

नैनधरा
सत्र 2024-25



राजकीय महाविद्यालय श्री नैना देवी जी
जिला बिलासपुर (हि.प्र.)

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Principal's Editorial: Fostering Excellence, Inspiring Futures

Dear Students, Faculty, and Staff,

As we brought forth the inaugural issue of our college magazine, “Naindhara”, I am honoured to reflect upon the remarkable journey of our college community. This second issue of our annual college magazine serves as a testament to the vibrant tapestry of experiences, achievements, and aspirations that define us.

At the heart of our institution lies a commitment to excellence, innovation, and inclusivity. This past year has been a testament to our collective resilience and adaptability in the face of unprecedented challenges. Despite numerous obstacles, our community has demonstrated unwavering determination to pursue knowledge and pursue excellence in all endeavours.

The pages of this magazine bear witness to the extraordinary accomplishments of our students, whose academic achievements, artistic endeavours, and community engagement activities have brought honour to our college. From research initiatives to creative expressions of art and sports, our students continue to push the boundaries of knowledge and creativity, inspiring us all with their passion and dedication.

Equally commendable are the efforts of our esteemed faculty, whose mentorship and guidance have nurtured the intellectual growth and personal development of our students. Their tireless commitment to teaching, research, and service embodies the spirit of academic excellence that defines our institution.

As we celebrate our successes, we must also acknowledge the challenges that lie ahead. In an ever-changing world, it is imperative that we remain steadfast in our commitment to adaptability, innovation, and lifelong learning. By embracing diversity of thought and fostering a culture of collaboration and mutual respect, we can empower our students to become compassionate leaders and global citizens who will shape a brighter future for generations to come.

I extend my heartfelt gratitude to the editorial team and all those who have contributed to the creation of this magazine. Your dedication and creativity have brought to life the vibrant tapestry of our college community, capturing the essence of our shared journey and the promise of our collective future. As we embark on the next chapter of our academic adventure, let us continue to strive for excellence, embrace new opportunities, and uphold the values that define us as a community. Together, we will continue to inspire, innovate, and make a positive impact on the world around us.

With warm regards,

Dr. Rajender Kumar
Principal
GDC Shri Naina Devi Ji



Chief Editor's Desk

As Chief Editor of the College Magazine "**Nainadhara**" I am proud to be a part of its publication. The college experience is an informative journey and it is my utmost pleasure to see the publication of the second issue of the magazine for the session 2024-25. Together we will explore ideas, challenge conventions and create a vibrant space for the exchange of knowledge. Writing for college magazine provides opportunities to the budding talents of the college to express their thoughts and unfold the vast treasure of their potential. We believe that every student has a unique idea and innovative thinking. We believe that college magazine is an important resource for students to express their thoughts. Reformation is possible only when the youth of the nation come forward to express their innovative thinking and reformative ideas through a platform like the college magazine. The staff editorial board put up their sincere efforts to motivate the students for evinced interest in the different sections as like Hindi, English, Pahari & Planning of the magazine.

We hope that various sections of this magazine will provide our readers with information and resources that they can use to make a difference. We are grateful to all the students who contributed to this issue of college magazine "**Nainadhara**". We could not do this without your hard work and dedication. We hope that you enjoyed reading this issue as much as we enjoyed putting it together.

I am thankful to the Principal and all the members of editorial board who have contributed their earnest efforts and enthusiasm to make this issue, final shape.

With great anticipation.

Shyam Lal Dhiman
(Associate Professor)
Chief Editor College Magazine
"**Nainadhara**"

NAINA DHARA
2024-25

Shri Naina Devi Ji Govt. Degree College
Teh. Shri Naina Devi Ji , Distt. Bilaspur (H.P.)

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Editor-in-Chief :

Prof. Shyam Lal Dhiman

No.	Staff-Editor	Student Editor	Section
1.	Prof. Sakshi	Neelam, B.A. III	Hindi
2.	Prof. Vaibhav	Kajal, B.A. III	English
3.	Prof. Pankaj	Anchal, B.A. III	Pahari
4.	Prof. Ajay	Savika, B.ComIII	Planning Forum

Note : The views expressed in the articles are those of the contributors and the editor does not necessarily agree with them.

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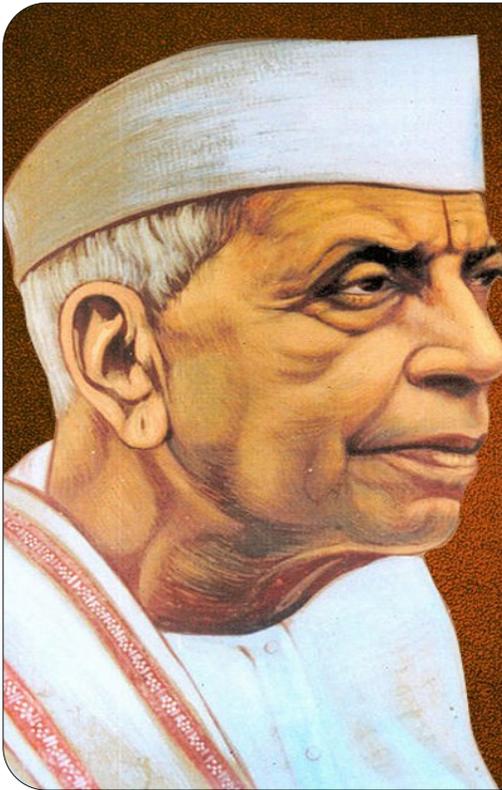
I, **Dr. Rajender Kumar**, hereby declare that the particulars given above are true to the best of my knowledge.

