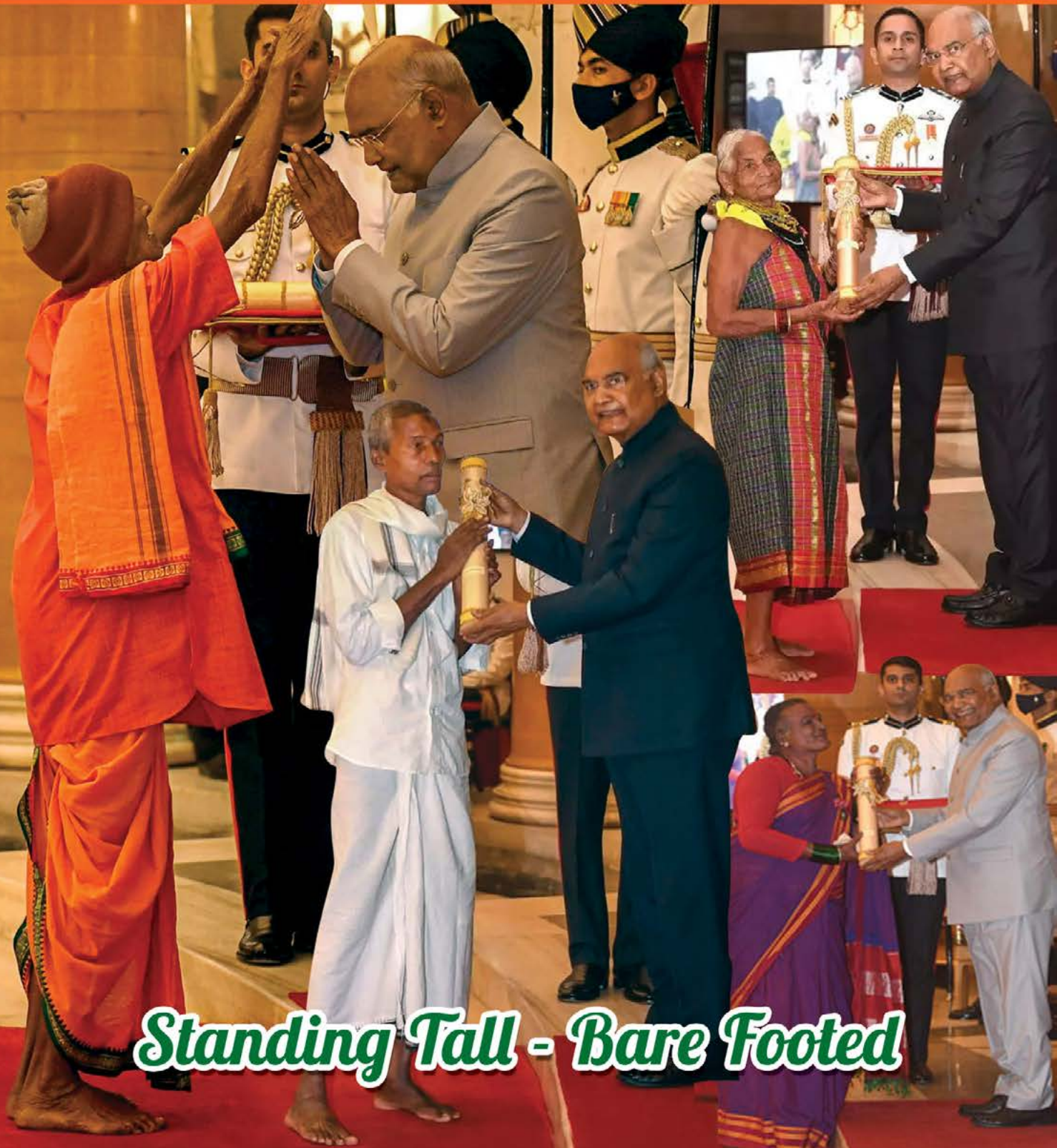


PRAJYA

MONTHLY NEWS MAGAZINE FOR CHILDREN

ISSUE 04 December 2021 Rs.85/-



Standing Tall - Bare Footed

Air Pollution Can Be Reduced By



Planting more trees



Using Electric Vehicles



Using alternate sources of energy



Using Environment Friendly vehicles



Using public transport



Choose renewable energy.

Wind, solar, and other renewables make electricity without air pollution.



Choose low VOC products.

Choose paints, adhesives, household cleaners, and other products that have low or no VOCs.

Use less energy.

This will reduce air pollution if your energy comes from gas or coal and save money.



Forgo the fire.

On days when air quality is poor, avoid using your wood fireplace or wood stove if you can.

Compost yard waste.

Avoid burning leaves, branches, and other plant trimmings by composting them.



Mow in the evening.

This helps prevent ozone formation. Or use an electric or manual mower.



Walk, bike, or take the bus.

These are low-cost ways to get from place to place and combine errands for efficiency.

Choose a low-pollution vehicle.

Fuel efficient cars and electric cars help keep air quality good.



Refuel in the evening.

At gas stations, gasoline vapors get into the air, which help make ozone on hot, sunny days.



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वदियावविदायधनंमदायशक्तिःपरेषांपरपीडनाय ।
खलस्यसाधोर्वपिरीतमेतदज्ञानायदानायचरक्षणाय ॥

(Rough translation: *The mischievous use their education for conflict, money for intoxication and power for oppressing others. Honest ones use it for knowledge, charity, and protecting others, respectively.*)

The truth behind this piece of wisdom is being played out in the global arena. History of the past should ideally serve as a roadmap for the future, learning from the mistakes of others. However contemporary history provides ample evidence of a misplaced sense of power and authority. While predatory tendencies disrupt the peace in one part of the world, ill-considered priorities of leaders have resulted in food crisis in another.

There is plenty to learn from ancient and contemporary gurus who illuminate our minds and paths. Adi Shankaracharya exemplified civilized ways of settling conflict of opinions. Modern day gurus like Nanda Prusty, Harekala Hajabba and Tulasi Gowda demonstrate the power of will to spread knowledge. Some others like Subramanya Bharati through their evocative writings not only stimulated a generation to fight for freedom but have a lingering impact on successive generations touching upon every aspect of human life.

Let us cherish their wisdom and enrich ourselves.

Read, reflect and revert with your thoughts and feelings.

We look forward to your support and suggestions.



- Editorial Team

Dear Readers,

There have been requests from quite a few readers for hard copies of Prajya. We understand that quite a high percentage of our young readers keep revisiting some articles, and a handy print version within reach induces one to read more often, highlight things and make notes. This also partly contributes to students spending less screen time. The Prajya team is happy to bring to you the issue in print.

However, there are few things that we want to be careful about:

- We don't want to print more than what is required and
- Keep the cost of the print version (plus postage) within reasonable limits.

Please note that the access to free online e-version will continue.

So, it will greatly help us if you could fill in the details in the link provided.

<http://Inkiy.in/Prajya-PRN>

Happy Reading !



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Col Shashidhar M V (Retd)



CHINA'S interest in —Taiwan—

Earlier known as Formosa, an island 200 km off the coast of China looms as the biggest international test of the US administration and Beijing's relationship with the world. Characterised by its liberal democracy, resilient economy and the existential threat of invasion, Taiwan has lived under a cloud for more than half a century.



1683 to 1895 - Taiwan ruled by China's Qing dynasty.

1894 -1895 - First Sino - Japanese War ;China ceded control of Taiwan to Japan.

1911 - "Republic of China" (RoC) was declared under the

leadership of Dr Sun Yat-sen, founder of the Kuomintang (KMT) Party.

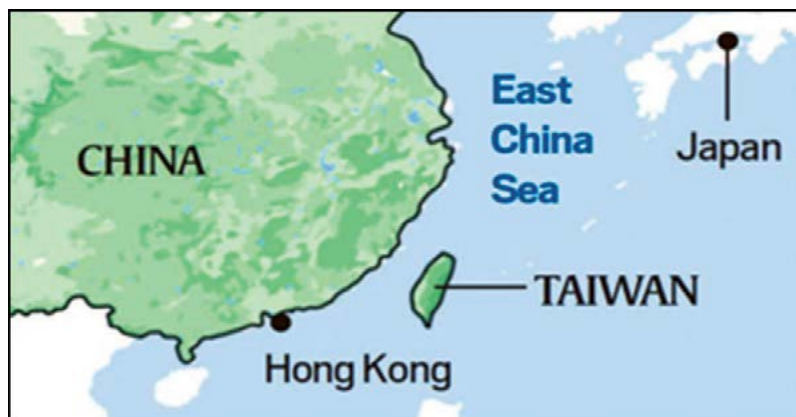
A civil war broke out between the ruling Nationalists, the Kuomintang and Mao Zedong's emerging Communist Party. The Nationalists, led by General Chiang Kai-shek and about 1.2 million people fled the mainland and set themselves up in Taiwan.

1945 - Japan's defeat in World War II.

1949 - Communists establish "People's Republic of China" (PRC) on the mainland; Nationalist stake RoC to Taiwan.



The Chinese policy is to prevent independence and absorb Taiwan back into China. Reunification is the stated goal. For several decades after the split, most of the world viewed the exiled RoC government as the legitimate government of not just Taiwan but all of China.



“One China”

The Communist Party continues to insist that there is only “One China” and it views Taiwan which comprises a main island and a bunch of smaller islands, including Kinmen, roughly 3km from the mainland as a breakaway province.

The Chinese policy is to prevent independence and absorb Taiwan back into China. Reunification is the stated goal. For several decades after the split, most of the world viewed the exiled RoC government as the legitimate government of not just Taiwan but all of China.

Things began to change in the 1970s, when the US chose to engage with China in a strategic rebalancing aimed at countering the Soviet Union. It officially established diplomatic relations with Beijing in 1979, recognising the Communist-run PRC as the sole legitimate government of China.

Tension between Beijing and Taipei and its implications

Tensions between China and Taiwan have escalated since October this year. Celebrating its National Day to mark the birth of the PRC, China flew over 100 fighter jets into Taiwan’s ADIZ (air defence identification zone) over three days whipping up military

hysteria in Taiwan and setting off alarm bells around the world.

Taiwan as a nation is entirely dependent on the US for its defence against possible Chinese aggression and hence every incursion by China increases animosity in the already strained relationship between Washington and Beijing.

The international community is increasingly condemning China’s belligerence towards Taiwan. Major changes in the US relationship with Taiwan and China began under Donald Trump.

The Biden administration has pledged to continue the tough line on China and “rock solid” commitment to Taiwan, but has also demonstrated it is a multilateral effort.

Roots Of Democracy in Taiwan

In 2000, Taiwan got its first non-KMT government, when the Taiwanese nationalist Democratic Progressive Party (DPP) won the presidency. In 2004, China started drafting an anti-secession law aimed at Taiwan. Trade and connectivity, however, continued to improve.

The 2016 election of President Tsai Ing-wen marked the onset of a sharp pro-independence phase in Taiwan and the current tensions with China coincided with her re-election in 2020.





It is no secret that China wants to regain its place as the “middle kingdom”, a status it enjoyed in history before being ravaged by foreign powers and humiliated, between 1839 and 1949.

Taiwan holds democratic elections, has a free media, its own military and currency. It has enjoyed de facto independence since the end of the civil war in 1949 when the losing Kuomintang faction fled to the island. **The Chinese Communist party has never ruled Taiwan.**

Challenge for the US

The world is watching the US, whose status as a super power has taken a severe jolt post its messy exit from Afghanistan. Recently a virtual meeting between the leaders of US and China was held on 15th November 2021 and a framework of road map of “Taiwan Agreement” under which US support for the “One China Policy” is premised on Beijing not invading Taiwan has been discussed but no formal declaration made.

Earlier on 15th September 2021, the US, UK and Australia announced a new security partnership, AUKUS, aimed at countering China’s actions in the Indo-Pacific. As per AUKUS pact

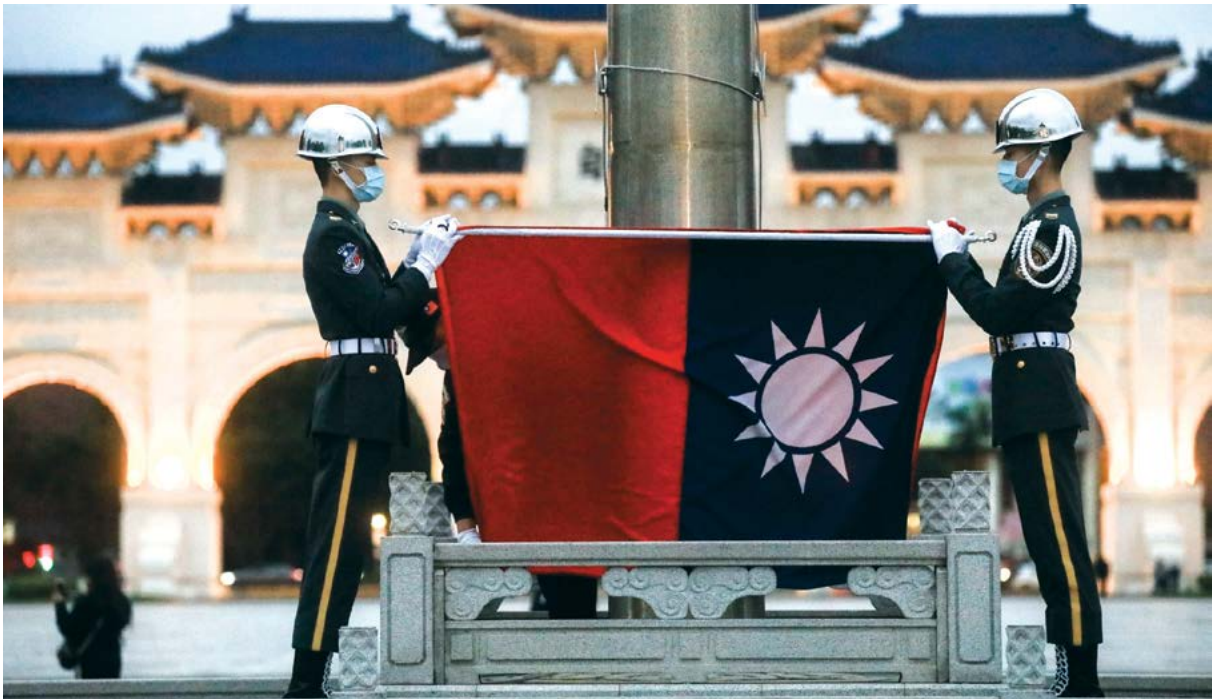
Australia will be supplied with nuclear submarines, which has imparted a new dimension to the security dynamics of the Indo-Pacific. Taiwan has welcomed the pact, while China has denounced it as seriously undermining regional peace.

The Current Imbroglia

Taiwan is home to a thriving and world-leading industry, manufacturing semiconductors used in everything from fighter jets to cars. The government has long worried about China’s efforts to copy that success, including by industrial espionage and other underhand methods. China was trying to boost its semiconductor industry by “poaching” Taiwanese talent “as well as obtaining commercial secrets, to harm the country’s competitiveness”.

It is no secret that China wants to regain its place as the “middle kingdom”, a status it enjoyed in history before being ravaged by foreign powers and humiliated, between 1839 and 1949.





A flag lowering ceremony at Liberty Square in Taipei

Presently India and Taiwan maintain “trade and cultural exchange” offices in each other’s capitals. Talks between Taipei and India are ongoing to bring a \$7.5 billion semiconductor and chip manufacturing plant to India.

Its aims are to integrate Taiwan, humiliate Japan, annex Indian territories of Arunachal Pradesh and Ladakh and nearly 80 % of East and South China Sea and emerge as the ‘numero uno’ in Asia and Western Pacific.

In 2021, there have been numerous transgressions into Taiwan’s airspace by Chinese Air force. With democratic Taiwan, Japan and Philippines being major allies of US, the impediment to China for uncontrolled access through South and East China Seas continues.

The aftermath of the COVID pandemic, its resultant disruptions in supply chains, the dawning reality of over-dependence on China for vital goods, have awakened a new world order which attempts to curtail China’s hegemony disturbing the world peace and stability.

Implications for India

With India facing its own problems with China at the LAC,

review of One China Policy has been taken up by MEA by not just using the Tibet card but also developing more robust relations with Taiwan. Presently India and Taiwan maintain “trade and cultural exchange” offices in each other’s capitals. Talks between Taipei and India are ongoing to bring a \$7.5 billion semiconductor and chip manufacturing plant to India. The economic deal was reported after the Quad Summit, a grouping of the US, India, Japan and Australia seeking to contain China’s influence in the Indo-Pacific.

A rapid militarisation of the South China Sea, frequent grey-zone tactics in the Taiwan Strait and East China Sea, coercive diplomacy against countries has the cauldron boiling in the Indo-Pacific region.

It is time that like-minded countries and democratic nations in the region and beyond forge a policy framework to maintain a strategic world order in this region.



Understanding CRYPTOCURRENCY

Each currency note is basically a piece of paper saying that you owe something worth that amount to the person you are giving it to.

Cryptocurrency, the technological and financial fad sweeping the world remains a mystery for most. New currencies crop up and lose their value within days and some others like bitcoin climb in value continuously. Videos keep popping up with advice on how to invest money in bitcoin and make a profit, but often they don't give sane financial advice. We need to truly understand what crypto currencies are and how they function.

