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THE HULAHUL TIMES

Evolving Today For A Better Tomorrow



POLICE COMMEMORATION DAY: HONOURING THE COURAGE, SACRIFICE AND SERVICE OF INDIA’S POLICE FORCES



Every year on October 21, India observes Police Commemoration Day to honour the brave police personnel who have laid down their lives in the line of duty. The day serves as a solemn reminder of the courage, dedication and sacrifice of those who work tirelessly to protect citizens, maintain law and order, and safeguard the nation's peace and security. It provides an opportunity for citizens to recognise the invaluable contribution of police forces and reflect on the responsibilities associated with protecting society.

The historical significance of Police Commemoration Day dates back to October 21, 1959, when a group of Indian police personnel was ambushed by Chinese troops in the Hot Springs area of Ladakh during a reconnaissance mission. Ten police personnel lost their lives in the incident. Their extraordinary courage and sacrifice became a symbol of the dedication demonstrated by police forces in the face of danger. In recognition of their supreme sacrifice, October 21 was designated as Police Commemoration Day. Since then, the day has been observed across India through memorial ceremonies, wreath-laying events and tributes to police personnel who lost their lives while performing their duties.

The responsibilities of police personnel extend far beyond crime prevention and law enforcement. They play a crucial role in maintaining public order, investigating criminal activities, managing traffic, responding to emergencies, protecting vulnerable communities and ensuring security during public gatherings and national events. Police officers are often the first responders during

natural disasters, accidents and other unforeseen emergencies. Their timely intervention, professional judgement and commitment to public service can save lives and prevent situations from becoming more serious.

In a rapidly changing society, police forces face increasingly complex challenges, including cybercrime, financial fraud, organised crime, terrorism and crimes against women and children. Technological advancements have transformed modern policing, making digital investigations, forensic science, surveillance systems and data-driven approaches increasingly important. However, effective policing requires more than technology and equipment. Integrity, impartiality, discipline, accountability and respect for human rights remain essential principles for building public confidence and ensuring justice.

Behind every police uniform is a human being who accepts demanding responsibilities, often at considerable personal cost. Police personnel frequently work long hours, face unpredictable situations and remain separated from their families during festivals, emergencies and other important occasions. Their profession demands physical endurance, emotional resilience and the ability to make critical decisions under pressure. Recognising their contribution also means supporting their mental well-being, providing adequate resources, ensuring professional training and improving working conditions. The families of police personnel also deserve appreciation for the sacrifices they make while supporting their loved ones in public service.

Building a safer society requires cooperation between the police and citizens. People can contribute by following the law, reporting crimes responsibly, assisting during emergencies and avoiding the spread of misinformation. At the same time, transparent procedures, accessible grievance mechanisms, sensitivity towards victims and accountability for misconduct help strengthen public trust. Community policing initiatives and public awareness programmes can further improve relationships between law enforcement agencies and the communities they serve.

Police Commemoration Day is more than a ceremonial observance; it is a reminder of the price of public safety and the courage required to protect others. As India remembers its fallen police personnel on October 21, the nation pays tribute to their ideals of duty, service, sacrifice and commitment to the rule of law. Their courage deserves not only words of appreciation but also meaningful support for ethical policing and public safety. Let us honour these heroes by respecting the law, cooperating with law enforcement agencies and contributing to a peaceful, responsible and compassionate India. Their service may end, but their sacrifice and legacy continue to inspire generations.

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A MIND THAT DARED TO QUESTION: BIOGRAPHY OF SHRI MADHVACHARYA

In a small village nearby Udupi in Karnataka called Pajaka there lived a boy called Vasudeva. His parents, Madhyageha Bhatta and Vedavati could not have imagined that their son would one day change the course of Indian philosophy. It is said that even as a child he was a curious soul. While he enjoyed physical activities, his mind wandered in metaphysical realms. What did a particular assertion mean? What did it imply? And, most importantly, could the truth of it be grasped by human mind? Vasudeva was a restless soul even as a child. It is said that he began his studies in the scriptures and the Vedas at a young age. The more he read and understood, the more intense his desire became to find a true Guru who could lead him to reality. Eventually he became a sannyasi under the Guru Achyutapreksha.

Achutapreksha blessed him with the name Purnaprajna and later he became known as Anandatirtha and finally Madhvacharya. Living in the ashram of his Guru did not dampen his curiosity. He often questioned and discussed the meaning of various statements made by their Guru.

This might have made him arrogant if not for his deep humility. It was in his youth that the foundations were being laid for the remarkable Dvaita Vedanta philosophy. The concepts of Madhvacharya were so astounding that they shook the very core of the then existing beliefs and thoughts. Not only did he question the established truths, but his interpretations created divergent schools of study.

It is difficult to discuss the thoughts and beliefs of Madhvacharya. He did not believe that the individual soul was united with God at the time of death. He believed that the world was real, and so were the souls inhabiting it. However, there was a supreme God, Vishnu, who was independent of everything else. The individual soul could admire, serve, and seek Vishnu, but could never become identical to him. It was this belief, and the extensive philosophical discussions that formed the foundation of his Dvaita Vedanta school of philosophy.

However, these discussions and knowledge were not confined to just his Guru and his disciples. Madhva embarked on arduous journeys across the country, facing both physical and mental challenges. He interacted with the best and the brightest minds of the country. Discussion and debates flourished in India even in those times. Madhvacharya added his voice to

this growing chorus. He engaged in shastrartha (philosophical debates) and also wrote commentaries on the Bhagavad Gita, the Brahma Sutras and the Upanishads.

It was also during his travels that he visited Badarikashrama, the holy place regarded as the abode of Vedavyasa. It is said that there itself, Madhva met Vedavyasa and was blessed by him. There are obviously many questions that one might ask about this particular episode, as history cannot be as precise with events that happened centuries ago. However, this single episode encapsulates the personality of this great Guru. He was respected and honored all over India, and this episode shows he still felt humble before a greater power. His own students and followers were to carry his legacy and his name to posterity.

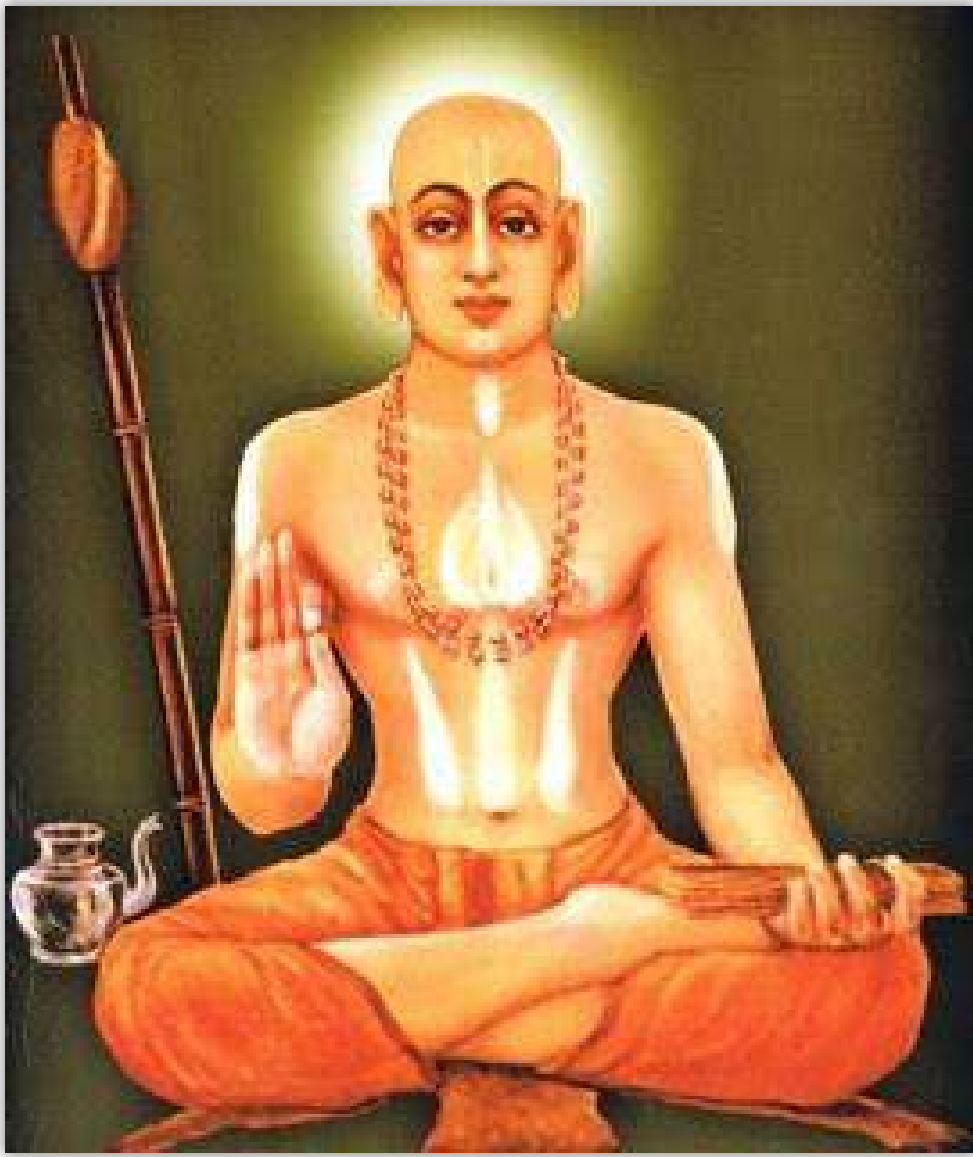
There is yet another incident, even more beloved and enduring in the annals of Madhvacharya's biography. It is symbolic of the way Madhvacharya conducted himself all his life – with humility and detachment. It is said that once when a merchant's ship was caught in a storm near the shore, he miraculously saved it from wrecking on the rocks. The grateful merchants gave him a generous tip, but he refused it and asked for a block of gopichandana (the clay from the Shri Krishna's temple). It is said that a small block of the gopichandana contained an image of baby Krishna.

He brought it back with him to his village and eventually a temple was constructed around it at Udupi. In fact, the Udupi Krishna temple and the Ashta Mathas that grew around it became the foundation for his disciples to continue his mission.

It is a curious observation that even while Madhvacharya built such enduring institutions, he also foresaw the inevitable end. He realized that time passed on, and nothing, not even the greatest of institutions, could withstand the test of time. Hence, he trained a large number of students who took his teachings, writings, and

the Ashta Mathas to different parts of the country. He was truly ahead of his times, and even in death he inspired his followers to lead a life of devotion.

