSaplingChallenge, to help rebuild the region's forgotten vegetation. This was just the start. Nimal toured each village in the Kaveri Delta region and talked to farmers to learn about their worries. He discovered that water scarcity is a big problem all over.

Thus far, Nimal and his team have expended more than Rs 32 lakh to revitalize the lake, with the help of people in the village and well-wishers. He is now a member of several associations, including the Kadaimadai Area Integrated Farmers Association (KAIFA), BIOTASOIL Foundation, Exnora International, Oor Koodi Oorani Kaappom, Nam Thamirabarani, and Mega Foundation, all

THE REQUIREMENT FOR A PERFORMANCE-BASED INCENTIVE SYSTEM IN THE EDUCATIONAL ECOSYSTEM

According to the National Education Policy (2020), public spending on education should increase to 6% of India's GDP. India's public spending on education in 2021-2022 was 3.1% of the country's GDP. Nirmala Sitharaman, the finance minister, declared a growth of 18% over the prior year in 2022. However, the truth is that a growth in this range is insufficient to quickly reach the desired 6%. Education already makes up 16% of the central government budget, making it the third-highest line item. The Indian national budget for education spending is split around 60:40 between two major categories: higher education and schooling and literacy.

The use of funding allocation to encourage private donations to public and private institutions could be a game-changing strategy. An analogous plan would be to set aside a percentage of the budgeted funds to match gifts made to educational institutions by affluent donors and alumni. The administration of academic institutions would also put more effort into attracting private financing sources. Additionally, only donations that progress the important performance indicators should be matched by the government. Allocating discretionary money to an institution based on its prior track records of advancements would be another innovative innovation to take into account. Discretionary funding should take into account a variety of performance criteria rather than allocating separate funds to each desired performance metric, and supported institutes should be free to decide how to allocate funds to enhance metrics that complement their expertise.

In contrast, world-class educational institutions are more likely to be established under a performance-linked incentive paradigm. When employed in this context, performance metrics for educational institutions should be visible through objective means. A PLI model of funding would specify a few key performance indices (KPIs) and keep them in line with how we see the development of our institutions.

GUIDELINES FOR CONVERTING INSTITUTIONS OF HIGHER EDUCATION INTO MULTIDISCIPLINARY CENTERS ARE RECOMMENDED BY THE TIWARI PANEL

The University Grants Commission (UGC) has resolved to convert engineering and medicine and soft skills like communication, discussion, and debate. Higher Education Institutions (HEIs) into multidisciplinary institutions under the New Education Policy (NEP 2020), and has released the expert committee's draught guidelines, which are being led by Prof. R.P. Tiwari. The committee has made several recommendations for how to transform HEIs into multidisciplinary centres.

The Prof. Tiwari committee cites ancient institutions like Takshashila and Nalanda, which were recognised for their unlimited learning throughout the Vedic era, as inspiration for the transformation. According to the report, these higher learning institutions in ancient India were renowned for teaching every subject, including singing, painting, chemistry, and mathematics, as well as practical skills like carpentry and cloth-making, as well as professional ones like

PRESIDENT DROUPADI MURMU CALLS FOR INCLUSION OF VALUE EDUCATION IN SCHOOL CURRICULUM

President Droupadi Murmu emphasised the necessity of establishing values in children on December 27 in order to support their development into moral adults. Murmu addressed the staff and students of the Keshav Memorial Educational Society at a meeting that was conducted as a part of Azadi ka Amrit Mahotsav in this city. She emphasised that in light of competition, parents should place a high priority on their children's academic success. She argued that if value education is provided from the beginning, it will help a good society emerge. She was responding to a pupil who inquired as to whether societal ills are caused by a lack of ethical instruction.

STUDENTS WILL START LEARNING THE UPDATED VERSION OF INDIAN HISTORY ON VASANT PANCHAMI, THE EDUCATION MINISTER ANNOUNCED



According to National Education Policy (NEP) guidelines, Indian history will start being taught to pupils nationwide starting on January 26, 2023, according to Education Minister Dharmendra Pradhan. Speaking at a session put on by the RSS-affiliated Akhil Bharatiya Itihas Sankalan Yojana and the Indian Council of Historical Research (ICHR), the minister claimed that books are being republished with fresh compositions and that these books will clarify India to the rest of the world.