Sd/
Dr. Rajender Kumar
Principal





हिन्दी अनुभाग



राष्ट्रकवि
मैथिली शरण गुप्त

नर हो, न निराश करो मन को
कुछ काम करो, कुछ काम करो
जग में रह कर कुछ नाम करो
यह जन्म हुआ किस अर्थ अहो
समझो जिसमें यह व्यर्थ न हो
कुछ तो उपयुक्त करो तन को
नर हो, न निराश करो मन को।

Born on August 3, 1886

सम्पादक हिन्दी
साक्षी मैहता

छात्र सम्पादक
नीलम कुमारी, बी.ए. तृतीय वर्ष



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सम्पादकीय

इस अंक के साथ उसका स्वागत करते हुए मैं अत्यंत हर्षित एवं गौरवान्वित महसूस कर रही हूँ। छात्र संपादक के रूप में, मुझे गर्व है कि हमारी टीम ने इस पत्रिका को आपके समक्ष प्रस्तुत करने के लिए कड़ी मेहनत की है। हम इस अंक में ऐसी कहानियां और लेख प्रस्तुत कर रहे हैं जो हमारे महाविद्यालय के छात्रों की विविध रुचियों और प्रतिभाओं को प्रतिबिंबित करते हैं। चाहे वह विचारोत्तेजक लेख हो, रचनात्मक लेखन हो या कलात्मक अभिव्यक्तियाँ हमने हर संभव प्रयास किया है कि यह अंक हम महाविद्यालय समुदाय की जीवंतता को प्रदर्शित करे।

इस अंक में हम आज की दुनिया के प्रासंगिक और महत्वपूर्ण विषयों पर गहराई से विचार कर रहे हैं। हमारे योगदानकर्ताओं ने स्थानीय पारिस्थितिक तंत्र पर देश भक्तित तथा सवच्छता के प्रति जागरूकता के महत्व जैसे विभिन्न विषयों को उजागर किया है। हम अपने सहपाठियों की शैक्षणिक, खेलकूद और कला में प्राप्तियों का भी उत्सव मना रहे हैं, जो उनकी समर्पण और मेहनत का प्रमाण हैं।

छात्रों की आवाज की शक्ति को कम नहीं आंका जा सकता। यह पत्रिका हमें अपने विचार व्यक्त करने, वर्तमान स्थिति को चुनौती देने और परिवर्तन की प्रेरणा देने के लिए एक मंच प्रदान करती है। हमें आशा है कि ये पृष्ठ आपको सूचनात्मक और प्रेरणादायक लगेंगे, जिससे आपके भीतर संवाद की भावना जागृत हो और आप उन मुद्दों पर गहराई से सोचें जो आपके लिए महत्वपूर्ण हैं।

मैं अपने हृदय से उन सभी लेखकों, संपादकों, फोटोग्राफरों और कलाकारों को धन्यवाद देना चाहता हूँ जिन्होंने इस अंक में अपना योगदान किया है। आपकी रचनात्मकता और उत्साह ही इस पत्रिका को विशेष बनाते हैं। आपके निरंतर समर्थन के लिए धन्यवाद और हम भविष्य में आपको और भी रोचक सामग्री प्रदान करने की आशा करते हैं।

नीलम देवी

छात्र संपादक

बी.ए.तृतीय वर्ष

आज का भारत

देश मेरा था सोने की चिड़िया
 फैंक के साड़ी उतार के चूड़िया
 अब यहां डोले पश्चिमी गुड़िया
 सोना ले गए बेदर्द फिरंगी
 रोये चिड़िया देख पेड़ों की तंगी
 इतिहास था जिसकी महान् गाथा
 आज वहां समाज बना दोरंगी
 उनके ही तन के दो हिस्से
 भारत -पाक
 तैयार खड़े लड़ने को परमाणु जंगी
 कही खो गए महान नेता
 देश अब झेले चालें बेढंगी
 उग्रवाद घायलों से हुई हालत बंदरंगी
 इंतजार है उस खुशनुमा पल का
 जब संतो की पावन धरती पर
 खिलेगा कोई नेक फरिस्ता, बरसाने को मेघ
 सतरंगी।

सुमना (बी.ए.प्रथम वर्ष)

माँ

माँ तुम मेरी जिंदगी का सबसे बड़ा सहारा हो,
 तुम्हारे प्यार से ही जिंदगी खिल खिलाती है।
 तुमने मुझे जिदंगी की राह दिखाई
 और मुझे एक सच्चा इंसान बनाया।
 तुम्हारे प्यार ने मुझे हर मुश्किल में खड़ा किया,
 तुम्हारे समर्थन से हर सपना पूरा किया।
 मैं तुम्हारा शुक्रिया अदा करता हूँ,
 तुम्हारे प्यार और समर्थन के लिए।