There is yet another curious observation to be made about Madhvacharya. He was one of the strongest debaters of his time, known to hold his ground against even the stiffest of opposition. In his own way, he also realized the limitations of human intellect. Hence, while he had no hesitation in publicly disagreeing with and attacking other schools of philosophy, he always held God in higher esteem. It is one of the most



fascinating aspects of his philosophy, that while he emphasized on the differences between God and the soul, it actually served to highlight and magnify the virtues of God and His creation. It made space for devotion, love, Bhakti, and even a sense of self-importance in the soul. Hence, one may say that his ideas and teachings on the human soul and God were actually an emotional experience for him, and not just a dry philosophical exercise.

His disciples took his teachings to Karnataka and eventually helped it grow into a rich tradition of Madhva philosophy. He himself devoted his life to studying, writing, and teaching. It is said that he produced thirty-seven works known as the Sarvamula Granthas. His followers and disciples made extensive commentaries on them, which eventually led to a vast Madhva philosophical literature. His influence on the devotional streams in Karnataka was enormous, and eventually his ideas, thoughts, and teachings became part of the wider Vaishnava tradition.

It is also said that even in the end, when his physical body gave out, he continued to inspire his followers. It is said that while delivering lectures and sermons on the Vedas and the scriptures, he gradually became invisible to the common people and eventually traveled to Badarikashrama once again. This is a fitting end to an inspiring and remarkable life. He was devoted to God, and his body was just his

instrument. Even now, long centuries after his death, people study his works, continue to argue, discuss, and debate his theories, and even worship in the temples that he once built. A fitting legacy indeed for a great Guru, Acharya, and philosopher.

Moral of the Story

What does the biography of Madhvacharya teach us? First and foremost, it teaches us the value of our teachers and scriptures. However, it also shows us that blind faith and arrogance has no place in the quest for the truth. It teaches us that we should ask questions, and then research and analyze in order to find an answer. It teaches us that even the greatest minds may have been humbled by a greater power. The Indian traditions of Swadhyaya, the Guru-Shishya tradition, the shastrarthas, and Bhakti are all blended beautifully in his story. Perhaps it is a fitting lesson for all of us to read, understand, ask questions, and then find answers. After all, it is the method of any true research, as well as devotion to one's God. It is, in a way, the ultimate morality of this story.

Conclusion: His Contribution and Achievements

India has been home to many great philosophers, but few of them have earned such recognition and following as Madhvacharya. He gave the world his unique perspective on reality, which he supported with an incredible amount of research, study, and analysis. Even now, his contributions, especially the Sarvamula Granthas, continue to fuel research and debate. At the same time, his disciples and followers built institutions, temples, and schools around his teachings, making sure that his ideas were preserved and carried across centuries. His contribution to the Indian Knowledge System, both in terms of the content of the Dvaita Vedanta as well as the method of research, are both incredible. Even today, people study, discuss, and debate Madhvacharya, questioning some of his theories, analyzing the deeper meanings of his ideas. For a man who lived so long ago, and who died centuries ago, his legacy lives on. In fact, for a teacher like Madhvacharya there could be no better legacy than that.

Ajab Tinwala & Ravi Singh

THE MAN WHO MADE THE DHOLAK SING: THE STORY OF HAJI RAMAKDU



In Junagadh, at the foot of Girnar, a boy born on 27 January 1951 picked up a dholak when he was ten years old and never really put it down. His name was Mir Haji Kasam. He had no formal schooling, no music college and no famous teacher to open doors for him. What he did have was an ear for rhythm and the patience to sit with one instrument for hours, day after day. More than sixty years later, that boy is a Padma Shri awardee, and most of Gujarat knows him by a different name altogether.

The dholak is one of the most familiar sounds in India. It is a barrel-shaped drum with two heads, a deep bass on one side and a sharper treble on the other, played with the fingers. You hear it at weddings, in bhajans, at garba nights and in countless film songs. Yet for most of its history it has stayed in the background, keeping time while the singer or the harmonium took the spotlight. Very few people thought of it as an instrument worth listening to on its own.

Haji Kasam changed that. In his hands the dholak stopped being only an accompaniment and became a lead solo instrument, something an audience could sit and enjoy for its own sake. People who have watched him perform describe a drum that seems to talk. It teases, slows down, pauses and then races ahead, while the crowd waits to see where he will take it next. His playing is so complete that he appears to merge with the instrument, and listeners began calling him "Ramakdu". The name stuck so firmly that posters, programme announcements and even official records now mention him as Haji Ramakdu. Few musicians earn a nickname from their audience. Fewer still see that nickname become better known than the name they were born with.

Over the decades he worked with several generations of performers, with Gujarati film personalities and on radio, and this helped keep folk rhythms alive for ordinary listeners across the state. Slowly the rhythm travelled beyond Gujarat. He has performed in the USA, the UK,

South Africa, Canada, the UAE and Oman, among other countries. For Gujarati families living abroad, his concerts were a way of hearing home again. For audiences who had never heard of Saurashtra's folk music, they were a first introduction to it. Through thousands of stage shows and cultural programmes, a drum from Junagadh became a quiet ambassador for India's living heritage.

Success never pulled him away from his own town. He has played at more than 35,000 charity programmes for cow shelters, a number that is hard to believe until one remembers how many decades he has been performing. He has also organised musical events for social causes, including helping poor families in Junagadh with the cost of their daughters' weddings. For him, a stage was always a place to give something back, and not only a place to earn applause or a living.

Folk music in India has mostly survived through the oral tradition, passed from teacher to student by ear and by practice rather than

through books and notation. Haji Kasam has kept that chain unbroken. Many of the young musicians he trained now perform professionally. Even at 75, he continues to teach folk music to children and aspiring artists free of cost. At a time when almost every skill comes with a course fee, a master who teaches for nothing is a rare and generous thing.

Recognition came slowly, but it came steadily. Over more than twenty years he received the Gujarat Gaurav Puraskar, the Gujarat Rajya Sangeet Natak Akademi Award, the Gujarat Lok Kala Rashtriya Puraskar and the Mukhyamantri Sanman Patra, along with honours from many cultural institutions and the state government. In January 2026 he was named among the 45 "unsung heroes" chosen for the Padma Shri, India's fourth-highest civilian honour. In May, ahead of the award ceremony at Rashtrapati Bhavan, the government highlighted his journey alongside a village librarian from Karnataka and a Tamil devotional music master. The official citation describes him as one of the most respected custodians of India's folk heritage, and notes that his awards reflect sustained excellence over many years.

There is a lesson in his life for every young person who feels they started with too little. Haji Ramakdu had no degree and no formal training, and he chose an instrument that most people treated as background noise. He gave it more than sixty years of attention, practising, performing and teaching, until the world finally sat up and listened. His story shows that mastery is built through daily effort and is never simply handed over with a certificate.

Somewhere in Junagadh today, a child is probably learning the dholak from him without paying a single rupee. If that child keeps practising long enough, the rhythm Haji Ramakdu has kept alive for six decades will carry on long after the applause for this year's Padma awards has faded.

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.

Imagine a city where buildings remain cooler during heatwaves, roads withstand heavy rainfall and businesses continue operating despite extreme weather. Creating such cities is no longer just an urban planning challenge. It is becoming a business opportunity.

As climate risks place increasing pressure on urban infrastructure, governments, property developers and businesses are seeking practical ways to protect their assets and communities. This is creating demand for heat-resistant construction materials, flood protection systems, energy-efficient cooling, water-saving technologies and climate-risk advisory services. Together, these activities contribute to the Climate Adaptation Economy a market focused on preparing for and managing the effects of climate change.

For entrepreneurs and investors, the emerging question is not simply how cities will adapt, but which businesses can provide effective solutions and build sustainable revenue from them.

Resilient Infrastructure: A Market Built to Last

Cities need infrastructure capable of withstanding changing weather conditions. Improved drainage, flood barriers, heat-resistant roofing and durable construction

materials are creating opportunities for engineering firms, contractors and manufacturers.

Example: A construction company supplying reflective roofing materials and improved insulation to commercial buildings can help property owners manage indoor temperatures while differentiating its services.

Beyond selling materials, businesses can earn through design, installation, inspection and maintenance. Companies offering durable, cost-effective solutions may gain an advantage as climate resilience becomes a greater priority in construction.

Cooling the City, Creating New Markets

Extreme heat is influencing how buildings, workplaces and public spaces are designed. Alongside conventional air conditioning, businesses are exploring reflective coatings, energy-efficient cooling systems, green roofs, shaded structures and improved ventilation.

Example: An entrepreneur could provide reflective roof-coating services to housing societies, schools and offices, earning through installation contracts and periodic maintenance.

The challenge is to balance comfort, affordability and energy consumption. Businesses offering accessible, energy-efficient solutions can serve a broader customer base while helping customers manage operating costs.

Water Security: From Essential Resource to Business Opportunity

Unpredictable rainfall and pressure on urban water supplies are increasing the importance of efficient water management. Rainwater harvesting, wastewater recycling, leak detection and smart monitoring systems offer opportunities for specialised service providers and technology businesses.

Example: A startup can install rainwater harvesting systems in residential complexes and commercial premises, generating income through installation, inspections and annual maintenance contracts.

This helps customers conserve water while generating recurring income through maintenance services. Success, however, depends on suitable design, reliable

maintenance and solutions adapted to local water conditions.

When Climate Risk Becomes a Financial Decision

Climate adaptation also creates opportunities beyond physical infrastructure. Businesses need to understand how extreme weather could affect their properties, operations and supply chains. This is increasing demand for climate-risk consultants, data analysts, insurance providers and technology firms.

Example: A logistics company operating warehouses in flood-prone areas may hire a specialist to identify vulnerable locations and recommend protective measures. The consultancy earns professional fees, while the client gains information to guide investment decisions and manage potential losses.

For commerce students, this highlights how financial planning, data analysis and risk management can create career opportunities in emerging markets.

Who Funds the Climate Adaptation Economy?

Governments may finance drainage systems, flood protection and urban improvements, while property developers and businesses invest in safeguarding buildings and operations. Banks, insurers and investors also influence which projects receive financial support.

Revenue models vary. Construction firms earn through projects, technology providers sell equipment or software, and specialist service companies generate recurring income through monitoring, maintenance and consultancy.

However, investment does not guarantee profitability. High initial costs, uncertain returns, inadequate planning and limited access to finance can delay projects. Businesses must establish whether a solution meets a genuine need and delivers benefits that justify its cost.

