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## WORLD CONSUMER RIGHTS DAY: BE AWARE OF YOUR RIGHTS

President John F. Kennedy inspired World Consumer Rights Day by sending a special message to the US Congress on March 15, 1962, in which he formally addressed the issue of consumer rights. He was the world's first leader to do so. The consumer movement commemorated that date for the first time in 1983, and it is now used every year to mobilise action on important issues and campaigns. Every year on March 15th, the World Consumer Rights Day is observed.

World Consumer Rights Day is an annual international event that celebrates and unites the international consumer movement in its demand for consumer rights to be respected and protected. The event also provides an opportunity to protest market abuses and social injustices that undermine those rights.

The Day's theme for 2023 is "Empowering Consumers Through Clean Energy Transitions." You are a consumer if you buy goods and services for personal use. As a consumer, you have almost certainly had a negative experience. Perhaps you purchased a new product that broke within a few months of purchase. Or perhaps you hired someone to perform a service but they did not meet your expectations.

Most businesses try to avoid negative consumer experiences because they reflect poorly on their brand. They understand that as a result, they will lose customers. Most countries have laws in place to protect the rights of consumers. These laws must be followed by these businesses.

**Consumer rights include the right to:**

- Have access to essential goods and

services for survival.

- Shield themselves from potentially hazardous products or services.

basic needs satisfaction, the right to redress, and the right to be informed.



- Product and service information
- Select from a wide range of high-quality products and services.
- Express dissatisfaction with a product or service.
- Consumer education and advocacy

These rights vary from country to country. However, nearly every developed country agrees that all consumers have the right to safety, information, choice, and to be heard.

World Consumer Rights Day was established in 1983 to encourage citizen action. Citizen action groups have played an important role in bringing about change in the marketplace. They have advocated for safer products as well as safeguards against harmful practices and products. Over time, the consumer movement worked to develop what are now known as the eight basic consumer rights. These rights include concepts like the right to safety, the right to

Consumers International has over 200 members from 100 different countries. They take their mission of being a consumer advocate and voice in policy-making forums and the global marketplace seriously. They work independently of political parties and maintain their independence to ensure that consumers are treated fairly.

World Consumer Rights Day is observed in a variety of ways around the world. Here are some of the most common ways that people and organisations commemorate this significant day:

• **Consumer Rights Conferences and Seminars:** Many organisations and government agencies host conferences and seminars to discuss consumer rights issues. These gatherings bring together subject matter experts, policymakers, and consumers to discuss current issues and potential solutions.

• **Workshops and Training Sessions:** Some organisations hold workshops and training sessions to teach consumers about their rights and how to avoid scams and fraud. Topics such as financial literacy, online safety, and how to file complaints may be covered in these sessions.

• **Consumer Campaigns:** Many organisations launch consumer campaigns in order to raise awareness about specific consumer rights issues. To reach a large audience, these campaigns may include social media posts, public service announcements, and other forms of advertising.

• **Product Testing:** Consumer advocacy organisations may perform product testing to assess the safety and quality of various products. These tests can be performed in a laboratory or by volunteers in the field.

• **Awards and Recognition:** Some organisations honour and recognise businesses that prioritise consumer rights and provide exceptional customer service. These awards can aid in the promotion of good business practices and inspire other businesses to follow suit.

World Consumer Rights Day provides an opportunity for individuals, organisations, and governments to collaborate in order to promote consumer rights. We can protect consumers from scams, fraud, and unsafe products by working together to hold businesses accountable for their actions.

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# TODAY'S ACTION TO SAVE RIVERS CAN SAVE OUR TOMORROW!

The International Day of Action for Rivers is observed every year on March 14th. This year marks the 25th anniversary of the International Day of Action for Rivers. It is a day dedicated to preserving, celebrating, and raising awareness about our life-giving water supply. People must be committed to river management across national borders if rivers are to be conserved and used for economic purposes. Communities around the world that rely on rivers for a living must band together to persuade decision makers of the importance of rivers.

Since 1998, the International Day of Action for Rivers has been held annually around the world. It was founded by a group of environmental activists who were concerned about the threats to rivers and the government and media's lack of attention to these issues. On March 14, 1998, the Environmental Defense Fund and other environmental organisations organised a series of events to commemorate the first International Day of Action for Rivers. River clean-ups, educational workshops, and protests against the construction of dams and other infrastructure that threatened rivers and their ecosystems were among the events. Since then, the International Day of Action for Rivers has evolved into a global movement, with thousands of events and activities organised by individuals, organisations, and governments all over the world each year. The day is now officially recognised by the United Nations and has been endorsed by numerous environmental and human rights organisations.

"Rights of Rivers" is the theme of the International Day of Action for Rivers 2023. The participants of the First International Meeting of People Affected

by Dams, held in March 1997 in Curitiba, Brazil, inspired and mandated the International Day of Action for Rivers (formerly known as International Day



against Dams, for Rivers, Water, and Life). India is a one-of-a-kind country where rivers are revered, but pollution is a major problem. River deities include the Ganga, Yamuna, Brahmaputra, Mahanadi, Godavari, Narmada, Sindhu (Indus), and Cauvery. The recently established Union Jal Shakti Ministry is dedicated to the restoration and maintenance of wetlands in river basins, as well as addressing the alarming levels of river pollution. The National Green Tribunal, the country's pollution watchdog, has already asked the Union Jal Shakti ministry to develop a strategy for cleaning up contaminated river segments.

The International Day of Action for Rivers is an important event that raises awareness about the value of rivers and the numerous threats they face. Here are a few of the main reasons why this day is so significant:

- **Rivers are essential for human and environmental well-being:** Rivers are essential for providing freshwater for human and animal consumption,

supporting agriculture and fisheries, regulating the Earth's climate, and providing critical habitat for many plant and animal species. They are also significant cultural and spiritual sites for many communities worldwide.

- **Rivers are threatened:** Despite their importance, rivers around the world face a variety of threats, including pollution from industrial and agricultural activities, over-extraction of water for human consumption, climate change, and damming and diversion of rivers for hydropower and other purposes. These threats can have serious consequences for river ecosystems and the communities that rely on them for a living.