विशाल कुमार(बी.ए.प्रथम वर्ष)

कृतज्ञता के रंग

हर सांस में तेरा अहसास है,
 हे प्रभु, तेरा ही तो साथ है।
 जो मिला, जो नहीं मिला,
 हर हाल में तेरा उपकार है।
 धूप मिली तो छांव भी आई,
 दुख के बाद खुशहाली छाई।
 हर दर्द के सबक सिखाया,
 हर गिरावट ने उठना सिखाया॥

इस जीवन की हर नेमत का,
 हर एक पल में आभार है।
 कृतज्ञ हृदय से कहती हूँ,
 जो भी दिया, स्वीकार है।

सपना शर्मा (बी.ए.प्रथम वर्ष)

अब तो मचा है हाहाकार

अब तो मचा है हाहाकार,
 वृक्ष बिना बुरा हुआ है हाल।
 मानव ने यह किया कमाल,
 खुद को पाएं नहीं सम्भाल।
 कैसे-कैसे अब किए हैं खेल?
 हाल बुरा है पेलम-पेल।
 गर्मी ने किया बुरा है हाल,
 आज ग्लोबल हुआ है लाल।
 ग्लेशियर पिघले हालम-हाल,
 खुद को पाया नहीं संभाल।
 नदियों में इसके फेंका है जाल,
 हर घर में आया है काल।
 उमड़ी उफनी और लाई बाढ़,
 धरती लगी अब आंखें काढ़।
 ओजोन परत भी हुई अब चीर्ण अब
 पराबैंगनी हुई है प्रकीर्ण।
 प्रदूषण ने सबको किया है क्षीण,
 शरीर हो चुका अब सबका जीर्ण।
 वृक्ष कटाई से हालत हुए खशब,
 इन सबका दंगा कौन जवाब।

खुशी शर्मा (बी.ए.प्रथम वर्ष)

माता-पिता

बंद किस्मत के लिए कोई ताली नहीं होती,
सुखी उम्मीदों की कोई डाली नहीं होती,
जो झुक जाए माँ-बाप के चरणों में,
उसकी झोली कभी खाली नहीं होती॥

मधु देवी(बी.ए.प्रथम वर्ष)

कोशिश कर

कोशिश कर, हल निकलेगा,
आज नहीं तो, कल निकलेगा।
अर्जुन सा लक्ष्य रख, निशाना लगा,
मरूस्थल से भी फिर जल निकलेगा।
मेहनत कर, पौधों को पानी दे,
बंजर में भी फिर, फल निकलेगा।
समन्दर से भी, गंगाजल निकलेगा।
कोशिशें जारी रख, कुछ कर गुजरने की,
जो कुछ थमा-थमा है, चल निकलेगा।
कोशिश कर, हल निकलेगा,
आज नहीं तो, कल-कल निकलेगा।

Navyot(BA 1st Year)

पहाड़ों का साथ

पहाड़ों से मुझे प्यार क्यों है
मैंने देखा है वहां बादलों को
जर्मी में आते हुए, बारिश
की बूदों को सीधे मन में
उतर जाते हुए। चीड़ के
पेड़ों से छन के आती हवा,
और धार का पानी, हर
एक मंदिर और रास्ते की
अपनी अलग एक कहानी।
किसी एक घर के काम में,
सारे गाँव का इकट्ठे
शामिल हो जाना, साथ में
हँसते गाते, सबका खाना एक
साथ बनाना। पहाड़ से दूर
रह कर भी, उस संस्कृति
से दूर न रह पाना, टीक
और नथ में, हर पहाड़ी दुल्हन
का शान से मुस्कराना।
पहाड़ों को जगह न कह के,
भावना कहें तो ठीक रहेगा शायद।

Kanachan(BA.2nd Year)

आजाद बचपन

बहुत कुछ खो जाता है, वक्त के साथ
जैसे बचपन खो गया बढ़ती उम्र के साथ,
बचपन में सोचते थे की जवानी में आजाद होंगे हम
अब जो जवान हुए सी सोचते है और अब कितना परेशान होंगे हम सच कहो,
तुम भी तलाशते हो ना सूकून हर जगह हर पल वहीं बचपन वाला मैं बताती हूँ तुम्हें भी वह जगह जहाँ मिलेगा सूकून वहीं बचपन वाला,
मान कर देखो मेरी बात रख कर देखो सिर माँ की गोद में एक बार
यकीनन तुम्हें उस ममता भरे पल में सूकून का एहसास होगा,
और ना मिले तो जरूर तुम्हारे मन में अभी भी कोई और सवाल होगा एक बार कह के देख लेना माँ जो उसका भी उसके पास जबाब होगा,
अब तो तुम्हें जरूर ही सूकून मिल होगा और वहीं बचपन वाला प्यार माँ को आँख में दिखा होगा,
अब कहोगे खुशी से तुम खुदी से हां बचपन ही आजाद था माँ की ममता भरी गोद और दुलार था,
पापा का मस्ती के लिए कंधा था,
भाई के साथ मार पीट वाले लम्हें थे,
बहन का प्यार था,
दोस्तों के साथ मोठी सी नोक झोंक थी,
हां सच कहती हूँ मैं सभी को मानों मेरी बात,
बचपन ही आजाद था बचपन हो आजाद था।