The Challenges Behind the Opportunity



Cities cannot become resilient simply by purchasing new technology. Poorly designed flood protection may transfer water problems to neighbouring communities, while inefficient cooling systems can increase electricity consumption. Even effective projects may fail without regular maintenance.

Affordability is another concern. If these initiatives primarily serve affluent areas and major businesses, low-income communities may continue to face serious climate-related threats without adequate protection.

Businesses must therefore consider local conditions, long-term performance and accessibility alongside profitability. Collaboration among governments, investors, technical experts and communities is essential to ensure that commercial solutions deliver meaningful public benefits.

The Take Away

The Climate Adaptation Economy shows how environmental challenges can create markets for infrastructure, technology, financial services and entrepreneurship. For businesses, the opportunity lies in developing practical solutions that protect assets, manage risks and meet emerging needs. For commerce students, it demonstrates how innovation, investment and risk management can shape future markets. Because the businesses that help cities prepare for tomorrow's climate challenges may also shape tomorrow's economic opportunities.

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.

LITERARY TERM
OF THE WEEK

Autobiography

An autobiography is an account of a person's life written by that person. It often combines personal memories with reflections on society, history and identity.

- Examples:**
- I Know Why the Caged Bird Sings by Maya Angelou.
 - The Story of My Experiments with Truth by Mahatma Gandhi.

LANGUAGE CHALLENGE

Correct the sentence: Each of the students have submitted their assignment.

Answer: Each of the students has submitted their assignment.

Reason: “Each” is singular, so it takes the singular verb “has” rather than “have.”

DID YOU KNOW?

- Bananas Are Berries, But Strawberries Aren't! Botanically, bananas qualify as berries, while strawberries do not.
- Honey Can Last for Thousands of Years! Properly sealed honey can remain preserved for an exceptionally long time because of its low moisture content and natural acidity.
- Your Brain Uses About 20% of Your Body's Energy! Despite being only a small part of your body weight, the brain requires substantial energy to function.
- Sharks Existed Before Trees! Sharks appeared in Earth's oceans millions of years before the first trees evolved.
- A Day on Venus Is Longer Than Its Year! Venus takes longer to rotate once on its axis than to complete one orbit around the Sun.
- Octopuses Have Three Hearts! Two hearts pump blood to the gills, while the third pumps it to the rest of the body.
- The Eiffel Tower Changes Height With Temperature! Heat causes its metal structure to expand, making it slightly taller in summer.
- Trees Can Communicate Through Underground Networks! Fungi connected to tree roots can help transfer nutrients and chemical signals between plants.
- Lightning Is Hotter Than the Sun's Surface! A lightning bolt can heat the surrounding air to temperatures far higher than the Sun's visible surface temperature.

GRAMMAR TIP

Affect vs. Effect

Affect is generally a verb meaning to influence.

Effect is generally a noun meaning a result.

Examples:

Regular reading affects vocabulary development.

The effect of regular reading is improved language proficiency.

WRITER OF THE WEEK

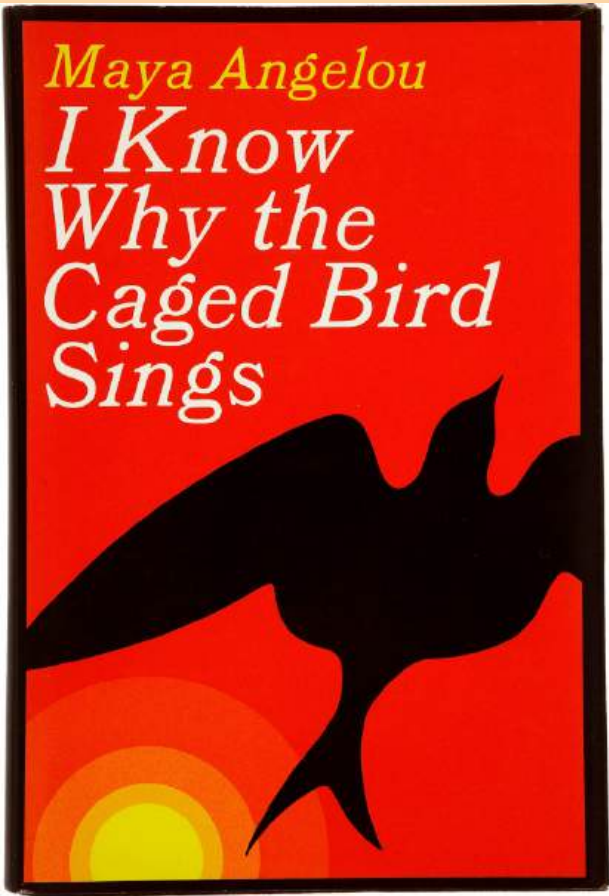
Maya Angelou (1928–2014)

Maya Angelou was an American poet, memoirist and civil rights activist. Her writing explores identity, dignity, discrimination, courage and the strength of the human spirit. Her famous autobiography, I Know Why the Caged Bird Sings, presents the transformative power of education, memory and self-expression.

Literary significance: Her works encourage readers to challenge injustice and discover their own voices.

BOOK REVIEW

I Know Why the Caged Bird Sings
by Maya Angelou



This autobiographical work explores childhood, racism, trauma, identity and the journey towards self-confidence. It demonstrates how literature can become a means of healing and resistance.

Discussion question: How can education and self-expression empower individuals facing discrimination?

QUOTABLE QUOTES

“You may encounter many defeats, but you must not be defeated.”

— Maya Angelou

CREATIVE WRITING

I Rise Again

When roads are steep and skies are grey,
I gather strength to find my way.
Each falling leaf, each passing rain,
Reminds me I can rise again.
A broken dream, a lesson learned,
A little hope, a candle burned;
Though winds may challenge what I do,
I face tomorrow, strong and true.

WORD OF THE WEEK

Resilience

Meaning: The ability to recover from difficulties and face challenges with courage.
Example: Resilience helps students learn from failure and continue working towards their goals.

IDIOM HIGHLIGHT

When the Going Gets Tough, the Tough Get Going

Meaning: Strong and determined people become more active when situations are difficult.
Example: When examinations approached, the students worked harder; when the going gets tough, the tough get going.

WATER STRESS THREATENS THE WHEAT ACREAGE AS THE FARMERS EYE BETTER-PAYING RABI CROPS



India's wheat acreage may fall by 5 to 10 per cent this winter as water shortages, weak price incentives and better returns from other rabi crops push farmers to reconsider sowing plans. Industry executives, however, expect large government stocks and open market sales to keep wheat prices stable despite lower planting. This winter, wheat growers are weighing a harder choice than usual: plant a crop that needs water they may not have, or move to rabi options that promise better returns.

The shift could trim India's wheat acreage by 5 to 10 per cent, but the

market may not feel the pinch immediately because government stocks remain comfortably above prescribed norms. Farmers in Rajasthan, Gujarat and parts of Madhya Pradesh and Maharashtra are expected to cut back on wheat sowing after a weak monsoon left irrigation systems under strain, industry executives said.

In several pockets, the shortage is so acute that growers may leave land fallow rather than commit to a crop that depends on assured water at the time of sowing and early growth. The pressure is spreading across key wheat belts as reservoirs, canals and local water sources fail to recover adequately from the monsoon deficit. The result is a more cautious approach to rabi planting, with farmers increasingly comparing water needs, input costs and expected returns before deciding what to sow.

TEA BOARD SEEKS CLEANER AUCTION SIGNALS AS THE DIGITAL OVERHAUL GATHERS PACE

Tea Board India has stepped up its push to modernise tea auctions through a seminar in Guwahati focused on transparency, price discovery and lower transaction costs. The discussion highlighted gains from the Pan-India e-Auction system, while also outlining the next phase of reforms, including a cheaper web-based platform and standardisation measures.



Tea auctions are once again under the spotlight as India looks to tighten the machinery that sets prices for one of its most widely traded plantation crops. A recent seminar in Guwahati brought together policymakers, academics and industry participants to examine how the country's tea auction system can become more transparent, more efficient and less costly for sellers and buyers alike. The discussion centred on how the Pan-India e-Auction framework, introduced in 2016, has changed the way tea moves through the market. The system allowed buyers registered at one auction centre to bid across other centres through a common

electronic platform, replacing a more fragmented structure with one that is meant to be uniform and easier to navigate.

That shift was followed in 2018 by an integrated online settlement mechanism, which reduced manual handling in post-sale payments and helped strengthen financial transparency. Together, the two changes were designed to create a more technology-led auction process, one that could widen participation while improving the speed and predictability of transactions.

USDA TRIMS INDIA'S SUGAR OUTPUT OUTLOOK AS THE DROUGHT RISK DEEPENS

The USDA has cut its 2026/27 India sugar production forecast after warning that rainfall deficits and water stress could curb cane output and milling efficiency. The revised numbers point to lower sucrose recovery, a smaller cane crop and a tougher season for mills if drought-like conditions persist. India's sugar sector is heading into a tighter season than previously expected, with fresh projections pointing to lower cane availability, weaker sucrose recovery and mounting pressure on mills. The latest assessment from the US Department of Agriculture suggests that weather, not policy, is emerging as the key swing factor for the 2026/27 crop.

The US Department of Agriculture's Foreign Agricultural Service office in New Delhi has lowered its estimate for India's sugar production in the 2026/27 season to 29.5 million metric tons, down sharply from an earlier view of 33.6 million tons. The revision reflects the impact of a severe rainfall shortfall expected in 2026,



which the agency said will weigh on cane development and reduce the amount of recoverable sugar.

The season begins in October, and the USDA said the weaker rainfall pattern is likely to cut sucrose content in cane while also shrinking the effective harvesting area. That combination, rather than a single supply-side issue, is expected to pull down output across the chain from field to mill.

RICE EXPORTERS LINE UP THE BULK CARGO TO CUT IRAQ FREIGHT BILL

Indian rice exporters have arranged 102,210 tonnes of Basmati shipments to Iraq across three bulk vessels in a bid to cut freight costs sharply. The move, comes as container shortages and high logistics expenses squeeze margins across the Middle East trade. Indian rice exporters are testing a different logistics model to keep overseas sales competitive as freight markets remain unsettled.

A new bulk-shipping arrangement for Basmati consignments to Iraq is being pitched as a way to reduce transport costs sharply, a move that could matter well beyond one route. The Indian Rice Exporters' Federation, working with Singapore-based Eximwala Solutions Pte. Ltd., has lined up 102,210 metric tonnes of Basmati rice for shipment to Iraq across three vessels. The exercise is aimed at lowering the cost of moving grain to the



Middle East at a time when exporters are facing container scarcity, volatile ocean freight and wider logistics pressure. According to the federation, the bulk-vessel plan could bring freight costs down to about \$90 per tonne from container quotes of roughly \$350 per tonne.

