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# THE CHANGE LED BY THE WOMEN FOR THE WOMEN!

n November 19, we celebrate Women's Entrepreneurship Day, an event organized by the Women's Entrepreneurship Day Establishment to honor and support women in businesses all over the world.

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Women have emerged as major performers in the corporate sector with outstanding goals to powerful edge as never before. Many women in India have transitioned from capable homemakers to capable businesswomen with solo start-ups their own. These are inspiring stories about women who discovered the inspiration to make miracles in their internal places of work. And the reality that there is no age restriction for women who want to become business owners is a move in the right direction.

Women's Entrepreneurship Day is observed on November 19 on a global scale to recognize the significant contribution of women who have worked their entire lives for the improvement of both themselves and society. In contrast to the past, women have begun to stake their claim in the professional world by steadily thriving in the establishment of startups.

Women participate in paid commercial development at a lower rate than men around the world. In the average OECD country, the gender disparity in workforce participation is only around 14 percent, 26 percent in the average middle-income nation, and 13 percent in the median lowincome country. When women do engage, they usually operate in lesser jobs and industries, and they have fewer significant exposures to social security programs. The COVID-19 crisis exacerbates this, as it has disproportionally social and economic consequences for women and girls owing

to financial marginalization, the gender digital gap, a higher financial strain of unpaid work, and other gender-based social inequality.

While at the same time, decision to close the gender imbalance in the working population is approximated to add 28 trillion

USD to global GDP, and that only includes economic rewards, not civil rights as well as other advantages.

Entrepre neurial spirit can create jobs for women and their peers while also

assisting them in addressing community dilemmas. And, while the COVID-19 emergency is a potential danger to female entrepreneurs, it has also offered a chance to do things in different manner, such as expanding acknowledgement of remote working modeling techniques, speeding up digitization, and raising the accessibility of alternate solution in leadership styles.

Women are powerful transformational leaders, and ability to harness the possibility of female entrepreneurs will be essential for the long-term and inclusive recovering of societies and economies from the recession. In 46 countries, UNDP has prioritized gender-responsive social benefits and female empowerment regeneration, including by assisting women-led micro, small, and medium businesses, technology services, and implement the strategies. In

Nepal, for example, UNDP, in collaboration with the ILO, IOM, and UNESCO, is actively helping women informal workers, migrants, and women's cooperative societies through transfer payments, livelihood, and skills training. UNDP is also encouraging governments to adopt genderresponsive initiatives, including those that assist

> women entrepreneu  $\mathbf{S}$ According to our new COVID-19 Global Gender Tracker, 3 0 countries and regions h a v e implemente d 5 0 3

monetary and fiscal initiatives to help businesses in weathering the emergency. Nonetheless, only 10% of these policies aim to improve traditional male financial stability by implementing programs to woman industry sectors.

Women's Entrepreneurship Day was established by the Women's Entrepreneurship Day Organization because it strongly believes in encouraging women who strive to be pioneers not only in the society but also in the areas of the economy. The United Nations has declared that each year on November 19, Women's Entrepreneurship Day will be commemorated on a worldwide scale.

The first Women Entrepreneurs Day event took place at the United Nations in New York City. During the same time, so many countries host a variety of other events. In 2014, the first-ever Women Entrepreneurship Day was noted in approximately 144 nations, with the demonstration of the Women's Entrepreneurship Day Innovator Awards being widespread would include.

The primary objective of implementing this day is to deliver participation to all women who require it. In the past century, the percentage of women in small businesses has grown dramatically, accounting for 38% of all smaller companies, with the financial system continuing to expand and develop.

Many other international events took place, for example, one was organised at the University of Luxembourg and sponsored a summit where numerous women presented public speech and kept a detailed conversation on local entrepreneurialism.

The concept of Women Entrepreneurship Day in 2019 was 'From Start to Scale.' Regarding the theme, WED proffered some of the greatest brains of individuals who have taken on the liability of launching international businesses in this modern world.

Women Entrepreneurs Day is still requires global assistance despite all these years because only when women are given equal and complete equality in the specialized field they will be capable of making a significant impact in the country, enhancing the economy and empowering those around.

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## DEMONSTRATING THE ADVANCEMENT OF SOCIETY

oday we are living in a world which is more interconnected than one has thought for. That tends to mean we get to cross paths individuals from various walks of life. The International Day of Tolerance commemorates these variations as well as our many resemblances.

Admittedly, acknowledgement is not shared by everybody. A few little individuals are frightened of others

who are different from them, and this anxiety can express as resentment. Racist attacks, for example, are acts of aggression decided to commit against individual people because of their race, sexual identity, gender preference, or ethnic background. The International Day of Tolerance combats this abusive behavior and stimulates individuals to acknowledge others for who they

The United Nations General Assembly decided to invite UN Member States to recognize the International Day of Tolerance on November 16, 1996. This intervention was in response to the United Nations Year for Tolerance, 1995, which was declared by the UN General Assembly in 1993 at the action plan of UNESCO, as underlined in the UNESCO Declaration of Principles on Open mindedness and the Year as well Follow-up Agenda for Action.

To commemorate the United Nations Year of Tolerance and the 125th anniversary of Mahatma Gandhi's birth, UNESCO established an award for the advancement of tolerance and non - violence in 1995. The UNESCO-Madanjeet Singh Prize for the Advancement of Tolerance and Peaceful coexistence recognizes important activities in the research, artistic, historical, or communication fields that strive to foster an enthusiasm of tolerance and non - violence. The award is given out each and every two years on November 16, the

International Day of Tolerance. The Reward might well be granted to establishments, organizations, or individuals who have made an especially praiseworthy and technique enables to acceptance and non - violence.