Pryanka(BA.1st Year)

English Section



Mulk Raj Anand (12 December-1905-28 September 2004) was an Indian writer in English, notable for his depiction of the lives of the poorer castes in traditional Indian society. One of the pioneers of Indian fiction, he together with R.K. Narayan, Ahmad Ali and Raja Rao, was one of the first India-based writers in English to gain an international readership. Anand is admired for his novels and short stories, which have acquired the status of being classic works of modern Indian English literature, noted for their perceptive insight into the lives of the oppressed and their analysis of impoverishment, exploitation and misfortune. He is also notable for being among the first writers to incorporate Punjabi and Hindustani idioms into English and was a recipient of the civilian honour of Padma Bhushan.

Staff Editor
Prof. Vaibhav

Student Editor
Sapna

What is Historiography?

Historiography is the study of how history is written and understood. It does not only focus on past events, but also examines the methods, sources, interpretations, and perspectives used by historians to construct historical narratives. In simple terms, historiography helps us understand not just what happened in the past, but how and why historians explain those events in different ways. The word "historiography" comes from the Greek words *historia*, meaning inquiry or knowledge gained by investigation, and *graphein*, meaning to write. Thus, historiography refers to the writing of history. Over time, the way history has been written has changed greatly, influenced by culture, politics, religion, and new discoveries of evidence.

In ancient times, historians like Herodotus and Thucydides laid the foundation of historical writing. Herodotus is often called the "Father of History" because he tried to record human events and traditions in a systematic way. Thucydides, on the other hand, focused more on factual accuracy and critical analysis, especially in his work on the Peloponnesian War. Their approaches showed early differences in how history could be recorded—either as storytelling mixed with inquiry or as strict political and military analysis. During the medieval period, much historical writing was influenced by religion. Chroniclers often interpreted events as the will of God, and many historical records were written by monks and scholars in monasteries. These accounts focused on kings, wars, and religious developments, often ignoring the lives of ordinary people. The modern period marked a major shift in historiography. In the nineteenth century, historians like Leopold von Ranke emphasized the use of primary sources and objective analysis. Ranke believed that history should be written "as it actually happened," encouraging careful examination of documents, letters, and official records. This approach helped establish history as a professional academic discipline. In the twentieth century, new schools of thought expanded the scope of historiography. The Marxist school of history focused on economic factors and class struggle as key forces shaping historical change. The Annales School in France emphasized long-term social, economic, and geographical factors rather than just political events. Social historians began to study the lives of ordinary people, including workers, women, and marginalized groups, bringing new voices into historical narratives. Postmodern historians later questioned the idea of complete objectivity in history. They argued that every historian is influenced by their own background, culture, and beliefs. As a result, history is seen as an interpretation rather than a perfect reflection of the past. In the Indian context, historiography has also evolved significantly. Ancient texts like the Puranas and court chronicles provided early historical accounts. During the colonial period, British historians often wrote Indian history from a Eurocentric perspective. In response, Indian scholars developed nationalist and later Marxist interpretations to present history from indigenous viewpoints.

In conclusion, historiography is essential for understanding how history is shaped by the people who write it. It teaches us to read historical works critically, recognize different perspectives, and appreciate the complexity of the past. By studying historiography, we gain not only knowledge of historical events but also insight into the changing ways humans interpret their own history.

Sonia
B.A. 2nd Year

Rabindranath Tagore (1861–1941)

Rabindranath Tagore (1861–1941) was one of India's greatest poets, writers, philosophers, and cultural reformers. He was born on May 7, 1861, in Calcutta (now Kolkata) into a well-known and educated Bengali family. From a young age, Tagore showed exceptional talent in literature, music, and art. He grew up in an environment that encouraged creativity and free thinking, which later shaped his ideas about life, education, and society. Tagore is best known for his poetry, especially his collection of poems called Gitanjali (Song Offerings). This work brought him international fame and made him the first non-European to win the Nobel Prize in Literature in 1913. His poems express deep spiritual feelings, love for nature, and a strong connection between human beings and the divine. His writing is simple yet powerful, touching the hearts of readers across cultures and languages.

Apart from poetry, Tagore wrote novels, short stories, plays, essays, and songs. Some of his famous novels include Gora, Ghare-Baire (The Home and the World), and Chokher Bali. Through his stories, he explored social issues such as women's rights, nationalism, tradition versus modernity, and the impact of Western ideas on Indian society. His short stories are especially admired for their realistic characters and emotional depth. Tagore was also a great composer and musician. He wrote more than 2,000 songs, known as Rabindra Sangeet, which are still widely sung in India and Bangladesh. Two of his songs became national anthems: "Jana Gana Mana" of India and "Amar Shonar Bangla" of Bangladesh. This shows his lasting influence on the region's cultural identity.

