



This Week We Celebrate

From Vision to Voice - 6 Years of Inspiring Journalism



17 September

6TH ANNIVERSARY

Celebrating the magnificent 6 years of success of The HULAHUL Times.

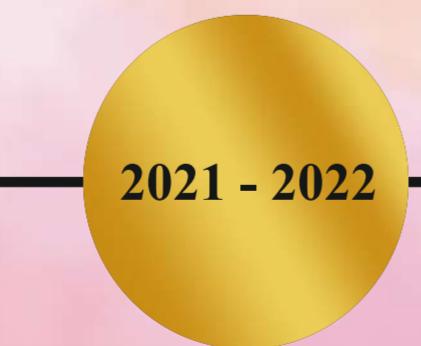
Milestones



2019 - 2020



2020 - 2021



2021 - 2022



2022 - 2023



2023 - 2024



2024 - 2025

Launch of The HULAHUL Times (Sept 2, 2019, Mumbai) as a 5-page biweekly e-newspaper.

Transitioned into a weekly publication; Internship Program launched with first 3 interns.

Expanded readership and internship base, strengthening student engagement.

Received prestigious ISSN Recognition.

Successfully 50 candidates from diverse fields completed internships.

Expanded to 14 pages; Celebrating 6 years of inspiring journalism.



From
The Desk Of
Editor - in - Chief

Dear All,

On 17th September 2025, The HULAHUL Times steps into its seventh year, celebrating six glorious years of meaningful journalism. This milestone is not just a date on the calendar, but a testament to the trust of our readers, the creativity of our writers, the precision of our editors, and the tireless dedication of the entire team that has carried this vision forward.

What began on 17th September 2019 as a humble five-page biweekly e-newspaper has today evolved into a 14-page weekly publication, reaching readers across India and beyond. Along the way, more than 65 bright interns from diverse fields have walked through our newsroom, contributing their ideas and energy while shaping their own journeys of growth. Their achievements remain a proud part of our legacy.

Most importantly, this journey would not have been possible without you our readers and our ever-growing family of 10,000+ subscribers. Your faith, encouragement, and continued engagement

remain the true driving force behind every edition we publish. It is your trust that inspires us to grow, to innovate, and to keep raising the bar of meaningful journalism.

Each edition we bring to you is a reflection of our core belief "Evolving Today, for a Better Tomorrow." Together, we have built not just a newspaper but a vibrant platform of knowledge, learning, and empowerment that educates, inspires, and connects communities.

As we celebrate this milestone, we carry forward a renewed promise: to continue telling stories that matter, to uphold the values of truth, trust, and togetherness, and to keep inspiring change with every word we write.

Mr. Ravi Singh
Editor-in-Chief
The HULAHUL Times

This September, The HULAHUL Times proudly celebrates 6 years of meaningful journalism built on vision, passion, and trust. On this joyous occasion, we extend heartfelt appreciation to our entire Team for their relentless dedication, creativity, and commitment that continue to inspire us every day. Each member of The HULAHUL Times family has played a vital role in shaping our journey, from writers and editors to designers and coordinators, working tirelessly to bring valuable stories to our readers.

Above all, we express our deepest gratitude to our readers and our ever-growing family of 20,000+ subscribers, whose unwavering trust and support remain the true driving force of our growth. With this milestone, we step forward with renewed passion to expand our reach, embrace innovation, and deliver stories that inform, inspire, and empower.

- **Dr. Smita Kuntay (Editor)**, The HULAHUL Times

As the Director of Hulahul Foundation and Editor of The Hulahul Times, the past six years have been an immensely rewarding journey of learning, sharing, and growth. When we first started this weekly e-newspaper, my vision was simple to create a platform that could connect the youth and students of our country with knowledge that is not only informative but also inspiring. Today, looking back, I feel humbled to see how far we have come.

Personally, my involvement with The Hulahul Times goes beyond editorial responsibility. I have lived through its pages writing the business news section, crafting stories that draw from our rich Indian culture, and curating the FAQs on Learning and Development through Ancient Indian Wisdom. Each story I pen is not just a piece of writing but a heartfelt attempt to motivate our readers and remind them of the timeless values that can guide their lives.

What makes this journey special is the impact we have seen on our readers and interns, many of whom are now doing exceptionally well in their respective fields. For me, The Hulahul Times is not just an editorial task, it is a mission to inspire, educate, and serve society through words. I would say that "through this journey, The Hulahul Times has been inspiring youth, preserving culture, and spreading knowledge."

- **Mr. Durgesh Kumar Dubey (Editor)**, The HULAHUL Times

VOICES OF GRATITUDE: OUR EX-INTERNS WISH US ON 6 GLORIOUS YEARS



Being associated with The HULAHUL Times has been a special part of my journey it marked the beginning of my career as a content writer. From contributing and learning to watching the platform grow, I've seen the dedication behind every step with the best mentors. Congratulations on completing 6 amazing years may the journey ahead be even brighter! Keep the good work going!

- Tania lagade

First of all many many congratulations to each member of this Foundation. This platform has not only taught me the writing but has given me a confidence to pen down my thoughts in a proper manner. My mentor Ravi Sir has given me the liberty to pen down my thoughts in a manner I wanted to and I am glad to be a part of this wonderful community which is crafting and creating stories of unheard

individuals who are nowhere in lime light, which is a most great full thing in itself. So, I want to wish all of you a great and wonderful journey ahead, and wish The HULAHUL Foundation to achieve many such milestone in future. Keep this great and good work always.

Thanks

- Preeti Sharma

Six years of spreading love, kindness, and humanity – Congratulations, Hulahul Foundation! May your mission continue to inspire and uplift communities, touching more hearts and transforming lives.

- Reshma

It was a wonderful experience working with the team & I've learnt a lot in my time there. Wish you a happy anniversary and continued success!

- Snehal potbhare

HULAHUL Foundation is very close to my heart as it is the first place I did my internship. I interned almost 4 years ago and I love how the team members take efforts to stay in touch even after all these years. The Foundation has made

great contributions to the society and stands as a beautiful example for everyone. May the team grow and prosper. My best wishes and love to the team

- Dhanya

Being a part of The HULAHUL Times as a content writer was a truly enriching experience that shaped my journey in many ways. As you celebrate this remarkable 6-year milestone, I feel

proud to have been associated with such a vibrant platform. Wishing the team continued success and many more years of impactful storytelling!

- Sutirtha

The HULAHUL Times will always be special to me as my very first internship experience. Wishing you continued success thank you for giving me the platform to learn, grow, and discover my voice. My journey with The HULAHUL Times as an intern was truly memorable, and I'm proud to see how far you've come! Six years of inspiring stories and growth grateful to have been small part of this legacy. May The HULAHUL Times keep reaching new heights, just as it inspired me to reach mine.

- Srivarthini

Heartiest congratulations to the entire HULAHUL Times family on completing six wonderful years! It was truly a delightful experience to be a part of this journey, and I feel proud to have contributed, even in a small way. Wishing you many more successful years ahead!"

- Janmejaya Meher

Congratulations to The HULAHUL Times on completing 6 wonderful years of dedicated journalism. It was a privilege to be a part of the Editorial team and contribute to its journey. Wishing the organisation continued growth and many more successful milestones ahead.

- Rutuja Rakesh Borse

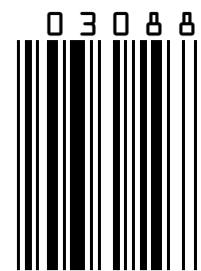
छह साल का सफर,
मुस्कानों की कहानी,
आपके संग जुड़ी है हमारी भी
निशानी।
यूँ ही लिखते रहें उमरीदों के रंग,
हर साल हो नई कामयाबी का
संग।

Happy 6 years to
The HULAHUL
Times
- Kiranpreet

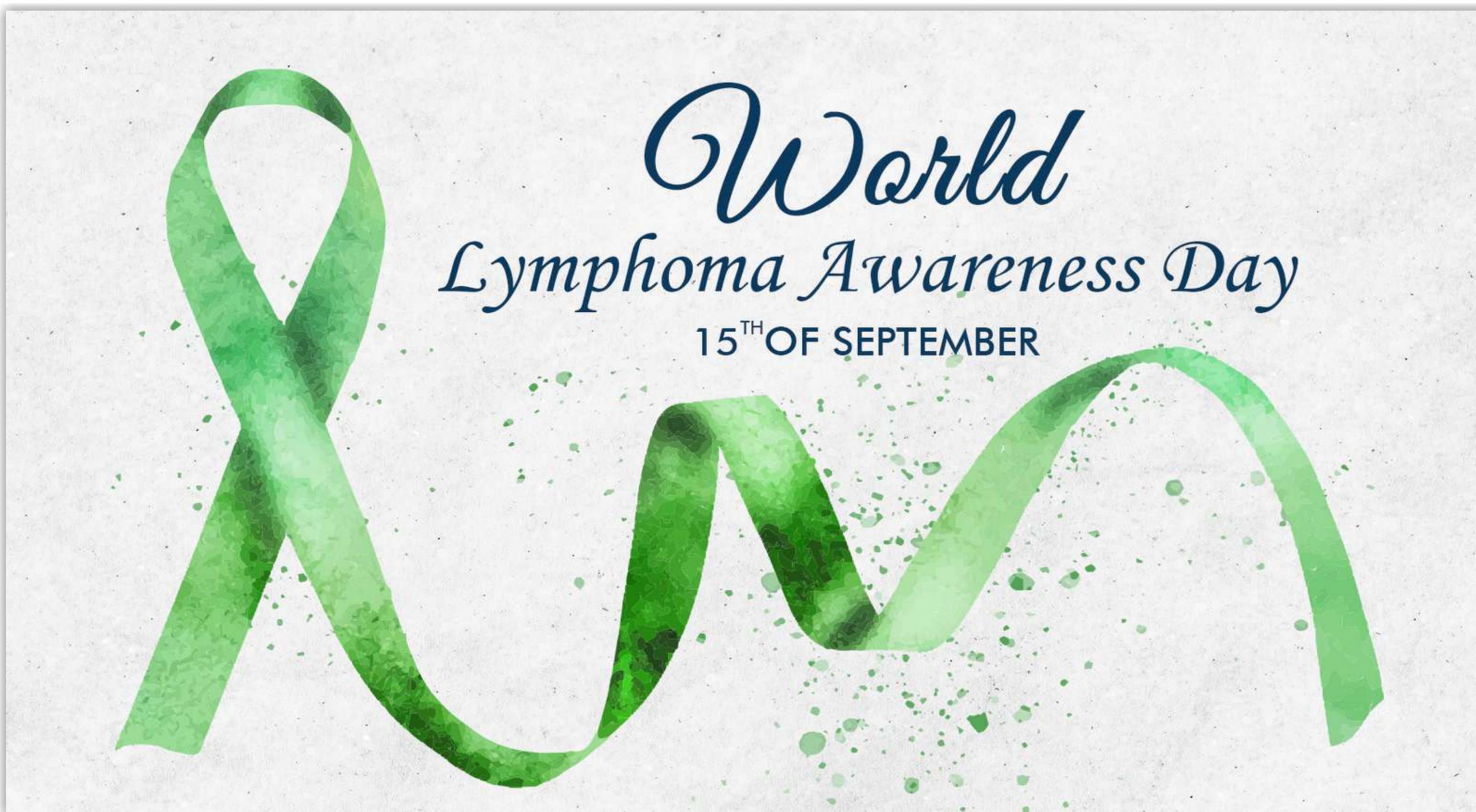
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MARKING WORLD LYMPHOMA AWARENESS DAY



Every year, 15th September is observed as World Lymphoma Awareness Day. It is a day dedicated to raising awareness about lymphoma, a type of blood cancer that affects the lymphatic system. The day reminds us that awareness, early diagnosis, and timely treatment can make a big difference in the lives of people living with this disease.

Lymphoma is not a single illness but a group of blood cancers that begin in the lymphocytes, which are white blood cells that help fight infections. It can occur at any age and is often hard to detect in its early stages because its symptoms are very general, such as fatigue, weight loss, fever, or swollen lymph nodes. Many people tend to ignore these signs, mistaking them for common illnesses, which is why awareness becomes so important.