On paper, that suggests savings of around \$260 per tonne, although the final benefit will depend on actual voyage costs, port charges and contract terms.

MONSOON-LINKED AND SOWING SHIFTS PUT RICE, MAIZE AND CEREALS



Dun & Bradstreet's latest report, says that lower kharif acreage in rice, maize and cereals warrants close tracking as monsoon risk lingers. While public stocks may cushion rice, maize and pulses could face quicker cost pressure through feed, processing and industrial supply chains. India's kharif season is entering a phase where modest acreage changes could have outsized implications for food supply, feed demand and ps. A new report has flagged lower sowing in rice, maize and cereals as a development that deserves close monitoring, especially if monsoon-related stress persists through the crop cycle.

Dun & Bradstreet's report, titled Economic impact of monsoon deficit in India: Production, supply chain and price risks, links El Nino-related rainfall uncertainty to possible pressure on agricultural output, business costs and inflation. The broader message is not that a shortage is inevitable, but that current sowing trends are an early signal that policymakers and businesses cannot ignore.

The report said total kharif sowing was 1.1 per cent lower year-on-year as of October 5, while foodgrain acreage was down 1.6 per cent. On the surface, those declines appear limited. Yet the report argues that even small shifts matter when they involve crops that occupy a large share of India's foodgrain basket and feed into multiple downstream industries.

PATNA TECHNOLOGY PARK EXPECTED TO CREATE NEW EMPLOYMENT OPPORTUNITIES

The Bihar cabinet has approved an agreement with NBCC (India) Ltd to establish the state's first technology park in Gardanibagh, Patna. The project is expected to attract investment, support technology businesses and create employment opportunities for local young people. According to the government, the proposed park could bring in around 100 companies and generate more than 5,000 direct jobs.



It is intended to strengthen sectors such as information technology, IT-enabled services and electronic systems design and manufacturing. The project will be developed under the Bihar IT Policy, 2024, and the Bihar Global Competence Centres Policy, 2026.

The facility is expected to provide a location where technology firms can establish operations and access business infrastructure. Bringing companies together in one centre could encourage collaboration, create demand for skilled workers and support the development of related services. The anticipated jobs may offer opportunities for graduates and jobseekers who want to build careers in technology without moving to

another state. The decision forms part of Bihar's wider effort to attract private investment and expand its technology sector. A dedicated park could help the state become more competitive in attracting companies considering new offices or service centres.

However, the expected employment benefits will depend on investment commitments, construction progress and the number of firms that ultimately begin operations. For local students and jobseekers, the project could make industry-linked skills increasingly valuable. The cabinet's approval marks an initial step towards the project..

NTA PREPARES AI-BASED HELPLINE TO GUIDE EXAMINATION CANDIDATES

The National Testing Agency is developing an artificial intelligence-enabled helpline to help students with questions about entrance examinations and application procedures. The service is intended to make examination-related information easier to access, particularly for candidates who need guidance during busy application and testing periods.



The helpline uses a toll-free number, 1800 180 47 47, that had earlier been used by a high-level task force to collect suggestions from stakeholders on examination reforms. With that consultation phase completed, the number is being adapted for student support. Reports indicate that the service is being tested and has not yet been formally announced for public use. The AI system is expected to let candidates ask questions in multiple languages and receive responses based on information available in the NTA's systems.

This could help students find answers about examination processes without searching through several

notices or waiting for assistance from a human help desk. Multilingual support may be especially useful for candidates who are more comfortable communicating in languages other than English. Students regularly need clear information about registration, application corrections, examination schedules, eligibility requirements and other administrative steps.

If the helpline provides accurate and consistent answers, it could reduce confusion and help candidates complete procedures on time. It may also allow support staff to focus on cases requiring individual attention. Students should continue to verify important deadlines and official instructions through NTA notices and authorised websites.

IIT HYDERABAD STRENGTHENS FINANCE RESEARCH THROUGH AI PARTNERSHIP

The Indian Institute of Technology Hyderabad has launched an AI Innovation Lab in partnership with S&P Global to help students and faculty explore how artificial intelligence can address real challenges in the financial sector. The facility aims to connect academic research with industry needs and encourage practical learning.



The lab will give students opportunities to participate in industry-led projects, workshops and discussions with professionals. They will be able to investigate practical problems, develop ideas and test technology-based solutions rather than limiting their learning to classroom theory. Students and faculty members may also take part in collaborative research with S&P Global. Artificial intelligence is increasingly used to examine large volumes of financial information, identify patterns and support decisions. Through the new facility, participants can explore these applications and learn how AI systems are designed, tested and adapted for real-world use. The work may also help them understand

challenges involved in applying emerging technologies to financial services. The partnership is intended to strengthen ties between higher education and industry while preparing students with skills relevant to changing workplaces.

It also builds on IIT Hyderabad's role as a strategic collaborator for StepForward, an initiative supported by S&P Global and the S&P Global Foundation. The initiative is backed by a three-year commitment of 10 million dollars for workforce readiness and AI education. The lab adds a finance-focused dimension to the institute's research environment.

IIT KHARAGPUR REACHES THOUSANDS THROUGH STUDENT WELLBEING DRIVE

The Indian Institute of Technology Kharagpur has reached out to 16,500 students through personalised wellbeing cards as part of an effort to encourage mental health awareness and create a more supportive campus. The initiative was organised through SETU, the institute's student wellbeing and counselling programme, to mark World Mental Health Day. The cards were intended to remind students that emotional wellbeing matters and that support is available when needed. The institute said the campus should be a place where every student feels heard, understood and supported. The distribution involved the G-Sec Welfare Team, which worked through the night with assistance from the institute's Security Section to deliver the cards across campus.



The programme also included the screening of 11 short films made by students. The films explored mental health beyond illness and clinical diagnosis, encouraging discussion of everyday emotions and personal challenges. Student-created content can make conversations about stress,

loneliness and wellbeing more relatable to the campus community. SETU provides support for students, including counselling and resources connected with mental health, academic tracking and emergency assistance.

The institute has continued to emphasise that wellbeing is an important part of student life, alongside academic progress and professional development. Dean of Student Wellbeing Professor Arun Chakraborty highlighted the importance of a compassionate environment in which students feel comfortable seeking help. The outreach comes amid wider concerns about student mental health at higher education institutions.

DELHI UNIVERSITY MOVES AHEAD WITH LARGE-SCALE HOSTEL EXPANSION



The University of Delhi has approved a Rs 5,889-crore plan to expand hostel accommodation, with the proposed facilities expected to house 21,895 students. The decision was taken at the university's 1,284th Executive Council meeting, chaired by Vice-Chancellor Yogesh Singh. Of the total amount, Rs 4,027 crore has been allocated for new hostels that will provide rooms for 15,758 students. A further Rs 1,862 crore is earmarked for rebuilding Jubilee Hall and the Postgraduate Men's Hostel, which together are expected to accommodate another 6,137 students.

New residential buildings are planned at several locations, including the Dhaka Complex, the East Campus at Surajmal Vihar and the West Campus in Dwarka. Additional facilities are planned at Veer Savarkar College in Roshanpura, Najafgarh. Jubilee Hall and the Postgraduate Men's Hostel are to be reconstructed while retaining their names.

The expansion addresses a long-standing shortage of student accommodation at one of India's largest universities. Students moving to Delhi for higher education often depend on private paying guest rooms or rented housing, which can add substantially to the cost of studying. The university has more than two lakh students, while its current hostel capacity serves only a small proportion of them. The proposed projects are expected to improve access to campus housing and offer more students a place to live closer to their studies. However, further approvals and implementation work will be needed before the new capacity becomes available.

IDBI BANK DISINVESTMENT OUTLOOK: CRUCIAL INSIGHTS FOR INVESTORS & CUSTOMERS



The rumored deal to offload a sizeable stake in IDBI Bank represents a once-in-a-lifetime opportunity in many ways. Government and LIC's push for disinvestment and the involvement of Fairfax Financial Holdings as a prospective buyer should fuel a close-watch of the unfolding events. Any news regarding the proposed transaction should be received with a grain of salt before official confirmation.

The reasons to proceed with the disinvestment are clear, namely: lowering the government's ownership, raising capital and unlocking value

through a private equity partnership. All of these are positive catalysts for the share price, assuming the new owner will have a vision and the determination to execute it.

A new owner will provide the much-needed impetus to transform the bank into a technologically advanced and highly efficient financial institution. This, in turn, will create value for both the shareholders and the customers. However, as attractive as this scenario is, it is a work in progress and not a given. Substantial changes to the corporate strategy, as well as improved financial and operational performance, are required for such an outcome.

A shake-up at the helm of IDBI Bank can only be viewed as an important step towards the described positive outcome. Provided the transformation plan is executed properly, the turnaround will be achieved. Even then, time will be needed for the new strategies to deliver on the promise of improved efficiency and profitability.

At the same time, disinvestment does come with risks, including potential reduction of staff, scope or scale of operations. Employees will be the first to feel the heat in such a scenario, with customers not far behind in their desire to receive assurance regarding the uninterrupted service. Besides diversifying the credit portfolio, IDBI Bank will have to contend with competition and maintain standards.

Without a proper execution, the entire initiative could fail – thus adversely affecting the stock price and customer confidence. In either case,

the long-term prospects of IDBI bank appear to be in line with the market expectations for a bank with its credit rating, size and performance profile. At the same time, a failed transaction attempt will prolong the uncertainty and create market volatility, unrelated to the fundamentals of the bank. The government will use its contractual protection to force a positive outcome. Alternatively, it will retain the stake and proceed with another round of disinvestment, should Fairfax not show up.

As things stand, the most important takeaway for investors is the danger of mistaking speculation for reality. As far as IDBI Bank is concerned, only the government, the bank itself, LIC and the regulators can provide reliable information. In the event an official offer emerges, investors are well-advised to take a sober look at the facts. A change of owner can be positive for the share price, but it does not make the stock a compelling investment proposition. Investors must always weigh the risks and rewards in relation to their personal circumstances and objectives.

Market realities play a role, too they affect both the share price and the psychology of the customers. As such, both should base their decisions on information from official sources, rather than assumptions.

The IDBI Bank disinvestment will create shareholder value and competition and efficiency in the banking sector thus benefitting the customers. The question is if the government and the new owner will execute the transition properly thus avoiding employee and customer backlash and maintaining the quality of service and care.