In accordance with the National Education Policy, starting on January 26 in honour of Vasant Panchami, students all around the nation will be taught a proper account of Indian history. In the NEP, mother tongue has been given precedence. Education cannot be imparted effectively without giving mother tongue importance. According to him, in the 21st century, the children must be offered India's historic culture and civilization with a fresh, global viewpoint. Republished books containing fresh works are common. These works will clarify India's position in the eyes of the world. These novels will also be available digitally.

According to Pradhan, India has a wonderful opportunity to showcase its history to the rest of the world while holding the G20 presidency. The Gopal Narayan Singh University in Jamuhar, Bihar's Sasaram district, hosted the event. Numerous academics, including Vice-Chancellor Satyaprakash Bansal of the Central University of Himachal Pradesh, attended.

CENTER RAISES INTEREST RATES ON SOME SMALL SAVINGS SCHEMES UPTO 110 BASIS POINTS



interest rates on these well-liked securities by 10 to 30 basis points for the months of October through December. Despite being established by the government, the modest savings interest rates are based on the yields on the market for government securities, with a spread of 0 to 100 basis points over the yield on these securities for similar maturities. Small savings interest rates, however, have not consistently followed changes in market rates.

For the second consecutive quarterly rise, the finance ministry has increased the interest rates on a few minor savings programmes for the period of January to March. According to a statement on December 30, the rates on the various instruments have increased by 20 to 110 basis points, bringing their new range from 4.0 percent to 7.6 percent.

The central bank has lifted its benchmark policy rate by 225 basis points since April in an effort to curb inflation, which has resulted in substantial rate hikes in the economy's interest rates. Banks have done the same, increasing the rates they charge their clients for both loans and deposits.

The Reserve Bank of India (RBI) highlighted that the revised small savings rates were 44 to 77 basis points lower than the formula predicted rates in its most recent Monetary Policy Report, which was published on September 30.

The yield on five-year government bonds grew by about 15 basis points in September-November, the reference period for modest savings interest rates for January-March, while the yield on ten-year bonds increased by 10 basis points in the same time frame.

The government has been urged by the central bank to continue using the formula-based method of determining interest rates for modest savings. The RBI has issued a warning about this trend in its Monetary Policy Report from October 2021, noting that since 2018, growth in accretions under small savings schemes has consistently outpaced that of bank deposits. This, according to the RBI, would have consequences for monetary transmission anytime loan demand increased.

BEGINNING IN 2023, KYC IS COMPULSORY FOR BUYING HEALTH, VEHICLE, AND OTHER TYPES OF INSURANCE



to renew their general and health insurance policies.

According to the PTI news agency, the insurance regulator has also requested that both life and non-life

Policyholders will need to present Know Your Customer (KYC) documentation beginning in the new year 2023 in order to purchase any type of insurance coverage. For the purchase of all new insurance policies, the Insurance Regulator and Development Authority of India (IRDAI) has made the KYC requirements obligatory. All forms of insurance, including life, general, and health insurance, are covered by the rule.

Sharing KYC documents was previously an option made while buying a coverage. However, from today, the insurers will need to obtain KYC documentation from each of their separate clients.

Because insurers will have a thorough profile of consumers as a result of this new law, analysts anticipate that the claim procedure will likely become quicker and more frictionless. The KYC details for insurance businesses may help to increase the precision of risk assessment and pricing as well as lower the likelihood of fraudulent claims.

In a second report, IRDAI advised insurers to take into account offering discounts to policyholders who have received three doses of the Covid-19 vaccine when it comes time

insurance companies resolve Covid-19-related claims as quickly as possible and cut down on paperwork.

The regulator further advised insurers to make sure empanelled hospitals are not permitted to accept deposits for Covid hospitalisation, noting that some hospitals have engaged in this practise during the first and second waves of the programme despite having a cashless policy.