The Declaration of Principles on Tolerance was embraced by UNESCO Member States in 1995. The Prize was inspired by the ideologies of the UNESCO Charter of rights and freedoms, which states that "harmony, if it is not to underperform, must be premised on the ethical and intellectual togetherness of human civilization."

Because people are intrinsically multi cultural, only patience can ensure the continued existence of pluralistic societies in all parts of the world. The Award is named in honor of its beneficiary, Madanjeet Singh, a UNESCO Brand Ambassador, Indian artist, author, and courtier, in acknowledgement of a lifetime commitment to communitarian peace and reconciliation. On the occasion of the International Day of Tolerance, this award is given.

Madanjeet Singh was born on April 16, 1924 in Lahore, Pakistan. He is a well-known global author of

International Day of TOLERANCE

> numerous publications on art and other subject matters that are intertwined with UNESCO's programmes, philosophies, and ideologies. He functioned as India's Ambassador in Asia, South America, Africa, and Europe.

> Madanjeet Singh established the South Asia Foundation (SAF) in 2000 to advertise steeped in tradition, academic, and financial improvement in the region.

> Madanjeet Singh was named a UNESCO Goodwill Ambassador on November 16, 2000, in acknowledgement of his benevolence and tireless efforts in promoting these altruistic motives, which are also those such as UNESCO.

Mr. Singh's commitment and dedication to cultivating

culture, conversation, shared understanding, and tranquilly has been an excellent role model to individuals from a variety of nations, civilizations, and religious faiths.

Madanjeet Singh, the great diplomat, performer, author, and famous person, died on January 6, 2013. UNESCO and its Honorable mention and Kindness Ambassadors are dedicated to advancing the worthy causes that Madanjeet Singh championed throughout his existence.

> Tolerance is a quality that allows people to coexist peacefully. Tolerant people will accept and pay attention to the viewpoints of others. They demonstrate the capability to deal with opposing viewpoints and perspectives.

> On International Tolerance Day, a variety of events are planned for both educational establishments and the broader population.

> Tolerance is however one characteristic that is regarded as the foundation of societal structure. People from various background and different, cultures, and faiths coexist as a due to globalization. As a result, fostering tolerance and unity is critical. Tolerance fosters a culture in which individuals are respected and valued. Every individual is given their own room, complete with their own concepts, belief systems, opinions, and aspirations.

> Tolerance is, without a hesitation, a crucial component of a safe and livable society. Other societies, castes and different faiths should be respected. On the contrary hand, we cannot ignore the fact that acceptance somehow doesn't imply that one individual or group is patient and accepting

of others while the rest are not. As a result, tolerance should indeed be demonstrated both on sides. Tolerance aids individual growth by allowing you to pay heed to other people and their points of view.

As a result, the International Day of Tolerance on November 16 concentrates on tolerance and non - violence for the advancement of society.

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away my sins."

# KABIRA THE GREAT

abir also known as Kabirdas and Kabirsaheb was born in 1398, in Varanasi (Uttar Pradesh) his life details are shrouded in uncertainty, contrasting facts, different opinions, and multiple legends about his life. It is said that he was conceived miraculously. His mother was a devout brahmin who had accompanied his father on a pilgrimage to a famous ascetic. Impressed by her dedication and service, the ascetic blessed her and told her that she will bear a son soon. After the son was born, to escape dishonor from society (as was unwed), Kabir's mother abandoned him. The young child was adopted by Nima, wife of a Muslim weaver, so he was brought up with a Muslim weaving family through Niru and Nima.

As also mentioned by the ascetic to the mother that birth would be in an unusual manner, and it was therefore, Kabir was born from the palm of her mother. When people started doubting and questioning Nima about the newly miraculous child, the newly born, proclaimed in a firm voice "I was not born of a woman but manifested as a boy. I have neither bone, blood, nor skin, but I reveal to men the shabda (word) that I am the supreme being."

Although Kabir was not a virgin birth, this legend had an extraordinary human being and therefore regarded as an important person. At the standard of those times, Kabir was an unusual name, it is said that he was named by a Qazi who, when opened the holy Quran several times to find a suitable name for the toddler each time would end up with the name of Kabir meaning "Great" used for none other than God, Allah himself.

He is considered a mystical poet and musician and one of the most prominent saints of Hinduism also considered Sufi Muslims. A well-known, respected saint among Hindus, Muslims, and Sikhs a disciple of Swami Ramananda though this saint never got any formal education nor was he a trained weaver being completely illiterate, the only word ever learned and known to him was "Rama."

While his poems abound with weaving metaphors his heart was not fully into his profession, he was always on the tides of a spiritual journey to seek the truth which is depicted through his poetry, spirituality, and the supreme God.

To fulfill his spiritual quest, he wanted to become the Chela (disciple) of Ramananda, a famous saint of Varanasi, and to know the secret mantra of his master. Saint Ramananda often used to visit one ghat regularly. On a certain occasion when

twice or not married at all, while we have no luxury to establish facts about his life,

We may conclude the philosophy espoused in his poems. Kabir's main goal was an absolute God who has no form, no attributes that are beyond time and space, beyond causality. God's work is the bliss of knowing.

God according to its verse –

जाके मुख माथा नहीं, नाही रूप कुरूप, पुहुप वासतें पातरा, ऐसा तत्त अनूप । Meaning - Who is without face or rituals, and customs, which he thought were futile. God can only be attained by the devotion he preached. Kabir traveled widely in his life and

Kabir's teaching was not just on caste,

he was against idol worship and criticized

both Hindus and Muslims for their rites and

lived a long life, some sources reveal that his body had become so infirm that he could no longer play music in praise of Ram. In the last moments of his life, he traveled to the town of Maghar (UP) where he breathed his last in the 1518 Lodhi dynasty.