Money – A brief overview

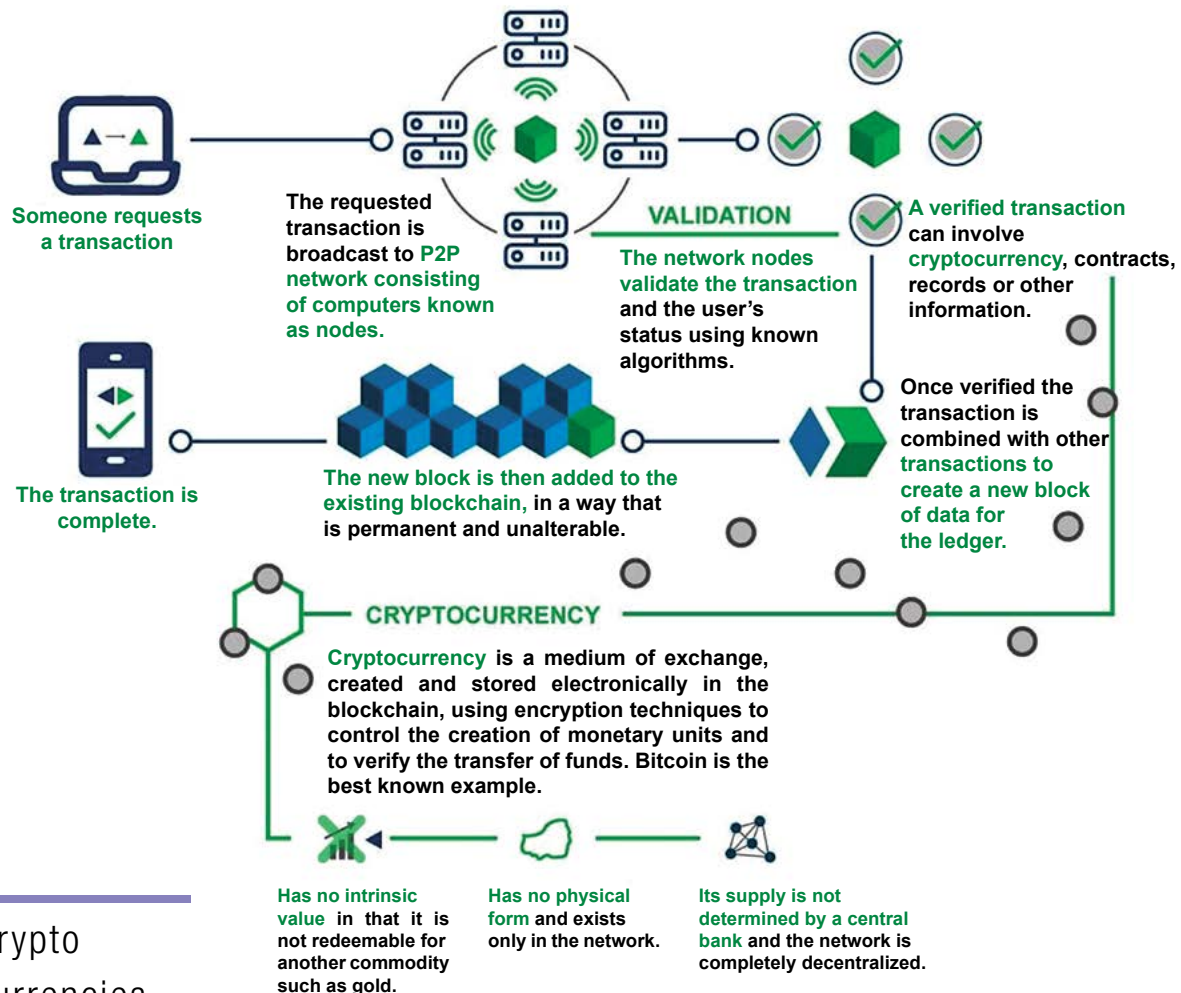
Before money came into our lives, commodities changed hands using the barter system. Goods were assigned value based on availability and exchanged for other goods - say 2 measures of fur for 2 bags of rice, based on mutual agreement.

As time went on, trading commodities became more numerous and complex, which is when money came into being.

You go to a shop and buy a pen for Rs 10/-. You hand over the 10-rupee note and get the pen in return. The note is nothing more than a way to represent the fact that you owe the shopkeeper some item worth Rs 10/-; equivalent to the worth of the pen. The note is just stand-in for that item. Each currency note is basically a piece of paper saying that you owe something worth that amount to the person you are giving it to.

The value of currencies is tied to real world precious materials- in most cases- gold. So, based on the reserves of gold that a country has, its currency has a specific value in the international market.

How it Works



Cryptocurrencies are digital notes. They serve the same purpose as bank notes do in the real world, except that they are completely digital in nature.

With larger and larger amounts of money, we started adopting credit systems and banking to keep track of our wealth and with advances in technology, all these are done digitally. Most of the money in the world are just digits on a computer linked to our names and not currency notes in circulation.

Cryptocurrencies

Cryptocurrencies are digital notes. They serve the same purpose as bank notes do in the real world, except that they are completely digital in nature. **Like how currency**

notes are made of paper and cotton fibres, cryptocurrencies are made up of 1's and 0's.

They differ from real money in that their value is not tied to any real-world commodity. They are a "flat currency". Their value is determined by the people who use the currency itself and not by any external agency or banking system. The higher the number of people who choose to use a particular cryptocurrency, the higher its value becomes. Just like how our money is tied to our bank accounts, cryptocurrencies are tied to our digital wallets.





The question then arises, who keeps track of how much crypto does each person have? It is the people who trade with the currency themselves. **Each person who invests in cryptocurrency becomes a “miner”.** Multiple miners make up what is called a “block chain”. These processes are done by maintaining ledgers on computer hardware that is continuously making calculations about the currency itself. The blockchain is essentially a digital ledger that keeps track of how much of a particular cryptocurrency is in circulation and who the currency belongs to.

This proof is provided by “time stamping”. Time stamping is a process by which validity of transactions are confirmed by all the users in the block chain based on the time stamp of the currency. This can be checked by any person in the block chain, thereby ensuring that the currency is only owned by the person it belongs to. While at a surface level all this seems to be a convoluted way to mimic the functions of what money already does, there are certain benefits inherent to cryptocurrencies.

Independence – Because of their decentralized nature cryptocurrencies are not dependent on any governmental agencies to validate their value.

Even if there is a problem with the economy of the country and severe inflation occurs making the country’s currency lose its value, it will not affect crypto markets as they are completely independent entities.

This also means that they cannot be controlled by one major legislative force. The value of a particular currency is determined by all the users in the block chain and is not in the hands of a single person thereby making it safe from market fluctuations.

Security – This is one of, if not the biggest benefits of cryptocurrencies. As their name suggests, these currencies are cryptographically locked to a particular wallet. With conventional money we have ‘paper trails’ that point to who that money belongs to and what transactions they perform with the money. Corporate entities and governments are privy to what we spend our money on and how much we spend.

Cryptocurrencies are tied to unique wallets that are cryptographically locked. All users are anonymous and are only identified by their wallet details. Through time stamping the validity of transactions can be ensured but the money itself cannot be tracked. People can be truly anonymous with their purchases. In a world

The value of a particular currency is determined by all the users in the block chain and is not in the hands of a single person thereby making it safe from market fluctuations.





These are some of the popular cryptocurrencies

If a certain cryptocurrency loses its value because the people who trade with it decide to sell and convert to another cryptocurrency, small time miners are liable to lose any monetary investment they have made.

increasingly devoid of privacy this is definitely a benefit.

This also decreases the chances of bank fraud or identity theft. The only person who can access the wallet is the owner. No one else can claim to be the owner unless they have the key to the wallet. The block chain protects money that belongs to users from being siphoned or redirected to others because each transaction is uniquely encrypted.

Disadvantages

Illegal activities – Because of the anonymous nature of the transactions, the risk that they may be used for illegal transactions is extremely high. And since the wallet has no personal information, no government can trace down criminals through their cryptocurrency wallets.

Risk of data loss – Because of the very nature of cryptocurrencies they are very stringent about the security requirements. If a user loses the password or key to their wallet, their currency cannot be retrieved. There are no alternative solutions to this issue.

Pump and dump schemes- Because they are fiat currencies people willing to make quick money will invest in a new cryptocurrency, spread it to regular people and get more investors to pitch in, boosting the perceived value before withdrawing their initial investment. This would have multiplied by many times, leaving the others who

invested with a cryptocurrency that is not worth much at all.

This practice was once commonly used in stock markets, where the price of specific stocks was artificially boosted so that more people invested and the richest pulled out when the value increased, making a profit.

This was curbed to an extent by the Securities and Exchange Commission, but since cryptocurrencies are decentralized and do not follow any rules of a governmental organization this kind of regulation is not possible.

To use an appropriate analogy, cryptocurrencies are like stocks in the stock market. If one is smart with their investments and patient with how they invest, there is a chance of making a very large profit. But like all disclaimers say “investments are subject to market risks” and so is investing in cryptocurrencies.

If a certain cryptocurrency loses its value because the people who trade with it decide to sell and convert to another cryptocurrency, small time miners are liable to lose any monetary investment they have made. With the Indian government being just one among many looking to regulate cryptocurrency use in India, its future is definitely under scrutiny. But we cannot deny the benefits that come with cryptocurrencies and only time will tell, once the fluctuations settle, what their true worth will be.





COP26 Summit

The first such summit called the “Earth Summit” (1992) and devoted to action on a degrading environment was held at Rio de Janeiro, Brazil.

COP26 or the 26th Conference of Parties was held at Glasgow (31st October-13th November 2021) under the aegis of UNFCCC (United Nations Framework on Climate Change).

Cop26 while accommodating its many agendas and outcomes strived hard for a consensus statement for “Net Zero emissions” by all countries by 2050 and measure progress on implementation of the Paris Accord agreement to limit global temperature rise by less than 1.5 degrees compared to pre industrial average by 2100.

Brief history of UN sponsored summits

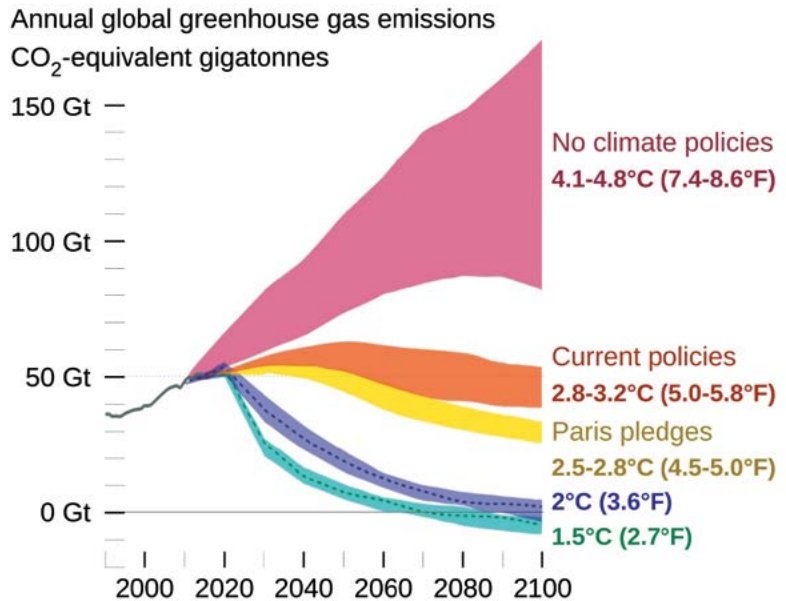
The first such summit called the “Earth Summit” (1992) and devoted to action on a degrading environment was held at Rio de Janeiro, Brazil. Broad-based, it addressed emissions, fuel use, transportation systems and quality of life. The summit at Kyoto, Japan (1997) saw a sensible and explicit consensus statement “Implementing the objectives of UNFCCC to reduce the onset of global warming by reducing greenhouse gas emissions to a level that would prevent a dangerous anthropogenic (human induced) interference with climate systems”.

The international summits on climate change is nothing but an effort to minimize the assault on global commons.

Travails of small island states

The leaders of small island states which are in imminent danger of being consumed by rising sea levels made several emotional appeals to the international community about their survival.

Global greenhouse gas emission pathways



The base emissions level was that of 1990 and focused on 6 greenhouse gases (GHG).

37 countries participated. America and European countries voluntarily committed to control emissions of GHG, promised technology transfer and financial aid.

Several summits after the Kyoto protocol exploded with lots of jargons like “binding commitments”, “voluntary non binding commitments”, “nationally determined contributions” etc. **Except for some European and Scandinavian countries, implementation on emissions control was lax.**

Finally, the Paris summit espoused the need to limit global temperature rise to less than 2°C, compared to the pre-industrial average. It demanded that countries determine, plan and report on their “non-binding commitments”. To understand the need for such summits, it is desirable to understand the importance of minimal disturbance to Global commons.

Global commons

Parts of the planet outside the purview of individual nations to which all other nations have access is called global commons, e.g. high seas, atmosphere, sea bed etc. Countries that don't pollute bear the brunt of air pollution. Small island states with small economies are in danger of being swallowed by the seas due to global warming. The international summits on climate change is nothing but an effort to minimize the assault on global commons.

Why is the world so worried?

It is difficult and downright scary to remain mute and inactive to the possibility of catastrophic weather events due to global warming, rising sea levels and threat to global food security.

If nations let slip these opportunities to commit resources, alter lifestyles, create awareness on global warming severe economic collapse seems inevitable in just a few decades. Unbridled economic expansion has collapsed the



Total emissions in 1990 was 22 billion tons of CO₂. By 2020 it was 36 billion tons - an increase of 66%!!

What can we expect from COP26?

We have seen some countries making great strides in improving their carbon footprints, but large economies need to do more. Even if “Net zero” is achieved by the middle of this century, global temperatures will rise because the concentration of GHG in atmosphere will not come down any time soon.

The world expects investment in renewables which is still in the nascent stage. Technology transfer, more money into mass transportation and finally the most important of all - a conservation revolution at all fronts and a behavioural change in the way we live are indispensable.

ecological capital of earth, overshoot the carrying capacity by several folds.

Have the previous summits been successful in implementing the commitments?

The progress has been depressive in spite of clear warning signs. Enormous data has been generated for the past 40 years that shows a nonlinear sea level rise with rising global temperatures.

If the responsibility on countries to cut emissions were mired in obscure technical jargons, the real measurable outcomes were far more disappointing with most big industrial powers.

It is now firmly established that coal use for electricity generation is primarily responsible for CO₂ emissions. Yet the number of coal-fired thermal plants are increasing the world over. The emissions have naturally kept pace.

Total emissions in 1990 was 22 billion tons of CO₂; by 2020 it was 36 billion tons - an increase of 66%!!

COP 26

COP26 presented yet another opportunity to stimulate global consensus to address the individual components that contribute to global warming.

Net Zero

The most important policy document was to achieve “Net Zero” on emissions by the year 2050. India has committed to net zero emissions by the year 2070. The world’s biggest emitter of GHG - China promised net zero by 2060. Emissions are required to be cut by 45% over 2010 values.

Coal

Perhaps for the first time in as many summits, “coal usage” has been mentioned as directly responsible for excessive emissions. Coal is still the king as an energy source the world over, except in France and some Scandinavian countries. Coal, like nuclear energy, is a dense form of energy - extremely reliable, widely available and inexpensive.

The consensus was to “phase out coal” but late intervention by India and China resulted in a more thoughtful wording... “phase down coal”. 40 countries have promised to end coal usage by 2030. It remains to be seen how nations are going to develop technologies to measure up to either of these “measured” statements.

Methane

COP26 has been extremely thoughtful in addressing the buildup of methane in our atmosphere. **Methane level is now 722 ppb (parts per billion) up from 278 ppb during preindustrial times, an increase of 262%.**

80 countries have promised to cut methane emissions by 30% by 2030. Once again this is highly unlikely. Meat production especially beef involves deforestation and industry style cattle rearing - both responsible for significant methane emissions.

Geological experiments have discovered huge methane deposits trapped in arctic ice hydrates. Global warming can potentially release this potent GHG with sea ice melt, creating a vicious cycle. **Landfills too are known to emit significant quantities of methane, with rising incomes and wastes, landfills are bursting at the seams...something to ponder about and act upon.**





Food crisis in N.KOREA



The Democratic People's Republic of Korea (DPRK), also known as North Korea, is ruled by their Supreme Leader Kim Jong Un, a dictator, since 2011.

The country suffered their first major famine in 1990s when 3 million people died. That tragedy was caused by disruption of economy, following break up of communist Soviet Union, their mainstay and ally.

DPRK being a country closed to the outside world, the scale of the

current crisis could be known, only when their dictator Kim, during Korean Workers Party Central Committee Meeting in June 2021, admitted that they were facing serious food shortage and referred the situation to "Arduous March", the disaster of 1990s.

The reasons for the current food shortage are not far to seek, but known to be caused by economic sanctions, Covid 19 pandemic, typhoons and relationship with South Korea (RoK).



Kim Jong Un too has heavily invested in militarisation and in nuclear bombs and missiles.



Economic Sanctions

DPRK, since 1953 is under the dictatorship of Kim family. Like his predecessors, Kim Jong Un too has heavily invested in militarisation and in nuclear bombs and missiles. This has diverted the scarce funds from food, health care etc. Owing to this, economic sanctions were imposed by UN, actively supported by USA. Their exports by textiles and seafood industries were banned, resulting in their employees, mostly women and breadwinners, becoming jobless.

Covid 19 Pandemic

Until 2020, China economically and militarily propped up DPRK, their neighbour. From Jan 2020, borders had to be closed fearing spread of Covid 19. The food imports from China, worth USD 600 million in 2019 got severely

curtailed. Also, the movement of fertiliser and agricultural machinery were affected.