World Lymphoma Awareness Day was first launched in 2004 by the Lymphoma Coalition, an international network of lymphoma patient groups. The main aim was to create a global platform to talk openly about this disease, support patients, and encourage governments and health organisations to prioritise cancer awareness. Since then, this day has become

an important occasion for communities, doctors, and patients to come together and spread knowledge.

The theme of the day usually focuses on sharing real-life stories of patients and survivors. Hearing from those who have battled lymphoma gives others strength and reassurance that recovery is possible. These stories also help remove the fear and stigma often attached to cancer. They remind us that medical progress has made many forms of lymphoma treatable, and in some cases, even curable.

Hospitals, NGOs, and cancer support groups mark the day with awareness campaigns, workshops, and free check-up camps. Social media also plays a big role in spreading messages across the world. People wear lime green ribbons, the symbol of lymphoma awareness, to show solidarity with patients and their families. Educational programs are held to inform the public about early symptoms, available treatments, and the importance of regular health check-ups.

One of the most important aspects of this day is encouraging people to seek medical advice if they notice unusual or lasting symptoms. While not every swollen gland

or fever is a sign of lymphoma, it is always safer to consult a doctor. Early detection can save lives, as treatment is often more effective in the initial stages of the disease.

Beyond awareness, the day also highlights the emotional journey of patients and families. Living with cancer is not just a physical challenge but also an emotional and financial one. World Lymphoma Awareness Day is therefore about showing empathy, supporting patients, and reminding them that they are not alone in their fight.

In conclusion, World Lymphoma Awareness Day is not just about learning the medical facts of the disease but also about standing together as a community. By talking openly, spreading knowledge, and supporting research, we can bring hope to thousands of people around the world. Awareness is the first step toward better health, and this day serves as a reminder that together, we can fight lymphoma.

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Durgesh K. Dubey

UDDHAVA'S TRANSFORMATION THROUGH BHAKTIS

The sun was setting over Dwarka, painting the sky with golden hues. In the palace of Lord Krishna, silence hung heavy. For once, the playful flute was absent, and Madhav sat quietly, his eyes lost in thought.

Uddhava, Krishna's cousin and dear friend, entered the chamber. Uddhava was a scholar of great renown, well-versed in the Vedas and the deepest truths of Vedanta. Taught by the revered sage Brihaspati, he was proud of his knowledge. In his heart, he believed he had understood the essence of the Supreme the Brahman beyond attributes.

Seeing Krishna in reflection, Uddhava asked with concern, "Madhav, you are the eternal Brahman, the supreme truth. Why then do you seem burdened? Why do your eyes carry this pain? To one who knows the Self, joy alone should reign. How can sorrow touch you?"

Krishna looked at Uddhava with a faint smile, as though amused by his words. Then he said softly, "Uddhava, knowledge alone cannot understand the mysteries of love. Go to Vrindavan, meet the Gopis, meet Radha. Take this letter of mine and deliver it to them. Then return, and tell me what you have learned."

Confident in his wisdom, Uddhava accepted eagerly. "I will go and explain to them the truth of the Self, so they may transcend this longing and sorrow for you. They should learn detachment, as the scriptures teach."

Krishna's eyes sparkled. He knew Uddhava's journey was about to transform him forever.

The Meeting with the Gopis

When Uddhava reached Vrindavan, he was welcomed warmly, for he bore the message of their beloved Krishna. The Gopis, their eyes moist with endless longing, gathered around him. Radha stood silently, her heart beating faster at the thought of hearing her Krishna's words.

Uddhava read aloud the letter in which Krishna assured them:

"Though I am far in body, I am never far in spirit. Just as the wind is unseen yet ever-present, so am I with you. Think of me, and I live in your hearts eternally."

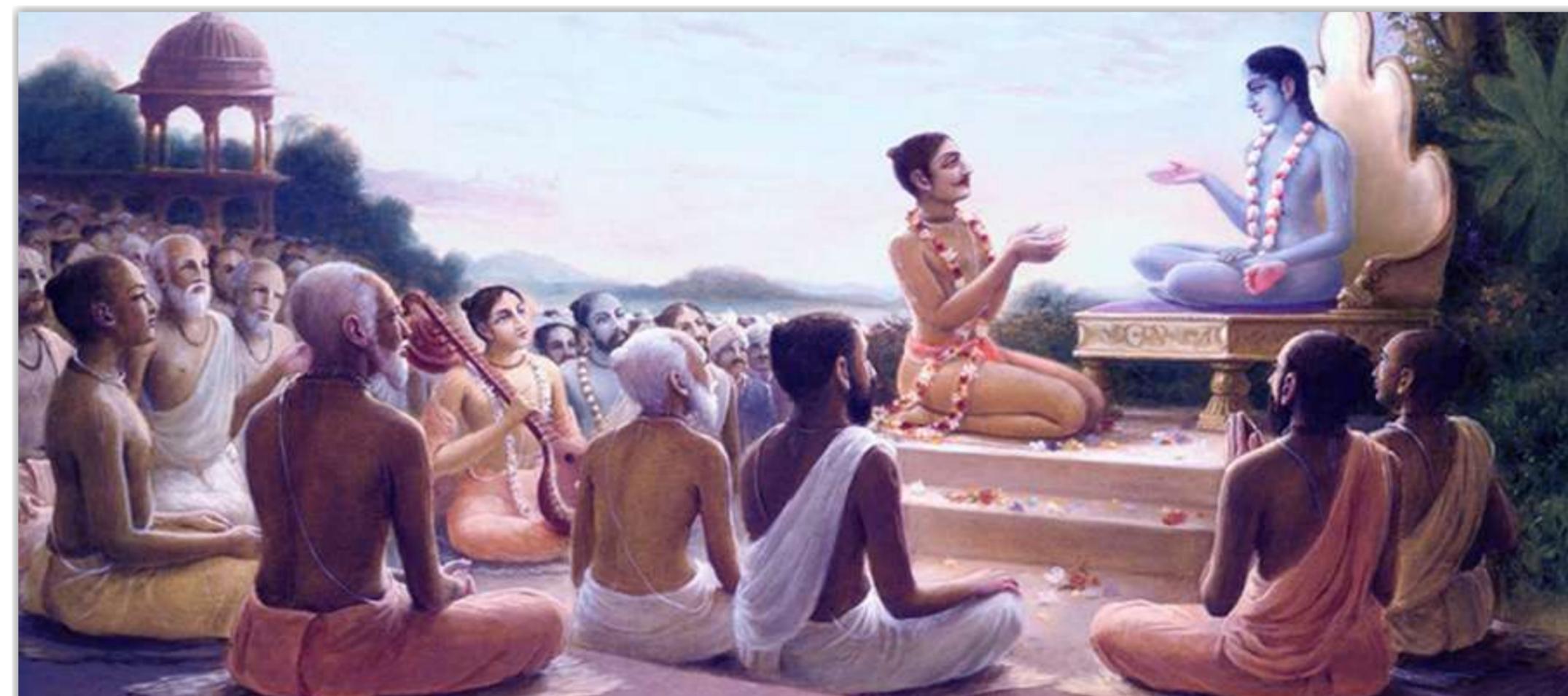
As Uddhava finished, the Gopis wept not in despair, but in deep love. One of them said, "We do not seek liberation, O learned one. We do not desire heaven, nor the bliss of Brahman. All we seek is Krishna his smile, his flute, his playful glance. If remembering him brings sorrow, then let us drown in that sorrow forever. For even sorrow with Krishna is sweeter than joy without him."

Another Gopi added, "You speak of detachment, of the soul beyond form. But tell us, Uddhava, is there any truth higher than love? We see Krishna in every tree, in every river, in every breath. Is that not knowledge greater than scriptures?"

Uddhava was silent. Their words pierced his heart. He, who had memorized countless verses, now stood humbled before these simple cowherd women, whose only scripture was love.

The Dialogue with Radha

Finally, Radha spoke. Her voice trembled yet carried the weight of eternity. "Uddhava, you say you know Krishna. You say he is Brahman, beyond name and form. But to us, he is not an abstract truth. He is our very breath, the pulse of our being.



When he played the flute, the entire forest came alive. The Yamuna danced in ripples, the birds sang in harmony, and even the stones melted in sweetness. Tell me, scholar, is that illusion? Or is that not the highest truth?"

Uddhava lowered his head. Radha continued, "We do not love Krishna because he is God. We love him because he is ours. And in loving him without measure, we have lost ourselves. This is our liberation not in dissolving into some distant Brahman, but in becoming one with Krishna through love."

Her words carried a power no scripture could rival. Tears welled up in Uddhava's eyes. For the first time, he understood the limits of intellectual pride. Knowledge without love was dry, but love transformed knowledge into wisdom.

The Awakening of Uddhava

Over the days he spent in Vrindavan, Uddhava witnessed the Gopis' devotion. They lived ordinary lives tending cows, churning butter, fetching water but every act was steeped in remembrance of Krishna. To them, churning butter was as sacred as chanting mantras, for they did it while singing his name. Their

entire existence was surrendered in love.

One evening, as the moonlight bathed the forests, Uddhava saw Radha sitting by the Yamuna, gazing at the sky. She whispered, "O Krishna, though you are far, you are nearer than my own heartbeat."

Something broke inside Uddhava. He realized that the Gopis did not need his teachings. It was he who needed theirs. The love they embodied was beyond scriptures, beyond philosophy. It was the purest form of yoga union with the Divine.

When it was time to return, the Gopis bid him farewell. But before he left, Radha said, "Tell Krishna, we do not ask him to return. If he is happy elsewhere, that is our joy. Our only prayer is that our love never fades, for that love itself is Krishna."

Uddhava bowed low, touching the dust of Vrindavan to his forehead. He prayed, "May I be reborn not as a scholar, not as a prince, but as a blade of grass here in Vrindavan, so I may forever touch the feet of those who love Krishna with such purity."

Return to Krishna

When Uddhava returned to Dwarka, Krishna looked at him knowingly. "So, Uddhava, what did you learn?"

Uddhava's voice trembled with humility. "Madhav, I thought I knew you through knowledge. But now I know you through love. The Gopis, through their devotion, have taught me what no scripture could. Their love is higher than liberation, for in love, the self is dissolved, and only you remain."

Krishna smiled gently. "Yes, Uddhava. That is why I sent you. Knowledge can purify the mind, but only love purifies the heart. And it is through the heart that one truly knows me."

Conclusion

The story of Krishna and Uddhava is not just a tale of divine play; it is a profound lesson for all humanity. Uddhava, with his learning and pride, thought he had grasped the essence of truth. But it was the simple, selfless love of the Gopis and Radha that revealed to him the highest wisdom that God is not known by intellect alone but by surrendering in love.

This timeless story teaches us that true devotion is not about rituals or philosophy, but about living every moment in remembrance of the Divine, with a heart free of ego and filled with unconditional love. Knowledge gives light, but love gives life. And in the union of the two, humanity finds its highest fulfillment.

Ravi Singh & Tanishka Verma

THE UNWAVERING CONVICTION OF JHARKHAND'S 'LADY TARZAN'

In the verdant heart of Jharkhand's Seraikela Kharsawan district lies Bagraisai, a humble village that bore witness to a remarkable journey of transformation. Born in 1973, Chami Murmu faced tragedy early of losing her father and elder brother which left her as the sole guardian of her mother and three younger siblings. Forced to leave school after the tenth grade, she toiled as a labourer, driven by the need to sustain her family and a yet unspoken dream to sow hope where there was despair.

Chami's turning point came in 1988. At a meeting nearly 80 kilometres away, she discovered the power of tree planting and environmental restoration. Returning home, she saw barren landscapes scarred by deforestation due to villagers cutting trees for fuel, and vast tracts lying empty. Stirred, she decided to make a difference.

Then, realizing the limits of solitary effort, Chami in 1996 founded Sahayogi Mahila Bagraisai ("Cooperative Women of Bagraisai") with just 11 members. Together, they nurtured a nursery, planted saplings of eucalyptus, sal, neem, sheesham, and acacia—and safeguarded them from timber mafias and Naxalite pressures.