- **Raises awareness and encourages action:** The International Day of Action for Rivers encourages individuals, organisations, and governments to take action to protect and restore these vital

natural resources by raising awareness about the importance of rivers and the threats they face. This can include activities such as river clean-ups, educational workshops, and policy advocacy for river conservation and management changes.

- **Global movement:** Every year, thousands of events and activities are organised by individuals, organisations, and governments around the world to commemorate the International Day of Action for Rivers. This global movement promotes river conservation and management efforts while emphasising the importance of working together to protect and restore our planet's rivers and other natural resources.

The International Day of Action for Rivers is a significant event that raises awareness about the importance of rivers to human and environmental well-being and encourages individuals, organisations, and governments to take action to protect and restore these vital natural resources. We can ensure that our rivers remain healthy and vibrant for future generations by working together.

It is a day to take to the streets, demonstrate, and demand changes in decision-makers' policies and practises. It is a day to raise awareness about the threats to our rivers and to learn about better water and energy solutions. Above all, it is a day to unite; by acting together, we demonstrate that these issues are global in scope, not just local.

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# THE FIRST INDIAN SPY - SARASWATI RAJAMANI

The contribution of women throughout history speaks of their valor, breaking the norms of stereotypes about living in mundane life, where slogans of patriotism meant the martyrs, the sacrifices towards the obsessed wave determined to bring freedom.

Saraswati Rajamani was born on 11 January 1927 into an affluent family in Myanmar, her family environment considerably was liberal so thrive away from the restricted borders for women of that era, her father fostered a spirit of patriotism, so Saraswati grounds from her childhood all about freedom fighters and freedom movements. One of her childhood incidents was when Gandhiji in 1937, visited Burma (now Myanmar) to inspire people to free themselves from the Britishers. It was during that time, a 10-year-old girl was found missing, and when a quiet search revealed the child playing in the garden with a toy gun, as an attempt to polish her skills. When Gandhiji asked Rajamani why the girl was so ambitious about being a shooter. She shot back saying, "We shoot looters, don't we? The Britishers are looting us and I am keen to shoot at least one Englishman when I grow up." Burma was then a British colony. Since 1924, many Indian families from British India lived there.

Rajamani family hailed from Trichy (presently Tiruchirappalli) in Tamil Nadu and had moved to Rangoon to escape persecution by the British in India. Her father was an ardent supporter of the Indian freedom struggle and donated liberally to the cause. The spirit of patriotism came from the blood and carried the mantle of great pride. It was in 1944 when she met Netaji Subash Chandra Bose, the Independence movement was gathering momentum in India and Bose was in Burma to raise funds for his army of revolutionaries, the Indian National Army (INA). Bose's mission of raising arms against Britishers made a deep impact on Rajamani. As she was determined to serve the nation, she would make notes while listening to his speeches on the radio. What tilted the scales for budding revolutionaries was Bose's famous slogan "Give me blood and I will give you freedom"

When Bose's visited Rangoon on 17 January 1944 to collect funds and recruit volunteers for INA. Rajamani was then 16 years old and desired to donate to the cause giving all her gold and diamonds jewelry to INA, two months after Bose's arrival. But Bose was unwilling to accept the donation as she being "too innocent" for taking such a drastic step. And he returned the valuables to her home. But an adamant Rajamani was not ready to listen back anything. Though her father had made a substantial donation already to INA, Rajamani refused to take back her jewelry and ultimately made an impression on the

revolutionary leader with her strong determination and wisdom. Finally, a settlement was reached where she proposed a contribution in return for a promise she would become part of the INA. Bose kept his word and kept her as a nurse in the INA dispensary in Rangoon, after getting basic medical training. He also wisely named her 'Saraswati' saying that Lakshmi (Goddess of wealth) comes



and goes but Saraswati (wisdom) is constant after that she was known as 'Saraswati Rajamani'

During her initial days in the INR, Rajamani nursed well-wounded soldiers but she was not satisfied and was longing to do more. Once she came across some civilizations meeting British soldiers and exchanging information for money, and she immediately relayed this to Bose, who has located at a base camp 5 km from Rangoon city. Bose was highly impressed by Rajamani's presence of mind and prompt actions and recruited her as the INA Rani of the Jhansi Regiment. Initially she received military training along with other female volunteers who were led by Captain Lakshmi Segal. It was during her training she befriended another woman volunteer 'Durga' who went on to become her partner in an espionage mission that had all the elements of a spy thriller. It was during Azad Hind Fauj's at North Eastern areas of Imphal and Kohima, the Rani of the Jhansi regiment was sent to Maymyo in Northern Burma, which is 650 km from Rangoon. Along with other women, Rajamani and Durga were sent on a top-secret espionage mission to spy on British soldiers. They both chopped their hairs and posed as an errand boys in British military campus officers homes. As they were able to intercept all kinds of information, including details of troops' movement, they gleaned to their comrades and passed information to Bose.

Rajamani and her co-friend performed the duties as spies for almost a year and contributed dedicatedly to INA's

progress in the mission. But one day while passing information, Durga was caught and jailed in a high-security prison. Instead of saving her life and escaping Rajamani decided to save her friend. Without much delay the next day she dressed as a Burmese dancer and entertained the British authorities in the prison where Durga had been jailed. She was successful in drugging the drinks, and as the guards fell dizzy in jail, she rescued Durga. As they were trying to escape, the British soldiers shot at them. Rajamani took a bullet in her right leg and as she couldn't run further, she climbed a tree, where she and her friend stayed for 2 days as Britisher was searching for them.

After two days the search was called off, Durga and Rajamani took a local bus and reached the INA base camp after eight hours of the journey but that incident brought a permanent limp for the rest of her life which she proudly wore as a badge of honor. She received a letter from Bose praising her as the "first Indian women spy".

After two years India became independent, it was a decade after Rajamani's family returned to India and settled in Trichy, life from here on was tough for Rajamani, 30 years old she had to struggle to receive a pension from the Indian government that forced her to move to Chennai. She somehow subsisted on money received from the sale of family property in Burma. It was nearly 25 years later that all former INA members started getting pensions.