Vagaries of Weather

Kim attributed the food shortage to the three typhoons that hit the country during 2020 and destroyed over 40,000 hectares of crops.

As a result, the shortfall was 1.5 million tons over the previous year. This was supposedly followed by heat wave in the summer of 2021, causing severe drought and water shortage and resulting in heavy crop and livestock losses. Heavy rains since Aug 2021 and the consequent severe floods destroyed agriculture.

Relationship with South Korea (RoK)

North Korea does not enjoy the democracy and free market economy of their southern blood brothers and counterpart RoK.

DPRK's frequent military threat to RoK has ensured that they receive minimum help during the food crisis, even though RoK is a developed country.

It is evident from DPRK's experience that a nation's policies and actions can make or mar its own prospects.





2021 - G20 Summit

The provision of and access to vaccines will be increased, particularly to low and middle-income countries.

This year's G20 Summit was held on 30th and 31st October in Rome, Italy. World leaders from the G20 member countries, invited countries and representatives of regional and international organisations were in attendance.

The thematic guidelines for this year's summit were People, Planet and Prosperity. Charles Michel, the President of the European Council and Ursula von der Leyen, President of the European Commission, represented the European Union.

The summit's agenda was global economy and global health, climate change and environment,

and sustainable development. In terms of the global economy, although it has recovered at a solid pace throughout 2021, recovery rates vary greatly between and within countries. Support measures for economic recovery will be sustained, especially to the communities most impacted.

The provision of and access to vaccines will be increased, particularly to low and middle-income countries.

This should help us achieve the WHO recommended vaccination goal of vaccinating at least 40% of the population in all countries by the end of 2021 and 70% by mid-2022.



What is G20?

G20 (Group of Twenty) is an international forum that brings together the world's major economies. Members account for more than 80% of world GDP, 75% of global trade and 60% of the population of the planet.

G20 Members

Argentina, Australia, Brazil, Canada, China, France, Germany, Japan, India, Indonesia, Italy, Mexico, Russia, South Africa, Saudi Arabia, South Korea, Turkey, the United Kingdom, the United States, and the European Union. Spain is also invited as a permanent guest.



The leaders have also established a G-20 Joint Finance-Health Task Force to finance the Pandemic prevention, Preparedness and Responses (PPR).

With regards to climate and energy, the leaders noted their commitment to limiting global warming to 1.5 degrees and the importance of achieving net zero greenhouse gas emissions or carbon neutrality by or around 2050.

They committed to stopping international public finance for new unabated coal power generation abroad by the end of 2021.

At least 30% of the global land, ocean and seas will be conserved or protected by 2030. Measures to halt and reverse biodiversity loss by 2030 were also discussed.

The leaders also urged the other countries in their goal of planting one trillion trees by 2030. Sustainable and inclusive development measures were also discussed.

PM Modi also took part in the Summit. He met with the leaders of other partner countries and reviewed the progress of India's bilateral relations with them.



INDIA gets re-elected to the UNESCO EXECUTIVE BOARD

India has been reelected with 164 votes (out of 193) to the executive board of the UN's cultural and education organisation for the 2021-25 term.

The UNESCO Executive Board is one of the three constitutional organs of the U.N. agency (the others being the General Conference and the Secretariat) and it is elected by the General Conference.

Acting under the authority of the General Conference, the board examines the programme of work for the organisation and corresponding budget estimates submitted to it by the Director-General.

It consists of 58 member-states each with a four-year term of office.

GROUP	ELECTED COUNTRIES
GROUP I	Iceland, Austria and Turkey
GROUP II	East European Group, Armenia, Azerbaijan and Lithuania
GROUP III	Chile, Mexico, Paraguay, Saint Lucia, Grenada and Haiti
GROUP IV	Asian and Pacific States, Japan, Philippines, Vietnam, Cook Islands and China
GROUP VA	Congo, South Africa, Botswana, Angola, Djibouti and the United Republic of Tanzania
GROUP VB	Kuwait, Egypt and Jordan





has a new name

 Meta

The name Meta comes from the idea of the ‘metaverse’ a virtual space where people can interact with each other in a computer-generated environment.

On 28th October 2021, Facebook changed its name to Meta Platforms. However, the social media service will continue to be called Facebook and will become a subsidiary of Meta.

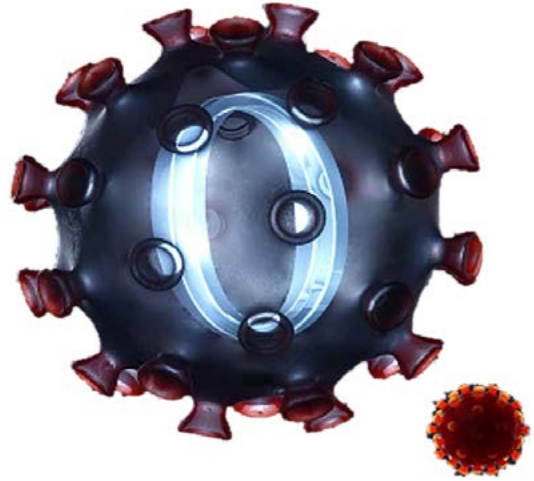
Founded in 2004 by Mark Zuckerberg and four more of his classmates, Facebook revolutionised the social media landscape by creating an all-in-one platform to connect with friends, colleagues and strangers from their own places. Users can share posts, send messages and even go live at the tap press of a button. While there were other services before Facebook such as AOL and Myspace, none had the features and access that Facebook provided to its users.

The name Meta comes from the idea of the ‘metaverse’ a virtual space where people can interact with each other in a computer-generated environment. While ‘metaverse’ has been a popular concept in fiction, with advancements in virtual reality (VR) technologies it is closer to becoming a reality.

Zuckerberg stated this “symbolizes that there is always more to build” and Meta will be at the forefront of pioneering VR technologies. The ultimate vision is to create a virtual world on top of the real one which people have seamless access to. This will enable virtual work environments where users can collaborate with their co-workers in a virtual space from their homes. Concerts and movie screenings can happen online with millions simultaneously tuning in from all over the world.

Applications such as VR Chat and PlayStation’s PSN network have experimented with this feature before, but the idea of the metaverse is still uncharted territory in terms of innovation. Given Facebook’s less than stellar track record with security features, protection of user data and ad-focused economy, there are general concerns about the plans that Meta has for our virtual future. But we can be cautiously optimistic that this will lead to innovation with long reaching impacts on how we interact with the internet.





Omicron:

Another face of the virus

Just when we thought that we have the coronavirus under control with mass vaccination and quarantining, the arrival of a new variant - Omicron - has shaken the world. The Network for Genomics Surveillance in South Africa (NGS-SA) detected the variant belonging to a lineage named B.1.1.529.

Mutations are the changes that happen when a virus replicates or makes copies of itself. Omicron has over 30 mutations capable of bringing down the walls of our body's defenses (immune-escape mechanism). A lot is to be known about the diagnostic tests, performance of vaccines and the effectiveness of treatments.

Given the sudden surge in the number of COVID-19 infected people in South Africa, experts believe that the new variant has a high transmissibility rate. Omicron's status as a 'variant of interest' points out its possibility of increased transferability, increased hospitalisation or deaths, reduced effectiveness of vaccines and treatments - everything that one needs to worry about!

The new variant has now spread in more than 13 countries, including Canada, the UK, the Netherlands, Denmark and Australia, prompting governments around the world to impose new travel restrictions.

Very few cases have been reported in India and are under investigation.

What precautions should one take?

The expert bodies worldwide still stress on the importance of full vaccination, masking, social

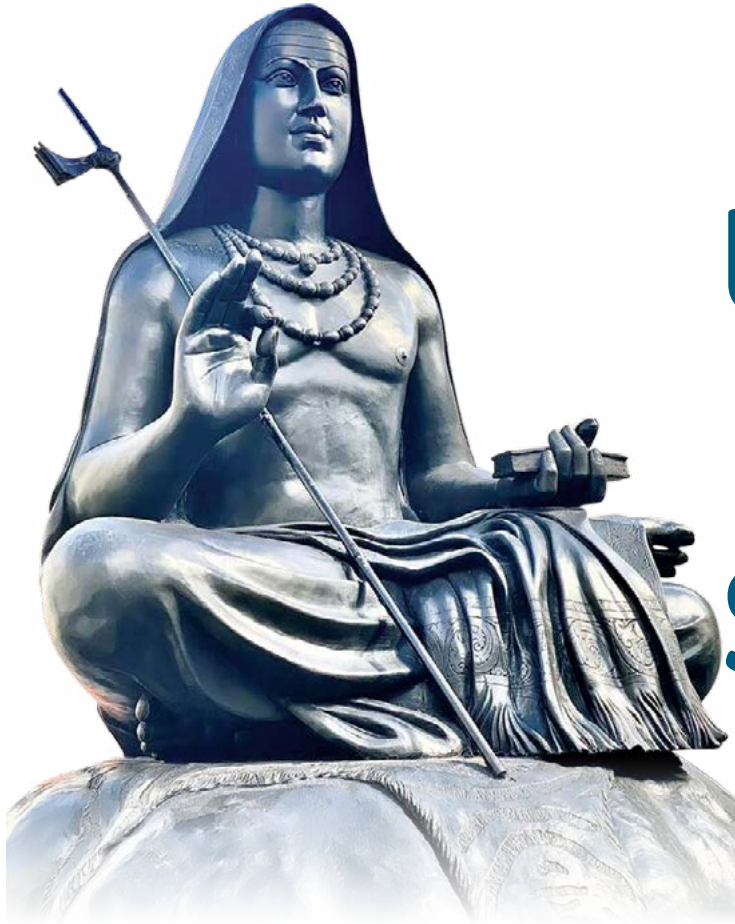


distancing, proper ventilation in shared spaces and sanitizing hands regularly.

The emergence of new variants show that the pandemic is far from over and we need a world that is healthier, safer and better prepared.

The Network for Genomics Surveillance in South Africa (NGS-SA) detected the variant belonging to a lineage named B.1.1.529.





Unveiling of the Adi Shankara Statue

He established 4 mathas – Sringeri in the south, Dwaraka in the west, Puri in the east and Joshimath in the north.

The Kedarnath temple located in the Garhwal Himalayan range near the Mandakini river is one of the 12 Jyothirlingas—the holiest of Shiva shrines. The poojas are performed by people belonging to the Veerashaiva community from Karnataka. This is a *Paadal Petra Sthalam* and has been sung by Thirugnanasambandar, Appar, Sundarar and Sekkizhar.

Adi Shankara and the Kedarnath connect

Adi Shankaracharya was a peerless mystic born in the 8th century CE at Kaladi in Kerala. At a very young age he became a sanyasi. He travelled through the length and breadth of India and propagated the philosophy of Advaita. His contribution was so significant that Advaita is almost

“
His contribution was so significant that Advaita is almost completely identified with him.”

completely identified with him despite the fact that there were other Advaita philosophers before and after him. He engaged in debates and discussions (shashtharth) with various scholars belonging to both Sanatana traditions as well as non sanatana traditions and emerged victorious. Such debates were the tradition of those times. He established 4 mathas – Sringeri in the south, Dwaraka in the west, Puri in the east and Joshimath in the north.



DO YOU KNOW

- **Paadal Petra sthalams** - 275

temples revered in the verses of Saiva Nayanmars (6th-9th century CE). These are amongst the greatest Shiva temples of the continent.

- **The Divya Desams** - the 108 Vishnu temples glorified in the poems of the contemporary Vaishnava Alvars of Tamil Nadu.

He deputed Sureswaracharya from the north to head the Sringeri math in the south and Totakacharya from the south to head the Joshimath in Badrinath.

Adi Shankara reestablished Badrinath as a major pilgrimage site. He assigned the Namboothiris from Kerala to perform poojas at Badrinath. He connected the holy places of India – the 12 jyothirlingas, 18 Shakti Peethas and the 4 Vishnu Dhams to create pilgrim routes that defined India as one land. He had authored innumerable works, the most important of those being the Bhashyams (interpretation/ commentaries) for the Prasthanathrayam (viz) the Brahmasutras, Dasopanishads and the Bhagavad Gita.

He attained Samadhi at 32 in Kedarnath. He was last noticed behind the Kedarnath temple walking in the Himalayas. Next to the temple was his Samadhi Sthal.

Unveiling of Adi Shankara's statue

The Samadhi Sthal was ravaged by the deluge in 2013. The Government undertook to renovate the place. It also decided to build a new statue for Adi Shankaracharya behind the temple. The statue was designed by Arun Yogiraj, a fifth-generation sculptor from Karnataka. His model was selected out of the many presented. It took 9 months for Yogiraj and his team of 9 artisans to complete the task, working for 14 hours a day.

Made of chlorite schist the statue is 12 feet tall and weighs 35 tonnes. Coconut water was used during sculpting to make the surface shiny. PM unveiled the statue on 5th November 2021 during a grand ceremony. Apart from the enormity of the task, mastery and finesse of

“
He connected the holy places in the four corners of Bharath to create pilgrim routes that defined our nation as one land.
”

the work that has gone into making this massive statue, what is more important is the life and message of Adi Shankaracharya. It is commendable to note that PM Modi conceptualized, evinced a keen interest in and personally monitored the progress of this project.

National Unity, Compassion and Tolerance

Memorials and statues of great people are built to commemorate their contribution and to draw lessons from their lives. Adi Shankara bound this land that was referred to in Vedic, Buddhist, and Jain texts as Jambu-dvipa, the continent of the jambul tree, and Bharat-varsha, the land of the Bharata kings.

He was an embodiment of scholarship, superior intellect, leadership, boundless mercy, courage and organizing capabilities. He epitomized the tradition of engaging in debates and convincing people who had a contrary belief.

Through his spiritual and religious journey, he unified this land. Let this statue of Adi Shankaracharya guide us into becoming a sattvic society upholding the highest traditions of intellectualism, compassion, tolerance and acceptance of all streams – religious, linguistic, regional et al. **That in essence is the true spirit of the Sanatana Dharma.**

Sarve Jana Sukhino Bavanthu!





PURVANCHAL EXPRESSWAY INAUGURATED



PM Modi inaugurated the Purvanchal Expressway on 16th November 2021, with a stellar air show on the 3.2 km long airstrip on the Expressway in Sultanpur district. The IAF fighter jets including the Mirage 2000, AN-

32, Jaguar, and Sukhoi touched the expressway airstrip and then took off. The ability to land on national highway will help IAF during times of war as well as relief operations for national calamities.

Foundation	14th July 2018
Cost outlay	Rs 22,500 crore
Starting point	Chandsarai, Lucknow
Ending point	Haidaria, Ghazipur
Length	340.8 km
Lanes	6 (expandable to 8)
Unique feature	3.2 km long airstrip
Constructed by	Uttar Pradesh Expressways Industrial Development Authority (UPEIDA)





DO YOU KNOW ?

Box Culvert - a Π -shaped reinforced concrete structure most commonly used as an alternative to drainage pipes where design constraints limit the amount of cover available, but are also used in the construction of pedestrian underpasses.



The expressway will connect all corners of UP and give a boost to the economic development of Eastern UP. It will be connected with the defence corridor through the Agra and Bundelkhand expressways. The journey from Ghaziabad to Ghazipur can now be covered in less than 12 hours, faster than even Rajdhani Express.

FEATURES

- 22 flyovers
- 7 railway-over-bridges
- 7 major and 114 minor bridges

- 6 toll plazas
- 45 vehicular-underpasses (VUP)
- 139 Light VUP
- 87 pedestrian underpass and 525 box culverts
- 4 CNG stations, 8 Petrol stations, electric recharge stations for vehicles
- Designed for a speed of 120 kmph, but the limit has been fixed at 100 kmph.
- Completed in a record time of 40 months, despite two Covid waves.





The **RAGING FIRE** of **FUEL PRICES**

Since 2017 the prices are being revised daily at 6.00 am, based on the average international crude oil prices of the previous fortnight.

Since February 2021 the price of one litre of petrol has been crossing the INR 100/- mark in many cities. Fuel prices in India are almost always on the rise since April 2020.

The common people not only find it very difficult to manage the ever-increasing prices but also are unable to understand the mystery behind the pricing. This article is an attempt to unravel that mystery.

Who Decides the Fuel prices?

Historically the fuel prices in India were decided by the Government of India. But the pricing of petrol was deregulated in 2010 and diesel in 2014 by the GOI.

Since then, it is the Oil Marketing Companies (OMCs) that decide the fuel prices in India. These are IOL, BPCL and HPCL.

Since 2017 the prices are being revised daily at 6.00 am, based on the average international crude oil prices of the previous fortnight. This is called the dynamic fuel price method. The central government has a lever on the price through base prices and cap prices at which the OMCs and dealers deal with each other. These prices are decided by the Petroleum Planning and Analysis Cell of the Ministry of Petroleum and Natural Gas. This is apart from the lever of excise duty levied by the Centre.



How are fuel prices calculated?