The regulator requested the industry, adding that data should be supplied in a specific manner so that there is no discrepancy, that the insurers establish a war room for Covid-related support to all stakeholders for the worst-case situation.

On the other hand, the insurers requested that the regulator look into standardising the treatment methodology in order to reduce the amount of fraud cases. Up until March 2022, insurance companies paid out over 2.25 lakh death claims resulting from Covid, according to IRDAI's most recent annual report.

SMALL SAVINGS INSTRUMENT	INTEREST RATE FOR OCT-DEC	INTEREST RATE FOR JAN-MAR
Savings deposit	4.00%	4.0%
One-year time deposit	5.50%	6.6%
Two-year time deposit	5.70%	6.8%
Three-year time deposit	5.80%	6.9%
Five-year time deposit	6.70%	7.0%
Five-year recurring deposit	5.80%	5.8%
Senior Citizen Savings Scheme	7.60%	8.0%
Monthly Income Account	6.70%	7.1%
National Savings Certificate	6.80%	7.0%
Public Provident Fund Scheme	7.10%	7.1%
Kisan Vikas Patra	7.0%	7.2% (120 months)
		(123 months)
Sukanya Samridhhi Account Scheme	7.60%	7.6%

Despite being established by the government, the modest savings interest rates are based on the yields on the market for government securities, with a spread of 0 to 100 basis points over the yield on these securities for similar maturities. Small savings interest rates, however, have not consistently followed changes in market rates.

After leaving them unchanged for nine consecutive quarters, the Center raised the

THE TAMIL NADU GOVERNMENT ESTABLISHES THE NILGIRI TAHR CONSERVATION PROJECT

The Tamil Nadu government announced a 25.14 crore conservation initiative for the Nilgiri Tahr, the state animal, on Wednesday. The government intends to conduct surveys and radio telemetry studies to better understand the Nilgiri Tahr population; reintroduce the Tahrs to their historical habitat; address proximate threats; and raise public awareness of the species as part of The Nilgiri Tahr project. The project will be carried out between 2022 and 2027.



Some of the challenges in the conservation of the Nilgiri Tahrs, according to Supriya Sahu, Additional Chief Secretary, Environment, Climate Change, and Forest, are potential local extinction due to highly fragmented populations; invasion of exotic species into the habitat; forest fires; over-exploitation of forest resources; and a lack of ecological data and understanding. The order states that there are numerous references to the Nilgiri Tahr in Tamil Sangam literature dating back 2,000 years. It is an endangered species and the only Caprinae species found in southern India's tropical mountains. The animal lives in meadows with steep cliffs at elevations ranging from 300 to 2,600 metres above sea level. There are an estimated 3,122 Nilgiri Tahrs in the wild. The Nilgiri Tahr was once thought to inhabit a large portion of the Western Ghats. However, it is now only found in a few isolated patches in Tamil Nadu and Kerala. It is now extinct in approximately 14% of its traditional shola forest-grassland habitat. The Tamil Nadu Pollution Control Board will provide funding for the project.

SWASTHGARBHA: LEARN ABOUT A REVOLUTIONARY APP THAT PROVIDES PREGNANT WOMEN WITH AT-HOME MEDICAL ASSISTANCE



Researchers at the Indian Institute of Technology (IIT) Roorkee have collaborated with those at AIIMS Delhi to develop a mobile application called 'SwasthGarbh' to provide antenatal care and real-time medical support to pregnant women. According to officials, this is the first pregnancy app that provides immediate and much-needed access to doctor's advice. It is not only clinically supported, but it is also credible. In response to the alarming rise in

newborn mortality rates, the SwasthGarbh mobile app will provide real-time medical assistance to all pregnant women and improve maternal-fetal health. It helps pregnant women by ensuring on-time antenatal care appointments, documenting each clinical test, and improving medication adherence. Primary health care (PHC) facilities have yet to be established in villages in remote areas throughout the country. Pregnant women in Bhamragarh, a remote village in Maharashtra, must walk 20 kilometres to see a doctor and then another 20 kilometres to see a gynaecologist. Because vehicles cannot reach the village, pregnant women are carried on foot for 20 kilometres in makeshift stretchers (often made of bedsheets). Such inaccessibility has resulted in miscarriages, stillbirths, and, in some cases, the mother's death. Several pregnant women in remote parts of India face similar challenges. These women and their families can now access healthcare at the touch of a button, without sacrificing their health, money, or time, thanks to the revolutionary Swastha Garbha app.