In the field of education, Tagore believed in learning that connects students with nature and encourages creativity rather than rote memorization. In 1901, he founded an experimental school at Santiniketan, which later became Visva-Bharati University. This institution aimed to combine the best of Indian and Western educational traditions and promote a spirit of global understanding. Tagore was also a strong voice for peace and human values. Although he supported India's freedom movement, he criticized narrow nationalism and believed in unity among all people. In 1919, he renounced his British knighthood to protest the Jallianwala Bagh massacre, showing his commitment to justice and dignity. Rabindranath Tagore passed away on August 7, 1941, but his legacy continues to inspire people around the world. His works remain a symbol of harmony, creativity, and the timeless quest for truth and beauty in human life.

Anita

B. A. 3rd Year

Domestic Violence against Women

Domestic violence against women is a pervasive issue that transcends borders, cultures, and economic systems. It includes physical, sexual, emotional, and economic abuse within intimate or family relationships. According to the World Health Organization (WHO), about 736 million women worldwide—30% of all women aged 15 and older—have experienced violence by an intimate partner or other perpetrators at least once in their lifetime. This staggering figure highlights the scale of the crisis. Domestic violence is not confined to any one region. It is a universal epidemic. Physical abuse often results in injuries, chronic pain, and reproductive health complications. Psychological abuse leads to depression, anxiety, and post-traumatic stress disorder. Economic abuse strips women of independence, leaving them vulnerable to continued exploitation. Globally, violence against women is recognised as both a public health emergency and a human rights violation. It undermines women's dignity, safety, and freedom.

India faces particularly alarming rates of domestic violence. The National Crime Records Bureau (NCRB) reported 445,256 incidents of crimes against women in 2022, including domestic violence, dowry harassment, and sexual assault. Despite the Protection of Women from Domestic Violence Act (PWDVA, 2005), underreporting remains widespread due to stigma, fear of retaliation, and lack of trust in law enforcement. Cultural norms rooted in patriarchy often normalise abuse, making it harder for women to seek help. Economic dependence on male family members further traps victims in cycles of violence. India's PWDVA (2005) provides civil remedies, including protection orders, residence rights, and monetary relief. It is significant because it recognises abuse beyond physical violence, including emotional and economic harm. However, challenges remain: Limited awareness among women about their rights. Slow judicial processes that discourage victims. Inadequate enforcement of protection orders. To combat domestic violence, a multi-pronged approach is essential: Teaching youth about consent and healthy relationships. NGOs and grassroots movements are raising awareness and offering support. Providing women with financial independence reduces vulnerability. Police and courts must act swiftly and sensitively. Shelters, helplines, and counselling services must be expanded. Domestic violence against women is not a private matter—it is a societal failure. Laws alone cannot solve the problem; cultural change and community support are equally vital. Every woman deserves safety, dignity, and freedom from violence. Ending domestic violence requires collective responsibility, where governments, communities, and individuals work together to break the cycle of abuse.

Meena Devi
B.A. 3rd Year

Technology in Academics

Technology has revolutionized academics, making learning more accessible, interactive and efficient. Online Platforms, digital classrooms and AI powered tools have reshaped the traditional education system allowing students to learn beyond textbooks and physical classrooms.

E-learning platforms like coursera and Khan Academy offer courses from top universities, while AI driven tools personalize learning experience based on individual strengths and weaknesses. Virtual and augmented reality bring subjects to life, making complex topics easier to understand.

However, challenges like digital distractions and the digital divide remain. Balancing technology with traditional learning methods is key to ensuring its effective use in academics. With responsible integration, technology can continue to enhance education and prepare students for a future driven by innovation.

Technology introduces interactive learning methods including gamification, virtual labs and augmented reality applications. These tools make learning more engaging and improve retention by offering hands-on experiences and visual simulations.

Despite its advantages, technology in academics comes with challenges such as digital divide issues, cybersecurity threats and academic integrity concerns. Ensuring equitable access to digital tools and addressing ethical considerations in AI driven education remains a priority.

Technology continues to reshape academics, making education more accessible, personalised and efficient. As innovations advance, the integration of technology in education will further enhance learning experiences, preparing students for a technology driven future.

Neha
B.A. I

Nothing Gold Can Stay

Nature's first green is gold,
Her hardest hue to hold
Her early leaf's a flower;
But only so an hour

Then leaf subsides to leaf
So Eden sank to grief
So dawn goes down to day
Nothing gold can stay

This poem explores the fleeting nature of beauty and the inevitability of decline. The imagery is vivid, and the language is simple yet powerful.

Vaishali
BA I

The Art of Words

In quiet corners, where thoughts arise,
An article is born beneath the skies,
A weave of words, a crafted frame,
To tell a story, to share a name,
Each sentence dances, fresh and
bright,
A spark of insight in the night,
With every paragraph, a tale is spun,
of journeys ventured, battles won,
The writer's hand, both firm and free,
unveils the world for all to see,
ideas flown like rivers wide,
A current strong a steady tide,
The article a window clear and wide,
To open minds to turn the tide.

Sania
BA I

CLIMATE CHANGE: A GLOBAL ISSUE

Climate change refers to long-term changes in temperature, weather patterns, and environmental conditions on Earth. While natural factors have influenced the Earth's climate for millions of years, the rapid changes observed in recent decades are largely the result of human activities. The burning of fossil fuels, deforestation, industrial processes, and modern agricultural practices have increased the concentration of greenhouse gases in the atmosphere, leading to global warming and widespread environmental impacts. The main greenhouse gases responsible for climate change include carbon dioxide, methane, and nitrous oxide. These gases trap heat in the Earth's atmosphere, creating a "greenhouse effect" that raises the planet's average temperature. As a result, glaciers and polar ice caps are melting, sea levels are rising, and extreme weather events such as floods, droughts, heatwaves, and cyclones are becoming more frequent and intense. These changes threaten ecosystems, wildlife, and human settlements across the world.