Calculating Crude Oil Cost - Petrol & Diesel - 2021

Below is Crude Oil Cost to Final Price of Petrol and Diesel



Crude Oil to Final Fuel Price	4th November 2021
International Price of Brent Crude Oil	\$84.15 per Barrel
Currency Exchange Rate	Rs 74.47 / USD
Crude Oil in Indian Currency	Rs 6266
1 Barrel of Crude Oil	159 litres
Crude Oil - Cost per litre	Rs 39.4 / l
Petrol Price - Per litre (Delhi) as on 4th November 2021	Rs 103.97 / l
Diesel per litre (Delhi) as on 4th November 2021	Rs 86.67 / l



Basic OMC Cost Calculation	Petrol Price Calculation*	Diesel Price Calculation *
Crude Oil	Rs 39.4 / litre	Rs 39.4 / litre
Freight + Refinery Processing + Refinery Margins + OMC Margin + Logistics	Rs 8.88 / litre	Rs 10.22 / litre
Fuel Price after Processing (Ready to send to Petrol Pump)	Rs 48.28 / litre	Rs 49.62 / litre
Central Government Taxes & Dealer Commission Additional: Excise Duty + Road Cess as Charged by Central Government (after Excise Duty Cut in November)	Rs 27.9 / litre on Petrol	Rs 21.8 / litre on Diesel
Commission to Petrol Pump Dealers	Rs 3.8 / litre	Rs 2.6 / litre
Fuel Cost Before VAT Cost as on 4th November 2021	Rs 79.98 / litre	Rs 74.02 / litre
VAT Calculation Additional: VAT (30% on Petrol and 16.75% on Diesel. Additional Cess on Diesel) (4th November 2021)	Rs 24.5 / litre on Petrol	Rs 12.65/ litre on Diesel
Final Retail Price as on 4th November 2021 in Delhi	Rs 103.97 / l	Rs 86.67 / l



Fuel price - causes, effects and how they can be reduced

The fuel prices are impacted by the international crude oil prices, freight, exchange rates, dealer commissions, excise duty (ED) and VAT. Another factor is the efficiency levels of our refineries.

The oil producing cartel OPEC+ has been restricting the production of crude oil since the onset of Covid and the consequent demand slump. Since April 2020 the prices have been on the rise. The recent price war between Russia and the OPEC also caused the prices to go up. The major oil consumer countries like US, China, Japan, India and South Korea have been making repeated requests to the OPEC+ to increase the production and stabilize the prices. The OPEC+ remained unmoved. So the oil consumer countries decided to release crude oil from their reserves to ease the situation. India has decided to release 5 million barrels of crude oil from the strategic petroleum reserve. Though this move did not yield the desired result, the international crude price fell by \$4/barrel and again by another \$6/barrel, in November 2021 due to the anticipated drop in demand that the Omicron strain of Covid may trigger. If this reduction is sustained we could see the prices coming down in India. However, if the OPEC+ in its meeting on 1st and 2nd Dec 2021 decides to continue with restricted production for 2022, the prices may again escalate.

Additionally, tax cuts by the Central and the states governments would have a beneficial effect on the prices. However, this is easier said than done as the revenue from ED to the centre and VAT to the states is so huge that it cannot be sacrificed. The revenue from ED on petroleum

products to the GOI in FY 21 was INR 3.34 lakh crores. The revenues help the governments in welfare and infrastructure spending. **Currently this has also helped the Centre in meeting the Covid vaccine costs and the costs of distribution of free food grains for eight months to support the poor.** These are non-budgeted expenditure which the government could not have afforded normally. The fiscal deficit of India was at 9.3% of the GDP in FY21. It is not easy for the centre to reduce the ED on fuels. Since India imports 80-85% of its crude oil the impact on the current account deficit is also significant. The ED increase is also meant to discourage indiscriminate imports. Last year ED on petrol was increased from INR 19.98/l to INR 32.90/l and on diesel from INR 15.83/l to INR 31.80/l. In May'20 the Tamil Nadu government raised the VAT on petrol by INR 3.25/l and on diesel by INR 2.50/l. This was done to mop up revenues.

Despite all this, with the international crude prices rising unabated, the government decided to bite the bullet. It reduced the ED on petrol by INR 5/l and INR 10/l for diesel with effect from 4th Nov 2021. This provided some relief to the people. The estimated loss in revenue for the balance 5 months of this fiscal, on account of this is INR 55K-60K crores. The centre also requested the states to reduce the VAT to make fuel cheaper. 25 states and UTs have complied.

Rising fuel costs especially diesel has a cascading effect on the economy. Transportation costs increase and so do the prices of all essential commodities. The impact on the common people is heavy. It can be politically disastrous for governments to continue without taking proper measures to alleviate.

DO YOU KNOW

- **VAT** - Value added tax -It is collected by the state; charged on price of petrol and the dealer's commission.
- **ED** - Excise duty- An indirect tax levied on the goods manufactured in India. Collected by the Centre.
- **OPEC** - Organization of the Petroleum Exporting Countries; a cartel of 13 countries. Along with other allies, referred to as OPEC+.



DO YOU KNOW ?



- **Strategic Petroleum Reserve**
 - Stockpiles of crude oil, held by the government of a country or a private industry, to use in case of any crisis. India has three strategic petroleum reserves with a combined storage capacity of 5.33 million tonnes (about 38 million barrels) - in Visakhapatnam (1.33 million tonnes), Mangalore (1.5 million tonnes) and Padur (2.5 million tonnes).
- **Current account deficit-** Measurement of a country's trade where the value of imports exceeds the value of its exports.



The RBI has been pushing the GOI since February 2021 to cut the taxes in order to cool the inflation. The governments have to strike a balance between increasing revenues and reducing the inflation.

Conclusion

The price reduction of petroleum products can be managed only by a combination of actions, like the OPEC+ enhancing production, the central and state governments in India cutting taxes, and the oil refineries improving the efficiencies. Bringing petroleum products under the ambit of GST could also help reduce the price. But the GST council in its latest meeting has decided that this is not the right time to do so.

There is an imminent need to reduce the dependence on fossil fuels by migrating to renewable

sources of energy. Research on bio fuels has to be hastened. These will have economic and environmental benefits. The government has started pushing, in the right direction, for Electric Vehicles and 20% ethanol blended fuel. **We as a nation must promote group transport and avoid private consumption of fuel wherever possible.** As responsible citizens we should also avoid conspicuous consumption and use energy judiciously. Remember, India uses more energy per unit of GDP than many other nations.

Ahmed Zaki Yamani Minister of Petroleum and Mineral resources of Saudi Arabia from 1962 to 1986 said, "Never raise the oil prices as it will cause an innovation into wind, solar and other sources. Stone-age didn't end because we ran out of stones." He has indeed given the 'Margdharshan' for all of us to take the alternative energy path.



INDIA'S

MOST MODERN RAILWAY STATION



DO YOU KNOW

- **Rani Kamalapati** belonged to the tribal Gondwana community. She was a brave queen in the 18th century and an expert horse rider, wrestler and archer.
- **Vande Bharat Express** is an indigenously built high-speed train (130 km/h) manufactured by Integral Coach Factory (ICF) at Perambur, Chennai.

The railway station in Bhopal, the capital of Madhya Pradesh, is revamped with the most modern infrastructure in line with Germany's Heidelberg station. Earlier known as Habibganj, it is named after Rani Kamalapati, the queen of Bhopal's Gond kingdom. It has a central concourse with connectivity to all platforms with world-class facilities.

PM Modi inaugurated it and said that 175 such railway stations are being renewed with modern facilities. He added that the creation of such facilities heralds the beginning of the transformation from the VIP culture to the 'EPI' (Every Person is Important) model. The Railways is also making efforts to start 75 Vande Bharat trains in the next two years.

Facilities

- Built with an air-concourse and subways.
- Modern air-conditioned male and female waiting lounges, retiring rooms and dormitory.
- Parking capacity for 300 four-wheelers and 850 two-wheelers.
- Disabled-friendly.
- Equipped with elevators, travelators and ramps.
- Wifi, CCTVs, modern passenger information and entertainment system.
- Designed as a green building promoting efficient use of water and energy.
- Gaming zone, hospital, mall, smart parking and food zone.





The Farm Laws Repeal

The Prime Minister made the announcement on the occasion of Guru Nanak Jayanti.

On the first day of the Winter Session, the Government of India tabled the bill for the repeal of the three farm laws. The bill titled “Farm Laws Repeal Bill 2021” was passed by both the Houses of the Parliament in record time.

The Farm Laws Repeal Bill, 2021 seeks to repeal three Acts that were earlier passed by the Parliament:

- Farmers' Produce Trade and Commerce (Promotion and Facilitation) Act, 2020
- Farmers (Empowerment and Protection) Agreement of Price Assurance, Farm Services Act, 2020
- Essential Commodities (Amendment) Act, 2020

The bill was passed amidst ruckus by the opposition parties

who had demanded a discussion on the bill.

Earlier on 19th November 2021, Prime Minister Narendra Modi announced that the three farm laws would be repealed and appealed to the agitating farmers to withdraw their protests and return home. The Prime Minister made the announcement on the occasion of Guru Nanak Jayanti. PM Modi emphasized that his government had introduced the laws after due deliberation but could not convince a section of the farmers that the laws were meant for their benefit.

The repeal of the three farm laws came against prolonged protests by farmer unions at the Delhi border. The protests had been going for over a year which often saw sporadic incidents of violence. It had become a breeding ground for anti-social elements with even



The farm laws brought in by the government aimed to do precisely that – empower the poor farmer by giving him the option to directly sell the produce to any trader or consumer who offers a better price.



concerns of national security as the protests were being used to infuse separatist sentiments by elements supported by hostile countries.

Are the farm laws good or bad?

Agriculture sector though being the biggest employer, does not contribute much in terms of Gross Value Added. This is because the archaic laws and regulations do not provide any incentives for investments in agriculture.

Only if there are private investments, farmers will get access to high quality farm inputs.

These investments will help the farmer to use better technology on the farm and increase the productivity. Better productivity will benefit both the businesses and farmer thereby unleashing the potential of the agriculture sector.

There is a pressing need to reduce the role of middle men and encourage farmers to sell their produce directly to consumers.

The farm laws brought in by the government aimed to do precisely that – empower the poor farmer by giving him the option to directly sell the produce to any trader or consumer who offers a better price. This will not just shift the balance of power towards the poor farmers of Punjab but also help in increasing the state's share of the GVA in agriculture and allied industries.

What the government should now do is to bring out this picture and address the genuine concerns of farmers entangled in the existing system.





TRAFFIC MANAGEMENT

Framework for Drones

Service providers will be permitted to charge drone operators a service fee.

A traffic management system for Unmanned Aerial Systems (UAS) has come after the Government of India recently liberalized the drone regulations and also notified a Production Linked Incentive (PLI) Scheme for the drone and drone components in the country with an allocation of Rs 120 crore spread over three financial years.

Boost to the Indian Drone Industry

The latest development by the government has boosted the morale of the drone industry of India that now foresees a mass adoption of drones across the following sectors.

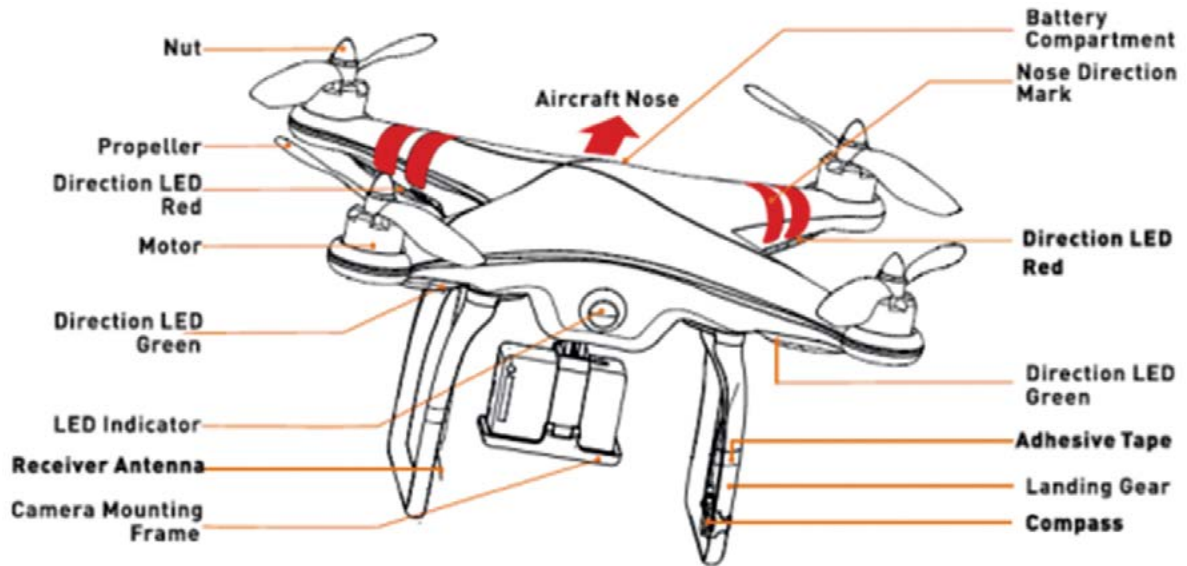
- Mining
- Agriculture
- Geo-Spatial mapping

- Infrastructure
- Emergency response
- Transportation
- Law enforcement
- Defence

Overview of the framework

- Public and private third-party service providers will manage their movement in the airspace under 1,000 feet.
- The framework allows third-party service providers to give services such as registration, flight planning, dynamic deconfliction and access to supplementary data like weather, terrain and position of manned aircraft.

Anatomy of a Drone



DO YOU KNOW ?

- **Israel** was the first to make military drones. Now it is the most popular country to sell drones to all over the world. The Israel Aerospace Industries have become one of the largest exporters drones recently.
- A drone basically comprises four parts.
 1. Chassis
 2. Flight Controller
 3. Electronic speed control
 4. Brush less DC motor
- **Top materials used in Drones**
 1. Carbon fiber - reinforced composites
 2. Thermoplastics - Polyester, Nylon, Polystyrene etc.
 3. Aluminium
 4. Lithium Ion Batteries

- A set of supplementary service providers will also be permitted under the framework to provide services such as insurance and data analytics to support the UAS Traffic Management (UTM) ecosystem.
- All drones (except Nano drones operating in the green zone) shall be required to compulsorily share their real-time location through the network to the Centre either directly or through third-party service providers.
- Service providers will be permitted to charge drone operators a service fee and a small portion of it might have to be shared with the Airports Authority of India (AAI), which manages the ATM.





India's first manned ocean mission Samudrayaan was launched by Union Minister Jitendra Singh in NIOT (National Institute of Ocean Technology), Chennai on 29th October 2021.

He highlighted that the mission is not only to increase the scientific capacity but also to give the nation a sense of esteem that "We are doing something which is no less than any other country in the world."

All about Samudrayaan

A 5-year project as part of the ₹ 6,000 crore Deep Ocean Mission.

Marine researchers will dive up to 6 kms.

A steel hull meant for demonstration had been sent to a depth of 500m.

The original, MATSYA 6000 will be made up of titanium (80 mm thickness and 2.1 m diameter) and can withstand a pressure of 600bar; can carry 3 persons.

The duration of a dive will be 12 hours and can extend

up to 16 hours in case of emergency.

The vehicle is a platform to carry devices, sensors and other equipment and conduct experiments to enable deep sea mineral exploration, improve understanding of mineral resources, investigation of tectonic activities and other deep-sea phenomena.

In a manned mission, a standalone probe will have its own propulsion, oxygen generation, carbon dioxide removal, lights and cameras, other sensors and basic acoustic communication with the manned probe.

IITs, ISRO have partnered in design, testing and development, while some aspects would be from the international market.

Samudrayaan, India's ambitious deep-sea exploration mission will place India among six nations that have operated manned, deep-sea probes for exploration and research.



Standing Tall, Barefooted!

Padma Awards are given to recognise the achievement in various fields where an element of public service is involved.

Padma Awards were presented by President Ram Nath Kovind this year, in the Civil Investiture Ceremony-I that took place on 8th November 2021 in Rashtrapati Bhavan. 7 Padma Vibhushan, 10 Padma Bhushan and 102 Padma Shri Awards were announced on the Republic Day. Of this list of people, 29 of the Awardees are women, 1 transgender Awardee, and 16 posthumous Awardees.

Padma Awards are given to recognise the achievement in various fields where an element of public service is involved. The list of Awardees is announced on the Republic Day every year and the presentation ceremony is held in March and April. But due to Covid, this year's ceremony was moved to November.

Some of the well-known Awardees include Olympian PV Sindhu, Women's Hockey team captain Rani Rampal, Kangana Ranaut and singer Adnan Sami. Former minister for external affairs, Sushma Swaraj and legendary singer SP Balasubrahmanyam were posthumously offered the Padma awards.

Although many famous people were present at the ceremony, four simple and noble people caught the nation's attention. Shri Nanda Prusty, Smt Tulsi Gowda, Harekala Hajabba and Manjamma Jogati. **All four of them went barefooted to receive their awards.**

1. Shri Nanda Prusty

Fondly known as 'Nanda Sir' and 'Nanda Master' was the 102-year-old teacher from Jaipur, Odisha, Shri Nanda Prusty received the Padma Shri for his contribution to the field of 'Literature & Education'. Nanda Prusty was only





**Prajya Team is deeply
saddened by the
demise of Padmashri
Nanda Prusty on 7th
December 2021.**

**Nanda Sir's legacy will
live on to inspire and
guide us.**

Tulasi, who is also known as the “Encyclopedia of Forest” gained her extensive knowledge about various plants and herbs by working closely with her mother from the age of 12.

able to study till seventh grade due to his family’s financial situation. But he spent several decades teaching young children as well as adults in his village, Kantira in Jaipur. His goal was to eradicate illiteracy in his village.

Nanda Sir’s informal school is a makeshift hut in the village open to anyone and everyone. It opens at dawn and stays open till 9 pm. Children and senior citizens study alike here. The man who has changed the lives of many blessed the President upon receiving the award. When the awards were announced, he said “I am delighted at being chosen for the Padma Shri Award. I did not know about it till a few reporters of some vernacular dailies told me about the honour. I had never imagined that the award will be bestowed on me.”