However, the early days were not easy. Once, after planting over 100,000 saplings, local men destroyed them all. Unbowed, Chami lodged a police complaint; the culprits were arrested. Far from discouraged, she pressed on with renewed vigour. Over time, the group swelled to more than 3,000 women working across 500 villages, directly planting over 2.8 million (28 lakh) trees, and indirectly, efforts credited for over 3 million saplings across Jharkhand.

Chami's vision extended well beyond saplings. Under her guidance, self-help groups proliferated with 2,800 such groups enabled 30,000 rural women to secure bank loans and pursue sustainable livelihoods like poultry and goat farming, organic agriculture, and more. Her work addressed broader community needs from water harvesting to education and women's healthcare, especially in adolescent and maternal welfare.

Her tenacity earned her the moniker "Lady Tarzan" of Jharkhand; a tribal warrior whose forest-loving spirit echoed across the region.



Chami's insignificant beginnings couldn't overshadow her impact. In 1996, she received the Indira Priyadarshini Vrikshamitra Award for her early environmental work. In 2019, she was honored with the Nari Shakti Puraskar, India's highest civilian award for women, presented by then-President Ram Nath Kovind on International Women's Day.

For Chami Murmu, the crowning moment came in 2024 when India bestowed upon her the Padma Shri, recognizing both her environmental transformation of Jharkhand and her tireless upliftment of rural women.

What makes Chami Murmu's story so compelling is how deeply human it is. There's

no dramatic flash, just the steady rhythm of planting saplings, building community, and restoring ecosystems. Her journey is about choices from a girl who could have resigned herself to fate instead chose to farm forests; a guardian who used adversity as fuel for collective purpose.

Chami never married, often saying she chose the earth over family, a sacrifice many find too heavy but she bore it with the grit of a true tribal warrior, rooted in purpose.

Chami Murmu has transformed landscapes both physical and social. She's turned barren fields into forests and despair into stability. Her

grassroots model shows that environmental restoration and women's empowerment are deeply intertwined where each sapling is a testament to resilience, each women-led group a chapter in community rebirth.

Her story teaches us that change is incremental, miles walked, seeds planted, hands held. It reminds us that real heroes often carry no fanfare, just unwavering conviction.

Dr. Smita Ravikumar Kuntay

EDITOR



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EDITORIAL NOTE

Commerce Connect is a student-friendly column that turns money, markets, and management into everyday lessons. From canteen economics to digital wallets, it bridges classroom theory with real-world trends—making commerce not just a subject, but a life skill.

India's college campuses burst into life during the festival season. Banners line the gates, celebrities light up the stage, food stalls spread aromas of street delicacies, and students buzz with anticipation. For most, it's a time of friendships, memories, and fun. But beneath the laughter and music lies an often-overlooked story one of management, entrepreneurship, and economics. Every college festival is more than just an event; it is a miniature start-up with its own operations, marketing, finance, and risk management.

Fests as Mini Start-ups

Every successful fest begins with an idea. Much like a start-up, it starts with a vision: What should this year's fest stand for? Some highlight culture, others focus on entrepreneurship, technology, or social causes.

Once the theme is set, student leaders swing into action. Committees form, responsibilities are divided, and schedules are drawn up. Creative concepts from competitions to the "big-ticket attraction," such as a celebrity concert or a keynote speaker take shape. But soon, students learn that creativity alone cannot carry an event. Organization, leadership, and

FEST-O-NOMICS: THE BUSINESS BEHIND COLLEGE FESTIVALS

strategic planning are just as important. In essence, they practice entrepreneurship right inside their campuses.

Sponsorships, Financial Planning, and Revenue Generation

Enthusiasm might spark the idea, but money sustains it. No festival can run without funding, and this is where sponsorships come in.

Sponsorship teams act like sales executives, pitching to brands, alumni, and corporations. They must convince sponsors that supporting the fest means reaching thousands of young, engaged students. A stall, a banner, or even an Instagram mention becomes valuable advertising.

For many students, handling lakhs of rupees for the first time is a lesson in real-world finance. Budgets must be carefully allocated across décor, stage setup, artists, logistics, and audience engagement. The balance between cost and experience becomes a critical decision.

Revenue sources often include:

- Entry passes for star nights and celebrity shows.
- Merchandise sales such as fest-branded t-shirts, mugs, or hoodies.
- Food stalls, often run in partnership with local restaurants on a revenue-sharing basis.

Managing finance smartly, a fest can become self-sustaining and even generate surplus funds for the next edition.

Students as CEOs, Marketers, and Accountants

A striking feature of fests is how they transform students into professionals almost overnight:

- Sponsorship Team = Sales Department:** Crafting pitch decks, chasing targets, handling rejections, and closing deals.
- Publicity Team = Marketing Agency:** From reels and hashtags to influencer tie-ups and flash mobs, they drive crowd engagement.
- Operations Team = Logistics:** Managing venues, coordinating stage setups, and



troubleshooting last-minute glitches.

- Finance Team = Accounts Department:** Tracking expenses, auditing invoices, and ensuring accountability.
- Cultural & Hospitality Team = HR & Client Relations:** Liaising with performers, judges, and participants, while ensuring smooth coordination.

Each role mirrors the dynamics of a corporate setup, with students effectively acting as CEOs, managers, and team players.

The Economics of Crowd and Scale

Economics isn't confined to classrooms during festivals it plays out in real time:

- Demand and supply of entry passes (including the occasional black-ticketing).
- Dynamic food stall pricing, rising with crowd surges.
- Merchandise scarcity, where limited edition T-shirts sell out due to FOMO.

This live demonstration of microeconomics gives students practical exposure to market forces. No wonder recruiters often ask, "Tell us about the time you organized a college fest?" it reflects genuine problem-solving and leadership skills.

Beyond Fun: Social and Cultural Impact

Festivals also contribute to society and culture:

- Charity stalls and donation drives raise funds for NGOs.
- Cultural showcases promote regional art, talent, and diversity.
- Entrepreneurial fairs give student start-ups a platform to test ideas.

Thus, a fest's impact goes beyond the stage it fosters community building, creativity, and empowerment.

Conclusion

A college fest is more than just a weekend escape. It is a dynamic ecosystem where ideas, money, and people converge. Each sponsorship, stall, and pass is a real-world lesson in leadership, commerce, and creativity.

So the next time you're cheering at a concert, shopping for merchandise, or savoring momos at your college fest, pause for a moment. You aren't just enjoying a celebration you are witnessing Fest-o-Nomics in action, where fun meets finance and memories meet management.

Prof. Dr. Savita Kishan Pawar

EDITOR



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EDITORIAL NOTE

The study of language and literature is not just an academic pursuit, but a journey into the world of imagination, critical thinking, and cultural exchange. This page celebrates creativity, knowledge, and expression by bridging the classics with contemporary voices.

PHYSICAL BOOK READING THERAPY

Physical Book Reading Therapy is a form of bibliotherapy that emphasizes the therapeutic benefits of reading printed books (as opposed to digital formats). It combines psychology, neuroscience, and literary studies, focusing on how the tactile, visual, and cognitive aspects of handling a physical book contribute to mental, emotional, and even social well-being.

It is the use of physical books as a tool for healing, relaxation, and personal growth. Unlike general bibliotherapy, which may include audiobooks or e-books, this approach values the physical act of reading holding, turning pages, and being immersed without digital distractions.

Benefits of Physical Book Reading Therapy

1. Mental Health & Emotional Balance:
• Reduces stress and anxiety (slows heart rate, lowers cortisol).
• Provides emotional catharsis by identifying with characters.
• Helps process grief, trauma, or loneliness.

2. Cognitive Benefits
• Strengthens memory, concentration, and critical thinking.
• Physical books engage spatial memory (remembering content by page layout).
• Enhances comprehension compared to screen reading.

3. Sensory & Neurological Impact:
• The tactile feel and smell of books create grounding sensory experiences.
• It also increases brain activity in regions related to empathy and imagination.

4. Sleep & Relaxation:
• Reading a physical book before bed improves sleep quality (unlike screens that emit blue light).

5. Social & Therapeutic Value:
• Group reading sessions can build community and reduce isolation.
• Useful in therapy sessions for children, elderly, or patients with depression.

Methods of Physical Book Reading Therapy

1. Prescriptive Bibliotherapy: Therapist recommends specific books based on the patient's needs (e.g., grief recovery, self-discovery, resilience).

2. Creative Bibliotherapy: Patient chooses books freely to explore emotions and imagination.

3. Guided Reading Sessions: Used in hospitals, old-age homes, schools, and counseling centers.

4. Reflective Writing/Discussion: Journaling or discussing the book helps deepen therapeutic outcomes.

Who Can Benefit?

- Students under stress.
- Elderly patients (especially with dementia).
- People coping with trauma, depression, or anxiety.
- Individuals seeking mindfulness and focus in a distracted digital world

DID YOU KNOW?

William Shakespeare's play Hamlet (first published 1603, revised edition 1604/05) has inspired not just theatre but also cinema worldwide including Indian film director Vishal Bhardwaj's celebrated Hind film (released in 2014). This shows how literature transcends cultures and mediums.

GRAMMAR TIP

Which vs. That

Use '**which**' for non-essential information
Example - The book, which I borrowed, is fascinating.

Use '**that**' for essential information
Example - The book that I borrowed is fascinating.

WRITER OF THE MONTH

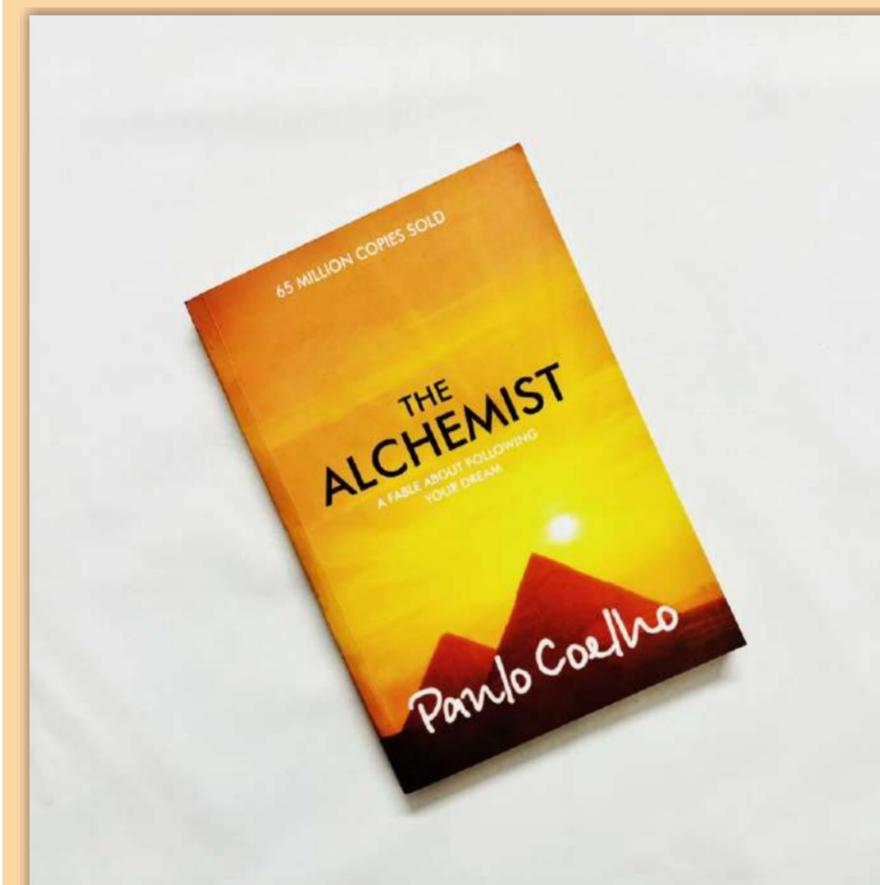
Kiran Desai

She is a renowned Indian-American novelist born on 3rd September 1971. Author of English novel The Inheritance of Loss, which earned the Man Booker Prize in the year 2006 and the National Book Critics Circle Fiction Award in 2007. Her Debut novel is Hullabaloo in the Guava Orchard which was written in 1998.