Climate change has serious effects on human health and livelihoods. Rising temperatures can lead to heat-related illnesses and the spread of diseases such as malaria and dengue. Changes in rainfall patterns affect agriculture, reducing crop yields and increasing the risk of food shortages. Coastal communities face the danger of flooding due to rising sea levels, while small island nations risk losing large portions of their land. Economic losses from natural disasters also place a heavy burden on governments and communities. Developing countries are often the most vulnerable to climate change, even though they have contributed less to the problem. Limited resources, weak infrastructure, and dependence on agriculture make it harder for these nations to adapt. This creates a global challenge that requires cooperation and shared responsibility among all countries.

Efforts to address climate change focus on both mitigation and adaptation. Mitigation involves reducing greenhouse gas emissions by shifting to renewable energy sources such as solar, wind, and hydropower, improving energy efficiency, and promoting sustainable transportation. Planting trees and protecting forests also helps absorb carbon dioxide from the atmosphere. Adaptation strategies include building climate-resilient infrastructure, improving water management systems, and developing early warning systems for natural disasters. International agreements play an important role in tackling climate change. The Paris Agreement, adopted in 2015, aims to limit global temperature rise by encouraging countries to set and achieve emission reduction targets. Governments, businesses, and individuals all have a role to play in supporting sustainable practices and raising awareness about environmental protection. In conclusion, climate change is one of the greatest challenges facing humanity in the twenty-first century. Its impacts are far-reaching, affecting the environment, economy, and social well-being of people worldwide. Addressing this issue requires collective action, scientific innovation, and a strong commitment to protecting the planet for future generations.

Kajal

B.A. 3rd Year

Chains and Choices

In a quiet lane where shadows creep, A tempting whisper breaks my sleep, It promises a world so bright, But hides the cost behind the light.

A fleeting high, a moment's cheer, Soon turns to pain, to doubt, to fear, The smile fades, the colors run, And darkness blocks the rising sun.

Dreams once strong begin to fall, Like cracked old pictures on a wall, Friends grow distant, voices thin, As lonely battles rage within.

But in my heart, a spark remains, A will to break these heavy chains, To choose the path where hope can grow, And let my truest strength show.

So hear my voice, both loud and clear, Life is the gift we hold most dear, Not in a pill or poisoned stream, But in the power to rise and dream.

Santosh
B.A. 3rd Year

Small Hands, Big Dreams

In dusty streets where shadows fall, A child stands by a broken wall, With tiny hands and weary eyes, Under heavy, silent skies.

While others run in fields of play, He counts his hours, day by day, His laughter lost, his childhood thin, In a world too hard to live within.

Books lie closed, dreams locked away, As he works through night and day, Yet in his heart, a light still gleams, A fragile hope of brighter dreams.

Oh world, look down and hear his plea, Let every child be truly free, Give them pens and fields to roam, Not chains of work, but love and home.

For in their smiles, the future grows, In every seed of care we sow, Small hands deserve a chance to fly, Not toil beneath a darkened sky.

Aasha Kumari
B.A. 2nd Year

IMPACT OF SOCIAL MEDIA

In the recent years, social networking and social media have become important topics. Any site that enhances social interaction including My Space, Facebook and Twitter is considered a social media. Other virtual words and gaming sites including, Second life, Club Penguins, Sin's, Blogs also offer opportunities for social communication and entertainment.

The revolution of social media enhance good relationships and contact, advanced communication process and improves social individuals 'activities'. New social media has actually become a bridge that connects cyber space and real social life closer. Social media has also enhanced is predictable. The value of transparency will also clash with the demands of security and privacy.

The continued use of social media will have a great impact to the society. First, social media will shrink the global neighbourhood further this case become a way to shortening physical distance and location through the information of relationships.

As people make and maintain virtual connections and work more globally, they will gain more appreciation of culture and diversity. For instance, the use of internet has had a number of positive impacts including increasing access to unlimited entertainment and information while facilitating producing of new information and entertainment.

Kiran Devi
B.A. III

The Power of Passion:

A Girl Who Sang Her Way to Success

Introduction:- Music has the power to touch souls, tell stories, & bring together. For Aisha singing was more than just a hobby - it was the very essence of her existence. From a young age, she found solace in melodies. & as she grew her voice become her greatest strength. This is story of a girl who refused to let challenges silence her song & followed her passion with unwavering determination.

The Beginning of a Dream:- Aisha grew up in a small town where dreams were often overshadowed by practicality. While her friends played outside, she spent hours listening to old records & practising in front of a mirror. Her voice had a unique charm, filled with raw emotion & depth beyond her years.

Despite her talent not everyone believed in her dream, "Singing won't pay the bill." Some said, "It's just a phase," others whispered. But Aisha knew in her heart that music was her destiny. She participated in school competitions, performed at local events & even recorded songs on her phone, sharing them online.