2. Smt Tulasi Gowda

The 72-year-old woman from Karnataka is a renowned environmentalist who belongs to the Halakki indigenous tribe in Uttara Kannada district. Tulasi Gowda received the Padma Shri under the Social Work category for her work towards environment conservation. Over the past six decades, she has planted more than 30,000 saplings.



Tulasi, who is also known as the “Encyclopedia of Forest” gained her extensive knowledge about various plants and herbs by working closely with her mother from the age of 12. She worked in a government nursery for 30 years after which she was given a permanent job in the forest department. After working for 15 years, she retired at the age of 70. Her unwavering efforts stand as a proof for the proverb “Little drops make the mighty ocean.”

3. Harekala Hajabba

The 65-year-old orange vendor and a social activist who lives in Mangalore, Karnataka is known



as the “Saint of Letters”. Hajabba was awarded a Padma Shri for building a primary school in his village - Harekala-Newpadpu. Hajabba, who has never received formal education, once came across a foreigner who wanted to buy oranges from him. But due to his lack of education, he couldn’t communicate with his customer and this left him depressed. This sparked the idea of constructing a school in 1978 and he started saving up from his meagre earnings. His dream came true in 2000 when he built the first school in his village.



“

Hajabba was awarded a Padma Shri for building a primary school in his village.

When asked why Hajabba decided to walk barefoot to receive his award, he said “I’m an ordinary person with no background born in a nondescript village called Harekala. Such a person goes to receive one of the highest civilian honours and whom do I see seated there? The President, The Vice President, the Prime Minister, the Home Minister and a host of dignitaries. Then all of sudden thoughts of my parents come rushing to my mind. I remember them as people who did not have proper clothes, no footwear and could barely afford two square meals. So how could I but not walk barefoot to receive an honour so great from the President himself with all the dignitaries?”

given Padma Shri in the category of Art and she is only the second transgender to be conferred a Padma Award. Born as Manjunatha Shetty, she realised at the age of 16 that she identified herself as a woman. She faced criticism and insults from her family, and was eventually thrown out of her house. After various odd jobs to sustain herself, she met another transgender and decided to join her Jogati Nritya performance troupe.

Jogappa is an ancient community of transgenders dedicated to the service of Goddess Renuka Yellamma. Manjamma became a permanent dancer in Kaalavva's Jogati dance group and has performed over 1,000 shows. After her mentor died, Kaalavva she took over the troupe and made the dance popular among the people.

A society that celebrates such simple yet noble souls and their selfless work always rises to better heights. In all the four life stories, we see pain and poverty. But we also see conviction and determination to lead a better life; to bring greater good to those around them.

In all the four life stories, we see pain and poverty. But we also see conviction and determination to lead a better life; to bring greater good to those around them.

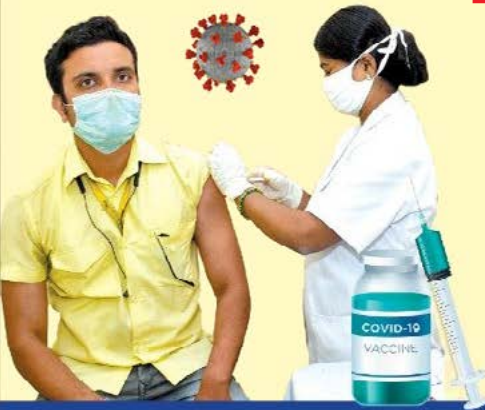


4. Manjamma Jogati

This 64-year-old folk dancer from the Kallukamba village in Karnataka's Bellary district was

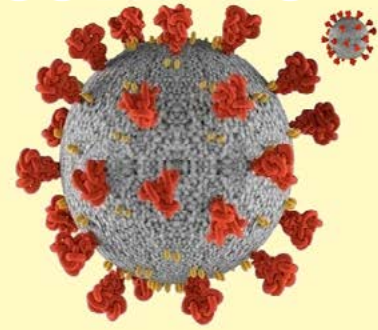
This inspires ordinary people to do extraordinary things. For we should be the change we wish to see in the world!





HAR GHAR DASTAK CAMPAIGN

COVID-19



VACCINATION
FOR ALL

VACCINATION
FOR FREE

The Ministry of Health and Family Welfare launched the “Har Ghar Dastak” campaign on 3rd November 2021 through which the government plans to increase the vaccination rates of 48 low performing districts across the country which record less than 50% vaccination.

Close to 10.34 crore people who were supposed to take the second dose of the vaccine after the prescribed interval have not turned up to receive their second shot. Through the door-to-door vaccination, the government also

wants to provide first doses to those who have chosen to forego vaccination. The ministry wants to achieve full first dose coverage for those eligible to receive the vaccine by the end of November.

In order to enhance the rate of vaccination, it was suggested that local influential figures, trusted individuals or community leaders within districts or villages who are themselves vaccinated can effectively motivate their peer groups and may also be appointed as ambassadors. These ambassadors may also be given incentives by assigning referral codes on the CoWIN portal to them. It was also suggested that certificates of recognition can be given at the gram panchayat level. Although India has given over 110 crore vaccine doses, the country's vaccination rates are still low.

Let each one of us make a conscious effort to help the government in completing this mammoth task by educating people around us on the need to get vaccinated and work towards building a COVID free society.





Pod Hotel

in Mumbai Central launched



The Indian Railway Catering and Tourism Corporation (IRCTC) recently launched a pod hotel in Mumbai Central Station. Inaugurated by Raosaheb Danve, Minister of State for Indian Railways, Coal & Mines the pod hotel will be a place where passengers can get luxury services at an affordable cost, rest for a short period during travels without having to book a hotel room.

Consisting of 48 individual pods, 30 classic pods, 8 ladies-only pods and 10 for differently abled guests, these rooms will have space for passengers to stay overnight at an affordable price. The pods also have free Wi-Fi service, business centres, 24-hour reception, luggage facilities and lockers. These are best suited for business executives, solo travellers and student groups.

The idea of a pod hotel or capsule hotel was first popularized in Japan where individual units with just enough room for one individual to rest and work comfortably for short periods of time, were stacked together in blocks to form 'hotel' rooms for rent. These were a great success because of their relatively uniform design, making them easier to manufacture and maintain, their ease of use, comfort and technological features.

RBI Scheme Allows Direct Buying of Government Bonds



Hello, Members of Generation Next!!! Let me bring to your attention an important announcement made by our PM. After nearly 75 years of freedom, retail investors like you and me can directly buy Central and State Government Debt Papers (commonly known as Bonds), directly from RBI.

You may ask: how this is relevant to us? Yes, you are yet to become the earning population, but you will all soon join this group. While earning, it is important to save a portion of the income. It is important to save, but even more important to invest wisely. It is in this context that this article becomes relevant. Besides you can also help your parents and other elders by bringing the facts in this article to their attention.

Well, our savings can be parked in broadly two asset classes.

- **Assets that we own for direct use** - gold, silver, other precious metals etc. Shares in companies and Equity Mutual Funds also belong here.
- **Assets we have lent out for the use of others** and for which we will get a periodical interest. The options available

in this category have been Bank & Company Deposits, PPF and Debt Mutual Funds. Government Securities were also an option but the process till 12th November 2021 was cumbersome, which resulted in general public predominantly not using this option.

After 12th November this has changed dramatically. Any individual in our country can buy and sell Government Securities by opening a “Retail Direct Gilt A/c” (RDG A/c) with RBI. Furthermore, this account can be opened online using the portal <https://www.rbiretaildirect.org.in>. There are no charges for opening and maintaining this account.

Government securities are broadly of 2 varieties. Those issued by the Central Government and those that are issued by various State Governments. Central Government Debt Paper is classified into 2 kinds. Short term maturity paper of about 1 year is called Treasury Bill. Longer Term maturity paper between 1 and 30 years is called Government Bond. State Governments can issue only the longer maturity paper and these are called Development Loans. We also have a Sovereign Gold Bond (SGB) where investment





Indian citizens have a wonderful investment opportunity to contribute to nation building, as funds invested in these securities are used for infrastructural development.

is designated in grams of gold with a maximum tenure of 8 years. All these papers are guaranteed for interest and principal by the respective governments, called Sovereign Guarantee which is highest guarantee for safety of our money.

Generally, these bonds carry interest rates from 6.25% to 8.25%, depending on the issuer and the demand for funds at the time of issue. These interest rates are fixed for the entire duration of the bond, unlike Bank Fixed Deposits where often Banks reset interest rates on maturities which are generally between 1 and 5 years. So, Government Bonds become very attractive for people looking for stable interest payments over longer periods of time.

The RDG scheme also allows

securities to be pledged in an emergency. They can also be gifted to other retail direct investors including minor children. This can be used by parents to plan for future expenses of their children by opting for bonds with the desired maturity period as there will always be a choice available. Minimum investment will be a very nominal Rs 10,000/- compared to about Rs 5 Crores -normal minimum lot size for institutions like Banks, Mutual Funds and Insurance Funds.

Indian citizens have a wonderful investment opportunity to contribute to nation building, as funds invested in these securities are used for infrastructural development.

Come, let us benefit, while at the same time doing our bit for making our Bharath Mahaan !!!





A new components manufacturing unit in Coimbatore



Alstom, a global leader in sustainable and green mobility solutions, inaugurated its new and largest components manufacturing facility in Coimbatore on 16th November in the presence of Emmanuel Lenain, Ambassador of France to India, and Alain Spohr, Managing Director, in an effort to foster 'Make in India' and Aatmanirbhar Bharat initiatives with indigenous manufacturing and building a robust supply chain.

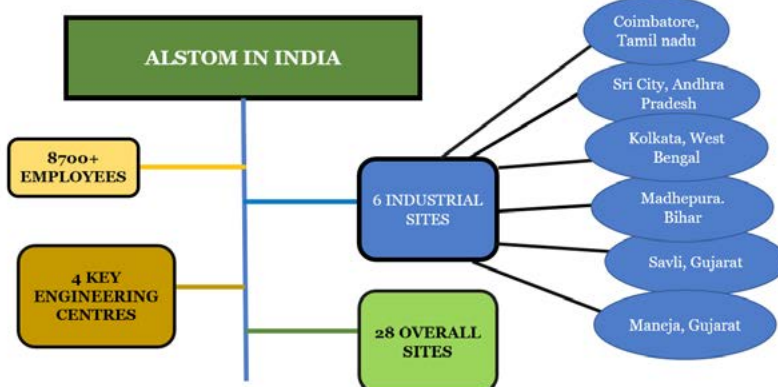
Alstom's industrial presence in Coimbatore has evolved across three sites since 1978. This new site is spread over a total area of 15 acres.

It has an installed capacity of 2.1 million hours to make a range

of products including auxiliary converters, cubicles, driver desks and rolling stock looms. In order to meet Alstom's 2025 sustainability goals, this site has implemented a number of initiatives, including a goal of running 80 percent of regular activities on green energy, utilising 100% of natural light during the day, rainwater harvesting and reusing 100% of sewage treated water.

The site will generate 10,000 direct and indirect jobs. It currently delivers not just to Alstom's sites in India but also Asia, Australia, Europe, North America and South America. The countries include France, Canada, Italy, Belgium, Germany, the Netherlands, Saudi Arabia, Vietnam and UAE. The plant has an excellent safety record with 10+ years of accident-free man-days.

With the objective of reaching out to over 100,000 direct beneficiaries, the company has pledged Rs 3 crore for various Corporate Social Responsibility (CSR) projects in the next three years. These include water conservation, sustainable rural living and youth skilling.



Pneumococcal Conjugate Vaccine Programme Launched



DO YOU KNOW

- **The top five contributors (number of cases and deaths) in India -UP, Bihar, MP, Rajasthan and Jharkhand.**
- **150,000 hospitalizations from pneumococcal pneumonia occur annually in the US.**

Union Health Minister Mansukh Mandaviya launched the nationwide expansion of Pneumococcal Conjugate Vaccine (PCV) under the Universal Immunisation Programme (UIP) as part of the “Azadi ka Amrit Mahotsav”.

Pneumonia is a leading cause of death among children under five, globally and in India. Pneumococcal Disease is caused by an infection of the lungs. Children under 2 years, people with certain medical conditions, adults >65 years and cigarette smokers are at the highest risk.

PCV will reduce child mortality by around 60%. It is a mix of several bacteria of



the pneumococci family known to cause pneumonia—hence ‘conjugate’ is included in the name of the vaccine.

e - GCA Launched

Aspirants would now be able to apply for various services and upload their documents online.



As part of 'Azadi Ka Amrit Mahotsav' Jyotiraditya M.Scindia, Union Minister of Civil Aviation launched the e-governance for Civil Aviation (e-GCA) at Dr. Ambedkar International Centre in collaboration with Tata Consultancy Services.

e-GCA is an online platform aimed at automation of the processes and functions of Directorate General of Civil Aviation (DGCA) to provide 298 services including pilot licensing and medical examination.

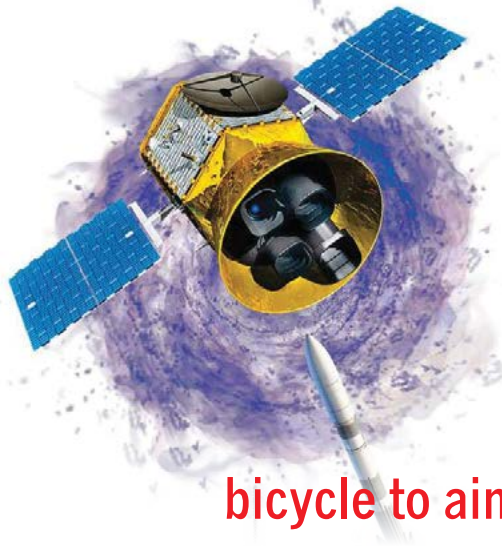
This will provide

- a strong base for IT infrastructure and service delivery framework.
- an end-to-end solution including various software applications, connectivity with all the regional offices, a 'portal' for information and speedy service delivery in a secure environment.
- all services to DGCA stakeholders like Pilots, Aircraft Maintenance Engineers, Air Traffic Controllers etc.

“
Three crore pages have been digitised under the initiative.
”

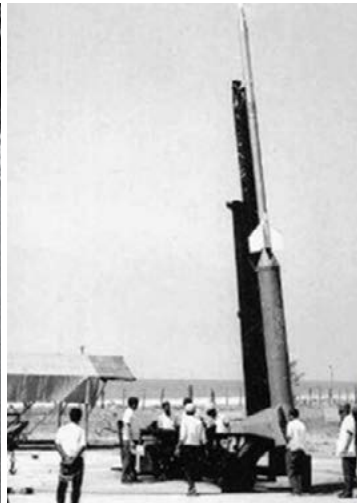
FEATURES

- Aspirants would now be able to apply for various services and upload their documents online. The applications would be processed by DGCA officials and approvals and licenses would be issued online.
- Mobile app has also been launched for pilots and aircraft maintenance engineers to view their profiles and update their data.
- Three crore pages have been digitised under the initiative.
- The project would enhance the efficiency and transparency of the various services provided by the DGCA and increase productivity. The Ministry called it a step in the direction of 'ease of doing business'.



INDIA'S MIGHTY SPACE STORY

from carrying rocket parts on bicycle to aiming for Mars within six decades



ISRO was able to send Mangalyaan to Mars on an average of INR 12 per kilometre, which is cheaper than an auto rickshaw fare!

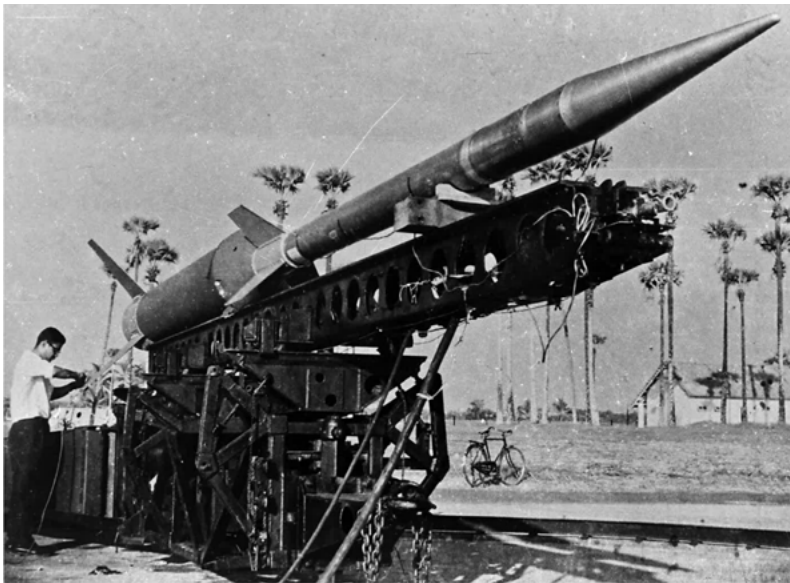
The Indian Space Research Organisation (ISRO), the national space agency of India, is one of six government space agencies in the world possessing full launch capabilities, deploying cryogenic engines, launching extra-terrestrial missions and operating large fleets of artificial satellites.

Throughout the years, ISRO has upheld its mission of bringing space to the service of the common man and the Nation. ISRO maintains one of the largest fleets of communication satellites (INSAT) and remote sensing

(IRS) satellites, that cater to the ever-growing demand for fast and reliable communication and earth observation respectively. ISRO develops and delivers application specific satellite products and tools to the Nation: broadcasts, communications, weather forecasts, disaster management tools, Geographic Information Systems, cartography, navigation, telemedicine, dedicated distance education satellites and so on.

India joined space superpowers (US, China, Russia) when it shot down a live satellite some 300 km away in low earth orbit.