ANURAG THAKUR, UNION MINISTER, INAUGURATES THE SPORTS SCIENCE CENTER IN KARNATAKA

Anurag Thakur, Union Minister for Youth Affairs and Sports, dedicated the Sports Science Centre at M.G. Stadium in Udupi, Karnataka. This Sports Science Centre will bring together athletes and sports scientists. The Karnataka government established the sports science centre. The state government has established two sports science centres, one each in Udupi and Bengaluru. These



centres will conduct research on medicines, nutritious food, treatment, and rehabilitation measures for athletes in order to help them improve their performance. The Minister stated that many more sports science centres will be built. In the near future. The government is working hard to turn India into a sporting soft power. It increased the sports budget from 854 crores in 2014 to 3,100 crore rupees this year, and spent 2700 crore rupees on improving sporting infrastructure, up from 630 crore rupees previously. The Union Ministry of Youth Affairs and Sports' Sports Authority of India (SAI) has also established its own Sports Science Center at its 21 National Centres of Excellence (NCOE) and two high performance centres (Bengaluru and Patiala). It has also established a National Centre for Sports Sciences and Research (NCSSR) in New Delhi as the SAI Sports Science Center's hub. The National Centers of Excellence offer specialised training in a variety of sports disciplines, as well as a fully functional Sports Science Center.

THE NSE HAS RECEIVED APPROVAL FROM THE SEBI TO ESTABLISH A SOCIAL STOCK EXCHANGE

The capital markets regulator Securities and Exchange Board of India (SEBI) has given the National Stock Exchange of India (NSE) preliminary approval to establish a social stock exchange (SSE) as a separate segment of the NSE. Listed social enterprises and not-for-profit organisations would be able to raise capital through equity or debt instruments through the SSE, which is still a novel concept in India. The SSE framework was notified in July 2022. It was created in response to the recommendations of SEBI's working group and technical group. Under the Securities Contracts (Regulations) Act of 1956, the Centre issued a new security called 'zero coupon zero principal' to enable fundraising for non-profit organisations. The minimum issue size is currently Rs 1 crore, and the minimum application size for subscriptions is Rs 2 lakh, according to the regulations. The SSE will be a separate entity from the existing stock exchanges under the new rules. Furthermore, social intent must be demonstrated by a focus on eligible social objectives for underserved or underprivileged populations or regions. The social enterprises are expected to engage in a social activity, which the markets regulator has listed as one of 16 broad activities. Eradicating hunger, poverty, malnutrition, and inequality, promoting healthcare, supporting education, employability, and livelihoods, gender equality empowerment of women and LGBTQIA+ communities, and supporting social enterprise incubators are among the activities listed. Corporate foundations, political or religious organisations or activities, professional or trade associations, infrastructure, and housing companies, with the exception of affordable housing, are not eligible for recognition as a social enterprise. The Bombay Stock Exchange (BSE) announced in October 2022 that it had received an in-principle approval from SEBI for the SSE to operate as a separate entity. SSEs have already been established in countries such as the United Kingdom, Brazil, Portugal, South Africa, Canada, and Singapore.