JIO GOES PUBLIC: INDIA'S BIGGEST IPO OPENS A NEW CHAPTER IN THE DIGITAL ECONOMY

Jio Platforms is set to enter the stock market. It will happen almost a decade after Jio started its journey in the Indian telecom sector. The initial public offering (IPO) will open on October 21, 2026. The said issue is expected to be the largest IPO in India.

Moreover, an IPO launch will give a much-needed opportunity to value a company that has shaken up the economics of the Indian telecom sector. The first subscription date will be on October 23 when the shares of Jio Platforms will start trading at Rs 1,065 to Rs 1,119 per piece. A total number of new shares issued through the IPO equals 27 crore. The amount raised by Jio is estimated at Rs 30,213 crore at the upper end of the pricing range. The minimum lot size is 12 shares, which would be worth Rs 13,428 at the maximum share price. The listing on the stock exchanges is scheduled for October 28. The issue is expected to be listed on the BSE and the NSE.

The size of the public offering is also notable. At the upper end of the price band, Jio's valuation will top at around Rs 10.3 lakh crore or \$108 billion. Indeed, the telecom giant's IPO will make it one of the most valuable listed companies in India at the time of its launch. In addition, the size of Jio's public issue will surpass the recent Hyundai Motor India's IPO of 2024, which, to date, has been the largest in India's history.

Unlike many large IPOs, existing shareholders are not using the issue to sell their holdings. The offering consists of fresh shares, meaning the money raised will go to Jio rather than to existing investors. Part of the proceeds is expected to be used for reducing debt at its telecom subsidiary, while the remaining funds will support general corporate requirements.

This gives the IPO a different character from an offer mainly designed to provide an exit to early investors.

Jio enters the market with considerable scale. Its telecom business has more than 533 million subscribers and carries around 60% of India's mobile data traffic. Its future ambitions, however, extend beyond mobile connectivity. Cloud services, artificial intelligence and other digital businesses are expected to become increasingly important to its next phase of growth. The challenge will be turning this enormous customer base into higher and more diversified earnings.

The listing could also help investors understand Reliance Industries differently. Until now, the value of Jio has remained within a much larger group that includes energy, petrochemicals and retail. A separately traded Jio will give the market a visible price for its telecom and digital operations. Reliance shares have already reacted positively to the IPO pricing signifying that investors see the listing as a possible route to unlocking value within the group.

While Jio's size and brand recognition are important factors for retail investors, they should not overshadow an underlying valuation question: successful business does not always guarantee attractive share prices in any market. Competitive forces, regulatory oversight and future capital expenditures and the ability to profit from digital services will determine earnings after listing.



The Jio IPO is therefore more than a record-breaking share sale. It marks the transition of one of India's largest digital businesses from private valuation to daily market scrutiny. The excitement may well shape the listing week, but Jio's longer-term performance will be defined by a more fundamental question: can its vast digital reach sustain its growth and profitability?

EXPERT



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INSIGHTS ON IKS RESEARCH -
DHARMA DRIVEN DEVELOPMENT

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Q. How dharma and sanskriti are
connected?

Ans. Thanks for this question. I feel blessed, no words to express my gratitude for being chosen by the Guru Parampara to answer this question on dharma and sanskriti. Dharma and Sanskriti are two closely connected concepts in the Indian Knowledge System (IKS). While Dharma provides the principles of righteous living, Sanskriti is the way those principles are cultivated, expressed, and preserved in individual and social life. In simple words: Dharma tells us what is right to do. Sanskriti teaches us how to live those values in everyday life. Let us discuss the Relationship Between Dharma and Sanskriti.

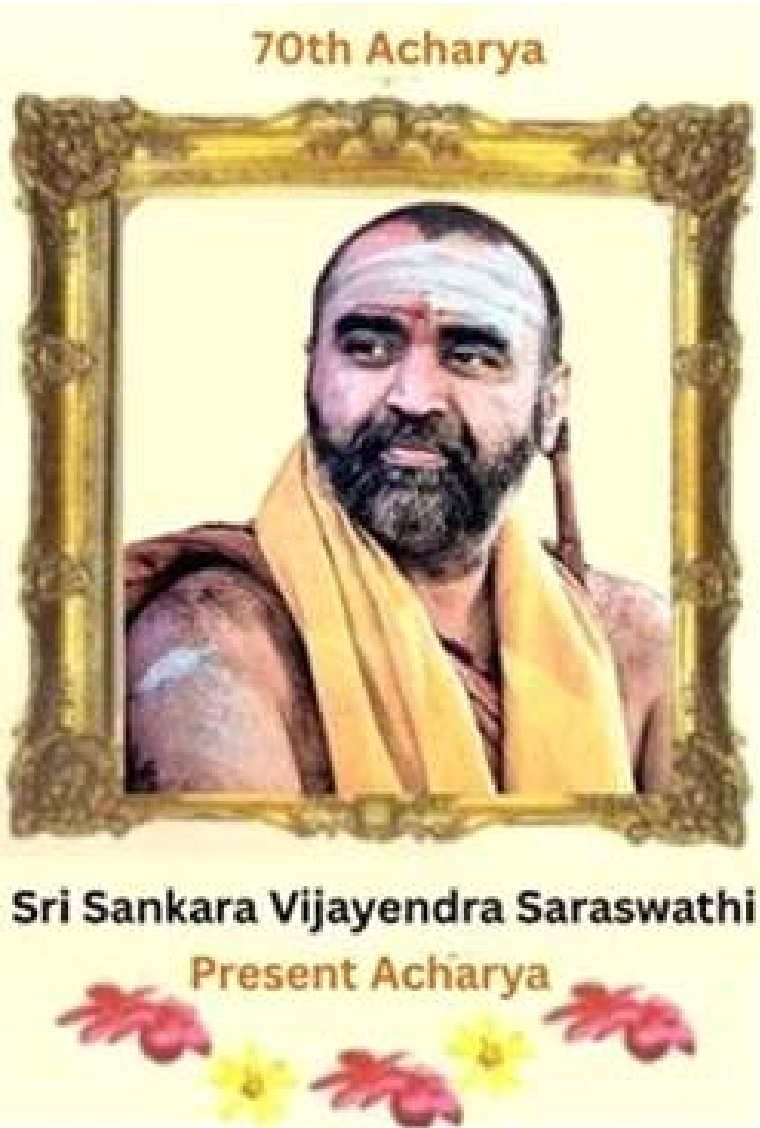
- Dharma is the Foundation of Sanskriti: Sanskriti is built upon the principles of Dharma such as truth, compassion, justice, and self-discipline. Without Dharma, culture may retain customs but lose its ethical purpose.

- Sanskriti Expresses Dharma in Daily Life: Practices such as respecting elders, celebrating festivals, caring for nature, and serving society are cultural expressions of Dharmic values. Sanskriti transforms ideals into everyday habits.
- Dharma Gives Direction; Sanskriti Gives Practice: Dharma provides moral guidance on how one should live, while Sanskriti nurtures these values through education, traditions, rituals, arts, and family life.
- Both Shape Individual Character: Dharma develops righteousness and a sense of duty, while Sanskriti refines behaviour, attitudes, and conduct. Together, they contribute to holistic personality development.
- Both Promote Social Harmony: A society that follows Dharma through the practices of Sanskriti encourages mutual respect, justice, cooperation, and peaceful coexistence.
- Both Preserve Indian Civilization: Dharma preserves eternal ethical principles, while Sanskriti ensures these principles are transmitted across generations through language, literature, festivals, institutions, and customs.
- Both Aim for Holistic Well-being: Dharma and Sanskriti together encourage balanced development of the body, mind, intellect, and spirit. They help individuals lead meaningful lives while contributing to the welfare of society.

In simple words, Think of a tree: Dharma is the root, providing strength, nourishment, and direction. Sanskriti is the trunk, branches, leaves, flowers, and fruits, making the values of Dharma visible and beneficial to society. Without roots, the tree cannot survive; without branches and fruits, the roots cannot express their full potential. Similarly, Dharma and Sanskriti complement each other. Dharma and Sanskriti are inseparable in the Indian Knowledge System. Dharma provides the ethical foundation and guiding principles, while Sanskriti preserves, nurtures, and expresses those principles through daily life, traditions, education, arts, and social practices. Together, they create individuals of character and societies that are ethical, harmonious, and culturally vibrant. The Kanchi Kamakoti Peetham plays a significant role in preserving and promoting Sanskriti by integrating spirituality, education, service, and cultural traditions. It is stated that the Kamakoti Peetha at Kanchi was founded on 482 BCE, with Sri Sankara Bhagavatpada himself as the first Acharya. Inspired by the teachings of Adi Shankaracharya and guided by the subsequent acharya Parampara, the Peetham works to ensure that India's spiritual and cultural heritage is passed on to future generations.

The 70th Shankaracharya His Holiness Sri Sankara Vijayendra Saraswati Swamigal has initiated a number of measures to draw the youth, train them in all these aspects along with modern education. His keen interest to preserve our ancient literature has brought out many publications through the Matam in Indian and foreign languages for the benefit of devotees. He has conducted a number of training centres for youth in the name of Bhakti Kendra, Dharma Kendra, Karma Kendra, etc, to inculcate in them our values and traditions:

- Preservation of Vedic Knowledge: The Peetham establishes and supports Veda Pathashalas where students learn the Vedas, Upanishads, Sanskrit grammar, and traditional sciences. This preserves ancient knowledge through the Guru-Shishya tradition.



2. Promotion of Sanskrit Language: The Peetham encourages the learning and use of Sanskrit through classes, publications, and scholarly activities. Promoting Sanskrit helps preserve India's vast philosophical, literary, and scientific heritage.

3. Spiritual Guidance: The Acharyas deliver discourses on the Bhagavad Gita, Upanishads, Ramayana, Mahabharata, and other sacred texts. These teachings help people understand Dharma and apply spiritual values in daily life.

4. Temple Renovation and Preservation: The Peetham supports the renovation and maintenance of ancient temples, preserving India's architectural, artistic, and religious heritage. Temples also serve as centres for cultural and community activities.

5. Celebration of Festivals and Traditional Rituals: The Peetham organizes religious festivals, yajnas, pujas, and cultural events according to traditional practices. These celebrations strengthen community participation and preserve customs.

6. Promotion of Indian Arts and Culture: The Peetham encourages classical music, Bharatanatyam, Vedic chanting, devotional literature, and other traditional art forms. These arts transmit cultural values while preserving India's rich artistic heritage.