Legends reveal that after he died, a conflict arose between Hindus and Muslims who wanted to cremate his body and Muslims who wanted to bury him. In a moment of miracle, flowers appeared between his shroud, half of which were cremated at Kashi and half buried in Maghar, where presently his grave is located.

Kabir's poems have survived for centuries and reflect the greatness of his poetry. Kabir's teaching has been high influence by Gurunank and Rabindranath Tagore, and it has held high esteem moreover the beauty in them as he picked situations that surround mundane lives, his poetry is the reason even today they are alive and resonate and are helpful in both social and spiritual contexts. Following him is understanding the inner self, realizing and accepting oneself in becoming harmonious with one's surroundings. His poems were moving, His 'Doha' has full meaning, he believed in God as one and people refer to him under various names. Some great writings of Kabir Das are Bijak, Kabir Granthawali, Anurag Sagar, Sakhi Granth. Kabir's legacy survives and continues through the *Kabir Panth* ("Path of Kabir"), a religious community that recognizes him as its founder and is one of the Sant Mat sects. Its members are known as Kabir

Kabir saw him approaching, he lay down on the stairs of the ghat and was struck by Ramananda who was shocked and gasped the word "Ram" and accepted him as his disciple.

As known from Khajinat Al-Asafiya, a Sufi pir, Shaikh Taqqi was also a teacher of Kabir, that's the reason we see Sufi influence quite apparent in Kabir's teaching and philosophy. There is a locality named after this great poet called 'Kabir chaura' at Varanasi, which is supposedly the place where he grew up.

Later, Kabir married a woman by the name of Loi and had two children, a son Kamal and a daughter Kamali. Some sources also reveal that he has been married head, or symbolic form, subtler than the fragrance of the flowers, such an essence is

Kabir seems deeply influenced by Upanishads, nondualism, and Islamic monism. He was also inspired by the Vaishnava bhakti tradition which stressed complete surrender toward God. He did not acknowledge the distinction based on caste.

An incident from his life goes, once while some Brahmin men were taking a dip into the holy water of Ganga to explicate their sins, Kabir filled a wooden cup with its water and offered it to the men to drink. The men felt very offended at being offered water from a lower caste man to which he replied, "If the Ganges water cannot purify my cup, how can I believe that it can wash

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Panthis.

# AMAR GOPAL BOSE - A CONTEMPORARY ACOUSTICS INNOVATOR!

The Bengali surname Bose is deeply rooted in history. Sir Jagdish Chandra Bose was a great scientist. Subhash Chandra Bose was a freedom fighter. Prof Satyendra Nath Bose, A names that boson in subatomic particles. Yet still, elsewhere around the world, when someone with that forename is asked, "Ah, Mr. Bose." Any resemblance...?" he realizes they're referring to the same Bose, the person who lived until 2013.

Did you ever stood just outside of the unique Bose Audio shop on Park Street and began to wonder whether you ought to go in, considering the astronomical price increases of Bose Audio systems that are slightly too heavy for a commoner's wallet? Perhaps visitors wished to purchase these world quality sound systems from a Dubai shopping mall or a Singapore electronics store. And besides were you aware that all these international sound devices were created by an impressive Bengali researcher, innovator, intellectual, and businessperson named Dr Amar Gopal Bose? He formed the Bose Corporation, which literally revolutionized sound systems and speaker system.

Amar Gopal Bose was a contemporary acoustics innovator. He has been the corporation's founder and chairman, and his product lines can be discovered in millions of households and offices throughout the world. He was a self made millionaire (he was named to Forbes' list of the world's 400 richest individuals in 2007). He is a member of the National Inventors Hall of Fame in the United States, and along with Thomas Edison, Graham Bell, and the Wright Brothers.

Bose was born in Philadelphia in 1930 and grew up in Pennsylvania, under which he attended the school while also fixing radio sets for extra income and afterward producing and marketing tiny electrical gadgets to support his family. Noni Gopal Bose, his father, was a prominent revolutionary from Bengal who escaped to the United in order to avoid

harsh treatment by the British. Bose had moved on a Boy Scout journey when he was 10 years old, and one of his fellow students had brought recreational radio transmission equipment. They started speaking to one another after driving a handful of transmitters into the soil. Bose became addicted to the scheme. Miniature captivated the early age Bose's attention in electronic goods.

repair work skills to transistors, work poured in. Nobody was surprised when Bose went on to study electrical engineering in future. The recreation quickly turned into a company. Bose's father was so pleasantly surprised by his child's endeavors that he finally agreed to assist him in furthering his schooling.

Amar Bose was a bright student who attended the Massachusetts Institute of

sound. Dissatisfied with commercial sound systems during his graduate studies, Bose began to design speaker systems to attempt to reproduce live performance sound at apartment. And that is when he came up with his direct-reflecting system: speakers that use sound reflected off of the ceiling and the walls. When he was young, his parents forced him to take violin lessons, and he established a musical ear and a desire to engage in the functioning of noise.

Finally, in 1964, the Bose Corporation was established, which went on to win contractual agreements from NASA and the US military for their groundbreaking audio communications and loudspeaker layout. Presently, the international marketplace is dominated by Bose iPod docks, surround-sound home theater loudspeakers, and noise-cancelling headsets.

Bose launched its first professional loudspeaker for operating musicians in 1972. With the emergence of Acoustimass speaker innovation, traditional thoughts about the connection between voice magnitude and sound have been transformed. The company, which began in 1964 with a small group of people, is now a worldwide hit.