KIDAMBI SRIKANTH, LAKSHYA SEN, AND HS PRANNOY ALL PLAYED IN THE 'QUARTER OF DEATH' AT THE INDIA OPEN



The Indian men's singles players were dealt a difficult draw, with Kidambi Srikanth, Lakshya Sen, and HS Prannoy all drawn in the same quarter at the Yonex Sunrise India Open badminton tournament, which is set to take place here from January 17 to 22. PV Sindhu, the former world champion and double Olympic medalist, will face her nemesis from the previous edition, Supanida Katethong, in the first round of the BWF World Tour event, which has been upgraded to the Super 750 category this year. In the meantime, reigning champions Satwiksairaj Rankireddy and Chirag Shetty will begin their men's doubles campaign against Denmark's Jeppe Bay and Lasse Molhede, who are ranked 31st in the world. The fifth-seeded pair would aim for a quarterfinal match against top seeds Takuro Hoki and Yugo Kobayashi of Japan, the first major test in their title defence. The trio of Srikanth, Prannoy, and Sen will carry India's hopes in the tournament, but given the draw, only one of them will make it past the last eight hurdles, which include reigning World and Olympic champion Viktor Axelsen, China's Shi Yu Qi, and Japan's Kento Momota. Defending champion Sen will begin his campaign against compatriot Prannoy, and the winner will likely face Momota, who is looking to return in 2023 after struggling with form this year.

Former champion Srikanth must overcome top seed Axelsen in the first round before facing Shi, who has made a strong comeback after being out of action for nearly ten months. Fifth seed Sindhu, for example, will face Kathethong in a rematch of last year's semi-final, which the Indian lost in three games. The former world champion, who has been out with a heel injury since the Commonwealth Games in August, could face Chen Yufei in the quarterfinals. Former world number one Saina Nehwal, who had a difficult season due to injuries, will begin her campaign against Denmark's Mia Blichfeldt. Bansod and Kashyap get a chance to shine - Malvika Bansod and Aakarshi Kashyap have avoided a top-10 opponent in the first round of their first appearance at the Super 750 level. No. 30 in the world In the first round, Bansod will face Thailand's world no. 11 Busanan Ongbamrunphan, while Kashyap, world no. 32, will face former India Open champion and world no. 26 Beiwen Zhang of the United States. In the first round of men's doubles, world no. 21 MR Arjun and Dhruv Kapila will face sixth seeds Kim Astrup and Anders Rasmussen of Denmark, while Krishna Prasad G and Vishnuvardhan Goud P will face Ruben Jille and Ties Van Der Lecq of the Netherlands. Treesa Jolly and Gayatri Gopichand Pullela will face France's Margot Lambert and Anne Tran in the first round of women's doubles, while Ashwini Bhat K and Shikha Gautam will face Malaysia's eighth seeds Pearly Tan and Thiaah Muralitharan. Ishaan Bhatnagar and Tanisha Castro, India's lone entry in mixed doubles, will face Robin Tabeling and Selena Piek of the Netherlands.

MUKUND SASIKUMAR OF INDIA HAS BEEN GRANTED A WILDCARD ENTRY INTO THE MAHARASHTRA OPEN TENNIS TOURNAMENT

Mukund Sasikumar, India's top-ranked singles player, has been given a wildcard for the Maharashtra Open 2023 ATP 250 tennis tournament, which begins on Saturday at Balewadi Stadium in Pune. Mukund Sasikumar showed good form in 2022 despite being ranked only 340th in the ATP rankings. In September, he won the ITF Futures event in Portugal, his first title in five years, and he also finished second in an ITF 15 event in Egypt earlier in December. Mukund Sasikumar began the Maharashtra Open 2022 qualifiers but was defeated in the first round by Turkey's Altug Celikbilek. Yuki Bhambri of India, a former junior Australian Open champion, will start from qualifiers this year after making the cut through his protective ranking - a provision for ranked players making a comeback after a long period of injury. Last year's semi-finalist Elias Ymer of Sweden and world No. 39 Peter Gojowczyk of Germany will also start from the qualifying round. Meanwhile, the Maharashtra Open 2023 singles main draw features 17 of the top 100 players, including former Grand Slam champion Marin Cilic of Croatia and last year's runner-up Emil Ruusuvuori of Finland. Yuki Bhambri will also play doubles with Saketh Myneni, while Indian tennis star Rohan Bopanna will team up with Botic van de Zandschulp of the Netherlands. Ramkumar Ramanathan will collaborate with Miguel Angel Reyes-Varela of Mexico. Last year, Rohan Bopanna and Ramkumar Ramanathan won the Maharashtra Open 2022 doubles title after defeating top seeds Luke Saville and John-Patrick Smith of Australia in the final. This time, however, the duo chose to collaborate with different partners. Rajeev Ram and Joe Salisbury, two-time US Open champions, will be the top seeds in doubles. The Maharashtra Open is South Asia's only premier ATP Tour event, and this year's edition will be the fifth. It will come to an end on January 7.