Rajamani was alone, forgotten, and lived a destitute life living in a one-room apartment till 2005 when the Tamil Nadu government finally allotted her a house with financial aid in Royapettah, Chennai despite her miseries Rajamani continued to cherish the ideals she lived by serving the INA "Service comes first."

After the tsunami hit and stretched on the coast of Tamil Nadu in December 2004, she donated her meager pension to Tsunami Relief Fund in 2004 and in 2008 donated her uniform and insignia as memorabilia to Netaji Subhash Chandra Bose museum located in Cuttack, Odisha.

This brave woman saved the nation unconditionally till her last breath on 13 January 2018, at the age of 90 leaving behind the saga of her bravery. Rajamani well deserves a salute for her bravery and courage in her contribution to the Indian freedom struggle. This priceless gem needs honor from the National flag for her dedicated services to the Nation.

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## A STORY OF TRIUMPH: OVERCOMING THE IMPOSSIBLE!

*You don't fight for fame and glory,  
You're fighting with passion, heart and soul.  
From village rings to the stadium,  
Your dream shines bright, never letting go.  
You won't stop until you reach the top,  
Your courage and strength won't be denied.  
Your spirit will never be broken,  
Your determination will never die.*

**N**eetu Sarkar gets up at 3 a.m. every day to take a one-and-a-half-hour bus ride from her village of Bhiwani to Rohtak, Haryana. When he arrives in town, this wrestler begins a rigorous training regimen. When the training is finished at 9 a.m., she takes the bus home. She comes home and washes her clothes, cooks, and cleans. She leaves for Rohtak again in the afternoon, completes her training, and returns home at 9 p.m. This schedule appears to be difficult for the average person. But Neetu is not your ordinary person.

Life was cruel to Neetu as a child. When she was 13, she married a mentally challenged man 30 years her senior. This, however, lasted only a week. After her father-in-law attempted to rape her, Neetu fled her home. Neetu's story, on the other hand, exemplifies how tradition trumps the law. According to a United Nations report from 2014, India has the second highest rate of child marriage in South Asia. Most families are forced to marry off their daughters at a young age in order to provide them with a better life. Furthermore, one fewer person means fewer expenses for the family.



She had twin sons within a year, at the age of 14. Sanjay, her second husband, was out of work, and they had to rely on his mother's pension to get by. To make ends meet, Neetu began working as a construction labourer and did a variety of odd jobs. However, the family did not have much money. Neetu's husband was unemployed. Her mother-in-law's pension could only cover the bare necessities and the children's school fees as they grew older.

Neetu was always fascinated by wrestling since she was a child. She was watching wrestling on TV during the 2010 Commonwealth Games in India when it occurred to her that she should pursue this as a career. Neetu decided to begin training at the male-dominated akhara in order to escape poverty. She was, however, barred from entering. People in the village were surprised that she wanted to learn to wrestle. They advised her husband to forbid her from doing so. Her mother-in-law was also hesitant. But Neetu didn't let any of this stop her.

She weighed more than 80 kg at the time. She began waking up at 3 a.m. to go for a run in order to lose weight and get in shape. Neetu's dreams came true when she met coach Ziley Sing in 2011. He told her that if Mary Kom could win a medal after becoming a mother, so could she. This gave her a lot of hope. She began her training at a Rohtak facility. Her dedication paid off quickly when she won her first bronze medal at a national competition that year. There has been no turning back since.

At the 35th National Games in Kerala, she won a silver medal in the 48 kg category. She has also competed in the World Junior Wrestling Championships in Brazil. The villagers who were angry with her for choosing wrestling are now proud of her accomplishments. The

people at the akhara congratulated her. And she had witnessed parents encouraging their daughters to emulate her. This brings her a lot of joy. Neetu wishes to work for Indian Railways. She is also preparing to compete in the World Wrestling Championships.



Neetu Sarkar truly proves that with passion and dedication one can make their dreams come true no matter where they come from or what their circumstances are.

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## FAKE CTET 2022 EXAM IRREGULARITIES NOTICE GOES VIRAL, CBSE CLARIFIES



The Central Board of Secondary Education (CBSE) has refuted a notice circulated about irregularities in the December 2022 Central Teacher Eligibility Test (CTET). The board clarified in a tweet that the result had already been declared. CTET 2022 results were released on March 3. According to the false report, there has been confirmation of rigging in the CTET 2022. CTET 2022 was held in computer-based test (CBT) mode from December 28 to February 7. The provisional answer key was released on February 14. The deadline for contesting the CTET 2022 answer key, if any, was February 17. On March 3, after reviewing the candidates' objections, the final answer key and results were announced. Candidates can view and download their scorecards at [ctet.nic.in](http://ctet.nic.in), the official website.

According to media reports, a total of 5,79,844 candidates passed the CTET paper 1 exam, while 3,76,025 students passed the CTET paper 2 exam. In addition, 17,04,282 students applied for paper 1 and 15,39,464 registered for paper 2. However, 14,22,959 candidates attempted paper 1 while 12,76,071 attempted paper 2. The board had previously stated that the candidates' mark sheets and qualifying certificates would be uploaded to DigiLocker. Candidates can access their mark sheets via their registered mobile phone numbers. The CTET is a national-level exam given twice a year by the board. The board certifies candidates' eligibility to teach in CBSE-affiliated schools through this exam. The exam is used to select teachers for classes 1 through 8 in Central Government Schools. The exam consists of two papers: paper I certifies eligibility for teaching in grades 1-5, and paper II certifies eligibility for grades 6-8. Candidates can choose to take either one of the papers or both.

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## NAAC: THE ACCREDITATION AND ASSESSMENT PROCESSES ARE TRANSPARENT AND CANNOT BE COMPROMISED

Two days after Bhushan Patwardhan quit as chairman of the National Assessment and Accreditation Council (NAAC), alleging that the Council was issuing "questionable grades" to higher education institutions, the agency on Tuesday said that the entire process of accreditation and assessment it carries out through teams of experts is "transparent" and "cannot be compromised". The Indian Express reported on the committee's findings, which were chaired by J P Singh Joreel, director of the Information and Library Network, which is also a UGC centre.



According to the NAAC, "3075 assessors have accepted the peer team visit invitations, which is roughly around 67% of the database" out of a total pool of 4,686 active assessors.