Bose's accomplishment as a consumer brand, in addition to its founder's achievement as a scientist-engineerresearcher- businessman, is indeed unique among people of Indian origin. Despite the significant number of Indians in Silicon Valley, neither any Indian maiden name has become a major star in the way that Bose really does have. He preserved his MIT Faculty appointment as a professor of electrical engineering and computer science in relation to his role as chairman and technical director of Bose Corp. Bose died on July 12, 2013, abandoning behind a heritage including a 40-year professional life in acoustics development and study.

In the meantime the, Japan's capitulation brought World War II to a close. This had been a difficult period for America, and it was even more difficult for immigrants. Bose's father was concerned because his import company had been halted due to a transportation prohibition. At this juncture, Amar Bose developed a strategy to help family. He was only 13 years old when he demonstrated his intelligent and thoughtful business acumen and decided to seek assistance from his peers and family to begin repairing radios in his parents' storage room. Other than electronics Bose enjoyed long-distance swimming and challenging badminton. This gave him a reputation in addition to some work, and when he expanded his

Technology to pursue a Bachelor of Science in Electrical Engineering. He furthermore earned a master's degree and a doctorate from MIT. His 1st work was in the research laboratories of Philips in the Netherlands, accompanied by a year as a Fulbright research assistant at New Delhi's National Physical Laboratory. He returned to MIT to pursue his PhD in electrical engineering. In 1990, MIT's School of Engineering established the Bose Prize for Excellence in Teaching.

Bose decided to give himself an elevated sound system after receiving his PhD from MIT. However, unfortunately! He was dissatisfied with the loudness, and he understood precisely how they needed to

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## UNEUEN IMPLEMENTATION OF EWS IN GOVERNMENT -**RUN ENTITIES**



he Centre approved the addition of more than 2.14 lakh seats in 158 centrally sponsored institutions at a cost of Rs 4,315 crore following the adoption of the 103rd Constitutional Amendment Act, which instituted a 10% EWS quota in higher education institutions. All central universities, colleges, and deemed-to-be universities whose maintenance costs are covered by the UGC have received instructions from the UGC about the implementation and compliance of the recently enacted quota policy beginning with the academic year 2019–20.

There have been signs that several higher educational institutions have not yet received a sizable amount of the promised funding, even though the exact breakdown of the distribution of the funds that had been approved was not immediately accessible. For instance, the 23 IITs received Rs 1,000 crore of the overall budget.

It was revealed during a press conference that the Indian government had pledged Rs 66.28 crore for the construction of a portion of the academic complex and that the component payments had been made. The institutes' studentteacher ratio has been impacted by the implementation of the EWS quota. The current share at IIT Delhi, which strives for a 1:10 ratio, is roughly 1:14.5. The EWS quota has increased both the number of students and the faculty, despite the fact that faculty strength has improved.

Each state has a different level of implementation completed. Various institutions in Haryana are tackling the situation at their own level.

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#### OVER 4.5 LAKH STUDENTS IN INDIA HAVE RECEIVED COMPUTER SCIENCE EDUCATION FROM AMAZON FUTURE ENGINEER IN JUST ONE YEAR

he first year of Amazon Future Engineer (AFE), the company's premier international computer science education initiative, has ended in India. A computer science education programme called Amazon Future Engineer enables all young people to discover their potential and create a better world for everyone. AFE offers programming as a childhood to career programme that begins with primary schooling and continues through high school into a profession.

Through engaging digital and inperson learning interventions, Amazon has helped more than 4.5 lakh students from more than 3000 government schools in 11 states discover and learn computer science. These students, who are in grades 3 through 12, are mostly from low-income homes and lack the means to pursue a computer science education or the opportunities to learn about jobs in the tech sector. Additionally, 200 low-income girls were given scholarships by the



initiative in its inaugural year so they could study computer science.

With assistance from Amazon, AFE partner non-profits provide interactive and useful content to kids and their teachers as they begin their study of computer science. Around 70 AFE laboratories have also been set up by AFE where kids can learn to code and create real projects with tangible computing equipment. Amazon offers INR 1.6 lakh to AFE Scholars over a four-year period, as well as coaching from Amazon employees and bootcamp-style training to help students launch successful tech careers.

Additionally, AFE gives teachers the tools they need to engage students more in their computer science lessons and help them develop 21st-century abilities. AFE provides training and coding classes to teachers who desire to bring computer science into their classrooms in order to facilitate this, working in conjunction with various governmental agencies and nonprofit organisations.

In order to interact with students and give them important learning opportunities, Amazon launched the AFE in India in 2021 and has worked with a number of non-profit organisations that are dedicated to education. Amazon collaborates with groups that share its goals to give students the chance to explore the depth of computer science through its connections to other fields such as selfexpression, social justice, sustainability, and others.

#### THE SHIFT OF EDUCATION TO CONCURRENT LIST DURING THE EMERGENCY ERA CHALLENGED

enior attorney Kapil Sibal argued in the Madras high court on Tuesday that health and education were two fundamental characteristics of people and both should be completely under the control of states. He was challenging the Emergency-era constitutional amendment that moved education from the state list to the concurrent list. According to him, the amendment violates the rights of the state, parents, and children.

According to him the parliament can control educational standards, but it cannot determine what youngsters of Tamil Nadu, Andhra Pradesh, or Kerala should learn. He asserted that uniformity had nothing to do with education in response to efforts by the National



Education Policy to bring about educational uniformity.