7. Educational Initiatives: In addition to traditional learning, the Peetham supports schools, colleges, and educational programmes that integrate moral values with modern education. This helps students develop both knowledge and character.

8. Social Service (Seva): The Peetham undertakes activities such as educational assistance, healthcare camps, rural development, disaster relief, and support for underprivileged communities. Service is viewed as an expression of compassion and Dharma.

9. Environmental Awareness: The Peetham promotes respect for nature through tree plantation, protection of sacred groves, conservation of water resources, and encouragement of eco-friendly practices rooted in Indian tradition.

10. Value-Based Living: Through the teachings of the Acharyas, devotees are encouraged to practice truthfulness (Satya), non-violence (Ahimsa), self-discipline, devotion, and service. These values form the essence of Sanskriti and contribute to a harmonious society.

The Kanchi Kamakoti Peetham spreads Sanskriti by preserving India's spiritual wisdom, promoting education, protecting cultural traditions, encouraging service, and nurturing ethical values. Its activities demonstrate that Sanskriti is not merely a matter of rituals or customs, but a way of life rooted in Dharma, knowledge, compassion, and self-discipline, helping individuals and society progress together. Let us join hands in the service to mankind as Manava seva is Madhava Seva. I feel blessed by the Guru Parampara to answer this question on dharma and sanskriti, focusing on betterment of our society. Vande Guruparamparam! Wish you much and more, Stay blessed!

THE FRIENDSHIP THAT ENDED WITHOUT A GOODBYE

Most young people expect to lose a friend after a big fight. What surprises them is losing one without any fight at all.

Take the case of a nineteen-year-old boy from Mulund. He and his best friend sat on the same bench from Class 8 to Class 12. They shared tiffins, studied for the board exams together on video calls, and even planned to join the same college. Then admissions came out. He got a seat in Thane, and his friend went to a college in Andheri. For the first few months they texted every day. Slowly it became once a week. Now the last message in their chat is a birthday wish from June, and the reply was a single heart.

He opens that chat quite often. Sometimes he types a message and then deletes it. He keeps asking himself whether he did something wrong, or whether his friend has simply found new people he likes more. Nobody was rude and nobody walked away, so there is nothing to apologise for and nothing to fix. That is exactly why it hurts so much.

People around him don't see it as a real loss. When a relationship ends, friends and family usually understand the pain. When a school friendship fades, the young person is told that this is normal and that he will make new friends in college. That may be true, but it does not help much late at night when an old song comes on, the one they used to sing on the school bus.

There is a practical reason why so many school friendships fade after Class 12. In school, life brought the two friends together every single day without either of them having to plan it. College breaks that routine

overnight. From then on, a friendship survives only if someone makes the effort to call, to meet, or to remember small things. At eighteen, very few people know that friendships need this kind of effort, so many of them drift apart without either person deciding to let go.

The silence also misleads both sides. Each one assumes the other has moved on happily. Quite often, both are looking at the same old chat and neither wants to look needy by writing first. Two people can lose a good friendship simply because each was waiting for the other.

So before deciding that the friendship is over, it is worth sending one honest message. Something simple works best: “I miss our talks. Free this Sunday?” If the reply is warm, the friendship may have only needed a small push. If the reply is cold, or doesn't come at all, it will still hurt, but at least the guessing will stop.

If the friendship really has come to an end, it helps to remember it for what it was. Those years were real, and that friend was part of who he became. A person can be very important in one part of our life and still not be part of the next one. Accepting this takes time, and it is fine to feel sad while it happens.

Parents and teachers can make a difference here. When a first-year student suddenly becomes quiet, the problem may not be the syllabus or the new college. Sometimes the student is simply missing a friend, and a few minutes of patient listening can mean a lot.

New friendships usually do come, though they often take longer than expected and feel different from the old ones. If the loneliness stays heavy for several weeks, or starts affecting sleep and studies, talking to a family



member, a teacher or the college counsellor can help.

The old chat may stay quiet. That does not take away what the friendship meant.

WHEN THE ANSWER IS IN YOUR HEAD BUT THE WORDS WON'T COME OUT

The professor asks a question. A student in the third row knows the answer. She studied the chapter last night and understood it well. But she keeps her eyes on her notebook and says nothing. A few seconds later, a classmate answers in fluent English, gets a nod from the professor, and the class moves on. She feels a familiar mix of relief and disappointment.

Consider a nineteen-year-old who studied in a Marathi-medium school in Kalyan and scored very well in her Class 12 exams. Now she is in an English-medium degree college in Mumbai. In the first week she noticed how easily some of her classmates spoke, with the right accent and casual phrases from web series. In one of her early lectures she tried to answer a question, mixed up a tense, and heard a couple of students laugh. Nobody said



anything rude, but she has not raised her hand since.

Her marks are still good because written exams give her time to think. The problem shows up everywhere else. She avoids presentations when she can. In group projects she does the research and lets someone else speak. When a recruiter visited for a pre-placement talk, she had a question ready but did not ask it. She has started to believe that she is less capable than the others, even though her results say otherwise.

This is very common in Indian colleges, and it affects students from small towns, regional-medium schools and Hindi-speaking homes in particular. What makes it painful is that the fear has very little to do with intelligence. These students often understand the subject better than the ones who speak first. They simply judge their spoken English far more harshly than anyone else does, and they treat one small mistake as proof that they do not belong.

The truth is that most people in the room are not paying close attention to grammar. Professors care whether the idea is right. Interviewers want to see clear thinking and honesty. Even the classmates who laughed that day have probably forgotten about it. The only person still replaying that moment is the student herself.

Fluency in speaking comes from practice, and practice needs a safe place to start. Reading the newspaper aloud for ten

minutes every morning helps more than people expect. So does talking to oneself in English while doing chores, or recording a one-minute answer on the phone and listening back. These feel silly at first, but within a few weeks the tongue starts to keep pace with the mind.

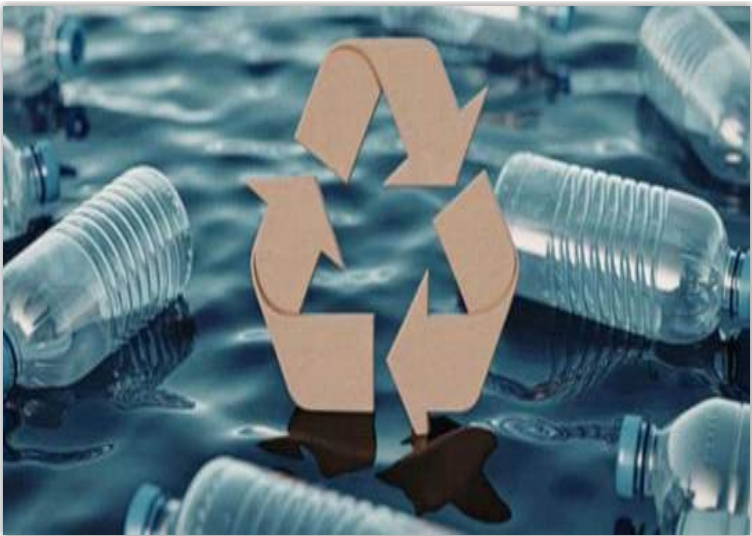
In class, a good first step is to speak early in the lecture, before nervousness has time to build up. It can be something small, like a short answer or a simple doubt. Each time she speaks and nothing bad happens, the fear loses a little of its grip. Joining a college debate or drama group, even as a listener in the beginning, can also make a big difference.

Teachers can help a lot here. Correcting gently and in private, praising the idea before the language, and calling on quieter students with easier questions can change how a shy student sees herself. Classmates can help simply by not laughing.

Speaking in a second language takes courage, and every student who tries deserves respect for it. An accent or a wrong tense does not make an answer less correct. If the anxiety around speaking becomes so strong that it affects studies or daily life, talking to a teacher or the college counsellor can help. The student in the third row has something worth saying. She just needs to hear her own voice in the room a few more times..

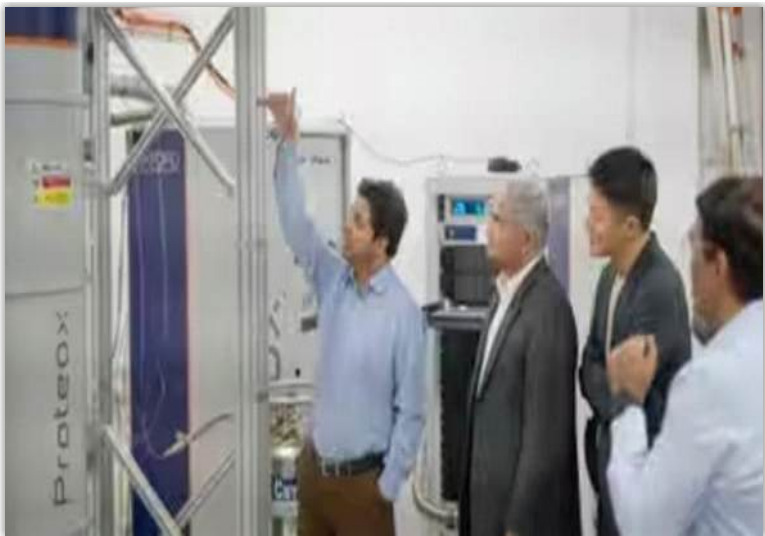
18-YEAR-OLD ARYA SATHEESH INVENTS PLANT-BASED PLASTIC TO TACKLE MICROPLASTIC POLLUTION

Eighteen-year-old student Arya Satheesh from Letterkenny, County Donegal, Ireland has invented a novel material that might help find a way to reduce plastic pollution on Earth. Arya's invention named Eco Purge is plant-based and biodegradable plastic that is supposed to release enzymes that will help to decompose microplastics. Microplastics are small pieces of plastics that contaminate the soil and the water and are harmful for the whole ecosystem and living beings. It is very important to recycle and reduce the consumption of plastics, but eliminating existing plastic pollution remains one of the most challenging problems. The idea of this invention came to Arya Satheesh when she created a science project that included the creation of a water-monitoring device aimed at detecting microplastics in drinking water. She understood that detecting contamination is not a solution to the problem. As Satheesh said, Eco Purge is able to biodegrade while giving off enzymes that will target certain plastics such as PET that is widely used in the production of bottles and packaging. The innovation of the student got The Earth Prize 2026 European regional category that gives a prize fund of \$12,500. Although the invention shows promise, more research is needed to establish its effectiveness and safety in real-world conditions. Satheesh's achievement highlights how young innovators can contribute fresh ideas to global environmental challenges and inspire a more sustainable future.