According to the Joreel committee, nearly 70% of the pool of approximately 4,000 assessors have not had the opportunity to visit the site, while some have visited multiple times. The Council stated that "super-admins comprising advisor ICT and system analyst have been created only to manage and supervise the overall operations of the system" after discovering that NAAC's IT system was "compromised," with people without authority also getting to make assessor allocations. "According to NAAC's mandate, the entire accreditation and assessment process is robust, transparent, ICT-driven, and automated. The system cannot be jeopardised because the entire process is decentralised, transparent, and accessible to stakeholders via a user-friendly portal..." it stated.

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## PM MODI: UPSKILLING INDIA'S YOUTH CAN PROPEL THE COUNTRY TO THE WORLD'S THIRD-LARGEST ECONOMY

Prime Minister Narendra Modi, virtually addressing a 'Rozgar Mela' or employment fair in Gujarat, said that upskilling India's youth could propel the country to the world's third-largest economy, up from fifth place now. According to PM Modi, over 1.5 lakh young people were given government jobs in Gujarat over the previous five years. He emphasised the importance of developing a skilled and qualified workforce to capitalise on the expanding opportunities in a variety of industries. "We need to create skilled labour on a large scale in order to capitalise on the new opportunities that are being created in the country. Only by skilling its youth will India be able to achieve its goal of becoming the world's third-largest economy" He stated.

In his home state of Gujarat, which is governed by the Bharatiya Janata Party, PM Modi claimed that over the last few years, approximately 18 lakh young people received work through employment exchanges (BJP). "The Gujarat government has employed 1.5 lakh young people in the last five years. Furthermore, nearly 18 lakh Gujarati youths have received jobs through job exchanges in recent years" said the Prime Minister. Gujarat Chief Minister Bhupendra Patel was present at the 'Rozgar Mela,' where over 2,500 young people received recruitment letters.

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## WEST BENGAL TRIBAL GIRL BATTLES FINANCIAL CRISIS TO FULFILL HER MASTER'S DEGREE DREAM



Despite coming from the Moladanga area of Jangalmahal in Kanksar, West Bengal, which is primarily populated by tribal families, Imani Murmu completed her master's and BEd degrees. Kanksar's Moladanga district is primarily populated by tribal families. About 100 families live here, and the majority of them are involved in daily labour. As a result, the financial situation is dire, and there is less time to devote to children's education. There are no good schools in the area either. Murmu grew up in the midst of nature. Despite the financial crisis, Murmu completed her master's degree; however, she was unable to secure a government teaching position. As a result, she is now providing free coaching to many local tribal children in her area who want to be educated as well.

Murmu stated that the state government is no longer recruiting, but she is eager to teach the local boys and girls. Her students are also overjoyed. In fact, everyone's mind is engaged in a deep thought process. Nobody wants to be known as a member of the backward class any longer. Everyone wants to progress. To establish themselves at various societal levels. Even though Imani Murmu is qualified, she has yet to be given the opportunity; she wants the children of the surrounding families to have the same opportunity. That is why she continues to fight while sitting in the jungle palace's backyard.

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## INDIA – AUSTRALIA BILATERAL TALK



Australian side and Bhupinder Singh Bhalla the Secretary Minister of New and Renewable Energy from the Indian side, letter of Intent between the Atal Innovation Mission and Commonwealth Scientific and Industrial Research Organisation was executed. Highlighting the importance of renewable energy Narendra Modi said both the countries are taking efforts together in the field of clean energy.

The two Ministers held discussion on maritime security and increasing cooperation in the Indo-pacific region Highlighting the benefit of Economic Cooperation and Trade Agreement, the Prime Minister said, it has opened up new opportunities in trade and investment between the two countries. Mr. Modi had also raised the issue of attacks on temples in Australia before the Australian Prime Minister and Mr. Albanese has assured that safety and well-being of the Indian community in Australia is a priority for him. Mr. Narendra Modi invited the Australian Prime Minister in the G20 summit which India will be hosting in the month of September 2023. The bilateral trade between the two countries amounts to nearly \$27 billion in 2021-22 which is expected to increase due to the strategic partnership and will cross \$45 to \$50 billion by 2035. Earlier on Thursday, PM Modi with his Australian counterpart commemorated 75 years of India and Australia's diplomatic relations through cricket at the Narendra Modi stadium in Gujarat's Ahmedabad. PM Modi hailed cricket and said that the game is a "common passion" in India and Australia.

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The Prime Minister of India, Mr. Narendra Modi and the Prime Minister of Australia, Anthony Albanese had an official meeting at Rashtrapati Bhawan, Delhi as Mr. Antony is on a four-day tour in India. He met the Indian Prime Minister and said that Australia wants to cooperate with India and build a relationship in culture, economic and in the area of security. India and Australia share warm and friendly relations. The Strategic Partnership between the two countries was elevated to a Comprehensive Strategic Partnership in 2020 which eliminated the tariff on 85% Australian goods exported in India and benefitted Indian consumers by providing them cheaper inputs. Last year, both countries signed a free trade agreement called the Economic Cooperation and Trade Agreement. During his stay in Delhi, Mr. Albanese will also meet President Droupadi Murmu and Foreign Affairs Minister Dr. S Jaishankar. The meeting witnessed exchange of MOU in Sports and Audio-Visual production which was done by the High Commissioner Barry O Farrell and Sujat Chaturvedi the Secretary of Ministry of Youth Affairs and Sports and by Apporva Chandra the Secretary of Information and Broadcasting an additional memorandum was signed in reference of the solar task force and was exchanged between the two countries and this was done by the High commissioner from the

## SILICON VALLEY BANK DISSOLVED ON FRIDAY

Silicon Valley is a region in Northern California that serves as a global center for high technology and innovation. A Bank well known as the Silicon Valley Bank has been shut down after 40 years of excellent service. On Friday the California Department of Financial Protection and Innovation shut down the bank. Silicon Valley Bank, a bank which acted as the only lender to the startup which other banks are reluctant as few startup have assets for collateral, as silicon Valley boomed so did this bank in past five years and the clients flushed with money and instead of spending the need for storing the money was more but at present the biggest names in the technology world has now become a nonfunctional bank and has witnessed the failure which was once experienced in 2008 well known the Financial Crisis. The Chief Executive of the bank Greg Becker sold his 3.6 million shares just three weeks prior closing of the bank, less than two days after the bank tried to persuade the client not to pull their money over concerns it was running low on available cash. The FDIC created a new bank, National Bank of Santa Clara to hold the assets and other deposits of the Bank and the agency said in a press release that the new company will be operating from Monday morning and the checks issued by the bank will continue to clear.