The only things the Center can do are coordinate and set educational standards. As per him, adding education to a

concurrent list simply serves to coordinate and establish the norm, not entirely take over the subject.

Earlier, senior attorney NR Elango argued that the Constitution's framers intended for education to be included in the state list. However, the revisions were imposed without even a single round of discussion, and they clearly violate the state's sovereignty.

Recording the submissions, a full bench of justices R Mahadevan, M Sundar and Senthilkumar Ramamoorthy adjourned the hearing to December 9. The arguments were made on a PIL moved by NGO Aram Seyya Virumbu Trust.

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## META FIRES 11,000 EMPLOYEES THIS QUARTER



he Human Force or as known a potential labour force are the essential for a good organisation, but what could be the possible reason for removing thousands of workers from an organisation at once. Meta layoff more than 10,000 workers in recent week which is the biggest layoff in the eighteen years history of meta, as the accurate no is not confirmed we can presume it to be approximately about 11,000 and not just Meta several other giants in the Silicon Valley are terminating their employees in this quarter. As we are aware about the new entry of Elon Musk as the CEO of twitter he has slashes 3700 employees in simultaneous week, America's second largest Ride-Hailing firm laid off 683 employees in a cost cutting push, a week before that a hard drive making company Seagate lay-off 3000 employees. According to a tally report by crunch base Tech firms in Silicon Valley have in all laid off 45,000 employees which includes Apple laying off 100 contract recruiters in august, Microsoft fired 1000 employees in multiple divisions, Snapchat let go 1,200 in the month of September. When America sneeze, the entire world catches cold, especially India who is majorly getting influenced by them have also resorted to this scheme, Indian start-up and tech firms have fired more than 15,000 employees. This layoff includes giants and unicorns like Byjus, Chargebee, Cars 24, Lead, Ola, Meesho, MPL.

#### **Reason for this Massive Layoff?**

As we have come across the number of employee meta has fired it has also freezed any new hiring in the company. The possible reason for this major decision could be the declining profit and investments in the company, reports have to say that meta has to face a loss of almost \$4 million a day. The pandemic had boosted the online presence of people which forced the companies to hire more people in the company but the post pandemic scenario is completely different. Since meta is already making losses and most of its profits are getting focused on "Metaverse" which alone is requiring \$10 Billion a year. So, the most difficult but crucial decision to cut cost was that of terminating the labour force. However apart from removing the employees meta is going to provide Health Insurance to the employee and family for six months, they are providing three months of career support through an external vendor including early access to unpublished job leads, immigration support and several assistances will be provided to the employees by Meta.

#### BANK'S PROFIT BOOST THIS QUARTER



The Indian Banks have reported quarterly profit of more than 75% which is a growth that the banks have never experienced in the past seven to eight years. The combined profit of all the banks in this quarter of September 2022-23 is reported to be approximately 60,000 crore which was 37,567 a year ago, growth of more than 58% year on year basis highest profit recorded by the Indian Banks in this year's quarter. Among this list of profit making banks SBI(State Bank of India) is the leading profit making Bank with more than 70% profit year on year basis.

The State Bank of India made a profit of 10,000 crore in this quarter and the credit to deposit ratio is at a ten-quarter high of 72.4%, loan growth is nearly 20% on YY basis, gross NPA ratio at 3.5 % best in last seven years net NPA is below one percent for the first time the credit cost is 3.33 % which compares to 1.44 percent in in the previous quarter. Most astonishing performance is that of the return on asset (ROA) which first time has crossed the 1% mark. Apart from State Bank of India Bank of Baroda has also proved its progressive performance this second quarter by a growth of 58% for the first time in seven eight years the ROA is more than 1% and ROE is 19.6 percent and with this it has highest ever quarterly profit at 3313.4 crore. The net interest margin is 3,33 % which 3.2 % in the previous quarter, Domestic net interest margin has reached to 3.41 percent from 3.07 % in the previous quarter. Their International net interest margin has been commendable by marking 2.17 %. The loan growth has been 4% on quarterly basis and 19 % year on year basis.

These two major banks have marked great performance in this quarter along with few PSUs. It's been rolling in news that the banks have seen a great time in this year's second and third quarter and will continue to perform well if they keep going with this pace.

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#### FIRST RUNWAY LANDING OF AN INDIAN-MADE SPACE SHUTTLE IS PLANNED BY ISRO'S **CHAIRMAN**

he first runway landing experiment (RLV-LEX) of the Indian Space Research Organization's made-in-India Reusable Launch Vehicle - Technology Demonstrator (RLV-TD) is scheduled to take place from an aeronautical test range in the Chitradurga district of Karnataka. The RLV wing body will be transported by helicopter to an altitude of three to five kilometres before being released at a distance of about four to five kilometres in front of the runway with a horizontal velocity, according to ISRO officials. The RLV will glide after being released, navigate to the runway, and land independently with



landing gear at the defence airfield close to Chitradurga. On May 23, 2016, ISRO completed its first RLV-TD HEX-01 (Hypersonic Flight Experiment-01) mission from SDSC SHAR, successfully demonstrating the essential technologies for re-entry vehicle design and flight testing. But it was a suborbital flight with a sea landing in mind. Approach and autonomous landing on a runway is one of the crucial technologies that will be demonstrated in the RLV-LEX mission, according to ISRO. According to ISRO officials, this milestone (RLV-LEX) needs to be accomplished before the RLV ORE (Orbital Re-Entry Experiment) mission in order to acquire end-to-end reusable launch vehicle (RLV) technology capability. In ORE, a wing body known as the Orbital Re-entry Vehicle (ORV) will be launched into orbit by an ascent vehicle made of the current GSLV and PSLV stages, remain in orbit for a predetermined amount of time, re-enter the atmosphere, and land on a runway without human assistance.