BOOK REVIEW

The Alchemist



The Alchemist is originally written in Portuguese by the Brazilian writer Paulo Coelho in 1988 and later translated into many languages, making it one of the most translated books in the world. Alchemist is a modern classic that tells the story of Santiago, a young Andalusian shepherd who embarks on a journey to discover his "Personal Legend," or true purpose in life. Blending philosophy, spirituality, and allegory, the novel emphasizes the importance of following one's dreams, listening to one's heart, and recognizing the signs the universe offers along the way. Its simple yet profound storytelling has made it one of the most translated and best-selling books in the world, inspiring readers across generations to pursue their own paths of self-discovery.

QUOTABLE QUOTES

"Happiness is not a goal... it's a by-product of a life well lived."

— Eleanor Roosevelt

CREATIVE WRITING

OBAMA

(On his highness, President Obama's visit to India from 6th to 9th November, 2010)

Dear sir,
as you entered India,
the streets that you were to pass through
turned into glossy floors
overnight...

For me sir,
you are the face of a painful history
that witnessed slavery and injustice against
the black daughters of Eve
who were raped and crushed by her white sons,
right in front of her own children...
for centuries...

Their skin was blackened by the darkness they came from...

You showed mirror to that evil
and changed wrong references,
by inspiring even, the stones of street
to fix themselves into the clefts of churches and temples...

I welcome you to my country sir...

For you, my democratic rulers
will turn dirty alleys and roads into heavenly avenues
with red carpets-overnight...
and will show you something that doesn't exist in my country at all...

I wish, you had visited my village too...
it's been buried in darkness for centuries now...

I have seen the world changing so fast,
but my village never changes...
since my childhood I have seen in my village,
the starving children on streets,
hanging bodies of farmers from trees,
darkness and widows...
my village has never changed...

If only, sir-
If only, you visited it once...
something better could have happened...

Poem by
Prof. Dr. Kishan H Pawar
Principal

K J Somaiya College of Arts and Commerce Vidyavihar Mumbai

WORD OF THE MONTH

Ephemeral (ih-FEM-er-uhl) - (adj.) – lasting for a very short time.

Example - The beauty of a rainbow is ephemeral but unforgettable.

IDIOM HIGHLIGHT

Break the ice – to begin a conversation in a social situation.

Example - To break the ice at the party, Riya started with a funny story about her first day at college.

Ravi Singh, Supriya Singh & Gauri Mhatre

KASHMIR'S APPLE GROWERS FACE MASSIVE LOSSES AMID FLOODS AND HIGHWAY BLOCKADES

Apple growers in Kashmir are facing heavy losses this harvest season as floods and highway blockages disrupt transportation. Industry officials estimate damages of Rs 600-700 crore (\$68-79 million) after landslides shut the Jammu-Srinagar national highway, the main route for apple trade, since August 26. Trucks carrying apples have been stranded for days, while floods in mid-August destroyed orchards, killed people, and left fruit to rot.



The Mughal Road, an alternative route, has also become unreliable. To ease the crisis, Indian Railways will start a daily parcel service from Badgam to Delhi from September 13, with special space for apples. But despair is mounting, as growers and truckers watch their fruit spoil. "If this continues, our sector will collapse," warned growers.

Farmers say the crisis is worsened by rising costs: packaging alone has jumped from Rs 40 to Rs 200 per carton. Kashmir and Himachal Pradesh are India's main apple producers, with most fruit sold domestically and only a small share exported. In South Kashmir, swollen rivers uprooted trees, flooding orchards in districts like Pulwama.

EU APPROVES 102 INDIAN SEAFOOD UNITS, BOOSTING SHRIMP AND CEPHALOPOD EXPORTS

European Union (EU) has approved 102 new Indian fishery establishments for export, significantly expanding market access for aquaculture shrimps and cephalopods, including squid, cuttlefish, and octopus. This approval follows high-level discussions between Indian officials, including Commerce Minister Piyush Goyal, and EU representatives. These discussions highlighted India's robust export control mechanisms, overseen by the Export Inspection Council (EIC), ensuring that seafood exports meet stringent international standards.

India is also one of the world's largest shrimp exporters, with seafood exports surpassing Rs 60,000 crore in 2023-24. The fisheries and aquaculture sector supports the livelihoods of over three crore people and has positioned India as the second-largest fish producer globally, with a production of nearly 195 lakh tonnes in 2024-25.

This development is expected to further diversify India's seafood exports, deepen trade ties with the EU, and meet the growing demand for premium seafood products.

With the inclusion of these establishments, exporters from coastal states and union territories now have greater opportunities to meet EU demand, diversify their product offerings, and strengthen trade relationships. This move is expected to boost export volumes, generate employment, increase foreign exchange earnings, and further reinforce India's position as a trusted supplier of high-quality seafood. The Department of Commerce has highlighted its continued support for

CENTRE ENSURES ADEQUATE FERTILISER SUPPLY FOR MADHYA PRADESH'S SOWING SEASON: SHIVRAJ SINGH CHOUHAN

Union Agriculture and Farmers' Welfare Minister Shivraj Singh Chouhan has assured that Madhya Pradesh will not face any shortage of fertilisers and urea during the current sowing season. After addressing students at Excellence College in Satna, he told reporters that the Central Government is fully committed to meeting the state's needs and ensuring fertilisers reach farmers on time. Chouhan said the Fertiliser Ministry is working in close coordination with the state government to handle the growing demand for farm inputs.

He explained that the demand for urea is higher this year because of good rainfall and a larger area under paddy cultivation. In Satna district alone, urea supply has already gone up from 23,585 metric tonnes last year to 27,700 metric tonnes this year. On Thursday itself, 1,500 metric tonnes were dispatched to the district. Chouhan added that he has already spoken with local officials and the state government and, if necessary,



will further strengthen coordination with the Fertiliser Ministry to keep the supply smooth.

Later, the Union Minister joined a Farmers' Dialogue programme in Maighar, where he interacted with farmers, heard their concerns and assured them that the government's top priority is to fully support farmers and prevent any fertiliser shortage during the crucial sowing period.

IALOGUE NEXT 2025: FARMER-CENTRIC INNOVATIONS FOR A SUSTAINABLE FOOD FUTURE



in science, and partnerships to speed up the use of modern technologies. He also highlighted India's agricultural transformation and its growing role as a center for smallholder innovation in the Global South.

The conference, hosted by the World Food Prize Foundation along with CIMMYT, BISA, and ICAR, carried the theme "Take it to the Farmer." It aimed to ensure smallholders benefit from advanced technologies and marked 60 years since Dr. Norman Borlaug's wheat revolution in India. Leaders like Nicole Prenger and Bram Govaerts emphasized collaboration to strengthen food security. Delegations from Asia, Europe, and the Americas, including FAO, Bhutan, Nepal, and Iowa, joined the event to support global cooperation.

Dialogue NEXT 2025, a major two-day agricultural conference, was organized on September 8-9 at the ICAR Convention Centre in New Delhi. The event brought together global agricultural leaders, policymakers, scientists, and farmers to discuss farmer-focused innovations and sustainable food solutions. Inaugurating the conference, Dr. Mangi Lal Jat, Secretary of DARE and Director General of ICAR, underlined the challenges facing global food systems due to emerging megatrends. He stressed the importance of farmer-centric approaches, greater investment

FRESH TRACKS FOR FRESH PRODUCE: KASHMIR APPLES NOW ON RAIL TO DELHI



In a significant move to empower Kashmir's horticulture sector, Indian Railways has launched a dedicated service to transport fresh apples from the valley to Delhi, easing logistics and boosting farmer incomes. Starting September 13, 2025, a daily time-tabled parcel train will operate between Badgam in Kashmir and Adarsh Nagar in Delhi, announced Union Minister Ashwini Vaishnaw.

On September 11, two parcel vans each with eight wagons carrying 23 metric tonnes—were loaded with apples from Badgam, signaling the start of this produce-focused initiative. The train departs Badgam at 6:15 AM and arrives in Delhi by 5:00 AM the next day, ensuring the apples reach wholesale markets while still fresh.

To accommodate increasing demand, additional parcel vans can be attached enroute. Online booking is available for both growers and traders, making the service more accessible. This initiative complements the enhanced connectivity provided by the operational Jammu-Srinagar rail line and falls under the broader Udhampur-Srinagar-Baramulla Rail Link project.

With coordinated efforts between Northern Railway officials, local authorities, and grower associations, this move promises to revolutionize Agri-logistics in the region-reducing transport costs, boosting efficiency, and integrating Kashmir's produce deeper into national markets.

Dr. Smita Ravikumar Kuntay & Preety Kumari

GOVERNMENT TO ESTABLISH WOMEN'S UNIVERSITY IN TRIPURA, SAYS CM MANIK SAHA



excel.

Alongside the university initiative, the government has introduced several measures aimed at supporting girls' higher education: fees have been waived for female students in government colleges, and under the "Mukhyamantri Kanya Atmanirbhar Yojana," girls are being provided with scooters to ease mobility.

Tripura Chief Minister Manik Saha announced that the state government is in the process of setting up a dedicated women's university to bolster the education and empowerment of girls in the state.

He made this declaration during the 64th Teachers' Day event held at Rabindra Satabarshiki Bhavan, where he also addressed the importance of teachers' role in shaping future generations. Saha emphasized that teachers, through their emotional, physical, and mental contributions, lay the foundation for students to grow and

CM Saha also highlighted broader education sector developments: three new government colleges are coming up, there's an effort to attract more universities to set up campuses in Tripura, and professional courses such as MBBS, nursing, and dental programs are being expanded.

Additionally, the government is working to reduce the gap in Dearness Allowance (DA) and Dearness Relief (DR) for state employees to bring parity with central government norms

MADHYA PRADESH UNIVERSITIES TO TEACH MAJOR INDIAN LANGUAGES TO PROMOTE UNITY



languages in higher education, the government hopes to bridge regional gaps and strengthen national unity.

The move is expected to benefit students from other states who come to Madhya Pradesh for higher studies, as they will be able to learn and share their own languages and traditions. It will also help local students gain exposure to other parts of the country, improving their career opportunities in fields like translation, literature, and administration.

This initiative reflects the vision of creating an inclusive education system where linguistic diversity becomes a unifying force rather than a barrier.

Under this plan, universities will offer programs in languages such as Tamil, Telugu, Kannada, Malayalam, Gujarati, Punjabi, Bengali, and Marathi, in addition to Hindi. These courses will not only focus on language learning but will also include aspects of literature, history, and cultural traditions. The goal is to give students from different regions an opportunity to connect with one another and develop a deeper appreciation of India's linguistic wealth.

Officials stated that this decision aligns with the National Education Policy (NEP) 2020, which emphasizes multilingual education and cultural exchange. By including diverse

IGNOU OFFERS 8 FREE COURSES IN MANAGEMENT AND COMMERCE ON SWAYAM

The Indira Gandhi National Open University (IGNOU) has announced the launch of eight free online courses in management and commerce through the government's SWAYAM portal. This initiative aims to provide accessible and quality education to students, professionals, and entrepreneurs who want to upgrade their skills without paying any fees. The courses cover a variety of subjects including Financial Accounting, Business Organisation and Management, Business Law, Income Tax Law and Practice, Principles of Marketing, Business Communication, Financial Literacy, and Entrepreneurship Skills along with Digital Marketing Strategies. Each course has been designed to provide practical knowledge and improve career opportunities for learners in different fields of business and commerce.

The duration of most courses is twelve weeks and they include engaging materials such as video lectures, assignments, and quizzes to enhance the learning experience. Learners who successfully complete the courses will



also receive certificates, making it a valuable addition to their academic and professional profiles. Registration for these courses has already started and will remain open until September 15, 2025, allowing ample time for interested candidates to enroll.

Through this initiative, IGNOU and the SWAYAM portal aim to bridge the gap between traditional education and modern skill requirements, ensuring that students and working professionals can learn at their own pace. It is a step towards making quality education more inclusive, accessible, and aligned with the rapidly changing business world.

COSMIC CLASSROOMS INTRODUCED IN THREE MIZORAM SCHOOLS

In a remarkable step toward modernizing education, three government schools in Lunglei district of Mizoram have been equipped with innovative "cosmic classrooms." These specially designed learning spaces aim to ignite curiosity about astronomy and space science among students, making science lessons more interactive and engaging.

The project was officially inaugurated by School Education Minister Vanlalthlana. The three schools benefiting from this initiative are Leitlangpui High School, Lungsen Higher Secondary School, and Tlabung Middle School. These classrooms feature interactive displays and resources that help students explore topics such as stars, planets, galaxies, and the wider universe.