As Mentioned earlier the SVB played a major role in providing service to the new companies and the technical giants due to post COVID effect there was a downturn in the technology stocks over the past few years and the aggressive plan of the Reserve Bank to increase the repo rate to combat inflation affected the Silicon Valley. Apart from this the bank also brought billion of bonds using the depositor's money which didn't get sufficient rate of interest. Though the deposit

in the Bank increased from \$44 billion in 2017 to 189 \$billion in 2021 but the loan book only grew from \$23 billion to \$66 billion. Since Banks make money on the spread between the interest rate they pay on deposit and the rate they are paid by the borrower but having a far larger deposit base than loan book is a problem. By end of 2021 the bank had made \$128 billion of investment in mortgage bond and treasuries.



The startup and other companies realized the need for funds, as venture capital funds were drying up. Companies were not able to get additional rounds of funds for unprofitable businesses and thus had to tap their money. As SVB was in the center of the tech universe the depositors started withdrawing their deposits. Initially that wasn't a huge issue but the withdrawal started requiring the bank to sell its own asset to meet the customer withdrawal request because the depositors were large, businesses were fearful of bank failure, as their deposits were of 2.5 lakh a base limit set by the government. This required the Bank selling typically safe bonds at a loss but those losses added up to the point that Silicon Valley Bank became insolvent. The effects are not expected to affect other nations; however, there might be an economic ripple effect in the Bay area and in the technology startup world if the remaining money cannot be released quickly.

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## UN STRIKES HISTORIC AGREEMENT TO SAFEGUARD MARINE LIFE, ACCORDING TO RESEARCHERS

Nations have endorsed the High Seas Treaty to safeguard marine biodiversity and regulate international waterways after years of deliberation and discussion. Researchers applaud it as a crucial step towards conservation that promotes cross-border research cooperation without impeding science. We're overjoyed, says Kristina Gjerde, a marine environmental law researcher at the Monterey, California-based Middlebury Institute of International Studies. "Many of the essential provisions we need to protect our seas are included in this eagerly awaited pact. At the conclusion of a two-week meeting in New York City, representatives of the United Nations Intergovernmental Conference on Marine Biodiversity in Areas Beyond National Jurisdiction (BBNJ) worked out the final language of the agreement. The final session, which lasted 38 hours straight, ended on March 4—much later than anticipated. Marcel Jaspars, a chemist and marine bioprospector at the University of Aberdeen in the UK, who participated in the proceedings as a consultant for the International Union for Conservation of Nature, says, "That was extreme, even by UN standards" (IUCN). "That was insane. Delegates were quite worn out.

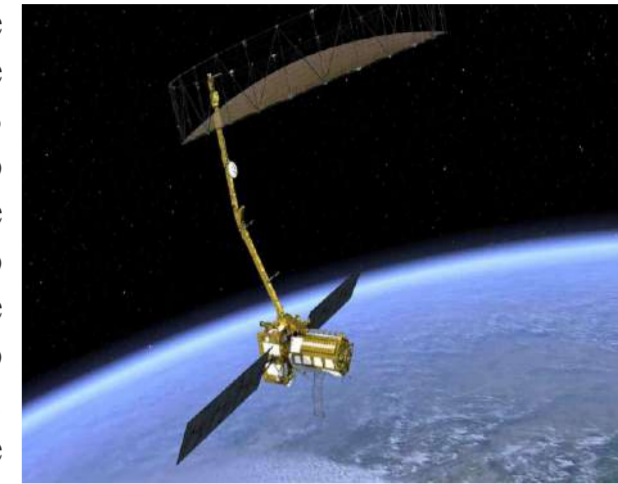


## NARI SHAKTI: AN EXCLUSIVE WOMEN'S PORTAL FOR RESEARCH GRANTS HAS BEEN ANNOUNCED

Dr. Jitendra Singh, Union Minister, has announced the creation of an exclusive women's portal for research grants and funds. The Minister also stated that the portal will be operational beginning April 1, 2023. The goal is to empower women and spread 'Nari Shakti' throughout the country. The Union Minister of State (Independent Charge) for Science and Technology was speaking at the Council of Scientific and Industrial Research's International Women's Day celebration (CSIR). The Indian government is committed to women-led development. To that end, it is launching a number of initiatives, including research and development. In line with this, the CSIR Council has decided to launch CSIR-ASPIRE Research Grants for Women Scientists. Only women scientists from across the country will be eligible to apply for research grants to conduct R&D in major science and engineering disciplines such as life sciences, chemical sciences, physical sciences, engineering sciences, and inter/trans disciplinary sciences. Additionally, funds will be made available for staff (JRF/SRF/RA), contingency, and minor equipment. In addition to the Government of India's initiatives in various sectors aimed at uplifting, including, and empowering women, the CSIR has stepped up to help the cause. CSIR has taken several initiatives to empower women, including offering a 15% discount on CSIR technologies to women entrepreneurs through the CSIR-Central Leather Research Institute. It also runs a number of training programmes across the entire CSIR domain. Under Prime Minister Narendra Modi's leadership, the government has launched numerous welfare schemes aimed at empowering women and empowering them to lead India's development journey over the last nine years. expected soon. KTR stated that BioAsia has helped attract \$3 billion in investments in its 19 years of existence, and that this year's event, themed 'Advancing for ONE-shaping the next generation of humanised healthcare,' will see participation from global tech giants such as Apple for the first time. While the United Kingdom is a partner country, and Flanders in Belgium is an international partner region, over 3,000 delegates from 50 countries are expected to attend BioAsia 2023.