Overcoming Challenges:- Like any dreamer, Aisha faced obstacles. There were times when she doubted herself, moments when criticism stung, & days when success felt too far away. But she never gave up. She practised harder, took lessons, & kept pushing forward.

One day, a video of her singing a heartfelt ballad went viral. Overnight, her voice reached thousands of people who connected with her emotions & passion. A popular music producer noticed her talent & invited her for an audition.

A Star is born:- With nervous excitement, Aisha walked into the recording studio. It was a moment she had dreamed of for years. As she sang, every struggle, every late-night practice, & every tear turned into a melody or triumph. The producers were captivated, & that day marked the beginning of her musical journey.

Her first song was a hit, played on radio stations & music apps across the country. She performed on gig stages, met artist she once idolized & proved that passion when combined with perseverance can lead to presence, can lead to greatness.

Conclusion:- Today, Aisha's voice inspires millions. But more than fame, what she cherished most is the journey — the rejections that made her stronger, the supporters who never stopped believing, & the little girl inside her who dared to dream.

Her story reminds us that passion is a flame that should never be extinguished. No matter how tough the road gets, if you believe in yourself & work hard. Your dreams will find their way to reality — just like Aisha's did.

Because dreams, when sung with heart, always find their melody.

Nikita Thakur

B.A. III

Women Empowerment

Women's empowerment can be defined to promoting women's sense of self worth, their ability to determine their own choices and their right to influence social change for themselves and others.

It is closely aligned with female empowerment - a fundamental human right that's also key to achieving a more peaceful, prosperous world.

In Western countries female empowerment is often associated with specific phases of the women's rights movement in history. This movement tends to be split into three waves, the first beginning in the 19th and early 20th century where suffrage was a key feature. The second revolution and the role of women in society. Third wave feminism is often seen as beginning in the 1990s. Women and girls continue to face discrimination in the world. Women really should start working together instead of constantly going against one another. We should have respect for ourselves and each other at all times. Even if a women happens to be a complete stranger treat that woman, as you would want to be treated.

We need to stop bashing one another and start building each other up. If only all women would take the time to understand this, men could no longer use this very thing against us to divert the attention away from them. Insecurities, betrayal and cheating would no longer exist if we had each other's backs. Start today, be honest, be selfless, be kind, stop making these women your enemies and start showing them the empowerment of sisterhood. Empowering women acknowledge other females in a way of light. I wish more women realized that helping another woman win.

Khushi Sharma
B.A. II

Global warming

The earth is burning and we are the reason behind it. An unprecedented rise in the global atmospheric temperature on earth can be termed as global warming. The average temperature on earth has increased by 1.5°C since the last decade.

Global warming, is not a single phenomenon, rather a series of interlinked events that feed the ultimate rise in global temperatures. It has plethora of effects across different levels of the ecosystem. In some parts of the world, the effect is negligible, while in other parts of the world, the effect is significant.

Burning of fossil fuel and respiration by animals releases gases like carbon dioxide that escapes into the atmosphere. But excessive carbon dioxide retain all the heat emanating from Earth's surface, leading to global warming. The main gases are responsible for global warming.

Global warming is the continuous rise in warming of the Earth's surface due to increased level of carbon dioxide gas in the atmosphere. Global warming has become a big issue which need to be solved by the positive initiation of countries all over the world.

As gradual increase in the earth's temperature calls various threats as well as makes the existence of life heart on this planet. it enhances the gradual and permanent changes in the earth climate and the affecting the natures balance.

Rise in carbon dioxide level on the earth impacts the human life to a great level through continued heat waves, sudden occurrence off strong storms, unpredictable and unexpected cyclone, damage to ozone layer, floods, heavy rain, drought, lack of food, disease, death etc.

Madhu
B.A II

Psychological Effects of Technology Overuse

Modern technology allows people to be more connected than ever, but this may come at a price. While some forms of technology may have made positive changes in the world, there is also evidence for the adverse effect of technology and its overuse. These adverse effects are both psychological and physical. This article discusses the psychological effects. These effects are in the form of isolation, depression, anxiety, technology and Internet addiction reduced attention span and sleep disorders. A study in the American Journal of Preventive Medicine in 2017, found that young adults with high social media use seem more socially isolated than their counterparts with lower social media use. Excessive use of social media can lead to feeling of inadequacy and low self esteem, as individual may compare themselves unfavourably to others. This can contribute to receive symptoms, especially when coupled with cyber bullying or negative interaction online. Technology and Internet addiction are becoming increasingly common with individuals feeling compelled to spend excessive time on their devices. This addiction can interfere with daily activities, responsibilities and relationships. The rapid consumption of information and constant multitasking can impair the ability to focus and concentrate on single task. This can lead to a decreased productivity and difficulty in completing tasks. Excessive screen time especially before bed time can disrupt sleep patterns and lead to insomnia. The blue light emitted from screens interferes with production of melatonin, a hormone that regulates sleep.

To mitigate these problems one needs to set boundaries and keep taking regular breaks, engage in physical and offline activities, and incorporate mindfulness and relaxation techniques such as meditation and deep breathing exercises, to manage stress and improve mental well-being. In severe cases, one can seek counselling from a mental health professional or counsellor.