PELE, THE BRAZILIAN FOOTBALL LEGEND WITH THREE WORLD CUPS, 1281 GOALS, AND A WINNING SMILE, DIED AT THE AGE OF 82

Pele, the three-time World Cup winner from Brazil, has died at the age of 82. He is widely regarded as football's first global superstar. Pele was treated for colon cancer after undergoing surgery to remove a tumor in September 2021. He had been in the hospital since November with a variety of ailments. Following Argentina's World Cup victory, Pele took to social media to praise squad leader Lionel Messi, France's rising star Kylian Mbappe, and surprise semi-finalists Morocco. "Today, football continues to tell its story, as always, in an enthralling way," he said. "What a gift it was to watch this spectacle of the future of our sport." During a quarter-final match in Qatar, Brazilian players unfurled a massive banner on the pitch depicting the soccer legend during his 1970 World Cup victory. "Pele!" it simply read. Pele made his international debut at the age of 17 in the 1958 World Cup final, scoring a hat trick. Later, he led the charge of arguably the greatest team in history, Brazil's world-beating side of 1970. Pele belonged to Brazil's golden generation. Nilton Santos, Didi, Garrincha, and Jairzinho were among his teammates, all of whom were among the best players at the time. Pele played in a state championship rather than a national league for the majority of his career. His goals, on the other hand, are spread across the Rio-Sao Paulo tournament, the Copa Libertadores, and international fixtures, including key roles in two World Cup victories that no other player can claim. Pele won three World Cups, in 1958, 1962, and 1970, though his participation in 1962 was limited due to an injury sustained in the first game, which forced him to miss the remainder of the tournament. With 77 goals, the Brazilian legend is still one of the team's all-time leading scorers. During the most recent World Cup, Neymar tied Pele's record.



EXPERT



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FAQs ON

Learning and Development through Ancient Indian Wisdom

Q1. Do you think our ancestors were monkeys?

Ans. Grand question, I am happy that someone asked this question, thanks a lot! Despite claims of our holy scriptures, many of us will stay to have faith in a someone called Charles Darwin born in the recent time that our ancestors are not Rishis but are monkeys. Generally, we Indians, sad to say, hardly have any curiosity to know their own olden time culture! They choose to argue based on the bought stories written by foreigners.

I am sure that our lineages were great Rishis who have spontaneously exposed and freely given the Vedantic wisdom for betterment of mother earth, in our Upanishads, Ramayan, Puranas, etc.! Let us ask the foreign researchers (Followers of Darwin!) to explain how could monkeys sit together and create diverse languages and the mammoth Vedas, Upanishads and the spiritual wisdom of all mankind. Our Rishis, who were our ancestors, gave solutions to all our modern problems too. I can give many references to validate our ancestors were Rishis. Few orientations to prove the greatness of our ancestors are given below:

1) Oneness of existence model for stimulating true self was practiced by our ancestors. Oneness represents the complete oneness expressed in changeable forms such as 'unity in diversity', 'Ekam Satya bahuda vidanti' (Truth is one, in many forms it shows manifestation), etc. Ekam sat is the Rigvedic edict (R.V. 1.164.46), Ekam sat vipra bahudha vadanti (Great sages behold it in a variety of forms). The oldest and greatest scripture of the world is the Rigved, which proclaims that entire nature, the whole world that you see, is a manifestation of 'Ekam sat.