## NASA TRANSFERS THE NISAR SATELLITE TO ISRO

The NASA-ISRO SAR (NISAR) satellite was delivered to the Indian Space Research Organization (ISRO) by the US space agency. NASA and ISRO collaborated to develop NISAR, a Low Earth Orbit observatory. The NASA-ISRO SAR (NISAR) satellite was delivered to the Indian Space Research Organization (ISRO) by the US space agency. NASA and ISRO collaborated to develop NISAR, a Low Earth Orbit observatory. NISAR carries dual-band L and S Synthetic Aperture Radar (SAR) that uses the Sweep SAR technique to achieve large swaths of high-resolution data. An observatory is made up of the SAR payloads mounted on the Integrated Radar Instrument Structure (IRIS) and the spacecraft bus. NASA announced last month that engineers and technicians at NASA's Jet Propulsion Laboratory (JPL) in Southern California have been integrating and testing NISAR's two radar systems—the L-band SAR provided by JPL and the S-band SAR built by ISRO—since early 2021. The SUV-sized payload would be moved into a special cargo container for the 14,000-kilometer flight to Bengaluru, according to the US space agency. The satellite's final integration will take place at the U.R. Rao Satellite Centre in Bengaluru, and ISRO plans to launch it from the Satish Dhawan Space Centre in Sriharikota in 2024.



## SHIVRAJ SINGH CHOUHAN LAUNCHED MADHYA PRADESH'S 'LAADLI BEHNA' SCHEME

On the occasion of his 65th birthday, Madhya Pradesh Chief Minister Shivraj Singh Chouhan launched the 'Mukhyamantri Ladli Behana Yojana,' under which women will receive Rs 1000 monthly. The CM filled out a form for a woman as part of the scheme's launch in Jamboree Maidan here. Women will receive Rs 1,000 per month under this scheme, subject to certain conditions, including the fact that they are not Income Tax payers and their families' annual income is less than Rs 2.50 lakh. With the introduction of the 'Mukhyamantri Ladli Behna Scheme,' the government hopes to reach out to one crore women in the state, where Assembly elections are scheduled for the end of the year. In the recently presented state budget to the Assembly, a provision of Rs 8,000 crore was made for the scheme. "From March 15 to April 30, potential beneficiaries can submit forms. Following review, a list of beneficiaries will be released on May 1 and the final list on May 31. Beneficiaries will begin receiving financial aid in their accounts on June 10 and will continue to do so each month thereafter" Chouhan explained. The number of female voters in Madhya Pradesh is 2,60,23,733, and they outnumber male voters in at least 18 of the 230 Assembly segments. These districts include tribal-dominated Balaghat, Mandla, Dindori, Alirajpur, and Jhabua. According to officials, the number of new female voters has increased by 2.79 percent, while male voters have increased by 2.30 percent. According to state officials, 7.07 lakh of the 13.39 lakh new voters are women.



## WTT SINGAPORE SMASH: MANIKA BATRA'S DEFEAT ENDS INDIA'S SINGLES CHALLENGE



**S**athiyam Gnanasekaran, Achanta Sharath Kamal, and Manika Batra all withdrew from the WTT Singapore Smash 2023 singles competition in the Round of 64, effectively ending India's singles campaign. While Sathiyam and Sharath lost 2-3 and 0-3 on Saturday, respectively, Batra followed suit earlier today with a 2-3 loss to Sweden's Linda Bergstorm. Batra put up a valiant effort to win the opening game, 12-10, and take the lead in the match. However, the Swedish paddler came back in the following two games to take the lead, 2-1. The Indian rallied to win the fourth game 11-8 and then pushed Bergstorm all the way in the decider before falling short 11-13 and being eliminated from the competition in the first round. In a shocking upset earlier on Saturday, 16-year-old Izaak Quek defeated Sharath Kamal 4-11, 6-11, and 10-12. The Indian is ranked 51st, while Quek is 242nd overall. Sathiyam Gnanasekaran, the top-ranked male tennis player in India, lost to South Korean Jang Woojin, who is ranked 17 in the world, after taking a 2-1 lead. One of the four Grand Smash competitions held in a season is the WTT Singapore Smash. The Grand Smashes are the top table tennis competitions, featuring the best players from around the world.

## INDIA'S DRAWS AGAINST VIETNAM, IS KNOCKED OUT OF THE U-20 AFC WOMEN'S ASIAN CUP COMPETITION

**I**ndia settled for a 1-1 draw with the hosts Vietnam on Saturday, eliminating them from contention for the Round 2 of the AFC U-20 Women's Asian Cup Qualifiers. India, which needed to win its final Group F game to advance, scored the game's first goal in the 12th minute through Babina Devi. But Tran Nhat Lan (45+2nd) canceled out the goal. In the four-team group, both teams finished with seven points after three games each. India (+13) was eliminated, though, due to Vietnam (+14)'s superior goal differential. It all came down to India's final-round group match against the hosts after victories over Singapore and Indonesia in its first two games. India had the upper hand when play began, with the hosts' trepidation visible in their inability to string together accurate passes in the middle of the field. Babina Devi created some magic in the 12th minute when she picked up a partially cleared



header from Neha's cross about 30 yards from goal, took a nice first touch, and unleashed. Danh Thi Kieu My, the Vietnam goalkeeper, tried to stop the ball from going into the top left corner but was unsuccessful. India appeared content as Vietnam, who were startled and slightly dazed, began stringing passes together and taking more control of the game. Vietnam received its reward just before the halftime break. When Tran Nhat Lan received the ball, she fired but her shot bounced off the goal post. Luckily, the rebound landed back on her after passing through several shirts. To bring her team's score even this time, she twisted, turned, and placed the ball into the opposing corner. Vietnam slowed down the game in the second half, drawing fouls and making it a rather dull contest. Sumati Kumari and Mousumi Murmu, two substitutes for coach Maymol Rocky, gave the front line some much-needed vigour but were unable to get past the Vietnamese defence. Thus, despite going unbeaten in three games, India lost and was eliminated.