QUANTUM RESEARCH LAB IN BENGALURU OPENED BY IISC AND SAMSUNG

Indian Institute of Science (IISc), Bengaluru and Samsung Semiconductor India Research (SSIR) have launched the Quantum Research Lab to facilitate research in quantum computing and next-gen semiconductors. The joint venture was launched on October 15, 2026, and is made possible with the aid from Samsung's corporate social responsibility funds. The Quantum Research Lab will help in the development of quantum devices, enhancing the reliability of qubits and researching low temperature electronics. In addition to this, advanced two-dimensional materials and single photon sources and detectors may be researched as part of the project. One of the key objectives of the venture is the provision of access to specialized research infrastructure to students and researchers outside IISc. Collaboration between IISc and SSIR will help in providing training in semiconductors through the India Semiconductor Workforce Development Program. IISc professor Mayank Shrivastava emphasized the role of the venture in the enhancement of advanced research and education in semiconductors. Samsung's managing director, Rajesh Krishnan stressed the importance of the industry-academia partnership for talent development. The joint venture is an important milestone on the way to improvement of India's potential in quantum computing and semiconductor research while preparing skilled professionals for emerging technological fields.



INDIA CAPS TRADE MARGINS ON KEY CANCER DRUGS TO SAVE PATIENTS ₹2,500 CRORE ANNUALLY

In an effort to bring down the cost of cancer treatment in India, it is being planned that the government will cap the trade margin of some selected cancer medicines at 30%. As per the report dated October 13, 2026, the move may result in saving around ₹2,500 crore every year for patients. The decision was taken in view of the high cost involved in the treatment of cancer in the country. It has been reported that certain cancer medicines had even been sold with 700% trade margin, making them unaffordable for patients. The panel of experts that includes doctors from Tata Memorial Centre and officials from NPPA, DoP and DGHS is finalizing the list of medicines that will fall under the 30% trade margin cap proposal. The step has been taken after raising concerns about the excessively high prices of medicines in the Supreme Court of the country. The government plans to bring the regulation within the purview of Drug Price Control Order (DPCO). The manufacturers of such medicines will also be asked to make enough supplies to prevent shortages. If implemented effectively, the measure could reduce the financial burden on cancer patients and improve access to essential medicines across the country.



SKYROOT AEROSPACE PARTNERS WITH US STARTUP REFLECT ORBITAL FOR TWO SATELLITE LAUNCHES

The Indian space start-up Skyroot Aerospace, based in Hyderabad, Telangana, has partnered with US-based Reflect Orbital to purchase two satellite launches (Vikram-1 and Vikram-1U) targeted at delivering space-based night-time solar energy. This agreement is a fully private commercial partnership between two aerospace start-ups. This deal advances private partnerships within the Indian and American start-up industry. The launch agreement between the growing American giant and Indian company was officially signed and announced on October 14, 2026. The announcement was made via their California and Hyderabad offices respectively. US-based Reflect Orbital has contracted with the Indian start-up for two dedicated rocket launches to position orbiting mirror satellites that divert sunlight to Earth at night to boost nighttime solar power generation and aid emergency search-and-rescue operations in the twilight hours. Under the contract, Reflect Orbital will utilize Skyroot's Vikram-1 rocket for the first mission and the upgraded Vikram-1U launch vehicle for the second. This cooperation is targeted to reflect sunlight onto targeted 5 km areas on Earth surface to boost nighttime solar power generation. This will also deliver assistance in search-and-rescue operations. The compliance achievement follows Reflect Orbital receiving FCC (Federal Communications Commission) approval to construct and operate its demonstration satellite.



38 DEVELOPED COUNTRIES PARTNERED WITH INDIA UNDER PREFERENTIAL TRADE AGREEMENTS (PTAS)

Union Minister of Commerce and Industry Piyush Goyal announced that India has signed preferential trade agreements covering 38 developed nations over the past four to four-and-a-half years. These agreements expand India's overall trade reach and give the country preferential access to economies with a combined GDP of approximately \$70 trillion (massive jump from the roughly \$10 trillion covered by all previous FTAs combined prior to 2014). To reach its target of \$85 trillion, India is actively negotiating trade talk agreements with regions and countries such as Canada, Mexico, Mercosur, Eurasia, the Gulf Cooperation Council (GCC), and SACU. India relies on exporting footwear, agriculture, and processed foods. Their developed trading partners send them high end electronic and data center machinery. The relationship is mutually beneficial in terms of trading between countries at different stages of economic development. India is looking to broaden trade relationships by opening access to both developed and developing countries by lowering the trade barriers of tariffs and quotas. Goyal further articulated that entering the international market is important, but standards and compliance will never be sacrificed. The conclave finished with an analysis on India's export trade position and how it balances their trade with partner countries.



SHARED STORIES, SHARED FUTURE PRESENTED IN BRICS THEATRE FESTIVAL 2026 BY 9 COUNTRIES

The National School of Drama (NSD) in New Delhi under India's BRICS Presidency celebrated the BRICS theatre festival. The venue for this international representation of culture was the NSD campus and key auditoriums including Abhimanch Kamani and LTG auditoriums. This event was organised from 12 to 14 October, with the theme of "Shared Stories, Shared Futures". The NSD, working as an autonomous body under Government of India, is the nodal agency for organizing the BRICS Theatre Festival. This agency functions under the Ministry of Culture spearheaded by Gajendra Singh Shekhawat, invited as the chief guest in the festival. The festival began with a play Samudra Manthan, written by Asif Ali, opened the BRICS Theatre Festival 2026 to widespread acclaim. It was directed, designed and musically scored by Shri Chittaranjan Tripathy who currently serves as the Director of the NSD. The 9 countries participating in the international event were India, Russia, Iran, Thailand, Indonesia, Vietnam, Kazakhstan from Asia. South Africa and Ethiopia represented the African continent. This event showed the commitment of all nations to share stories to create a shared happy and prosperous future together.



Srushti Panvalkar, Mridalini Tripathi & Afreen Mazgaonkar

BUDDING TABLE TENNIS STAR PHALGUN GUPTA WINS NATIONAL TITLE

Phalgun Gupta, a 10-year-old girl hailing from Gurugram, has become the winner of the U-11 girls title at the TTFI National Ranking Table Tennis Championships taking place in Panchkula, Haryana. Gupta who is a student of DPS Sector 45 showed remarkable ability and strength of mind throughout the week-long competition that saw her win against almost 140 players between October 6 and October 13, 2026, at Tau Devi Lal Indoor Hall. This victory represents an important achievement for both the school and the local academy and proves that the athlete is rightfully considered to be among the most promising young talents in table tennis in Haryana. Phalgun is receiving coaching under Mrinal Mondals at Meso Table Tennis Academy, and she was inspired to start playing the game after watching her brother. At a tender age of seven, Gupta began his table tennis pursuits and achieved phenomenal success in a short span of just three years of practice by converting hours of hard work into deft, tactical control of the game. Now, the amazing talent in table tennis has decided to use the cutthroat momentum to aim for bigger things such as representing India in international competitions like the Commonwealth Games and Olympic Games.



ANANDKUMAR VELKUMAR WINS SILVER AT 2026 WORLD SKATE GAMES

Anandkumar Velkumar, a speed skater from India, emerged victorious with a silver medal in men's 1000-metre sprint at 2026 World Skate Games which was held in Paraguay on October 14, 2026. He missed winning the gold by only four milliseconds as he came second in the race. The athlete completed the distance within 1 minute and 21.922 seconds, showing his speed and precision in such a difficult competition. His silver medal is yet another addition to Velkumar's achievements in the championship. Already this season, he managed to win two medals in the 2026 World Skate Games, having obtained bronze in the men's 500-metre sprint earlier. Velkumar brings recognition of Indian roller skating in the international arena. He will receive a new chance to earn another medal as he is set to compete in the marathon, which is to take place on Sunday. His achievements give hope that there will be another medal for India in this tournament. Velkumar's achievement is an encouraging moment for Indian skating, a sport that receives comparatively less mainstream attention than cricket. His success demonstrates the importance of dedication, competitive spirit and continued support for emerging athletes representing India at international sporting events.



ABHISHEK SHARMA SETS SURYAKUMAR YADAV'S RECORD OF MOST SIXES IN A YEAR WITH 69 SIXES

Indian cricketer Abhishek Sharma has created the record of most sixes in a calendar year in T20 International cricket. The left-handed opening batter broke the record of 68 sixes by Suryakumar Yadav from 2022 after smacking a six off the West Indies bowler Shamar Springer in the ninth over of the fourth T20I match. The six helped him make 69 sixes in 2026. Abhishek Sharma is undoubtedly the most aggressive batter in T20 Internationals because of his aggressive and powerful batting style. The Indian batter has struck 54 sixes in 2025, and has already accumulated 102 sixes in 68 T20Is. Ishan Kishan has made 52 sixes in 2026, whereas Sahibzada Farhan has taken 45 sixes in 2025. However, it wasn't a good day for India in terms of records. Abhishek Sharma could manage just 29 runs off 24 balls as he couldn't find any form. The West Indies amassed a huge total of 247/3 in 20 overs and won the game by 24 runs.



YOUNG CHESS TRIO REPRESENTED INDIA AT 20TH ASIAN SCHOOLS CHESS CHAMPIONSHIP

When it comes to age is just a number these young chess stars are proving that tactical genius knows no age limit. The recently wrapped up 20th Asian Schools Chess championship was held in Tula Oblast, Russia. The game event spans October 1–11, 2026. The Russian edition featured 318 players from 12 countries participating across 12 age-based categories (Under 7 to 17 for both Open and Girls). The competition was held in 3 game formats of Standard (Classical), Rapid, and Blitz. These three young chess wizards from Kerala named Arnav Anand, Neithal D Ansera, and Ilaan Shafeeq won a silver medal for India in the Under-9 boys team category in this game edition. Starting with Arnav Anand who clinched a Silver (Team U-9 category), a student of Class 4th in Greets Public School, Kaloor. He is the current champion of the Kerala State Under-9 chess championship. The next noticeable little prodigy is Neithal D Ansera studying in Matha School, Thumpoly, Alappuzha. Rounding out the winning trio with Ilaan Shafeeq studying in Indian School Bousher, Muscat (a Thrissur native). The trio qualified for the Asian Championship by securing the top three spots in the National Championship held in Guwahati.