Alongside the launch of the cosmic classrooms, the minister also introduced several other educational programmes. These include an English language foundation course to strengthen communication skills, a financial literacy initiative to teach students basic money management, and

an awareness drive to break taboos surrounding menstrual health and hygiene.

Officials highlighted that these initiatives are closely aligned with the goals of the National Education Policy 2020, which emphasizes holistic and inclusive education. Deputy Commissioner Navneet Mann expressed confidence that these efforts will inspire students to think beyond traditional subjects, encouraging creativity and critical thinking.

By combining science education with life skill programmes, Mizoram is taking a step toward shaping a future generation that is both academically capable and socially aware. The cosmic classrooms, in particular, are expected to open young minds to the wonders of space, motivating them to dream big and aim for careers in science and technology.

NEVER ALONE - AIIMS' NEW MENTAL HEALTH APP TO HELP STUDENTS



AIIMS Delhi has introduced a new app called Never Alone aimed at helping college and university students facing mental health issues, including suicidal thoughts. The app, launched on World Suicide Prevention Day, offers a confidential and secure platform for screening, intervention, and follow-up care. It's available 24/7 via WhatsApp and also offers offline support from mental health experts.

Initially, the program is functioning at AIIMS Delhi, AIIMS Bhubaneswar, and the Institute of Human Behaviour and Allied Sciences (IHBAS), Shahdara. While all AIIMS institutions will have free access through a non-profit initiative Global Centre of Integrative Health other colleges will pay just ₹0.70 per student per day to enroll.

Dr. Nand Kumar from the AIIMS psychiatry department emphasizes that stigma, lack of awareness, and the treatment gap prevent many students from seeking help—even when mental health professionals are around. He notes that young adults aged 18-30 represented 35% of suicides in 2022 in India.

The app uses established diagnostic guidelines and offers personalised mental health screenings, intervention plans, and follow-ups—designed to support students at times of crisis. Through Never Alone, AIIMS aims to reduce stigma and ensure students always have someone to reach out to.

Durgesh K. Dubey & Anshika Pandey

THREE INDIAN STARTUPS SHINE IN COMMONWEALTH FELLOWSHIP: INNOVATION WITH GLOBAL IMPACT

India's startup ecosystem has added another feather to its cap with three ventures lifeandlimb.ai, Hexpressions, and AgrowSure being selected for the Commonwealth Startup Fellowship, a prestigious six-month programme that connects promising young companies across 44 nations with global mentors, investors, and networks. The initiative, supported by the UK government through the Commonwealth Scholarship Commission and run in collaboration with Imperial College London's Enterprise Lab, aims to accelerate startups that are tackling pressing social and economic challenges.

The Chosen Startups

lifeandlimb.ai (Ghaziabad): Founded by Nishant Agarwal, lifeandlimb.ai is pushing boundaries in prosthetic technology. Its flagship product, bionicli, is a multi-articulated prosthetic hand that replicates natural hand movements with remarkable precision. Emerging from research at IIT Kanpur, the device has been tested by around 150 users in India. Now, the startup's sights are set on securing approvals from regulators like the US FDA and Europe's EMA a step that could open international markets to their life-changing innovation.

Hexpressions (Jaipur): Co-founded by Abhimanyu Singh and Shilpi Dua, Hexpressions is redefining affordable housing with eco-friendly, modular homes built using composite paper honeycomb panels. Quick to construct, low-cost, and environmentally sustainable, their designs can be deployed for disaster relief, rural communities, or urban housing projects. Their mission addresses two pressing global challenges affordability and sustainability while offering scalable solutions adaptable across

geographies.

AgrowSure (Maharashtra): Founded by Akshay Wairale and Akshay Kawale, AgrowSure empowers small and marginal farmers through its suite of agritech tools. From precision seeding equipment to solar-powered processing machines, its innovations reduce costs, minimize tillage, and improve farm productivity. Having received incubation support from institutions like IIT Kanpur and the Kerala Startup Mission, AgrowSure envisions its solutions being adopted in Africa and Southeast Asia, where agricultural challenges mirror those faced by Indian farmers.

Why the Fellowship Matters?

The fellowship goes beyond recognition. Selected startups gain: Mentorship from global experts to refine strategies, Capacity-building workshops to strengthen operations and Exposure to international investors to unlock growth funding.

For the Indian startups, this provides a launchpad to test innovations abroad and adapt products to diverse market needs. As Nishant Agarwal of lifeandlimb.ai remarked, "The fellowship allows us to test our innovations beyond Indian borders and understand how they can adapt to different markets within the Commonwealth."

AgrowSure's co-founders echoed the sentiment, noting that their farm technologies could be transformative in regions like Africa, where smallholder farmers face similar structural challenges. Hexpressions, meanwhile, sees the programme as a chance to collaborate on housing

solutions in disaster-prone areas worldwide.

Broader Impact and Industry Significance

Industry experts view the selection of these startups as a testament to India's rising role in global innovation. The focus on healthcare, housing, and agriculture areas critical to sustainable development—underscores how Indian entrepreneurs are building frugal yet scalable solutions that can impact millions worldwide.

The Commonwealth programme itself highlights entrepreneurship as a driver of inclusive growth, aiming to support ventures that not only achieve commercial success but also create societal impact—from job creation to affordable healthcare and sustainable living.

Looking Ahead

The inclusion of lifeandlimb.ai, Hexpressions, and AgrowSure in the Commonwealth Startup Fellowship is more than a moment of pride for India; it is an opportunity to demonstrate how Indian ingenuity can solve global challenges. Over the next six months, these startups will receive mentorship, exposure, and the tools to scale internationally.

If they succeed, they could emerge as role models for how innovation from India's grassroots can resonate across the Commonwealth, bridging local challenges with global solutions.

GST REFORMS REV UP INDIA'S AUTOMOBILE SECTOR: LOWER TAXES, JOBS AND EXPORT PUSH

The Union government has released a detailed fact sheet outlining the latest Goods and Services Tax (GST) reforms targeting the automobile sector. Taking effect on September 22, 2025, the measures promise to make vehicles more affordable, stimulate domestic demand, strengthen export competitiveness, and create new employment opportunities across the industry.

Key Tax Rate Revisions

The reforms represent the most significant restructuring of automobile taxation since GST was launched in 2017.

- Two-wheelers: Bikes and scooters with engines up to 350cc will now attract 18% GST, down from the earlier 28%, directly easing costs for millions of daily commuters.
- Entry-level cars: Petrol cars under 1,200cc and diesel variants up to 1,500cc are shifting to the 18% slab, offering relief to first-time buyers and middle-class households.
- Large cars and SUVs: A flat 40% GST replaces the earlier complex slab plus compensation cess system. This move simplifies the tax regime, even as it raises clarity for manufacturers and buyers.
- Farm and commercial vehicles:
 - Small tractors under 1,800cc will see rates cut to 5% (from 12%).
 - Larger tractors move to 18% (down from 28%).
 - Trucks, vans, and passenger buses with seating over 10 will be taxed at 18%, instead of 28%.
 - Components like tyres, gears, and hydraulic pumps are shifted

to the 5% bracket, reducing farm equipment costs.

- Insurance and logistics: Third-party insurance premiums for goods carriers drop to 5%, with input tax credit available, lowering costs for fleet operators.

Growth and Employment Potential

The GST reforms in the automobile sector are expected to unlock significant employment opportunities across India. By reducing taxes on two-wheelers, small cars, tractors, and commercial vehicles, demand for affordable transport is likely to rise, spurring production in factories and creating jobs in manufacturing, dealerships, logistics, and finance. The informal sector mechanics, drivers, and small garage owners will also benefit from increased vehicle use and maintenance needs. With over 35 million jobs already linked to the industry, the government expects the reforms to boost livelihoods while strengthening India's role as a competitive hub for auto manufacturing and exports.

Boosting Exports and Global Competitiveness

By cutting input costs and removing tax ambiguities, the reforms are expected to enhance the global competitiveness of Indian automobiles and components. This is particularly critical for small and medium enterprises (SMEs), which dominate India's auto supply chain and are poised to tap new markets in Asia, Africa, and Latin America.

Industry watchers believe India could strengthen its position as a low-cost manufacturing hub, helping exporters offset slowing demand in

Europe and the US.

Challenges and Next Steps

Despite the positive momentum, several challenges could shape how effective the reforms turn out. States may face fiscal pressures due to reduced compensation cess collections, requiring adjustments in revenue planning. Automakers must swiftly revise pricing structures and ensure the tax benefits are passed directly to customers. A crucial test will be whether affordability reaches rural and semi-urban households, where purchasing power is limited. Preventing middlemen from absorbing the benefits and ensuring transparency in pricing will be vital. Ultimately, the success of these measures will depend on smooth execution, state-centre cooperation, and sustained consumer demand.

The government's GST reform package for automobiles represents a bold attempt to simplify taxation, reduce costs, and spur economic activity. By cutting rates for bikes, cars, tractors, and commercial vehicles, the reforms are expected to ease household budgets, support job creation, and boost exports.

If executed smoothly, the initiative could reshape India's mobility landscape, making transport more affordable, sustainable, and globally competitive while reinforcing India's position as one of the world's fastest-growing automobile markets.

Dr. (Mrs) Chandra Hariharan Iyer

EXPERT



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FAQs ON
Learning and Development through
Ancient Indian Wisdom

Mail your questions on
thehulahultimes@gmail.com
or

DM your questions on our instagram
handle [@thehulahultimes](https://www.instagram.com/thehulahultimes)

Q. What are the Features of
workplace culture attributes?

Ans. A healthy workplace culture is not built solely on policies or incentives but on shared values, mutual respect, and continuous self-improvement. Ancient Sanskrit wisdom offers timeless guidance that can enrich the modern corporate environment. Each Subhashitam — a concise and profound couplet contains life lessons relevant to how we work, collaborate, and grow together. By aligning workplace attributes with these pearls of wisdom, we create an ecosystem that is not just productive but also fulfilling and harmonious. Let me list A to Z of workplace culture attributes:

1) A – Accountability: सत्यमेव जयते नानृतं Truth alone triumphs, not falsehood. In a workplace, accountability means being truthful about your actions, owning mistakes, and delivering on commitments. It builds trust and reliability among team

members. Always give honest status updates, admit mistakes early, and follow through on promises.

2) B – Balance: युक्ताहारविहारस्य युक्तचेष्टस्य कर्मसु। Maintaining balance in eating, recreation, and work keeps the mind and body fit. In workplace terms, it means balancing workload with well-being. Plan breaks, manage time wisely, and avoid burnout by knowing your limits.

3) C – Collaboration: सह वीर्यं करवावहै। Let us work together with combined strength. Collaboration enhances productivity and fosters creativity by combining diverse skills. Share credit, listen actively, and help colleagues without expecting immediate returns.

4) D – Discipline: श्रेयान्स्वधर्मो विगुणः परधर्मात्स्वनुष्ठितात्। Better is one's own duty, even if imperfectly done, than the duty of another well executed. Discipline means following your role with dedication. Be punctual, stick to agreed processes, and maintain consistency in work quality.

5) E – Empathy: परोपकाराय सतां विभूतयः। For the noble, wealth and skills exist for the benefit of others. Empathy makes workplace interactions humane and supportive. Understand colleagues' challenges before judging; offer help where possible.

6) F – Fairness: समानं सर्वभूतेषु तिष्ठन्तं परमेश्वरम्। The wise see equality in all beings. Fairness builds respect and unity. Avoid favoritism, judge performance on merit, and ensure transparent decision-making.

7) G – Gratitude: कृतज्ञता सतां शीलम्। Gratitude is the hallmark of noble people. Appreciating others boosts morale and fosters goodwill. Thank colleagues for help, acknowledge contributions publicly, and express appreciation regularly.

8) H – Honesty: क्रतेन भूमि: स्थिता। The world rests on truth. Honesty creates a foundation of trust in professional relations. Communicate facts clearly, avoid exaggerations, and admit limitations.

9) I – Integrity: नाधर्मो विजयते कदाचित्। Adharma (unethical acts) never truly wins. Integrity ensures long-term respect and trust. Make ethical choices even under pressure; refuse shortcuts that compromise values.