#### UP UNTIL FY26, THE NATIONAL BIO ENERGY PROGRAM WILL CONTINUE

he National Bio Energy Programme will continue through FY26, according to a statement released on Monday by the Ministry of New & Renewable Energy. The

first phase would cost a total of Rs 858 crore. The programme will help the country's energy recovery by enabling the utilisation of massive amounts of surplus biomass, cow dung, and urban and industrial biowaste. Two phases of implementation for the programme were advised. The three sub-schemes of the programme are the Biogas Program, the Waste to Energy Program, and the Biomass Program. Large Biogas, BioCNG, and Power Plants will be supported in their construction under the Waste to Energy Programme. The biomass programme will assist in setting up projects that



don't use bagasse for power generation and use briquettes and pellets instead. Additionally, the biogas programme will aid in the establishment of small and medium-sized biogas in rural areas. The MNRE has been offering central financial support for the establishment of bioenergy projects, such as Biogas, BioCNG, and power from urban, industrial, and agricultural waste / residues, in order to lower their capital costs/interest on loans, thereby increasing project viability.

## FIRST FRAMEWORK FOR INDIAN SOVEREIGN **GREEN BONDS WAS APPROVED BY FM NIRMALA SITHARAMAN**

n November 9, the final framework for sovereign green bonds to fund environmentally sustainable projects was approved by Finance Minister Nirmala Sitharaman. Green bonds are financial products that raise money for initiatives that are climate- and environmentally-friendly. Additionally, compared to conventional bonds, green bonds have a relatively lower cost of capital. According to the Ministry of Finance, the approval will increase India's commitment to its Nationally Determined



Contribution (NDC) targets, which were adopted under the Paris Agreement, and aid in luring foreign and domestic investment into qualified green projects. The money raised from the sale of these bonds will be used to fund government initiatives that lower the economy's carbon intensity. The framework closely resembles India's "Panchamrit" commitments, which Prime Minister Narendra Modi explained at COP26 in Glasgow in November 2021. The approval satisfies the Union Finance Minister's declaration that Sovereign Green Bonds would be issued to raise money for environmentally friendly projects in the Union Budget for FY 2022-2023. CICERO, a reputable, independent organization, was chosen to assess India's green bond framework and vouch for its compliance with the ICMA's Green Bond Principles and global best practices. According to the ministry, the organisation has rated India's Green Bonds Framework as "Medium Green" with a "Good" governance score after careful deliberation and consideration.

#### AFTER MORE THAN 200 YEARS, NEW SPECIES OF HONEY BEES HAVE BEEN FOUND IN INDIA

t is good news for the scientific community and the way of life of Indians that an endemic honey ▲ bee has been found in the Western Ghats biodiversity hotspot. It's interesting that the new species was only identified more than 200 years after the last honey bee was seen in the nation, in 1798. The new species, Apis karinjodian, is known as the Indian black honey bee and has a clearly dark appearance. Anju Krishnan G from Shanas, S.N. College in Cherthala and Dr. Mashhoor K from EMEA College of



Arts and Science in Malappuram were part of the team that found the bee. A. karinjodian developed from A. cerana morphotypes that adapted to the hot, humid conditions of the Western Ghats. Low temperatures and an abundance of floral resources in the humid and temperate ghat settings may have helped the species' emergence. Apis indica was the final honey bee discovered in India by Fabricius in 1798. It was not recognised as a legitimate species until this research team restored it on the basis of a brand-new Radio-Medial Index measure for species discrimination in honey bees. The number of honey bee species in the world has increased to 11 with the new discoveries and recognition of 1798 species as legitimate. A. indica, Apis cerana, and A. karinjodian, the three cavity-nesting honey bee species found in the Indian subcontinent, have been identified for the first time using the study's distribution map and key.hem in optimising the sensor parameters and associated electronics.

## SHREYAS ROYAL, A CHILD CHESS PRODIGY, IS AIMING FOR RECORDS AT THE **BAUARIAN OPEN**



hreyas Royal, a Greenwich teenager, is leading the Bavarian Open and has a chance to become the youngest English grandmaster. Royal won his first five matches at the 25th Open International Bavarian Championships, and after six rounds and a short draw against Eltaj Safarli (Elo 2616), he is at 5.5/6. Shreyas' story, on the other hand, is quite interesting, as he arrived in England as a three-year-old with his family from India. His father, who was supposed to work in the IT sector, was able to obtain a fiveyear visa, during which time the youngster honed his chess skills. He went on to win the English U7 title, the British U8 title, and the European U8 title. However, the visa expired, and the matter became a legal squabble;

however, given his once-in-a-generation talent, Home Secretary Sajid Javid intervened and ensured that the family of the exceptionally talented Shreyas Royal was allowed to remain in England. The Tegernsee tournament could serve as a springboard for the 13-year-old, who aspires to become a world champion and break Gary Kasparov's record(at 22 years old). The Bavarian Open's final three rounds will be played on Friday. If Royal can hit the target of 6.5/9 or higher, he may be able to earn his first grandmaster result. If he succeeds, he will have accomplished a rare feat for a 13-year-old. Many current stars are among the 40 players who became grandmasters before the age of 15. David Howell, the youngest English grandmaster until now, qualified in January 2007 at the age of 16 years and one month.