VISHVAJIT MORE WINS HISTORIC SILVER AT U23 WORLD WRESTLING CHAMPIONSHIP

Indian wrestler Vishvajit More made history when he became the first Indian Greco-Roman wrestler to clinch a silver medal at the U23 World Wrestling Championships. Although he did not claim the gold, it is a remarkable achievement for India as far as international wrestling is concerned. More had to battle Georgia's Koba Karumidze in a very close final match in which he lost by 12-13. Nevertheless, his good performance in the competition showed his determination and fighting spirit. More started his campaign by winning a close match against Mexico's Isaac Marin Mata by 10-8. After that, he beat Iranian U20 world champion Armin Shamsipour 8-1 in the quarterfinals before beating Russia's Malik Gigiev 7-4 in the semifinals to reach the finals. It was the second time that More won a silver medal after two bronze medals in previous U23 World Championships. Meanwhile, Indian wrestlers Komal and Diksha Malik remained in contention for bronze medals in the women's competition. Komal lost her semifinal against Ukraine's Alina Filipovych by technical superiority, while Diksha continued her fight for a podium finish. Mansi Lather, however, exited after a narrow 9–10 quarterfinal defeat to Italy's Laura Godino. More's historic performance offers encouragement for the future of Indian Greco-Roman wrestling.



NEERAJ CHAUHAN CLINCHED SILVER AND BRONZE MEDALS IN ASIAN GAMES 2026

The famous 23-year-old archer Neeraj Chauhan competed in the recurve archery category at the Okazaki Central Park Multipurpose Square in Aichi, Japan, during the Aichi-Nagoya Asian Games 2026. He secured an individual medal, becoming only the second Indian male archer to achieve this feat after Tarundeep Rai in 2010. After an incredible match in the 2026 all-Indian men's individual bronze medal round, it was all him in an exciting 6-4 victory over fellow compatriot, and World No. 4, Dhiraj Bommadevara to earn his first big individual bronze medal. On October 2nd, Neeraj, Dhiraj, and Yashdeep played hard but came up just short of South Korea in the men's recurve final for the silver medal, as the champions proved too strong on the day. Born in Meerut UP, Neeraj trains under coach Jitendra Chauhan at the SAI National Centre of Excellence in Sonapat. Chauhan also serves our nation as a constable in the Indo-Tibetan Border Police (ITBP). During the tournament, he pulled off a major upset by defeating three-time South Korean Olympic gold medalist Kim Je-deok in the individual elimination rounds.



APPSC RECRUITMENT 2026:
114 WELFARE OFFICER
VACANCIES

The Andhra Pradesh Public Service Commission (APPSC) has announced 114 provisional vacancies for welfare officer posts. Eligible candidates can apply online by 29 October 2026.

Recruitment Highlights

- Organisation: APPSC, Vijayawada
- Posts: Assistant Social Welfare Officer, Assistant Tribal Welfare Officer and Hostel Welfare Officer Grade-II
- Total Vacancies: 114
- Application Mode: Online
- Last Date: 29 October 2026, 11:59 PM

Vacancy Details

- Assistant Social Welfare Officer: 11
- Assistant Tribal Welfare Officer: 6
- Hostel Welfare Officer (Social Welfare): 41
- Hostel Welfare Officer (Tribal Welfare): 23
- Hostel Welfare Officer (Backward Classes Welfare): 33

Educational Qualification

- Assistant Social/Tribal Welfare Officer applicants need a bachelor's degree from a recognised university or equivalent. Hostel Welfare Officer qualifications will be specified in the detailed notification.

Salary

- Assistant Social/Tribal Welfare Officer: ₹48,440–₹1,37,220
- Hostel Welfare Officer Grade-II: ₹37,640–₹1,15,500

Age Limit and Fee

- The brief notifications do not specify the age limit or application fee. Check the detailed notification for eligibility and reservation rules.

Selection Process

- Selection will involve a single-level online Computer-Based Recruitment Test (CBRT), with one-third negative marking for each incorrect answer.

How to Apply

- Visit <https://psc.ap.gov.in/>.
- Read the relevant detailed notification carefully.
- Complete registration or log in, as instructed on the portal.
- Fill in the online application with accurate personal and educational details.
- Upload the required documents and pay the prescribed fee, if applicable.
- Review and submit the form before the deadline.
- Save or print the submitted application for future reference.

Note: Vacancies are provisional. Verify post-wise qualifications, fees, age limits and other conditions in the official notification before applying.

For more details candidates are asked to visit the official website

APPSC ASO RECRUITMENT 2026: 196 VACANCIES

The Andhra Pradesh Public Service Commission (APPSC) has announced 196 Assistant Statistical Officer (ASO) vacancies in the A.P. Economics & Statistical Subordinate Service Eligible candidates can apply online by 2 November 2026.

Recruitment Highlights

- Organisation: APPSC
- Post: Assistant Statistical Officer
- Vacancies: 196
- Pay Scale: ₹37,640–₹1,15,500
- Age Limit: 18–44 years as on 1 July 2026
- Application Mode: Online
- Last Date: 2 November 2026, 11:59 PM

Educational Qualification

- Candidates must hold a bachelor's degree with Statistics as a main subject, or a degree in Mathematics, Economics, Commerce or Computer Science with Statistics as a paper, as prescribed in the notification.

Age Relaxation

- Relaxation of 5 years applies to eligible SC/ST/BC/EWS candidates and 10 years to Persons with Benchmark Disabilities (PwBD),

subject to rules.

Application Fee

- The processing fee is ₹ 2 5 0 , plus an examination fee of ₹80. Eligible candidates may receive examination-fee exemptions under applicable rules.

Selection Process

- Selection comprises a Computer-Based Recruitment Test (CBRT), a qualifying Computer Proficiency Test (CPT), and certificate verification.
- The written examination carries 300 marks across two papers: General Studies and Mental Ability, and the subject paper.
- Each paper has 150 questions and a 150-minute duration. One-third of the marks assigned to a question are deducted for each incorrect answer.

How to Apply



- Visit <https://psc.ap.gov.in/> complete One Time Profile Registration (OTPR), and submit the online application with the required details and fee by the deadline.

For more details candidates are asked to visit the official website

LIC HFL RECRUITMENT 2026: 50 MANAGEMENT TRAINEE VACANCIES



LIC Housing Finance Limited (LIC HFL) has invited online applications for 50 Management Trainee – Marketing & Sales positions. Eligible MBA graduates can apply by 25 October 2026. The programme offers practical experience in housing finance, sales and customer relationship management.

Recruitment Highlights

- Organisation: LIC Housing Finance Limited

- P o s t : Management Trainee – Marketing & Sales
- Vacancies: 50
- Qualification: MBA
- Training Period: One year
- Application Fee: Nil
- Last Date: 25 October 2026
- J o i n i n g : Immediately, as stated in the listing

Eligibility Criteria

- Candidates must hold an MBA degree. Freshers are eligible, although 0–1 year of sales or negotiation experience is preferred.
- Applicants should possess strong negotiation skills and fluency in the local language.
- Candidates must be based in one of the specified cities, including Mumbai, Pune, Thane, Bengaluru, Delhi, Hyderabad, Chennai, Kolkata, Jaipur, Nagpur and Nashik, among others.

Stipend During Training

- Selected candidates will undergo a one-year training programme and receive a monthly stipend of ₹40,000–₹50,000, equivalent to an annual cost to company (CTC) of ₹4.8 lakh–₹6 lakh.

Salary After Training

- After successful training, candidates may be absorbed into the company, subject to prescribed criteria. The post-absorption annual CTC may exceed ₹14 lakh, as stated in the listing. This figure is conditional and is not a guaranteed salary.

Job Responsibilities

- Duties include customer acquisition, sourcing housing loans and loans against property (LAP), managing builder relationships and sales channels, preliminary loan appraisal, and market research.

Selection and Application

- Selection involves profile-based shortlisting, followed by further stages as notified. Applicants should complete their profiles and submit applications through the Internshala listing before the deadline.

For more details candidates are asked to visit the official website

Deepika Singh



Why Do We Shake Hands?

People shake hands when they meet, greet or congratulate one another. But have you ever wondered how this simple gesture became a worldwide symbol of trust?

The handshake has ancient roots. In different historical societies, extending an open hand could demonstrate that a person was not holding a weapon. Over time, the gesture became associated with peace, goodwill and mutual respect.

Handshakes later became common in business meetings, formal introductions and social occasions. Today, they can communicate confidence, professionalism and friendliness without requiring many words.

However, greetings vary across cultures. Some people prefer a bow, a namaste, a wave or a verbal greeting. Respecting these differences is just as important as the greeting itself.

THE TAKEAWAY: Something as ordinary as a week has a fascinating history shaped by ancient astronomy, culture, and human civilization.



The Three Boxes Challenge

You have three boxes. One contains a gold coin, one contains a silver coin, and one is empty.

All three boxes are labelled incorrectly.- Box A: “Gold Coin”- Box , B: “Silver Coin”, Box C: “Gold or Silver”

You may open only one box and take out one item.

Which box should you open first to identify all three boxes correctly?

Answer
Box C. Its label says “Gold or Silver,” but every label is incorrect. Therefore, Box C must contain neither a gold nor a silver coin — it must be empty. Once you identify its contents, the other two boxes can be determined using their incorrect labels.



KESAR COCONUT LADOO

This Week, We're Discovering Kesar Coconut Ladoo!

Kesar Coconut Ladoo is a delicious Indian sweet made with coconut, condensed milk, cardamom, and a hint of saffron. Soft, fragrant, and easy to prepare, this delightful dessert is perfect for festive celebrations and adds a traditional touch to your sweet menu.

Ingredients:

2 cups desiccated coconut, ¾ cup condensed milk, ¼ teaspoon cardamom powder, a few strands of saffron, and 2 tablespoons chopped pistachios for garnishing.

Preparation

- Heat a heavy-bottomed pan over low heat and lightly roast the desiccated coconut for 2–3 minutes, taking care not to brown it.
- Add the condensed milk and mix well until the coconut is evenly coated.
- Add the cardamom powder and saffron strands. Stir continuously over low heat until the mixture thickens and begins to leave the sides of the pan.
- Switch off the heat and allow the mixture to cool until it is comfortable to handle.
- Grease your palms lightly with ghee and divide the mixture into small portions. Shape each portion into a smooth, round ladoo.
- Roll the ladoos in a little extra desiccated coconut, if desired, and garnish with chopped pistachios.
- Allow them to set for 15–20 minutes before serving. Store any leftovers in an airtight container in the refrigerator.



Serving Tip: Serve Kesar Coconut Ladoo with a cup of hot tea or coffee after a festive meal. Garnish with saffron strands and chopped pistachios for an elegant presentation. These delightful sweets also make a thoughtful homemade gift for family and friends.

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

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