## GERMAN OPEN BADMINTON 2023: TASNIM MIR THE ONLY INDIAN TO ADVANCE TO MAIN DRAW

**A**fter defeating Ireland's Rachael Darragh on Tuesday in Mulheim, former junior world No. 1 Tasnim Mir advanced to the main draw of the German Open 2023 badminton women's singles competition. In the BWF Super 300 event's qualifying round, world No. 65 Rachael Darragh was defeated by Tasnim Mir, ranked 54th in senior badminton, 24-22, 21-8. In the round of 32 on Wednesday, the 17-year-old Indian badminton player will face world No. 11 Pornpawee Chochuwong. Tasnim Mir struggled to get into the game early on and trailed 11-7 at the half. Mir, however, gained confidence as the game went on and stopped three game points to take a 1-0 lead. Mir led by nine points at the half of the second game, which turned out to be a lopsided match. After extending her lead, Mir finished the game in 32 minutes. The next two Indian challenges to compete that day, though, were unable to move on to the main draw. Adam Hall and Julie Macpherson of Scotland, ranked No. 25, defeated women's doubles bronze medalist Ashwini Ponnappa and her mixed doubles partner B Sumeeth Reddy 21-10, 21-12 in the qualifying round. S Sankar Muthusamy Subramanian, who earned a silver medal at the world junior badminton championships 2022 in October, won the men's singles match by defeating Milan Dratva of Slovakia with scores of 21-11, 23-21, but then lost to Ade Resky Dwicahyo of Azerbaijan with scores of 23-21, 21-19, and was eliminated.



## FINAL SCORES: THE 2023 SENIOR MEN'S INTER-DEPARTMENTAL HOCKEY CHAMPIONSHIP IN INDIA

**P**etroleum Sports Promotion Board defeated Railway Sports Promotion Board 2-2 (SO 3-1) has claimed the third Hockey India Senior Men Inter-Departmental National Championship 2023. By defeating the Central Industrial Security Force 7-2 in the competition, the Services Sports Control Board took third place. As ordinary time expired with a score of 2-2, Petroleum Sports Promotion Board edged Railway Sports Promotion Board in a thrilling shootout to claim the 3rd Hockey India Senior Men Inter-Department National Championship 2023. Yuvraj Walmiki gave the Railway Sports Promotion Board a solid start in the sixth minute, but their happiness was short-lived as Sunil Yadav and Vikramjit Singh each scored one goal to give Petroleum Sports Promotion Board the lead at the half. Then, in the game's last minutes, Ajit Kumar Reddy (58') scored an important goal to knot it at 2-2 with just seconds remaining in the fourth quarter. During the shootout, Vikramjit Singh, Talwinder Singh, and Captain Devindar Sunil Walmiki were targets for Petroleum Sports Promotion Board, while Pankaj Kumar Rajak stood tall for his team as they won in thrilling fashion. Talwinder Singh, Captain Devindar Sunil Walmiki, and Vikramjit Singh of Petroleum Sports Promotion Board were successful shooters throughout the shootout, and Pankaj Kumar Rajak stood tall for his group as they achieved an exhilarating triumph. Services Sports Control Board defeated Central Industrial Security Force 7-2 in the match for third or fourth place to place third overall in the competition. Sushil Dhanwar (9'), Pawan Rajbhar (22'), Ajinkya Jadhav (38'), Jobanpreet Singh (53'), and Jagjot Singh (58') all scored once each, while Harman Singh (13', 30') scored two goals for Services Sports Control Board. For the Central Industrial Security Force, however, Vashudev (19') and Vishal Rana (24') each scored one goal.





## EXPERT



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### FAQs ON

### Learning and Development through Ancient Indian Wisdom

#### Q1. Do you really feel it is possible to attain Success without stress?

**Ans.** Do you think stress is bad? Not always, Eustress is positive stress which acts as engine to achieve which is known as Siddhi. Siddhi is a Sanskrit noun which can be translated as "knowledge", "accomplishment", "attainment", or "success. A siddha is an individual who, through the practice of sadhana, attains the realization of siddhis, psychic and spiritual abilities and powers. I will try to explain the strategies followed by our ancient generations for Success without Stress, with the help of siddhi framework practiced:

**I. Ashta Siddhi as per Kapila Muni:** References to the attainment of eight siddhis, through which "one becomes rid of the pain of ignorance, one learns wisdom, and enjoys bliss," may be found in Kapilamuni's Samkhyakarika. According to Samkhyakarika verse 51, the eight siddhis that Kapila alludes to in the Tattvasamasa are as follows:

**1) Uuha:** Based on the samskaras (karmic imprints) of previous incarnations, the acquisition of knowledge about the twenty-four tattvas attained through an analysis of the determinable and indeterminable, conscious and non-conscious components of creation.

**2) Shabda:** Information acquired via contact with the wise (Guru – upadesh).

**3) Addhyayan:** Information acquired through the study of the Vedas and other important supplementary writings.

**4) Suhritprapti:** Information acquired through participating in the dissemination of knowledge from a kind-hearted person.

**5) Daan:** Knowledge acquired while attending to the needs of people who are seeking the highest truth, regardless of one's own demands.

**6) Adhyaatmik dukkhaan:** Liberation from suffering, disappointment, etc. that may result from a lack of spiritual, metaphysical, or mystic understanding or experience.

**7) Aadhibhautik dukkhaan:** Freedom from suffering, etc., brought on by owning and being dependent upon various material gains.

**8) Adhidaivik dukkhaan:** Freedom from suffering, etc., brought on by fate or as a result of depending on fate.

It is believed that the attainment of these eight siddhis renders one free of the pain of ignorance, and gives one knowledge and bliss.

**II. Ashta Siddhi framework:** Srimad Bhagavatam Canto 11, Chapter 15 refers about Mystical Perfection: The Ashta Siddhis. The Ganesa Purana describes that with the Ashta sidhi Lord Ganesha could kill the demons. As per Shakteya Purana the I am sure those who have heard hanuman chalisa must be familiar with the hymn "Ashta Siddhi Nav Nidhi Ke Daata. Hanuman not only possessed all eight siddhis, but was also blessed by Sita as "Ashta Siddhi Nav Nidhi Ke Daata," or one who can bestow ashta siddhi upon others. Ashta Siddhi is of three orders, two siddhis of knowledge (garima and prakamya), three siddhis of power (isitva,vasitva and Prapti) and three siddhis of the body (anima, mahima and laghima).