#### AADYA, 10, WILL SWIM A 12-KILOMETER STRETCH FROM ELEPHANTA CAVES TO THE **GATEWAY OF INDIA**

dya Agarwal, a Thane-based young athlete, has always been interested in sports and fitness since she was a child. She began swimming as a hobby when she was Lefour years old. Initially, she did not consider swimming her primary sport, but as the days passed and she spent more time practicing and learning to swim, she adapted the increased fundamentals of swimming as her primary sport. At the age of 6.5, she was given the opportunity to participate in an open water sea swimming event from Elephanta Caves Island to the Gateway of India in Mumbai, covering a distance of 12 kms, followed by a second event on March 15, 2020, from Elephanta Caves to Karanja jetty Uran, Mumbai, covering the span of 21 Kms. Unfortunately, the pandemic pushed back the future plans. And she stopped swimming for two years, but she didn't give up and continued to work out with her coach, Mrs. Deepika Patil. Family support is critical in distinguishing her from other children her age. Father and mother take her for 2 hours of practice every day, take her to open water practice, look after her diet, and so on. On her 10th birthday, November 13th, 2022, a special event in association with MSAAA, the open water swimming Individual event from Elephanta Caves to Gateway of India over a distance of 12 kms, was organized.

#### **ENGLAND LIFTS THE T20 WORLD CUP TROPHY**



he parallels are over. Pakistan's hopes of repeating their 1992 triumph were dashed when ruthless England defeated Babar Azam and company to win their second T20 World Cup title. 12 years after their first victory in the West Indies, England, who were already the 50-over World Champions, consolidated their position in T20Is as well, with Jos Buttler's team completing a comprehensive five-wicket win. Ben Stokes batted unbeaten for 50 runs as England won their second Twenty20 World Cup title with a five-wicket victory

over Pakistan at the Melbourne Cricket Ground on Sunday. Thirty years after losing to Pakistan in the 50-over World Cup final at the MCG, England turned the tables on the south Asians with brilliant death bowling and Stokes finishing on 52 not out in a 138-run victory chase. Earlier. England won the toss and elected to bat first against Pakistan in the T20 World Cup final on Sunday at the Melbourne Cricket Ground. Both teams had not changed from the semi-finals. Pakistan scored 137 in their allotted 20 overs. Sam Curran was named player of the match (3/12) and tournament (3/12). (12 wickets in six matches).

## ALFIYA KHAN, LOULINA BORGOHAIN, PARUEEN HOODA, AND SAWEETY WIN GOLD AS INDIA DOMINATES THE ASIAN BOXING **CHAMPIONSHIPS IN 2022**



ovlina Borgohain looked at ease as she won gold in her debut in the ✓ middleweight division, while three other Indian boxers were also crowned Asian champions on Friday in Amman, Jordan. Parveen Hooda (63kg), Saweety (81kg), and Alfiya Khan (81+kg) all delivered a knockout punch to take gold in their respective weight classes. Minakshi, on the other hand, finished her first Asian Championships campaign with a silver medal in the flyweight division (52kg), giving Indian women boxers a total of seven

medals. Parveen continued to impress, winning the first gold medal for India in the ongoing event with a 5-0 victory over Japan's Kito Mai, while Olympic bronze medallist Lovlina, competing in her first tournament in the 75kg category, also won by unanimous decision over Uzbekistan's Ruzmetova Sokhiba. Saweety and Alifiya then joined the gold rush, defeating Kazakhstan's Gulsaya Yerzhan and Jordan's Islam Husaili, respectively. While Saweety pounded Yerzhan into submission, Alifiya's opponent was disqualified, ending the fight in the first round. The title will be a huge boost for the 25-year-old Lovlina, who has struggled to find form since winning a bronze medal at the Tokyo Olympics. She was eliminated early from the World Championships and the Commonwealth Games earlier this year. Because her former weight class is not represented in the Paris Olympics, the Assam boxer has moved up from 69kg to 75kg. Despite the fact that the tournament only has five boxers, Lovlina has shown tremendous improvement in her three bouts. It is Lovlina's third Asian Championship medal; she previously won bronze in the welterweight division in 2017 and 2021. Earlier, Parveen, who did not compete in the Commonwealth Games, put on a dominant performance to defeat fourth seeded Mai by unanimous decision.



#### **EXPERT**



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**FAQs ON** Learning and Development through **Ancient Indian Wisdom** 

#### Q1. How can I become more practical retaining my peace?

**Ans.** For a peaceful life, we need to learn optimum practical application of our knowledge, skills and abilities. Being practical and realistic is a quality that makes human being enjoy the bliss of peace. Practicality is the glue that will hold your life together through all its many ups and downs retaining the peace.

Let us discuss a very famous model of Indian insight for analysing self practicality called "Two types of human nature" which is originated from Vaisheshika School of Indian philosophy. As per this philosophy the basic two types of human nature are Positive and Negative. These are nothing but 'divine' types and 'demonic' types. Divine-like human qualities contain truthfulness, gentleness, modesty and steadfastness, freedom from anger, forgiveness, freedom from malice and excessive pride.

The transcendental qualities are helpful to liberation, whereas the demonic qualities make for burden in life. Arrogance, pride, irritation, vanity, harshness and ignorance-these qualities belong to those of demonic nature. Chapter 16 of Bhagavad Gita also explains this two types of human nature very well. Those who hold demoniac qualities and who live with whims and fancies, without following the policy of scripture, get lower births and further material oppression. But those who possess divine qualities and live synchronized lives gradually attain spiritual excellence.