10) J – Justice: धर्मो रक्षति रक्षितः। Dharma protects those who uphold it. Justice ensures harmony and trust in a team. Resolve disputes impartially and ensure everyone gets a fair chance.

11) K – Kindness: अहिंसा परमो धर्मः। Non-violence is the highest duty. Kindness fosters a safe and positive workplace. Choose words carefully, offer constructive feedback, and avoid public criticism.

12) L – Learning: विद्याधनं सर्वधनप्रधानम्। Knowledge is the greatest wealth. Learning drives growth and adaptability. Take up skill upgrades, share knowledge, and learn from feedback.

13) M – Mindfulness: युक्तः कर्मफलं त्यक्त्वा शान्तिमाप्नोति नैषिकीम्। One who is detached from results attains peace. Mindfulness keeps focus on the present task. Avoid multitasking excessively, focus fully on the current work, and stay aware of your mental state.

14) N – Networking: संगतिः कनकं लोके संगतिः चन्दनं वनम्। Association elevates gold in the world, sandalwood in the forest. Networking brings growth and opportunities. Build genuine professional relationships, attend relevant events, and maintain contacts.

15) O – Openness: अपृष्ठो न ब्रूयात्। Speak only what is necessary. Openness here means transparency with relevance. Share information openly when it benefits the team; avoid secrecy that breeds mistrust.

16) P – Professionalism: कर्मण्येवाधिकारस्ते मा फलेषु कदाचन। Your right is to work, not to the fruits thereof. Professionalism means focusing on work quality over personal gain. Keep commitments, avoid gossip, and maintain decorum in all settings.

17) Q – Quality: कर्मसु कौशलम्। Excellence in action is yoga. Quality creates credibility. Review work before submission, seek feedback, and maintain high standards.

18) R – Respect: आचार्यदेवो भव। Revere your teachers. Respect extends to all colleagues and clients. Value others' opinions, avoid interrupting, and use polite language.

19) S – Sustainability: मा हिंस्यात् सर्वभूतानि। Do not harm any being. Sustainability means making choices that don't damage long-term well-being. Conserve resources, reduce waste, and consider long-term effects of business actions.

20) T – Team Spirit: एकं बलं समूहो। There is strength in unity. Team spirit achieves more than individual effort. Support team goals, celebrate collective wins, and resolve conflicts constructively.

21) U – Unity: सर्वे भवन्तु सुखिनः। May all be happy. Unity creates shared purpose. Avoid divisive talk, promote inclusiveness, and work towards common objectives.

22) V – Vision: दूरदर्शिनां नीतिरेवम्। The policy of farsighted people ensures success. Vision guides future growth. Set clear long-term goals and align daily tasks with them.

23) W – Well-being: शरीरमाद्यं खलु धर्मसाधनम्। The body is the primary tool for all duties. Well-being is essential for sustained performance. Prioritize health, take regular breaks, and maintain work-life balance.

24) X – Xenial (Hospitality): अतिथिदेवो भव। Treat the guest as divine. In the workplace, it means welcoming new people warmly. Help newcomers settle in, offer guidance, and maintain a friendly environment. Greet warmly, assist newcomers, and make people feel valued.

25) Y – Youthfulness (Enthusiasm): उत्साहो बलवानार्थः। Enthusiasm is the strength of the noble. Youthfulness keeps the workplace dynamic. Bring energy to meetings, encourage ideas, and stay motivated. Stay open to new ideas, keep learning, and energize your approach.

26) Z – Zeal for Excellence: उद्योगिनं पुरुषसिंहमुपैति लक्ष्मीः। Fortune favors the industrious. Zeal drives achievement. Go the extra mile in important tasks, show initiative, and inspire others. Where there is no zeal, work fails; with zeal, tasks succeed joyfully. Zeal energizes teams and sustains momentum.

Integrating Sanskrit Subhashitams into workplace culture is not about reviving ancient tradition for nostalgia's sake it's about drawing upon timeless values to create workplaces that are human-centered, ethical, and future-ready. Whether it is accountability, fairness, unity, or zeal, these virtues are not abstract ideals but practical tools for organizational success. When each individual embodies these qualities, the workplace transforms from a mere place of employment into a space of growth, harmony, and collective achievement.

Ravi Singh & Saleha Fatima

HOW TO HANDLE STRESS WITHOUT LOSING YOURSELF - CALM IN THE STORM

Every chaotic situation is accompanied by stress. Every single person is stressed due to either this or that situation. Staying calm in such situations is a life skill that everyone needs to master to excel in any challenging situation and easily get away from it.

Stress is something that every other person is into or has gone through. But there are only a few people who are actually the ones who let go of the stress in chaotic situations; it also helps in finding a solution to the problem.

There are a number of ways through which stress can be curbed. Let's discuss some of them below:

1 - Having a Positive Mindset - Having a positive mindset is the first step in overcoming stress and overpowering it. Because a positive mindset is a killer of stress. Believing whatever happens, happens for our own good is essential for letting go of stress, and it further teaches us a valuable lesson that we can carry forward in life.

2 - Removing Negativity from Life - Negative people fill more and more negativity in our lives. In order to be stress-free, we should completely maintain a distance from people who spread and fill negativity in our lives.

3 - Take a Break - Taking a break sometimes becomes very essential. Moving out of the place where you are and staying in a new environment totally shifts your mindset. New place, new people help in filling the negative space that stress has created in our lives.

4 - Have A Proper Diet - Stress comes along with skipped meals and disturbed sleep patterns. Lack of nutrition will worsen the situation.

Eat something, even if you don't feel like eating. Never compromise on your health.

Many people overeat under stress, and that may further lead to other problems.

Not skipping any meal and mindful eating should be prioritised. This definitely has an impact on stress.

5 - Have Proper Sleep - Sleep is the first thing that gets disrupted when we are in stressful conditions. This further makes it worse; thoughts keep on stacking upon one another, and a pile of thoughts disrupts the sleep, which further leads to many health consequences.

Have a proper sleep cycle. In whatever situation you are, proper sleep relaxes your mind. It helps us stay calm and make better decisions in such situations.

6 - Talk To Someone - Sometimes keeping things to ourselves doesn't solve it. It's better to talk to someone reliable about anything that's bothering us. They may have ideas that they will share to help us get rid of our stress, or they can share their ways of curbing the stress.

It's always better to have someone by our side to share our concerns with. Every person has a different perspective about a particular situation; you will understand how the situation that you are stressing over is actually nothing to worry about.

7 - Seek Professional Help - In serious cases, where any of the above steps are not working and stress is slowly deteriorating your mental health, it's best to seek professional help. Professional medical guidance has proven to

help many people.

Due to technological advancements, you can even get in touch with the professionals over a chat if you don't want to consult in person.

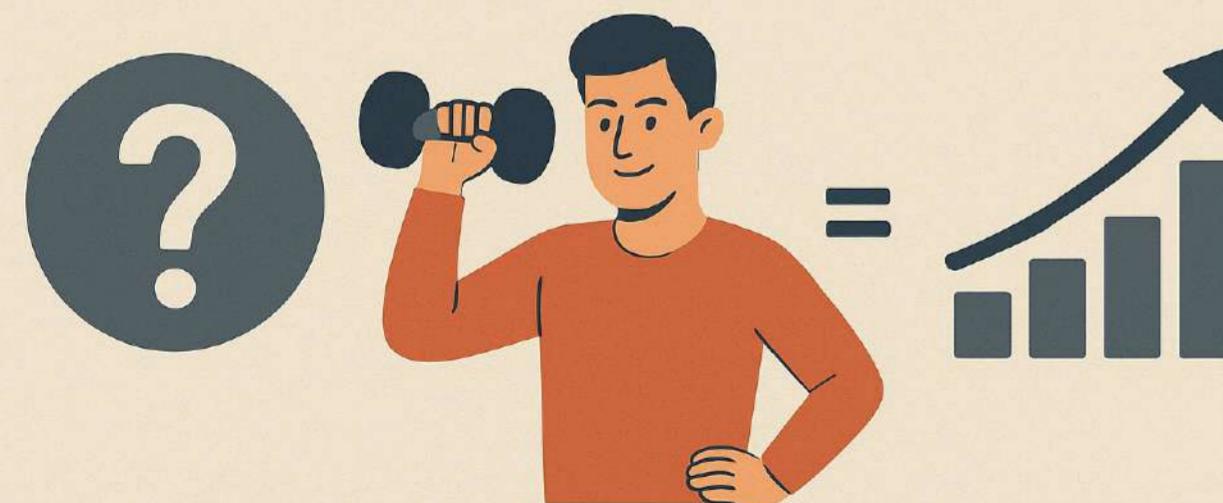
Stress can be overwhelming many times; it further leads to overthinking and many physical and mental health-related conditions, as the nervous system is majorly affected. Staying calm in chaotic situations is good for both our physical and mental health. It is even an indicator of a positive mindset, which is essential in winning over any situation in life.

Inculcate the above habits and take small steps towards building a stress-free life ahead.



THE SECRET FORMULA: PROBLEM + EFFORT = GROWTH – YOUR RECIPE FOR SUCCESS

THE SECRET FORMULA PROBLEM + EFFORT = GROWTH



YOUR RECIPE FOR SUCCESS

Problems are a part of life that we can never escape from; even if we try to lead a problem-free life, we end up having some.

Stressing and worrying over the problems doesn't solve them; a proper plan should be designed and executed to overcome them.

Problems teach us some valuable life lessons, from patience to perseverance, and we can excel in

these skills. They always come with lessons and guidance to us, so that we know how to deal with problems later in life whenever we face them.

On the way to success, we encounter so many obstacles. The only way to reach our destination is to remove those obstacles and move ahead. A proper understanding of the obstacles and ways to overcome them is essential to succeed.

I have seen people who just give up, thinking that they will never reach their goals when they face problems. But that's not true; giving up when problems arise is the quality of cowards and not winners. Winners struggle and succeed; success doesn't come easy, and it comes only to those who put in effort to achieve it.

When we closely study the lives of successful people, do we just read about their overnight success?

No, right. Success is a journey, which is not an easy destination; to reach it we have to face a lot of hurdles and try to overcome them.

If success were easily achievable, everyone would be successful in the world, but only a few are. Why? They dare to face any obstacle that they face, and they have a plan to break through the obstacle and reach the destination.

Let us see how we can succeed when we are faced with problems.

- Identify the Problem** - Knowing your problem is the first step in overcoming it. Know how big or small your problem is. This will help you to find solutions.

- Figure out Solutions** - Have a set of solutions so that if one doesn't work, the other will. If we stick to just one solution, we may end up failing. Because one thing won't always work, we may have to have a set for trial and error.

- Stick to the Plan** - When you are making a plan, stick to it till you achieve what you want to. Many people deviate from the plan or give up and end up losing their battle to achieve success. So, sticking to the plan is crucial.

- Don't give up** - Giving up is the quality of cowards and failures. What differentiates a failure and a

successful person is their never-giving-up attitude. So, if you want to be among successful people, never give up. Try and try even if you fail in your attempt. One will bear no results, but the other will.

Fall and rise, you were meant to succeed. Inability to rise after falling will not lead you to your destination.

If you are serious about your goals and success, you will definitely reach it even if you are afflicted with thousands of problems. It's just a game of mindset and effort.

So, next time when you are afflicted with problems, your aim should be to overcome those problems and not escape them. Overcoming and finding solutions to problems is the only way to success.

Learn from the problems that you face; it will surely have a hidden lesson that, when you implement it later in your life, will help you in tackling any difficult situation you face.

Problems, when combined with efforts, lead to success. Everything in life happens for a reason; try to find that reason.