2) Two types of human nature model for analyzing self-practicality were in practice. "Two types of human nature" is originated from Vaisheshika School. The basic two types are Positive and Negative. These are nothing but 'divine' types and 'demonic' types. Those who are demoniac do not recognize do's and do not's. Neither purity nor right actions nor truth is found in them. They pronounce that this earth is illusory, that there is no base and that there is no God be in charge of. Divine-like human qualities contain truthfulness, gentleness, modesty and steadfastness, freedom from anger, forgiveness, freedom from malice and excessive pride.

3) Three Guna model for analyzing self intellectually were in practice. Three Guna concepts represent Qualities of Nature as to Violent, Vibrant and Silent energy. Three Guna model for analyzing self-intellectuality is widely used in practice due to its effectiveness. Three Guna concepts represent Qualities of Nature as to Violent, Vibrant and Silent energy viz. Sattavik, rajasik and tamasik called SRT Guna. The basic concept of gunas is from Samkhya School.

4) The Self-management model is well explained by shankaracharya in vivekachudamani as sadhana chatusthaya. The four pillars of knowledge, called 'Sadhana Chatusthaya' are stepping stones towards attaining the goal of Jnana Yoga.: (1) Viveka (discrimination) (2) Vairagya (dispassion, detachment) (3) Shad-Sampati (six virtues: Shama, Dama, Uparathi, Titiksha, Shradha and Samadhana) (4) Mumukshutva (longing, yearning). At very beginning that we have to exercise our understanding before we start doing anything. Even in worldly actions, understanding leads deed.

5) Five sheaths model of human personality for analyzing self-Reasonableness were in practice. This is contribution of Yoga philosophy. In life transformation of consciousness takes place progressively as a person passes through the following sheaths or koshas in the course of his action: (1)

Annamaya Kosha: the sheath made of food. (2) Pranamaya Kosha: the sheath made of vital force. (3) Manomaya Kosha: the sheath made of mind. (4) Vijnanamaya Kosha: the sheath made of intelligence. (5) Anandamaya Kosha: the sheath made of bliss. Self-Reflection changes the quality of our thoughts – we become calm, not argumentative; we become dedicated, tranquil and happy, no longer abusive and malicious.

6) Our ancestors talk about Six Enemies of mind (AriShadvargas) for analyzing self emotionally. The sages understood the truth that unless AriShadvargas were understood, real growth is not possible. So, by enabling individuals to overcome their shortcomings, they have to develop knowledge of values, a power beyond knowledge of facts. In Vedas AriShadvargas are the six enemies of the mind, which are: 1) Kama (Desire) 2) krodha (Anger) 3) Lobha (Miserliness) 4) Moha (Attachment) 5) Mada (Arrogance) and 6) Matsarya (Jealousy). Our rishis were wise to analyze self emotionally and achieve the balance!

7) Our Rishis explained Seven levels of self-realization for analyzing self-values which is an Important Teaching of Sanatana Dharma, It teaches self-realization in the sense, an individual 'I' becomes universal 'I'. This ladder is the joining for Man living on this Earth to upsurge to the Spiritual heights of Realization. These 7-Levels of Consciousness are listed under: 1. Physical 2. Vital (Prana) 3. Mental 4. Intellectual 5. Super Mental 6. Spiritual and 7. Divine or Absolute Reality which is also known as Universal mind.

8) Rishi's taught Eight modes of self-restraint for conquering self-doubt. The Yoga Suthras of Patanjali make explains eight steps towards conquering self-improvement. The eight modes are (1) Yama (restraint or governing of senses); (2) Niyama (religious observances); (3) Aasana (posture or attitude); (4) Praanaayaama (breathing); (5) Pratyahaara (withdrawing or restraining organs from the objects of sense); (6) Dhaarana (suspending breath, abstracting the mind and restraining all concentration); (7) Dhyaana (meditation); (8) Samaadhi (state of self-absorption). Strive to be the best possible version of yourself, and learn to celebrate your individuality were taught by our ancestors!