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 divinity be in charge of. They are driven by lust. Following such conclusions demonic individuals are misplaced to themselves. They have no cleverness; engage in unbeneficial, horrible works meant to destroy the world. The demoniac, taking shelter of insatiable lust, pride and false prestige, and being thus illusion, are always sworn to unclean work, attracted by the impermanent. With unending desires, lust and anger, they lock money by illegal means for sense satisfaction. Thus confused by various anxieties and bound by a network of illusions, one becomes too powerfully attached to sense pleasure and falls downwards into hell. Self-complacent and always rude, deceived by prosperity and fake prestige, they sometimes carry out sacrifices for the sake of fame and name only without following any rules or regulations. Some were ruined by lack of knowledge. Some were destroyed by negligence. Some were ruined by the arrogance of their supposed knowledge and learning; yet others were ruined by these ruined peoples (Subhashitam-153/14).

There are three gates primary to hell-lust, anger, and greed. Every rational man should give these up, for they guide to the deprivation of the soul. Mystified by false ego, power syndrome, pride, lust and anger, the demon becomes envious of the divine natured, and curses against the real faith. Those who are envious and ill-behaved are the lowest among men who are in demoniac species of life. Attaining repetitive birth amongst the species of demoniac life, such persons can never move towards divinity. Gradually they sink down to the most dreadful type of existence. The individual, who has escaped these three gates of hell, carry out blessed. acts positive to self-realization and so slowly attains the supreme goal. But he who rejects scriptural injunctions and acts according to his own whims achieves neither perfection, nor happiness, nor the supreme target. So, our ancient wisdom puts light the reason for such demonic nature to help to save self. Most of our Purana, Upanishad, Vedas and all the other scriptures focused on eliminating the demonic nature of human beings. It was recommended by our ancestors to fast on Ekadashi, to cleanse the body. It is also considered a very good time for spiritual practices and helps in cleaning the demonic thoughts and boost divinity within us. So the Ekadashi fasting is still considered as a powerful tool for mind management to set one free from demonic qualities. The Greatest Challenge in life is discovering who you are and the second greatest is being happy with what you have. Many of the youngsters suffer in both these two steps. Realizing your self is the key to many modern day problems of youth.

The basic quality of good people is to stick to their character

always. Nothing can make them deviate from the path of truth. To keep positive attitude our associates have a great influence. So we need to observe all those who are influencing us most. The friendship of good people removes the apathy of one's mind, nurtures reality in the speech, enhances status, expiates the sins, comforts the ethics, spreads the name and fame in all directions. Say! What good is there which the company of pious bring to a man (Bhartriharinitishatakam-22). Good people never lose their serenity even in the most terrible distress. Even while burning camphor emanates fragrance. (Drushtantakalikasatakam - 37).

Our spiritual gurus taught us path to have a peaceful-graceful life. They gave the list of do's and don'ts! However genius a person may be, he should not speak slightly of others in a gathering. Though now and then true, if it causes suffering, it should not be spoken (Neetiswishashtika -4). What to say, when to say, when not to say and how to say were taught. Knowledge is one's own top secret fortune. It is hardly noticeable to a thief; it provides enduring happiness; it grows ceaselessly while being imparted to soliciting disciples, and it is not shattered, even with passing of an era. Therefore, with those who own such unequalled fortune, O kings! Avoid your pride (Bhartriharinitishatakam-15). Even the rulers were given direction to shed the pride. That was the power of goodness appreciated in ancient India.

So I am sure the above illustration of the 'Two types of human nature model' will help in analysing self practicality. The widespread themes of sacrifice, selflessness, humility, courage, duty, honour, are all aims that we struggle for in our daily lives but we sometimes lose our focus. Never give up your talent whether it is accepted or unsolicited. You have to focus on your life and live with grace. Self-improvement depends on rewiring brain for good habits, and that depends on sharpen practical awareness skill making our self more responsible for self!

Let us work together to make the generation full of Responsible youth! We need to be practical to improve self. Understand self, analyse and adapt the changes required. Let's realize the concept of self practicality! Being responsible and committing self to is bliss.. As a responsible youth you can contribute in developing a Prosperous and happy nation. Stay

> Mail your questions on thehulahultimes@gmail.com

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**Please note:** Only selected questions will be answered in the next issue of The HULAHUL Times.







- What Union Ministry carried out the "Mother Tongue Survey of India (MTSI)"?
- Which theme would India be focusing on during its 2022 G20 presidency?
- Which Union Ministry has alerted the public about the "National Bioenergy Program"?
- What was included in the recently reported 103rd Constitutional Amendment?
- Which Indian business is the sole one listed in Forbes' top-100 list of best employers in the world for 2022?
- Where will the 27th Conference of the Parties (COP) to the UNFCCC be held?
- What group published the "State of the Global Climate in 2022" report?
- What municipal bond issued by India has been chosen by the US Treasury as a case study on effective listing?
- Which Ministry of the Union announced the release of the "Swachh Survekshan Grameen 2023 Toolkit"?
- Which country became the first to celebrate 'World Tsunami Awareness Day'?

#### 10. Japan Ministry of Jal Shakti Vadodara .8 **OWM** Egypt .9 Reliance Industries sections (EWS) 10 percent quota for Economically weaker Ministry of New and Renewable Energy Vasudhaiva Kutumbakam Ministry of Home Affairs

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#### POEM OF THE WEEK

# COSMOSIS OFNATURE

Make your life fun, Just like a butterfly under the sun.

we usually call her mother nature, But all we do is ruthless torture. Just be as calm as water, which will not make your life rotter.

Be as beautiful as a flower gloom, Accept the challenges in life as peaceful

as moon. Her beauty holds perfection, As good as hives collection. Couple holding hands in nature, Gazing the sky and promising to meet

His eyes got pinned, And he had breathe of wind.

later.

Where everyone was busy in dead man's grave,

By Thee (GOD) his name was already engraved.

\*\*\*\*

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