Afreen Mazgaonkar & Roshni Kumari

UDAIPUR RECEIVES INTERNATIONAL RECOGNITION AS WETLAND CITY



Udaipur, often called the “city of Lakes,” has added another feather to its cap by receiving international recognition as a Wetland City. The award was presented under the Ramsar Convention as part of the Swachh Vayu Sarvekshan Awards and Wetland Cities Recognition Ceremony 2025, which was recently held by the Ministry of Environment, Forest and Climate Change (MoEFCC). The worldwide award acknowledges the city's pledge to help protect significant biodiversity across the lakes and wetlands of Udaipur. Lakes like Pichola, Fateh Sagar, and Swaroop Sagar have always contributed to the aesthetic quality of Udaipur's historicity, and now, as a result of the award and recognition, Udaipur will not only receive interest on its bounty

as a case study in urbanity and wetland ecosystem preservation. Today, wetland zones are often referred to as the “kidneys of the earth,” with their contribution to water purification, groundwater recharge, and provision of habitat for rich plant and animal diversity. However, rapid urbanisation threatens many wetland zones. Udaipur's achievement highlighted a strong message about the importance of safeguarding wetlands while promoting sustainable tourism and development. This achievement highlighted Udaipur's presence on the global platform by motivating other Indian cities to achieve their natural legacy for the future.

ISRO ADVANCED GAGANYAAN WITH KEY SIMULATION EXERCISES

India's ambitious human spaceflight programme, Gaganyaan, has taken another crucial step forward as the Indian Space Research Organisation (ISRO) conducted fresh rounds of simulation missions. The experiments are being carried out using a static mock-up simulator, which is essentially a life-size model of the spacecraft. The simulation missions work towards preparing astronauts and engineers for real-time challenges that may arise during the actual mission. By imitating spacecraft conditions, ISRO is testing not only the technical structure but also human talent readiness for India's first crewed space journey. The exercise covers emergency drills, system operations, communication protocols, and crew coordination under different scenarios. Experts presented that these trials are critical to ensure the safety and success of the mission, expected to send Indian astronauts into low-earth orbit in the near future. The simulator in Bangalore allows ISRO scientists to fine-tune protocols and gather important data before moving to more advanced stages of the project. The Gaganyaan mission represents a significant leap for India's space journey, making its entry into the elite group of nations capable of human spaceflight. These ongoing simulation experiments reflect the country's steady progress toward making this historic vision a reality.



NEERI, THE STATE INSTITUTE OF HEALTH & FAMILY WELFARE JOIN HANDS

In a major action towards enhancing public health and environmental monitoring, NEERI (National Environmental Engineering Research Institute) has joined the forces with the state Institute of Health & Family Welfare. This collaboration aims to increase the renewable energy adoption, strengthen research, data collection, and policy-making for better health outcomes across the state. Through coordination of NEERI's proficiency in environmental science with the health-focused knowledge of the state Institute of Health & Family Welfare, the partnership is anticipated to address critical concerns such as water quality, pollution-related health risk, and preventive healthcare strategies. Experts think that such collaboration can help in early identification of potential health hazards, promote community awareness, and ensure timely interventions. The strategy will also engage in capacity-building programs and public outreach campaigns. Officials from both the institutions revealed the importance of integrating scientific research with practical health measures to establish a healthier environment for community members. This association performed a relevant step forward in public health and environmental safety, signifying how collaborative efforts can foster sustainable solutions and enhance the quality of life for communities.

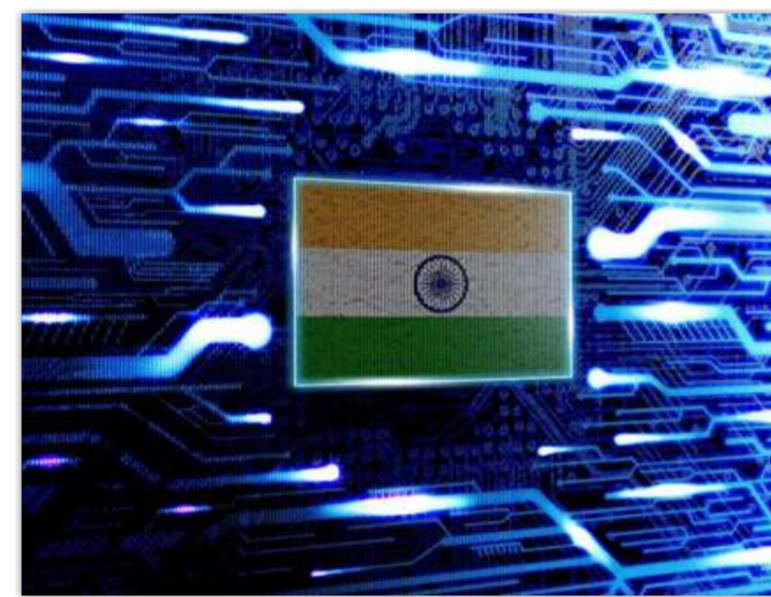


BHUMI PEDNEKAR MAKES HISTORY AT WEF'S YOUNG GLOBAL LEADERS SUMMIT

In what is clearly a landmark moment, Bhumi Pednekar has become the first Indian actress ever invited to the Young Global Leaders Summit 2025 held in Geneva under the aegis of the World Economic Forum. Her presence at such a globally respected forum sends a strong message – that culture, cinema, and activism are increasingly recognised along with politics and business in shaping the future. Bhumi, better known to many for her powerful roles in film, used this opportunity to highlight causes close to her heart. She has been a prominent voice promoting sustainability, inclusivity, and environmental stewardship via her Climate Warrior initiative. At the global Summit, she went beyond attendance—actively engaging, contributing, and asserting her voice heard in workshops and discussions about eco-friendly practices, renewable energy, and the urgency of climate change. This breakthrough is important not only for her individually, but also for the Indian film industry as a whole. It breaks barriers, shatters boundaries, shows possibilities, and inspires many others, especially young women, to believe that one can serve society with both talent and compassion. Bhumi's success is a reminder that leadership can come from every field – art, activism and beyond.



INDIA URGES STRONGLY AHEAD WITH NEXT PHASE OF SEMICONDUCTOR MISSION



The government of India is preparing for the fast-track to the next stage of its ambitious Semiconductor Mission, a significant action taken towards reducing dependence on imports and strengthening domestic chip manufacturing. With the growing international demand for semiconductors across electronics, automobiles, and digital infrastructure, India aims to position itself as a reliable hub for chip design and production. The authorities have indicated that the upcoming phase will focus on appealing new proposals from global and domestic companies, ensuring that the projects will move quickly from planning to execution. Special emphasis will be laid on initiating refined manufacturing units, supporting research and development, and building a skilled workforce to compare international standards. The program comes at a moment when the semiconductor shortage has disrupted the global supply chain and exposed the need for self-sufficiency in this critical industry. India wishes to move very quickly to satisfy large domestic demand and also create a large ocean of supply for the global market. Experts believe that the Indian semiconductor mission, if properly implemented, can transform Indian electronics industries, develop wide employment opportunities, and make India a significant player in high-tech manufacturing. This initiative presented itself as an instance of combining promising economic opportunity with strategic implications for future technologies in India.

INDIA STRENGTHENS GLOBAL TRADE TIES WITH EU AND QATAR

India's trade relations are noticing the renewed momentum at discussions with the major international partners. The most important updates come from Europe, where India and the European Union (EU) have to revive negotiations after years of limited progress. The discussions on framing a fair FTA capable of managing tariff concerns, getting them the streamlined market access in alignment with regulatory requirements. Parallel, India's negotiations with Qatar are progressing swiftly towards conclusion. As Qatar is one of the world's leading energy suppliers, the proposed agreement is expected to benefit India by ensuring energy security, attracting fresh investments, and opening new opportunities in services, infrastructure, and technology. The operations demonstrated India's broader approach to enhancing economic ties in the global arena. The authorities trust in such trade agreements which help increase exports, support domestic industries, and build India's role in international commerce. Together the EU and Qatar agreements are successfully agreed upon, then they will showcase a crucial step in India's trade policy, enhancing the nation's leverage on the international platform and supporting sustained economic growth.



Afreen Mazgaonkar & Khushi Sharma

THREE INDIAN GIRLS REACH WORLD WUSHU CHAMPIONSHIP FINALS, CREATE HISTORIC MILESTONE



India's Wushu athletes selected at the World Wushu Championship going on in Brasília, Brazil. The names of the athletes are Kareena Kaushik, Aparna Dhaiya, and Shivani Prajapati, who advanced to the gold medal rounds in their respective women's Sanda divisions, and with this, they are marking the first time Indian women have reached this stage in the competition. The athletes made an international competitive debut, underscoring their significant performance on the world stage. The men's squad also performed quite well, Sagar Dhaiya and Vikrant Balian put themselves in a wonderful position to medal with their knockout efforts in the standard category. Aparna,

took control to beat Indonesia's Tharisa Dea Florientina comfortably in her semifinal of 52kg to enter into the final. She will face Vietnam's Ngo Thi Beung, NGA, in the final on Sunday night. In the 60kg category, Kareena will face China's Xiaowei Wu for the title. In the 75kg division, Shivani faced strong title contender Ekaterina Vulchuk from Russia. She will meet Iran's Shahrbanoo Mansouriya Simiromi in the final. The achievement of these athletes has ensured multiple medals for the Indian contingent, and this will also elevate the country's status in the global Wushu arena.

INDIA SECURES THIRD PLACE IN CAFA NATIONS CUP WITH WIN OVER OMAN

India's national football team embarked on a historic milestone by defeating Oman 3-2 in a penalty shootout to secure third place at the 2025 CAFA Nations Cup. This is India's first-ever win over Oman in the last 31 years. The match ended 1-1 after extra time. The victory not only earned India a podium finish, but it also broke a three-decade-long streak of losses against Oman. It was India's first debut in CAFA Nations, and in the beginning of the match, they were lower ranked in terms of competition. Despite facing all the odds, the Blue Tigers showcased resilience and constant discipline under head coach Khalid Jamil and came up with this unexpected win. The match was held at Hisor Central Stadium in Tajikistan, where Oman led the match in the beginning for the first 56 minutes.

India responded in the 81st minute when Udanta Singh equalised with a header from Rahul Bheke's cross. The match went to extra time and penalties too, where Indian goalkeeper Gurpreet Singh Sandhu played a key role in saving the final attempt of Oman, securing their win.



INDIA WINS FIRST-EVER COMPOUND MEN'S TEAM GOLD AT ARCHERY WORLD CHAMPIONSHIP

India's men's compound archery team marked a historic moment by winning its maiden gold medal at the World Championships, beating France in the final on Sunday, in Gwangju, South Korea. Both teams were very competitive and aggressive with both teams tied at 205 points going into the last match. In the final set, the French team dropped two points, and the Indian team scored three consecutive 10s in their last shots, which lead to victory and defeat France and clinched the gold. Rishabh Yadav stated that in the beginning they started slow and were two points down in the first round, but he told his team that there were still more rounds left and nothing to lose because this was India's first time in this event for the compound men's team. As the match got closer, hope started to build up, and then it changed to: now it's time, we have to get the gold. The athletes have elevated India's status in international archery. India registered impressive wins over Australia, powerhouse USA, and Turkey. The consistency of the athletes serves as an inspiration for future athletes.



ABHIMANYU MISHRA BECOMES THE YOUNGEST PLAYER TO DEFEAT WORLD CHESS CHAMPION D. GUKESH

American Abhimanyu Mishra, a 16-year-old champion, defeated world chess champion D. Gukesh in Round 5 of the FIDE Grand Swiss 2025 in Samarkand, Uzbekistan. Mishra created history by doing this and became the youngest player to defeat the world classical chess champion. It was a 61-move classical game where Mishra was playing black. Abhimanyu Mishra is neutral about his win over the world chess champion. He said he had played many better games in the past, and if not for Gukesh's mistake, he could have lost the Round 5 contest. He stated, 'I had a winning position in the past and I basically threw it away. Here, he made some mistakes and I got back, but it was not a very clean game. Abhimanyu Mishra also said he doesn't fear taking on star players despite their good chances of winning the tournament. He is very dedicated and not afraid of losing. This will be a breakthrough victory for the teenager, who became the youngest grandmaster at the age of 12 years, 4 months, and 25 days in 2021. Now he has become the world's youngest player to win against the world champion.