DO YOU KNOW ?

- ◆ **1962 -The Indian National Committee for Space Research (INCOSPAR) was established under the Department of Atomic Energy (DAE). It grew and became ISRO in 1969.**
- ◆ **1972 - GOI set up a Space Commission and the Department of Space (DOS), bringing ISRO under the DOS.**

This successful test demonstrated India's A-SAT (the anti-satellite) weapon when it brought down our own low orbit (300kms from earth) decommissioned satellite. The missile took off from Dr. APJ Kalam range at Balasore in Orissa and hit the target satellite over the Bay of Bengal in a matter of three minutes.

India has two spy satellites orbiting around the country. They are meant to warn in the event of war or a war-like situation. The movement of troops, of artillery or equipment, and signalling during war and peace are also supported with satellite data.

While agencies like NASA, SpaceX, and Blue Origin are making the headlines, ISRO draws respect in its own unique way.

It is the only space organisation to reach Mars in its first attempt and set a world record of launching 104 satellites on a single rocket, ISRO's 100th successful satellite launch is yet another milestone in India's space odyssey.

It was the world's first space agency to confirm the existence

of water molecules on the surface of the moon. It has the world's largest constellation of remote-sensing satellites and operates two satellite navigation systems namely GAGAN and NAVIC. It has sent two missions to moon and one to Mars.

ISRO's contributions

India is striving towards self-reliant space applications and ISRO has developed a cost-effective and reliable satellite launch system-the Polar Satellite Launch Vehicle (PSLV). It is now used by several countries and promotes international collaboration in space research.

The Geosynchronous Satellite Launch Vehicle (GSLV) was also developed with the aim of launching heavier and more demanding geosynchronous communication satellites, thanks to ISRO.

India now has several space research centres and autonomous institutions for remote sensing, astronomy, atmospheric sciences, astrophysics and space sciences in general which are functioning under the DOS.

ISRO's lunar and interplanetary missions and other projects continue to generate crucial scientific data valuable to the scientific community.

It is moving into the future of space research with the development of heavy lift launchers, human space flight projects, reusable launch vehicles, semi-cryogenic engines, single and two stage to orbit (SSTO and TSTO) vehicles, development and use of composite materials for space applications etc.

ISRO's 49-year long journey shines with a streak of efficacious missions. 25 successful launches out of 29 attempts illustrate its competence.





DO YOU KNOW ?

- ◆ **1975 - Aryabhata, named after famous Indian astronomer was India's first satellite launched on 19th April from a Russian facility. It was solely designed by the ISRO.**
- ◆ **1984 - Air force pilot Rakesh Sharma was the first Indian to go into space, riding in a Soviet spacecraft.**

Consistency also requires sound leadership and talented minds. The PSLV system has been used 39 times for launching payload into Low Earth Orbit, of which there was only one true failure, the maiden flight of the PSLV rocket in 1993.

Value for Money

- **A marvellous feat of ISRO's performance is that its total expenditure in the last forty years has been half of NASA's yearly spending.**
- India's mission to Mars is an exceptional example of achieving success with minimal resources and optimal execution.
- The PSLV-C37 cost a measly \$15 million to launch, whereas it costs SpaceX roughly \$60 million to do the same.
- The Mars Orbiter (2013) was India's first inter-planetary mission and cost the nation just \$73 million (Rs. 450 crore). It was also the least expensive mission to Mars ever. In comparison, NASA's MAVEN Mars Orbiter cost \$672 million.

ISRO – Chandrayaan, Mangalyaan & Gaganyaan

On the surface of it, it might seem like the Chandrayaan-2 was not really the thumping success we would have liked it to be. While that is actually not true - because nobody has got so close to the south pole of the moon - we must not forget that ISRO has a record for succeeding after a seemingly massive failure.

India's Mangalyaan has completed 7 years in its orbit, going far beyond its 6-month target mission.

ISRO officials said that all the goals of the campaign have been

successfully achieved and whatever it has learnt has further boosted the morale of ISRO scientists.

India wants to launch its first manned space mission in 2022, to mark the 75th anniversary of the nation's independence. Codenamed Gaganyaan, (means space vehicle in Sanskrit) the project has a budget of almost \$1.5 billion. Gaganyaan will have a crew of two or three people and spend around seven days in low Earth orbit. ISRO says the mission is the first step towards building India's own space station in five to seven years.

Privatization of Space programme

In 2020, India allowed private companies to venture into the space industry. The Indian National Space Promotion and Authorization Centre (IN-SPACE), an arm of ISRO, was formed to facilitate, promote, guide and regulate private players.

Currently, all satellite launches in India are conducted through ISRO rocket's variations of PSLV or GLSV. The influx of private companies will allow ISRO to concentrate on scientific space missions instead of being engaged in routine activities like launching weather and communication satellites.

Conclusion

So far, sending humans into space has been limited to the space programmes of the U.S., Russia and China. India is poised to follow as the fourth. One aspect of overwhelming success of India's space program is the absence of the bureaucratic hurdles and hierarchies present in almost any government body. Another important reason is that field specialists and technocrats head ISRO and DOS — starting with Mr Vikram Sarabhai himself.





RIGHT TO CONSTITUTIONAL REMEDIES

Violation can be challenged in a court, by filing a writ petition – a petition for the court to issue an appropriate writ as the remedy.

Earlier, we learned about many rights guaranteed under the Constitution. How are these rights actually assured? What happens if these are violated?

Article 32 guarantees the right to constitutional remedies by moving the Supreme Court which has the power to issue directions, orders or ‘writs’ as appropriate, for the enforcement of any of the fundamental rights conferred by this part.

WRITS

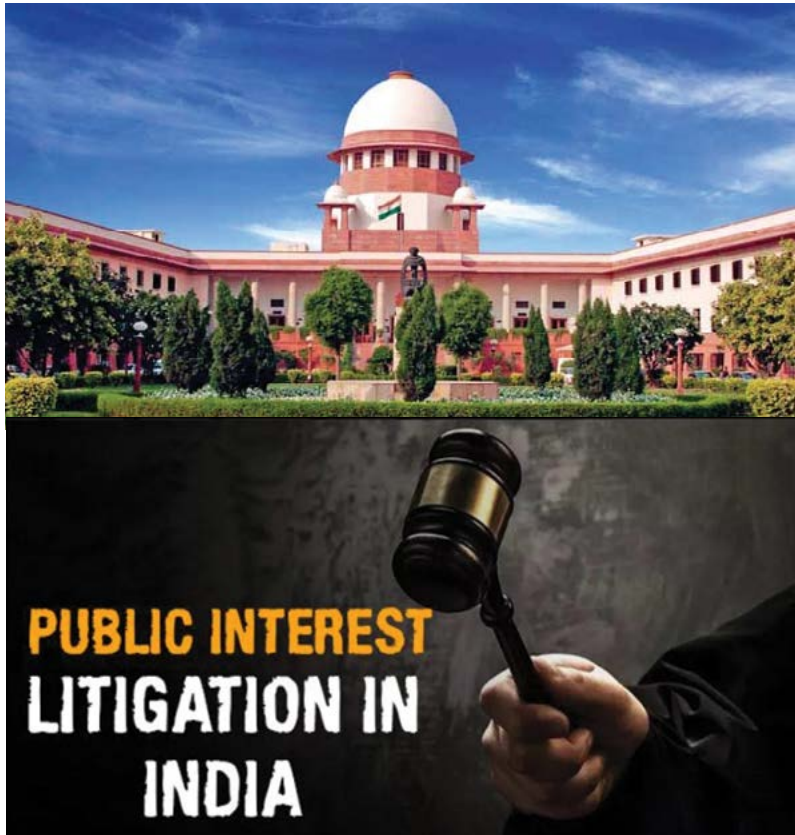
Writs are written orders from the Supreme Court (Art. 32) or High Court (Art. 226) that command constitutional remedies against the violation of fundamental rights.

Violation can be challenged in a court, by filing a writ petition – a petition for the court to issue an appropriate writ as the remedy.

Five of the most common types are:

- ▶ **Habeas corpus:** (literally ‘to have the body of’) Used to release a person unlawfully detained / imprisoned.
- ▶ **Mandamus:** (means ‘we command’) Issued by the court to direct a public authority to perform its legal duties which it has not performed.
- ▶ **Quo Warranto:** (means ‘by what authority?’) Through this, the court calls upon a person holding a public office to show the authority under which he holds that position.
- ▶ **Certiorari:** (means ‘certify’) Used to quash an order passed by a lower court or tribunal, which is not within their powers.
- ▶ **Prohibition:** Issued to prohibit lower courts, tribunals and other quasi-judicial





The Indian Supreme Court has welcomed PILs to ensure justice to the public, especially to those unable to represent themselves before the Court.

authorities from doing something beyond their authority.

DO YOU KNOW ?

Sunil Batra v. Delhi Administration (1980)

A letter written by a co-convict on the maltreatment of the prisoners was taken up by the Supreme Court as a writ petition!

The Court issued the writ of habeas corpus, stating that this can not only be used against illegal arrest of the prisoners, but also for their protection against any inhuman behaviour by the authorities.

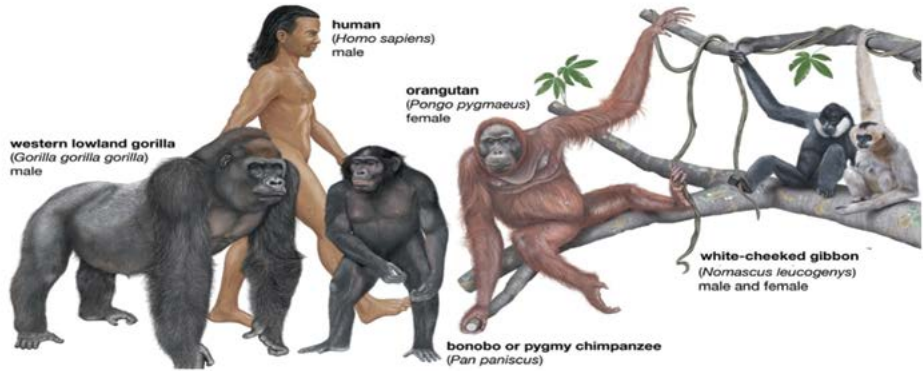
PUBLIC INTEREST LITIGATION (PIL)

‘Litigation’ is the process of taking legal action. PIL is a legal action for the purpose of public interest. Where the rights or interests of the public or a particular class of the public have been affected, a writ petition may be filed by any person on their behalf and the court may choose to entertain a genuine petition.

The Indian Supreme Court has welcomed PILs to ensure justice to the public, especially to those unable to represent themselves before the Court. PIL in modern India has its roots in the 20th century, where several judges have passed elaborate and landmark judgments encouraging PIL and stressing upon its importance.

We must be aware of our rights, how to safeguard our own as well as those of others and the remedies available.





Apes are a group of intelligent primates that includes great apes (Gorillas, Chimpanzees, Orangutans, Bonobos and humans) and the lesser apes (Gibbons). They do not have tails. Chimpanzees share 99% of their DNA with humans and can make and use tools to find food.

Gorillas despite their large size are peaceful and turn aggressive only when

threatened. They pound their chest to show signs of dominance. Orangutans are reddish apes found in the rainforests of Borneo and Sumatra. They spend most of their time on the tree tops. Bonobos look much like chimpanzees. They are smaller, leaner and darker and live-in groups. Gibbons are quick and agile, moving through treetops at speed of 56 km/hr. Male gibbons have big throat sacs.

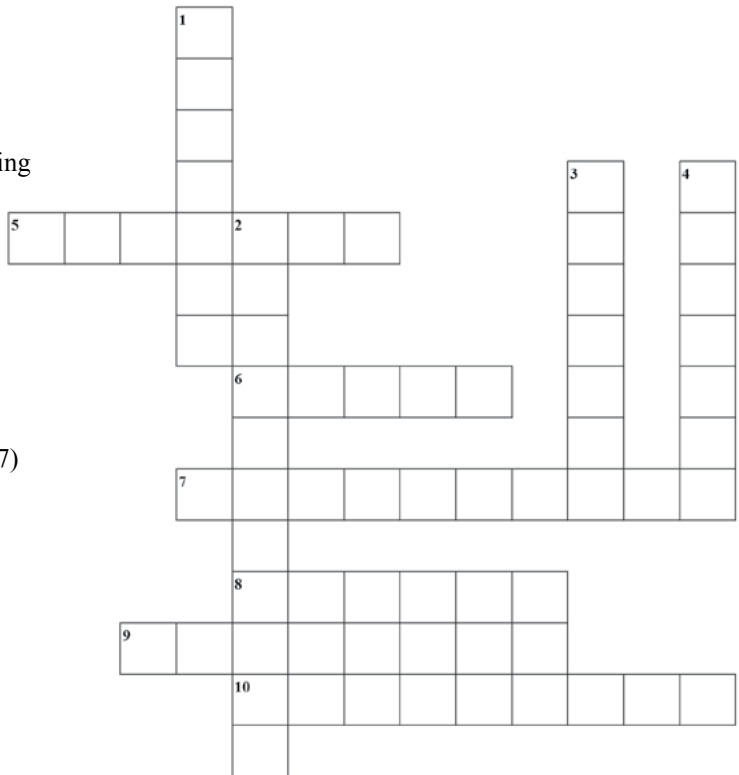
Solve the crossword with the help of the clues given below:

DOWN

1. These have inbuilt amplifiers. (7)
2. Locomotion of apes from tree to tree using their arms. (11)
3. Largest ape and one of the strongest primates. (7)
4. Gibbon native to India, Bangladesh and Myanmar. (7)

ACROSS

5. Great apes that are led by the females. (7)
6. Most intelligent of all apes beside humans. (5)
7. Dominant adult male gorilla adorning grey or white hair on its back. (10)
8. Groups of Gorillas. (6)
9. Mammals like monkeys, humans and orangutans. (8)
10. This Malay word means "Man of the forest". (9)



for Answers see page 56





The importance of INSURANCE

The Government has announced an automatic accident insurance cover with Rupay card.

Shravan and Gita were standing in the balcony, watching the rain. The doorbell rang. Shravan ran and opened the door. Sharada, the vegetable vendor, came in.

“What happened Sharada? We have not seen you for three days.” Grandpa enquired.

“Grandpa. My husband had an accident—a tree fell on him when he was crossing the road.” She sobbed.

“Oh my God. How is he?” Mom’s voice rose to a high pitch.

“Thank God, he is alive. But his right leg is broken. Doctors say recovery might take months.” Sharada sobbed again. “He can’t walk or drive.” Only recently he started working regularly as a driver.”

“Doctors have prescribed medicines and bed rest. My savings will last only for two- three months.” Sharada sighed.

“You can claim insurance.” Grandpa suggested.

“We don’t have any insurance.” Sharada cried. “One LIC agent asked us to pay Rs 500 premium every month.

He said he will give us some insurance. We said we cannot afford it.”

“Does your husband have a bank account with a Rupay debit card? The Government has announced an automatic accident insurance cover with Rupay card.” Grandpa said.

“He has a bank account, but I don’t know what card he has.” Sharada replied.

“Bring his card and his passbook. I will go with you to the bank. Let’s find out.”

Soon after Sharada left. The children were anxious to know more.

“Grandpa, what is insurance?”

“Insurance is a business of sharing risks.

The Insurance company collects contributions from a large number of people who face the same risk.

This contribution is called premium. The company pools this contribution into a common fund. When someone suffers a loss, it pays from the common fund.”



Insurance is spending a little money to protect against the risk of having to spend a lot of money in case of loss.

“Mom, do you and Dad have insurance?” Gita asked.

“Yes, we have life insurance, car insurance, medical cover and home insurance.”

“We have to pay premium every month?” Shravan asked.

“Premiums can be paid monthly, quarterly or annually. We pay once a year.”

“Won’t the insurance premium amount be a loss if we do not face any risk?” Shravan asked.

Grandpa smiled. **“Insurance is spending a little money to protect**

against the risk of having to spend a lot of money in case of loss.”

“Let us take Sharada’s case. She had been saving for her child with big dreams. Her husband’s accident was unexpected – the loss of income, medical expenses have caused a huge strain on her financial resources. Here insurance would help her restart her life.

“Look at these pictures that show the **importance of insurance.**”

Grandpa showed some pictures.

Grandpa continued.

“There are two types of insurance for individuals – Life and General. Life Insurance covers the risk of death while General insurance covers the risk of loss/repair of assets.”

Shravan intervened. “I still think only people who suffer a loss are benefited. But I don’t want anything to happen to Mom or Dad.”

Life Insurance

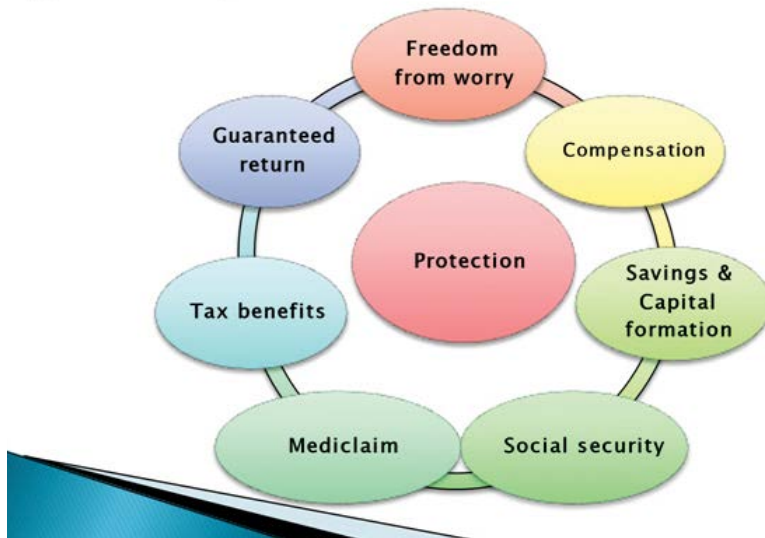
Grandpa smiled. “Life Insurance companies offer different schemes. Look at the chart. There are term plans where money is paid only on death whereas endowment plans provide both risk cover and returns. Moneyback schemes are savings for covering expenses of children’s education, marriage etc.