**1) Anima Siddhi of body:** Ability to become as minute as one wishes. Reducing one's physical self to the size of an atom. When Hanuman reaches and searches for sita matha he uses this siddhi so that no one can stop him from the mission. He uses it again when he approaches Sita for the first time reducing his size to that of a small boy, so as not to scare her. I can connect this with the mental power to reduce the ego and be humble in front of elders, parents, teachers, and gurus. One can become small by being humble and leaving ego and anger.

**2) Mahima Siddhi of body:** Growing one's physical self to incredibly large size. Opposite of Anima, with Mahima siddhi, One can become as large as one wishes. Hanuman uses Mahima siddhi to outwit and overpower demons. In Vaamana avatar Lord Vishnu increased his form which was so gigantic that it only took him three steps to cover all three worlds. Mahima siddhi can be connected to mental power which will help you to think big, and aim for large goals. Thinking Big and helping others to be big is essential for better life.

**3) Garima Siddhi of knowledge:** Opposite to Laghima. Ability to become infinitely heavy. Making one's physical self so heavy as

immovable by others Hanuman uses garima to show his power when Ravana, the demon king, temporarily captures him and brings him to the main court of palace. Not even the mighty Ravana could lift Hanuman's tail. Hanuman made his tail very heavy that even. Similarly Bhimasena was also finds it difficult to lift the tale of Hanuman when he goes in search of Kalyanasaugandhikam flower for Draupadi. Another example is Shivaji pressed the kailasa parvatha with big toe when Ravana was trying to lift kailasa. Ravana realizes his mistake of 'Ahamkara' and learns importance of respecting others abilities. Learn the ability to Garima siddhi makes the person to keep ones commitment.

**4) Laghima Siddhi of body:** Becoming almost weightless. Ability to become almost weightless and travel thousands of miles in a fraction of second. Due to Laghima Siddhi Hanuman could fly to get mrithasanjeevani and lift portion of Dronagiri parvath. Be immovable and unshakeable in values and principles. Do not take everything in life too seriously. Have some lightness and laughter in life. No grudges whatsoever. Learn the ability to Forgive, forget, and move on.

**5) Prapti Siddhi of Power:** Being able to go/travel wherever one wants. : Ability to touch the highest things.. Ability to realize whatever one desires. Prāpti-siddhi. Prāpti-siddhi means you can get anything you desire immediately Arjuna does tapa and get pasupatastra is an example of attaining Prapti Siddhi. As Arjuna was having the Ahamkar of his 'Chandravamsam' and was not having the power of Prapti. Shivji came with his consort Parvathy in the form of Kiratha to teach him lesson and once Arjuna realizes his mistake, blesses him with Prapti Siddhi and gives Pasupathastra. Focus mental energies on achieving the goal. Learn the Ability to install your vision in others hearts and minds and to achieve your aim.

**6) Prakamya Siddhi of knowledge:** Being able to obtain whatever one wants. Prakamya Siddhi. Attitude and ability to reform and adapt as per the situation. Mantras are believed to be powerful tools for activating the power of Prakamya Siddhi. Certain foods and herbs are believed to help in attaining Prakamya Siddhi. These include foods that are said to increase prana, or life force, such as ghee, honey, and sesame seeds. In Ramayana, the puthra kameshti yaga was conducted and the 'energised with prakamya siddhi the porridge were given to the queens of Dasharatha. In the spiritual traditions, the Ajna Chakra, also known as the "third eye" chakra, is considered to be closely connected to Prakamya Siddhi Learn to manifest the things. Learn the Perseverance to make miracles happen.

**7) Istva Siddhi of Power:** Possessing lordship. A true leader inspires others. The ability to restore life to the dead. And that inspiration causes people to follow and be loyal to that leader (istva). Shanidev attains the position of Ishwara (other than Parameshwara, no one has the position of Ishwara!)by his Istva Siddhi. Learn the Ability to lead and motivate.

**8) Vasitva Siddhi of Power:** Being able to control the minds of other with respect to vasitva, if a person truly loves you, there isn't anything he won't do for you. Ability to self-discipline and defeat ones bad habits is also result of vasitva siddhi.

It is indeed worth to go back to our roots to develop an insight convert the knowledge into wisdom. Let me end this article with the best blessing one can ever get 'Ashta Siddhir Bhavatu'!

# QUIZ TIME

1. Kazakhstan is a part of which continental confederations recognized by FIFA?
2. If Red blood cells in kept in distilled water what will happen?
3. Which city is the host of the W20 Inception Meeting under India's G-20 Presidency?
4. Which is the first platform to launch 'UPI LITE payments'?
5. Which Indian has been selected as External Auditor of International Labour Organization (ILO)?
6. Which Indian has been nominated by the US President Joe Biden to lead the World Bank?
7. Which country has launched a temporary salary support scheme and banned job cuts?
8. Which country has detected the first case of H3N8 strain of bird flu in humans?
9. Which institution released a book on the basics of AI titled 'AI for Everyone'?
10. 'Suraksha Kavach 2' is a Joint Security Exercise organised by Indian Army and which state?

## DID YOU KNOW?

### MANTRA OF THE IMF FOR REDUCING CARBON EMISSIONS

*"Subsidize green energy while increasing the cost of coal"*



Combining renewable subsidies and higher coal tariffs would reduce emissions in India by nearly one-third by 2030 compared to current policies, according to a study conducted by two IMF economists. According to the study, which was conducted by Margaux MacDonald and John Spray, the two steps would also reduce coal imports by 14% by 2030, increasing resilience to global changes in energy prices and improving energy security.

The study, which was released on Tuesday, notes that while India has made significant progress towards meeting its Paris Agreement emissions reduction targets, total greenhouse gas (GHG) emissions would still increase by more than 40% by 2030 under current policies. While a modest increase in short-term emissions may be required to meet poverty reduction and energy security goals, a more rapid scaling up of current policies could help lower emissions significantly over the medium term, bringing India closer to net zero emissions by 2070, according to the report. According to the two economists, scaling up current policies could result in a different emissions trajectory.

\*\*\*\*

## ANSWERS

1. Union of European Football Associations
2. Increase in volume and burst
3. Aurangabad
4. Paytm Payments Bank
5. Girish Chandra Murmu
6. Ajay Banga
7. Turkey
8. China
9. INDIA!
10. Maharashtra

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