LAKSHYA SEN AND SATWIK-CHIRAG TAKE HOME SILVER AT HONG KONG OPEN FINALS



India was so very close to claiming double glory at Hong Kong Open Super 500 but they had to settle for silver when Lakshya Sen and Men's doubles Satwiksairaj Rankireddy and Chirag Shetty both lost their finals. Lakshya Sen who had been great throughout the tournament eventually succumbed to China's Li Shi Feng in the 45 minute men's singles final 15-21, 12-21. It was especially fun in light of his come from behind semi-final win over world number 6 Chou Tien Chen, winning 23-21, 22-20. In the men's doubles final, Satwik-Chirag managed to take the first game 21-19 but then lost two straight 14-21, 17-21 to China's Liang Wei and Wang Chang. It was their first final of the year after a bunch of semi-finals with no titles. While not the gold they wanted, their result in the final is

hopefully a clear indicator that they are on the right path. For Lakshya, getting to the final adds another chapter to a season of near misses. The country leaves Hong Kong proud of where they have gotten to, even if it means no step of the podium.

INDIA DOMINATE PAKISTAN, APPRECIATE 7-WICKET WIN IN ASIA CUP CLASH

India uninterrupted their evenness over Pakistan in the Asia Cup 2025 as they claimed another important 7-wicket win in Dubai International Stadium. Pakistan batted and struggled against India's strong bowling with arm and folded for 127/9 in 20 overs. The bowlers included Kuldeep Yadav and Axar Patel, who showed particularly well with 3 and 2 wickets, meanwhile Hardik Pandya and Jasprit Bumrah scored early vital wickets in the innings. Chasing 128, India never looked in danger at any time. A powerful start from Abhishek Sharma with a blitz 31 off 13 balls got them on track for an easy win. In the happy situation, captain Suryakumar Yadav calmly cycled their chase to guide India home with 25 balls to spare. The only incident where Pakistan thrived in a poor batting performance with three wickets for Saim Ayub. India would be equally happy with the batting power, consistent spin and threatening pace attack made this seem comfortable. The win keeps India's perfect record over Pakistan this campaign and boosts their confidence going further into the tournament. Meanwhile for Pakistan it is back to the drawing board after a very disappointing performance with many missed opportunities.



Dr. Smita Ravikumar Kuntay & Sanjana Gupta

RESERVE BANK OF INDIA RECRUITMENT 2025

RESERVE BANK OF INDIA RBI Grade-B Officers in Grade B NOTIFICATION 2025



The Reserve Bank of India (RBI) Services Board has opened doors for bright and ambitious candidates through its Direct Recruitment Drive 2025. If you aspire to serve in India's central bank, this is your golden chance!

RBI Officers in Grade 'B' (Direct Recruitment – DR) – 148 Vacancies

Advertisement No.: RBISB/BA/03/2025-26

- General (DR): 83
- DEPR: 17
- DSIM: 20

Important Dates:

- Application: 10.09.2025 – 30.09.2025
- Phase I (General): 18.10.2025
- Phase I (DEPR/DSIM): 19.10.2025
- Phase II (General): 06.12.2025
- Phase II (DEPR/DSIM): 07.12.2025

Eligibility: Graduation/ Post-Graduation with required specialization.

RBI Specialist Officers – 28 Vacancies

- Legal Officer (Grade 'B'): 05
- Manager (Technical – Civil, Grade 'B'): 06
- Manager (Technical – Electrical, Grade 'B'): 04
- Assistant Manager (Rajbhasha, Grade 'A'): 03
- Assistant Manager (Protocol & Security, Grade 'A'): 10

Important Dates:

- Application: 11.07.2025 – 31.07.2025
- Exam: 16.08.2025

Eligibility & Age Limit (as on 01.07.2025):

- Grade B: 21–32/35 years (as per post)
- Grade A: 21–30 years (Age relaxation applicable as per Govt. rules.)

Selection Process

- Online/Offline Examinations
- Interview

Application Fee

- UR/EWS/OBC: ₹600/-
- SC/ST/PwBD: ₹100/-

How to Apply

- Apply online only through RBI's official career portal www.rbi.org.in before the last dates.

For more details, candidates can refer to the official notification.

SBI CREDIT ANALYST RECRUITMENT 2025 – APPLY ONLINE FOR 63 POSTS

The State Bank of India (SBI), India's largest public sector bank, invites online applications from talented and qualified Indian citizens for appointment to the post of Manager (Credit Analyst) – MMGS-III on a regular basis. This is a golden opportunity to join India's most trusted bank and advance your career in the dynamic field of banking and finance.

Post Details

- Name of Post: Manager (Credit Analyst)
- Total Vacancies: 63 (Regular – 58, Backlog – 05)

Job Location: Across India

- Scale of Pay (MMGS-III): ₹85,920 – 99,320 – 1,05,280/- per month (approx.)

Eligibility Criteria

- Age Limit: 25–35 years as on 31.08.2025 (Relaxation: OBC – 3 years, SC/ST – 5 years, PwBD – 10 years)

Educational Qualification:

- Bachelor's Degree in any discipline (AND)
- MBA (Finance)/ PGDBA/ PGDBM/ MMS (Finance)/ CA/CFA/ICWA
- Experience: Minimum 3 years post-qualification experience in credit analysis, risk assessment, or

related fields.

Selection Process

- Shortlisting – Based on educational qualifications and relevant experience
- Interview – 100 marks
- Final Merit List – Based solely on interview performance

Application Fee

- General/ OBC/ EWS: ₹750/-
- SC / ST / PwBD: Nil (Payment through online mode only)

Important Dates

- Opening of Online Applications: 11.09.2025
- Last Date to Apply Online: 02.10.2025 (up to midnight)
- Editing of Applications: Till 31.10.2025

How to Apply

- Eligible candidates must register online via the

SBI Recruitment 2025

Vacancy: 63

Post Name: Manager (Credit Analyst)



Eligibility: MBA, PGDBA, MMS, CA, CFA

Last Date: 02.10.2025

Apply Now

SBI Careers Portal. Candidates must upload scanned copies of their photo, signature, resume, ID proof, educational and experience certificates in PDF format.

For more details, candidates can refer to the official notification.

BANK OF MAHARASHTRA RECRUITMENT 2025-26 – 355 MANAGER VACANCIES

Bank of Maharashtra, one of the fastest-growing public sector banks in India, has announced a major recruitment drive for 355 Managerial Posts across multiple verticals. With the bank expanding rapidly in governance, compliance, and technology, this is a chance for skilled professionals to join its growth journey.

Vacancy Details – 355 Posts

- IT / Digital Banking / IT Security / IS Audit – 110, Treasury / International Business – 35, Legal – 20, Financial Management & Accounts – 06, Credit – 127, Chartered Accountant – 16, Integrated Risk Management – 40 & Marketing & Publicity – 01

Important Dates

- Application Start Date: 10th September 2025
- Last Date to Apply: 30th September 2025

Eligibility Criteria

- Educational Qualification: Graduation with relevant professional qualifications/experience as per post.

Age Limit:

- Deputy General Manager – Up to 50 years
- Assistant General Manager – Up to 45 years
- Chief Manager – Up to 40 years
- Sr. Manager – 25 to 38 years (as on 31.08.2025)

Relaxations: As per Government norms.

BANK OF MAHARASHTRA VARIOUS MANAGERS RECRUITMENT 2025



Pay Scale (Attractive Salary Packages!)

- Scale VI: ₹1,40,500 – ₹1,56,500
- Scale V: ₹1,20,940 – ₹1,35,020
- Scale IV: ₹1,02,300 – ₹1,20,940
- Scale III: ₹85,920 – ₹1,05,280
- Scale II: ₹64,820 – ₹93,960

Selection Process

- Written Exam (if required)
- Personal Interview / Discussion
- Final selection based on interview performance.

Application Fee

- UR/EWS/OBC: ₹1,180/-

- SC / ST / PwBD: ₹118/- (Payment Mode: Online)

How to Apply

- Visit the official website bankofmaharashtra.in
- Click on "Manager Recruitment 2025" under Careers.
- Register, fill application form, upload documents & pay fee.
- Submit before 30th September 2025.

For more details, candidates can refer to the official notification.

Deepika Singh & Gauri Mhatre

QUIZ TIME

1. Which planet is known as the “Red Planet”?
2. Who wrote the play Romeo and Juliet?
3. What is the largest ocean on Earth?
4. In which year did India gain independence?
5. What is the chemical symbol for gold?
6. Which country hosted the 2016 Summer Olympics?
7. Who is known as the “Father of Computers”?
8. What is the capital city of Japan?
9. Which gas do plants absorb during photosynthesis?
10. Who painted the famous art-work Mona Lisa?

RIDDLES

1. I speak without a mouth and hear without ears. I have nobody, but I come alive with the wind. What am I?
2. The more of me you take, the more you leave behind. What am I?
3. I'm tall when I'm young, and short when I'm old. What am I?
4. What has keys but can't open locks?
5. The more you take away from me, the bigger I get. What am I?
6. I'm always in front of you but can't be seen. What am I?
7. What has hands but can't clap?

ANSWERS

1. QUIZ TIME	2. William Shakespeare	3. Pacific Ocean	4. 1947	5. Au	6. Brazil (Rio de Janeiro)	7. Charles Babage	8. Tokyō	9. Carbon dioxide	10. Leonardo da Vinci
II) QUIZ TIME	Mars	William Shakespeare	Pacific Ocean	1947	Au	Charles Babage	Tokyō	Carbon dioxide	Leonardo da Vinci
ANSWERS	ANSWERS	ANSWERS	ANSWERS	ANSWERS	ANSWERS	ANSWERS	ANSWERS	ANSWERS	ANSWERS



This Week, We're Relishing Methi Mushroom.

Methi Mushroom is a delightful Indian curry that beautifully combines the earthy richness of mushrooms with the distinct, slightly bitter, and aromatic character of fresh fenugreek leaves (methi). This dish is a perfect example of elegant simplicity, where a few key ingredients and a blend of classic Indian spices create a comforting and deeply flavorful meal. It's a testament to the fact that some of the most satisfying culinary experiences come from the thoughtful harmony of a few powerful flavors.

Ingredients:

2 tablespoons ghee or vegetable oil 1 teaspoon cumin seeds 1 large onion, finely chopped 1 tablespoon ginger-garlic paste 2 medium tomatoes, pureed or finely chopped 1/2 teaspoon turmeric powder 1 teaspoon coriander powder 1/2 teaspoon red chili powder (adjust to your spice preference) 250g mushrooms, cleaned and sliced 1 cup fresh fenugreek leaves (methi), thoroughly washed and chopped 1/2 cup water or vegetable broth 1/4 cup heavy cream or cashew paste (for a richer gravy) 1/2 teaspoon garam masala Salt to taste Fresh coriander leaves for garnish

Steps:

1. Heat the ghee or oil in a pan or kadai over medium heat. Add the cumin seeds and let them splutter.
2. Add the finely chopped onion and sauté until it turns golden brown. Add the ginger-garlic paste and cook for another minute until the raw smell disappears.
3. Stir in the pureed tomatoes and cook until the oil starts to separate from the mixture. This is a crucial step for a rich, flavorful gravy.
4. Reduce the heat to low, then add the turmeric, coriander, and red chili powders. Stir well and cook for a minute, being careful not to burn the spices. Add a splash of water if needed.
5. Add the sliced mushrooms and fresh fenugreek leaves. Sauté for 5-7 minutes until the mushrooms have softened and the fenugreek leaves have wilted.
6. Pour in the water or vegetable broth, add salt, and bring the curry to a gentle simmer. Cover the pan and let it cook for 10 minutes, allowing the flavors to meld.
7. Stir in the heavy cream (or cashew paste) and the garam masala. Mix well and cook for 2-3 minutes.
8. Garnish with fresh coriander leaves and serve hot with naan, roti, or basmati rice.

Serve hot with naan, roti, or jeera rice for a luxurious meal. Paneer Lababdar, even without onion and garlic, is silky, flavorful, and utterly satisfying a true royal delight for your table.

Introducing Our New Column

ARTWORK OF THE WEEK

We invite all young artists to showcase their talent in our weekly e-newspaper, The HULAHUL Times. Submit your hand-drawn artwork to be featured!

CRITERIA

- Age Limit: Up to 24 years
- Artwork Size: A4
- Format: Hand-drawn only

SUBMISSION DETAILS

- Email your artwork to: thehulahultimes@gmail.com
- Subject Line: ARTWORK
- Include: Your Name, Age, School/College Name, and Phone Number

CONTACT INFORMATION

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