For example, I had taken a life insurance policy and paid the premium every year for fifteen years. After 25 years, I received a lumpsum amount as maturity proceeds plus bonus.”

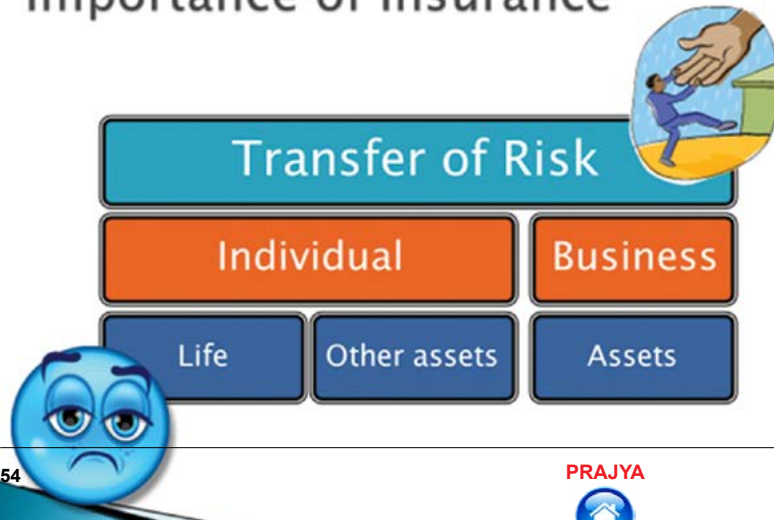
Mom smiled. “Yes Shravan. We have got different policies that give us cover as well as returns.”

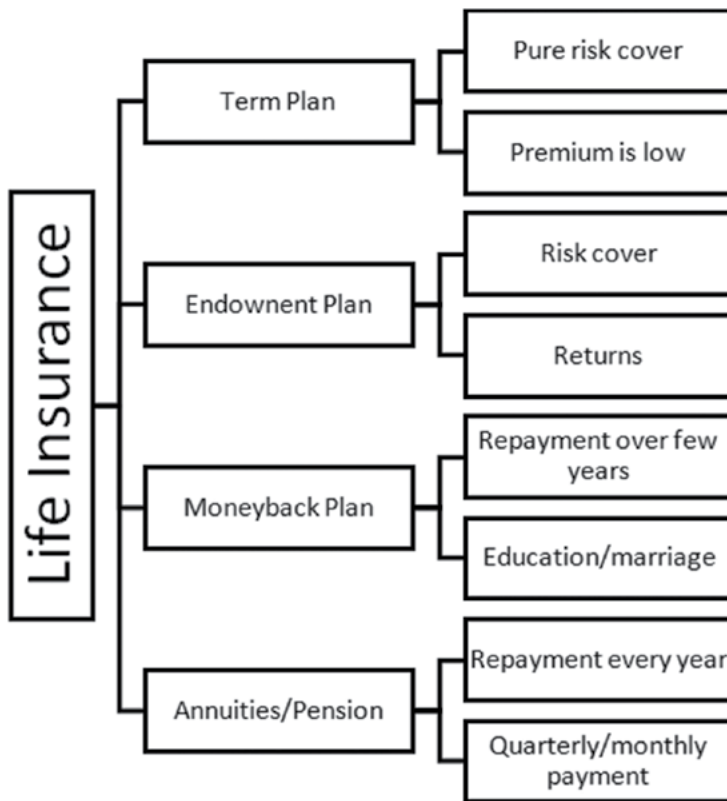
Shravan nodded. “What about health insurance and car insurance? How are they helpful?”

Importance of Insurance for general public



Importance of Insurance





The Government has made vehicle insurance mandatory for all vehicles – two wheelers, four wheelers, trucks, commercial vehicles etc.

Four lakhs to the hospital directly for the treatment.

So, when we take medical insurance, it gives us mental peace that we do not have to suffer huge loss if there is a medical emergency.”

Vehicle Insurance

“The Government has made vehicle insurance mandatory for all vehicles – two wheelers, four wheelers, trucks, commercial vehicles etc. The insurance company reimburses the vehicle owner if the vehicle is damaged due to accidents.

Home Insurance

People can insure their home and valuables in the home against fire, theft and other calamities that cause loss.”

Shravan smiled. “Now, I am happy that we have got all these insurance schemes.”

Gita nodded. “Grandpa, Sharada said she did not have any insurance, but you told her that if her husband had a debit card for his bank account, she could get money. How ?

Grandpa: “Good question Gita. The Government has now introduced a scheme called **Pradhan Mantri Bima Suraksha Yojana**. If you open a bank account and get a Rupay debit card, the bank automatically provides accident insurance of two lakhs/disability insurance of 1 lakh. Do you know how much is the premium? Just Rs 12/- every year!!

“But Sharada did not know about it.”

“Yes. That is why I asked her to bring the passbook and debit card. If there is a debit of Rs 12/- in the passbook, that means there is accident insurance cover. You can

General Insurance

Grandpa answered. “There are different schemes under General or Non-life insurance. The most important are motor and health insurance.”

General

- **Motor**
- **Marine**
- **Fire**
- **Travel**
- **Accident**
- **Medical**

Health Insurance

Grandpa continued. “Health insurance helps us face medical emergencies that cost huge money. When my friend was hospitalized and had to undergo a surgery, he did not have to pay from his pocket. The insurance company paid Rs





Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- For people 18 to 70 years of age (with a bank account) who give their consent to join / enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis.
- Aadhar is essential.
- **Risk coverage** - Rs.2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability.
- **Premium** of Rs. 12 p.a. is deducted from the bank account through 'auto-debit' facility in one instalment.
- Offered by Public Sector General Insurance Companies or any other General Insurance Company willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose.

go to the bank and claim the money if there is permanent or partial disability due to accident.”

“So, the bank will automatically debit Rs 12/- and make the insurance available?”

“Yes. The Government also has another scheme Pradhan Mantri Jeevan Jothi Bima Yojana. For a premium of Rs 330/- per year, you get a life insurance cover of Rs 2 lakhs.

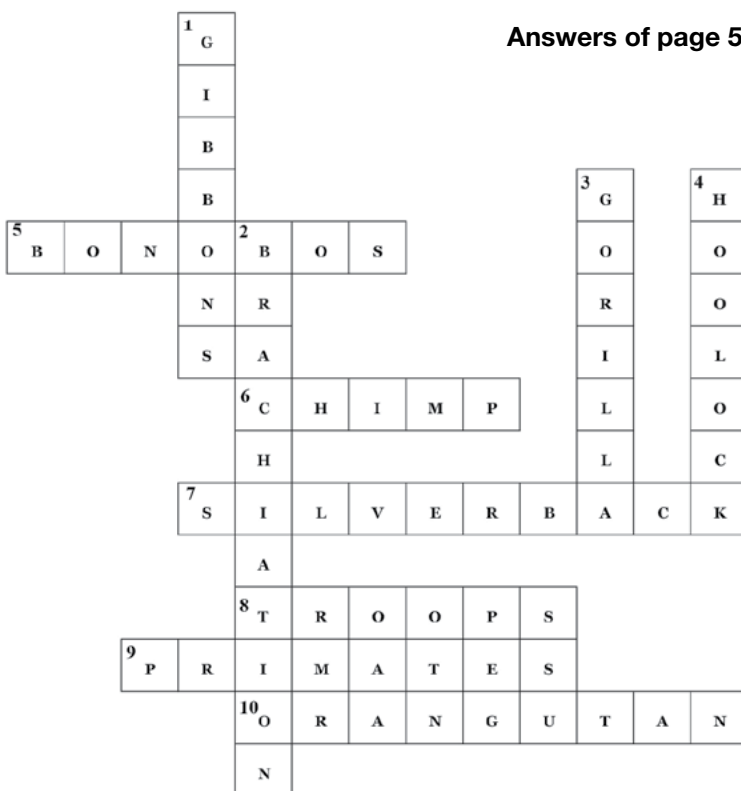
“Good. This is a boon for poor people.” Gita was relieved.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- For people 18 to 50 years of age (with a bank account) who give their consent to join / enable auto-debit.
- Aadhar is essential.
- **Life cover** of Rs. 2 lakhs for the one-year period 1st June to 31st May and will be renewable.
- **Risk coverage** - Rs. 2 Lakh in case of death of the insured, due to any reason.
- **Premium** - Rs. 330/- p.a. which is to be auto-debited in one instalment from the

bank account as per the option given by him on or before 31st May of each annual coverage period under the scheme. The scheme is being offered by LIC and all other life insurers willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose.

Answers of page 52





YAKLA SNOW LOTUS

India is one of the countries with mega bio diversity, harbouring nearly 7-8% of the recorded species of the world. So far, over 91,200 species of animals and 45,500 species of plants have been documented in the ten bio geographic regions of the country.

The hilly tracts of North East India are unique in ecological richness and diversity. This region supports more than 50% of India's bio diversity. One of the several unique plants found here is Yakla Snow Lotus, named after the Yakla pass of Sikkim. Botanical name of this plant is *Himalaiella yakla* and it belongs to the family Asteraceae (Sunflower family).

It is a beautiful stemless plant found at high altitudes (3500 – 4300 metres above sea level). Flowers are deep purple, in a solitary central flower-head. The flower-head is surrounded by a ring or rosette of purplish bracts. The whole plant, thus, has a very symmetric and pretty appearance.

This plant is of high medicinal value. It is used to make tonic for weakness. It is also used as a therapy for menstrual disorders; and a remedy for rheumatoid arthritis. Natural and pure wild snow lotus flower is an antipyretic (anti-fever) and detoxifying medicine. It helps to stop aches, enriches the blood and warms the uterus. It is also good for the kidneys. We need to protect this unique and useful plant.





**Freedom
Movement -
Evocative
Writers**

Firebrand Poet

When we think of India's freedom movement, one of the prominent names that come to our mind is Mahakavi Bharati. Kuyil Paattu, Paanchali Sabadam and Kannan Pattu are some outstanding works which earned for him the title "Mahakavi".

Varanasi, he lived with his uncle and aunt and learnt English. His mastery over the language was such that he not only wrote essays in English but also composed brilliant poems in English.

Freedom!

**“ What light is to the eyes,
What air is to the lungs,
What love is to the heart,
Liberty is to the soul of
man.”**

Dynamic Visionary

It was in Varanasi that his love for India as a single national entity was born. **He not only joined the freedom struggle and relentlessly fought against the foreign rule but he wanted India to be free from hunger, gender discrimination, untouchability, unclean environment, narrow linguistic and religious dogmatism.**

Multi- faceted Bharathi

Subramania Bharathi is a legendary Tamil writer, poet, journalist, Indian independence activist, social reformer and a polyglot. He was the pioneer of modern Tamil poetry and is considered one of the greatest literary figures of all times.

Equality

Bharathi was a visionary with a modern outlook. Born a Brahmin, he firmly opposed discrimination against other castes. His was a life of poverty and misery yet, he had great dreams for his country and especially its women.

Born in Ettayapuram to Chinnaswami Subramaniya Iyer and Lakshmi Ammal, he was married to Chellammal in 1897.

Bharathi is a symbol of multi-lingualism that characterises India. He knew 32 languages including three foreign languages. When in





“Humans are divided by caste. Some consider themselves superior and treat others with contempt. Oh folks! Denounce cruelty. Love alone makes the world prosper.”

Impressive Analogies

Murasu (The Drum) is probably Bharathi’s best poem. He has composed it as if a bird is advising mankind on inclusiveness. In this poem Bharathi deftly tackles four different issues - poverty, racism, casteism and subjugation of women.

Bharathi’s Striking Empathy

He proclaimed
 “தனி ஒருவனுக்கு உணவில்லை எனில்
 ஜகத்தினை அழித்திடுவோம்.”
 “Thani oruvanukku unavillai yenil
 Jagaththinai azhithiduvom”

(Translation: If an individual has to starve, we ought to annihilate the world). Such was his empathy towards the have -nots.

He averred
 “எல்லா உயிர்களிலும் நானே
 இருக்கிறேன்”

“Ellaa uyirgalilum naane
 irukkiren “

(Translation: I dwell in all living beings)

Against discrimination in all forms

கேளடா ...மானிடவா ...எம்மில்
 கீழோர்..மேலோர் இல்லை

ஏழைகள் யாருமில்லை ...செல்வம்
 ..ஏறியோர் என்றும் இல்லை ...

வாழ்வுகள் தாழ்வுமில்லை...என்றும்
 ..மாண்புடன் வாழ்வோமடா ...

“Kelada maanidavaa ..emmil
 keezhor melor illai

Yezhaigal yarumillai .. Selvam
 yeriyor enrum illai..

Vazhvugal thazhvumillai ...enrum
 maanbudan vaazhvomada.. “

(Translation: Listen, ye human beings! Amongst us no one is inferior or superior, poor or rich and no life is trivial..... let’s live a life of dignity.)

Bharathi had a knack of explaining abhorrent social evils with simple but potent analogies.

வெள்ளை நிறத்தொரு பூனை
 எங்கள் வீட்டில் வளருது கண்டிர்
 பிள்ளைகள் பெற்றதப் பூனை
 அவை பேருக்கொரு நிறம் ஆகும்.....
 எந்த நிறமிருந்தாலும்

அவை யாவும் ஒரே தரம் அன்றோ
 இந்த நிறம் சிறிதென்றும்
 இஃது ஏற்றம் என்றும் சொல்லலாமோ
 “Vellai niraththoru poonai engal

Veetil Valarudhu kandeer
 Pillaigal petrathu appoonai
 Avai perukku oru niram agum.....

.....Yendha niramirundaalum
 Avai yaavum orey tharam andro
 Intha niram sirithendrum
 Ithu etram enrum sollalaamo.”

(Translation: There was a white cat in our house. She gave birth to many kittens each of a different colour. Though differently coloured, weren’t they siblings and equal? Why treat them differently?)

An apt analogue to educate people on racism, casteism etc.

“சாதிப்பிரிவுகள் சொல்லி அதில்
 தாழ்வென்றும் மேலென்றும் கொள்வார்
 ...

.....சாதி கொடுமைகள் வேண்டாம்
 அன்பு தனில் செழித்திடும் வையம்.”

“Saadhipirivugal solli-adhil
 thaazhvendrum melendrum
 kollvaar...

.....Saadhi kodumaigal vendaam
 anbu

Thanil sezhiththidum vaiyam. “

(Rough translation: Humans are divided by caste. Some consider themselves superior and treat others with contempt. Oh folks! Denounce cruelty. Love alone makes the world prosper.)





His powerful poetry clothed in simple Tamil touched a chord in the hearts of all - the learned and the illiterate.

On the Role of Women

“பெண்ணுக்கு ஞானத்தை வைத்தான் - புவி பேணி வளர்த்திடும் ஈசன் மண்ணுக்குள்ளே சில மூடர் - நல்ல மாதர் அறிவைக்கெடுத்தார் கண்கள் இரண்டில் ஒன்றைக் - குத்திக் காட்சி கொடுத்திடலாமோ?

பெண்கள் அறிவை வளர்த்தால் - வையம் பேதமை அற்றிடும் காணீர்.”

“pennukku gnanathai vaithan – puvi Peni valarthidum eesan Mannukkulle sila moodar – nalla Mathar arivaikkeduthar Kangal irandil ondraikkuththi Katchi koduthidalaamo?..... Pengal arivai valarththaal -vayam Pethamai atridum kaaneer.

(Rough translation: The Lord has blessed women with wisdom. Some stupid men stifle women’s education. Does one gouge out one eye because one is sufficient for vision? **When women’s knowledge increases, ignorance in the world shall disappear.**)

That was a great message on feminism. Remember this was more than a century ago, long before feminist movements even took shape.

National Integration

His powerful prose and poetry emphasized the urgent need for national integration and shunning parochial mentality. Bharathi had envisioned Bharat Mata at the dawn of the Independence struggle. His patriotic fervour made him write this about India.

“பாருக்குள்ளே நல்ல நாடு எங்கள் பாரத நாடு.”

“Paarukkulle nalla naadu-Yengal Bhaarata naadu.

(Rough translation: Bharat is the best country in the world.)

“முப்பது கோடி முகமுடையாள் உயிர் மொய்ப்புற ஒன்றுடையாள்

இவள் செப்பு மொழி பதினெட்டுடையாள் எனில் சிந்தனை ஒன்றுடையாள்” Muppahdhu kodi mugamudaiyaal Uyir moympura onrudaiyaal Ival seppumozhi padhinettudaiyaal Yenil sindhanai onrudaiyaal.

(Rough translation: **She (India) has thirty crore faces, but her heart is one. She speaks eighteen languages, yet her spirit / thinking is one.**)

Bharathi envisioned a glorious future for India - a nation united by shared culture and history and his vision marks the dawn of the Indian national movement during the freedom struggle and is hence aptly referred to as the national poet.

Incredible collection

Bharathi did not live a long life (11th December 1882 - 11th September 1921). Going through Bharathi’s life history, one would be amazed to note the vast number of subjects on which he has left an indelible impression during the very short span. Bharathi did not live to see independent India, yet he always fancied it.