9) Our ancestors described nine distractions (antarayas) to personal self-esteem. Around 600 BC, Patanjali, the great compiler, elucidates nine distractions (antarayas) to the process of self-discovery. Antaraya means "to come between; obstacles". The Antarayas are 1) Vyadhi: Illness 2) Styana: Apathy 3)

Samasya: Doubt 4) Pramada: Negligence 5) Alasya: Sloth 6) Avirati: Imbalance 7) Bhrantidarshana: Delusion 8) Alabdha-bhumikatva: Self-depreciation 9) Anavasthitatvani: Instability. We need to honestly assess if we did build a solid foundation for our dharma to manifest and if we did support it with consistent practice

10) Our ancestors gave us Ten principles of self-reinforcement. (1) Patience (2) Tolerance (3) Control of Mind (4) Refrain from Stealing (5) Cleanliness (6) Proper use of Body (7) Intelligence (8) Knowledge (9) Truth (10) Avoid Anger. As per ancient wisdom to empower self-awareness skill it is essential to understand and absorb Strong Character!

11) Our Rishi's practiced Ekadashi model for analyzing Barriers to personal growth. If we detach the senses and mind from the selfish world, spiritual power is being generated. Ekadashi fasting helps individual in purifying Self-Awareness skill. Ekadashi helps an individual to fine-tune into their emotions to regulate their behaviors and understand the feelings of others.

The list can go on and on...Now ask yourself, were our ancestors just Apes as taught to us? In the light of ancient wisdom practiced, I strongly believe our ancestors were highly cultured, wise, great Rishi's. We got disconnected from our Indian Knowledge systems (IKS) due to change in education system which was planned by British rulers for the reasons they know best! I strongly believe IKS is deep rooted to our DNA, let us go back to our roots, it is never outdated! Let us inherit the ancient Indian wisdom! I don't think any modern scientists can ignore our ancient wisdom and settle that our ancestors were apes and not great Rishi's! Let the current citizens of mother nation realize the value of ancient Indian wisdom so that the next coming generation would say with pride 'Our ancestors were great Rishi's!' Stay blessed! Happy new year!

Mail your questions on
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or

DM your questions on our instagram
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Please note: Only selected questions
will be answered in the next issue of
The HULAHUL Times.

QUIZ TIME

1. What is the name of the newly announced programme under the Ministry of Railways' station rehabilitation initiative?
2. Which state and the Home Affairs Ministry signed a cease-fire with the ZUF armed group?
3. Which nation was given the Mangdechhu Hydroelectric Power Project by India, as reported in the news?
4. The Union Ministry launched the "National Mobile Monitoring System (NMMS)"?
5. Which nation has named Pushpa Kamal Dahal "Prachanda" as its next prime minister?
6. Which location or nation is the home of the emperor penguins that were recently featured in the news?
7. Which city saw the opening of the Sports Science Center by Union Minister Anurag Singh Thakur?
8. Which of India's neighbors has agreed to begin talks for a free trade agreement?
9. Which organization produces iNCOVACC, which was authorized as an intranasal booster dose for Covid?
10. Which Indian company has received a USD 400 million loan from the International Finance Corporation (IFC)?

DID YOU KNOW?

AMAZON HAS BEGUN DRONE DELIVERY



Amazon has begun delivering orders by drone in the US states of California and Texas, with the goal of flying packages to customers' homes within an hour. According to The Verge, customers in Lockeford, California, and College Station, Texas, recently received a small number of parcels delivered by drone using the company's 'Amazon Prime Air' drone service. "Our goal is to safely launch our drones into the sky. We will begin in these communities and gradually expand deliveries to more customers over time." In a statement, Amazon Air spokesperson Natalie Banke said. The Federal Aviation Administration (FAA) granted the company 'Part 135' approval to send packages via drone in 2020. Customers in Lockeford and College Station can sign up and place orders, while customers living elsewhere will be notified when drone delivery becomes available in their area. Customers will receive tracking information and an estimated delivery time after placing an order, with the drone delivering the package to their backyard, according to the report. The company has developed fully electric drones capable of delivering packages weighing less than 5 pounds to customers in less than an hour, from click to delivery. According to the company, its drones fly hundreds of feet above people and structures.

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