“ஆடுவோமே, பள்ளு பாடுவோமே ஆனந்த சுதந்திரம் அடைந்து விட்டோம் என்று ... “

“Aaduvome, pallu paaduvome Aananda sudandiram adaindivittom endru... “

(Translation: Let us sing, dance and rejoice that we have attained independence.)

He sang thus more than two decades before Independence became a reality. His powerful poetry clothed in simple Tamil touched a chord in the hearts of all - the learned and the illiterate.

Bharathi’s messages are like those of the ancient Rishis of our land - eternally relevant and perpetually inspiring!!





Birsa Munda

Birsa Munda rallied tribals against colonial rule and conversion activities.

Several movements of tribal communities such as Santhals, Tamars, Kols, Bhils, Khasis and Mizos strengthened the Indian freedom struggle. Tribal movements in different regions of the country against the British inspired Indians all over the country.

One of the heroes was Birsa Munda, often revered as 'Bhagwan' by tribal communities across the country. Born in the undivided Bihar in 1875, Birsa Munda rallied tribals against colonial rule and conversion activities.

Most tribals were forced to work as bonded labourers in their land. Birsa Munda fought bravely against the exploitative system of the British government and spearheaded the movement giving a call for 'Ulgulan' (Revolution). Munda led the tribals to prevent land grabbing by the non-tribals. Though he lived for only 25 years, he awakened the tribals and

mobilised them in the little town of Chota Nagpur and was a terror for the British rulers. He was also called 'Dharti Abba'.

Birsa Munda commenced his protest to save tribals on 1st October 1894 demanding remission of forest dues. He gave his clarion call to the tribals "Maharani raj tundu jana oro abua raj ete Jana". In other words, he urged the tribal folks to end the rule of the queen and re-establish their own rule. Today, he is revered across the country especially in Bihar, Jharkhand and Odisha.

Paying tribute to the revered tribal freedom fighter who died in 1900, PM Modi inaugurated a museum in Ranchi in memory of Birsa Munda. The Indian government announced that Birsa Munda's birth anniversary – 15th November – will be celebrated as **Janjatiya Gaurav Divas** this year onwards.



GANGAIKONDA CHOLAPURAM



What makes India a great nation is undoubtedly her rich culture. Gangaikonda Cholapuram, located 70 kms from Thanjavur, Tamil Nadu, is a living example of our cultural heritage.

Rajendra Chola I, a great emperor of the Chola dynasty, built Gangaikonda Cholapuram (also known as Gangaikonda Cholishwaram), a new capital city in 1035 AD, to commemorate his successful military expedition up to the land of holy Ganga. Recent excavations prove that the city had two fortifications, one inner and the other outer.

The center of attraction is the Brihadeeshwara Temple which is similar to the one in Thanjavur. The vimana built over sanctum sanctorum of the temple rises into the sky, visible for miles around the town. Because of its delicate appearance and gentle curve, it is often called the feminine version of the one in Thanjavur.

The temple is constructed on an elevated structure with a courtyard

170 m high and 98 m wide. The main section of the structure measures 341 ft in height and 100 ft in width with an east-west axis.

The magnificent pillared Mandapa has several Dwarapalakas. The walls flanking the side entrances are decorated with elaborate carvings depicting episodes from Shaivite lore. The main deity in the garbhagriha is 13 feet tall Shivalinga. The idol of Nandi is sculpted in such a way that it reflects the sunlight to the sanctum. A stone known as Chandrakanta is said to have been laid in the sanctum, which helps the area remain cool during summers and warms the area up during winters. Cholagangam (Ponneri Lake), fed by river Kaveri is another point of attraction.

Gangaikonda Cholapuram served as the Chola capital for about 250 years, until the decline of the Cholas and the rise of the Pandyas. **Today, the temple features on UNESCO's list of World Heritage Sites and is one of the three Great Living Chola Temples.**



Balu

JAMMU & KASHMIR



Dadu



It was gathering gloom, Dadu and Balu had just returned from their usual evening stroll when suddenly Balu saw two individuals, (probably Dadu’s acquaintances) greeting him in an unfamiliar language.

Balu: [Astonished] Dadu, what language did you speak just now?

Dadu: It was Koshur.

Balu: [Perplexed] Koshur ???!! Dadu, which state’s language is it?

Dadu: [With a serious look] There’s a lot more to learn about India Balu! Koshur is the official language of a place that was formerly accorded a special status under Article 370 of the Constitution of

India in contrast to other states of India.

Balu: [Guessing] Is it Jammu and Kashmir? [unsure]

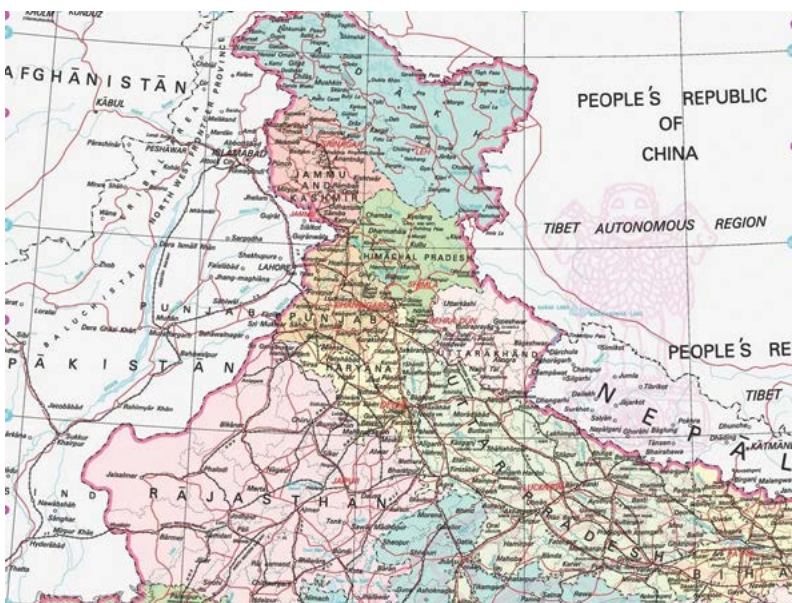
Dadu: Spot on! But, why so doubtful?

Balu: [Thrilled] Go on, Dadu! Tell me more about this place. Where exactly is it located?

Dadu: Look at the map! It is located in the extreme north of the country and is adorned with the Himalayan Mountain Range. It has three divisions: Jammu, Kashmir Valley and Ladakh. The region is bounded by Pakistan and China from the West to the East.

Balu: Dadu any interesting stories about this place?

Dadu: Since ancient times, Kashmir has always been an integral part of Indian subcontinent and civilisation. There are enough literary and cultural evidences that show the connection. But in more recent times J&K was a princely state during the rule of the East India Company and the British Raj from 1846 to 1947. It was formed after the Anglo Sikh War - I. During the Partition of India and its political integration, Hari Singh, the Maharaja of





J&K, delayed his decision. However, on 26th October, 1947, the Maharaja acceded to India in return for military aid during the Indo-Pakistan War of 1947-48 by signing the Instrument of Accession.

While all other princely states readily consented to become part of Union of India, J&K had a few conditions. The Union of India could legislate only three aspects of J&K administration – external affairs, communications and defence. In all other matters, the Constituent Assembly of J&K had the powers. In 1949, Article 370 was included in the Indian constitution, giving J&K a special status, ‘temporary in nature’. It had its own constitution, flag and administrative autonomy as a state from 1954. Though the Constituent Assembly was dissolved in 1956, there was no conclusive decision to scrap Article 370. The state went through a political turmoil since 1990 when there was forceful evacuation of one set of its ethnic population. It was also a hotbed of foreign sponsored terrorism. Conditions deteriorated and continued for decades with constant threat to peace and economic development. On 6th August, 2019, the Indian Government removed Article 370 through parliamentary approval and Presidential consent. Later, the Jammu & Kashmir Reorganisation Act was passed. It ceased to be a state and became two

union territories - Jammu & Kashmir and Ladakh 86 days later.

Balu: Dadu, but what were the reasons for revoking J&K's special status?

Dadu: Article 370 of the Indian Constitution was repealed in order to bring normalcy to J&K and make it more developed and prosperous, to make its people feel safe and secure like all other citizens of the country. Moreover, all political parties can have a chance to lead the state and allow it to thrive.

Balu: Dadu, what do they do for their living?

Dadu: Jammu and Kashmir's economy depends mainly on tourism, farming and animal husbandry.

Balu: What about their lifestyle and culture?

Dadu: The people of Jammu have the same way of life as the rest of India. Men and women can be seen dressed in both modern and traditional attire, whereas inhabitants in Kashmir Valley live a traditional lifestyle with limited modern influences. Pheran & Poots, worn by both men and women, are the traditional attire of the people here. People also wear Mughal - style turbans, head wear, pashmina taranga belts, and coloured scarves. Kashmiri Muslim females use a red head wear known as the ‘kasaba’.

Kangri, a pot with burning coal is traditionally used to keep warm and is worn under the pheran.



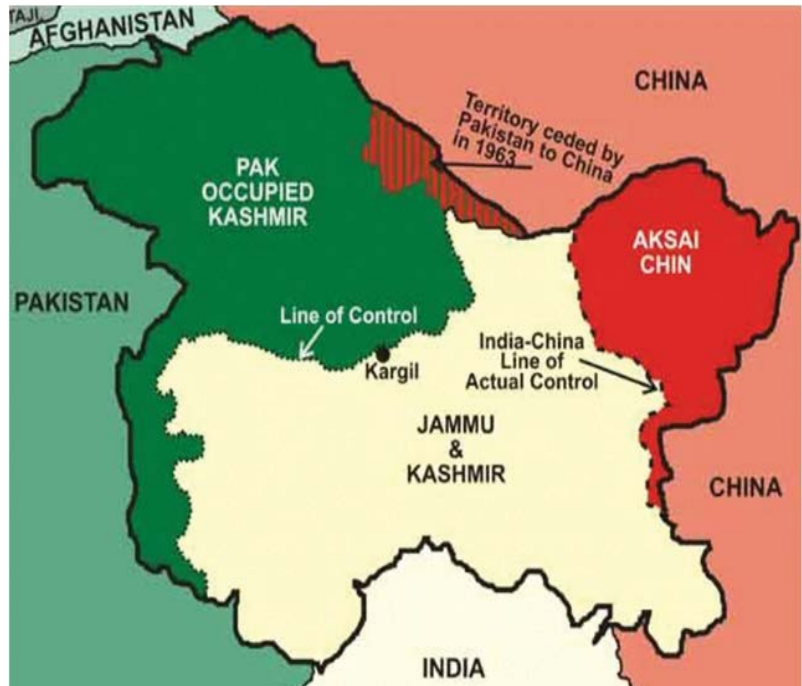
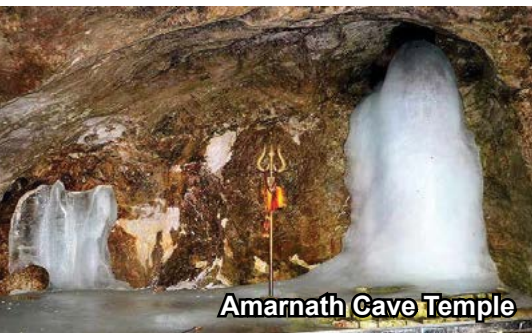
Total population : 12,267,013

City - 240 km² (90 sq mi)

Language - Urdu, Kashmiri, Dogri,
Hindi, Pahari and Ladakhi

Capital - Srinagar (May–October)
Jammu (Nov–April)

Religion: Islam (68.8%),
Hinduism (28.8%)
Sikhism (1.9%)
Christianity (0.28%)
Buddhism (0.03%)
Jainism (0.01%)
Others (0.01%)



Some of the traditional dance forms are Dumhal, Kud, BhandPather, Rouf, Hafiza and Bacha Nagma. Some of the most famous musical forms practised in Kashmir are Chakri, Henzae, Ladishah, Rouf, Hindustani Classical and Sufiana Kalam.

Balu: Fascinating...Dadu. What about places to visit?

Dadu: Oh yes!!!Have a look!

Balu: [Overjoyed]It's a must-see destination, Dadu!!

Balu: Dadu!Tell me about the Kashmir conflict.

Dadu: The conflict started during the Partition of India (1947–48), a dispute over the territory of Kashmir between India and Pakistan. India currently controls about 43% of the territory, including most of Jammu, the Kashmir Valley, Ladakh, and the Siachen Glacier. Pakistan, which controls about 37% of Kashmir, including Pakistan-occupied Kashmir and the northern territories of Gilgit

and Baltistan, disputes India's claims. According to Pakistan, a referendum should be held in Kashmir to determine if the people wish to join India or Pakistan or become independent. The Line of Control separates Jammu and Kashmir from the Pakistan administered Kashmir.

Balu: [Inquisitive] So our Army has to vigilantly patrol day and night to keep us all safe, right?

Dadu: True! Life of a soldier isn't that easy. They are separated from their families and it gets tougher during the winters when the mercury plummets to a sub-zero level. Visibility is low due to dense fog and cold winds.As a result,securing the border becomes a challenging task.

Balu: Amazing! How selfless they are, Dadu! I wish to join the Indian Army when I grow up!

Dadu: [With great pride] Am sure you'll make a great Army officer, Balu!!





Jyoti Joins Indian Army

Fulfilling Martyr Husband's Last Wish



If there are people braver than Indian army soldiers, it is perhaps their families. The parents, wife and the children are no less fighters as they send their dear one to the battlefield to protect the nation. However, the wife of a martyr who joins the army after losing her husband on the battlefield is beyond fearless and a true hero.

There have been instances where army wives have honoured their martyr husbands by joining the army and keeping their promise to serve the country. A few months ago, the nation hailed Nikita Kaul wife of Major Vibhuti Shankar Dhoundiyal who was martyred in the devastating Pulwama attack, for joining the army. They are all real-life inspirational heroines.

Now, the latest heroic woman who has vowed to dedicate her life to the nation is **Jyoti Nainwal, wife of Naik Deepak Kumar Nainwal** (who attained martyrdom in a terrorist encounter in Jammu & Kashmir as part of Operation Rakshak), who has joined the Indian Army as Lieutenant three years after her husband's death.

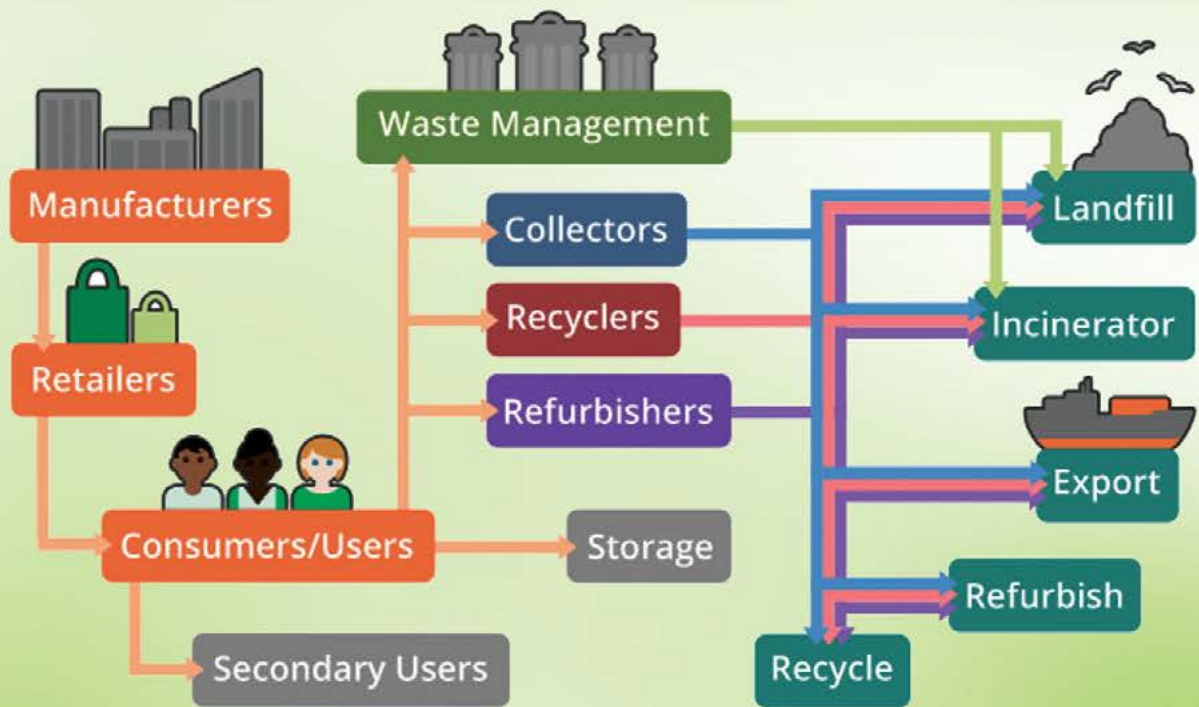
Holding memories of her late soldier husband in her heart and carrying their two uniformed children on her shoulders, 33-year-old Jyoti Nainwal joined 28 women cadets at the passing-out parade at the Officers Training Academy on 20th November 2021.

We salute her!
Jai Hind!

e-waste Recycle

Lifecycle of Electronics

What happens during post productions



SWACHH SURVEKSHAN 2021

स्वच्छ सर्वेक्षण 2021

TOP 10 CLEANEST CITIES IN INDIA

(as per Swachh Survekshan 2021)



INDORE



SURAT



VIJAYAWADA



NAVI MUMBAI



PUNE



RAIPUR



BHOPAL



VADODARA



VISAKHAPATNAM



AHMEDABAD