While technology has many benefits it's essential to use it mindfully and maintain a healthy balance to avoid these psychological effects.

Shyam Lal

Associate Professor in Economics

Happiness and stress among students

"Students face numerous pressures, including academic expectations, parental demands, peer competition and personal aspirations these collective pressures create a complex and stressful environment.

The competitive academic landscape poses a significant challenge, requiring students to exert tremendous effort to stand out and succeed. This pressure to perform can lead to excessive stress impacting academic performance and personal well-being.

In today's fast-paced educational landscape, students experience high level of stress, which can result in decreased motivation, reduced productivity and lower academic achievement.

However, students with a supportive circle supporter friend circle Tend to experience. lower stress and anxiety levels. a firm friend network provides emotional support, practical help, and a sense of belonging, mitigating the adverse effect of academic pressure. And promoting overall well-being. practices such as meditation, yoga and deep breathing exercises can help students manage stress and stay focused.

it's essential to recognize that while academic success is significant, mental and emotional health are equally vital for students to thrive. porting them in finding a balance can make substantial difference.

Sapna

BA-II

English Literature

Crafting an essay on the subject of English literature is no easy task. It demand a profound understanding of the intricacies of literally works, the ability of analyze and interpret diverse texts and a knack for articulating thoughts coherently. The Challenge lies not in presenting a comprehensive overview of the chosen topic but also in weaving a narrative that engages the reader.

Navigating through the vast landscape of English Literature requires not only a deep knowledge of classic and a deep knowledge of classic and contemporary works but also a nuance grasp of the cultural, historical and social contexts in which these texta were written. The essayist must be adept at selecting relevant sources, synthesizing information and constructing a well organized argument.

Moreover, expressing one's idea eloquently is crucial. A successful English Literature essay is not only conveys information but also showcases a writer's ability to communicate effectively. This entails the skilful use of language attention to detail and a keen awareness of the nuances inherent in literary analysis.

As on delves into the world of English Literature, challenges may aries in striking a balance between providing insightful interpretations and avoiding excessive subjectivity. Additionally, the constant need for originally and fresh perspectives can pose a hurdle, as the realm of literary analysis is often explored by many scholars.

In conclusion, writing an essay on English Literature demands a unique set of skills, encompassing a deep understanding of literary works, thinking and effective communication. It is a challenging endeavour that requires, dedication, time and intellectual rigour. For those seeking assistance in the daunting task, various resources, including professional writing services, can offer support.

Anshika Chaudhary

B.A. II

पहाड़ी अनुभाग



Staff Editor
Prof. Pankaj

Student Editor
Mannat

अनुक्रमाणिका

- | क्र. स. | शीर्षक |
|---------|-----------------------------------|
| 1. | कोरोना का रोना |
| 2. | सच्चाई ऐ झूरा दी |
| 3. | पहाड़ी कविता |
| 4. | इक दिन आइरें तां हटी के जाणे भिये |
| 5. | गूगल रा कमाल |
| 6. | माँ री ममता |
| 7. | माँ बाप रा प्यार |
| 8. | त्यारो री लाणी गल |
| 9. | पहाड़ों रा जीणा |
| 10. | हंडूरी बोली |

कोरोना दा रोना

सुत्तुरे रस्ते अज
सुत्तुरा मुलखे दा हर कोना
इसते सुना उसते सुना
बची के रैया आई गया
वारस कोरोना।

सच गलांदे थे असां दे सयाने
माहनुये दी मारा ते मत डरदे
प्रमात्मे दी मार सबते बुरी
उसदिया मारा ते हन मरदे
सतांदे मत कुसी जो

सब जीवां पर दया करलेयो
हक उणा जो बी ऐ जीणे दा
उणा जो बी जीणे दितयी
सुणीलियो सयाणेयां दी गल्ल

गिदडां चमगादडां सप
कुकडियां खादियां
जंगला दे जंगल फेरी ते खाली
कुगियां तोते तीतर कबूतर
वटेर चिड़िया मारियां

Riska Sharma(BA.3rd Year)

सच्चाई ऐ झूरा दी

मारन लोक घरीटे जी,
कुण-कुण फाई पीटे जी?
चिक्कड़ छैल समाज दा
पौंदे कुस पर छीटे जी?
नाप्पा करदे धरती जो,
बोतल-कप्पू लोटे जी।
मालक बणियो घुम्मा दा,
गिटटू-पत्थर-ईटे जी।

सच्चाई ऐ झूरा दी,
हाकम हाकखी मीटे जी।
मेहै कुण रोल नवीना,
हर कोई ऐ फीटे जी?

Dimple Thakur (BA.1st Year)

पहाड़ी कविता

पुराणे दिन याद आई गे
पुराणे दिन याद आई गे
छतबारे वाले दिन देखनी खेली कने शक्तिमान,
लूखने री खेला खेलनी कने रेडियो पर सुनने गाणे।
पुराणे दिन याद आई री
रोज पैदल जाना कने मास्टरा ते खानी मार,
गर्मियों च खड्डा नहाना कने बनना बड्डे तैराक।

पुराणे दिन याद आई गे
रोज पैदल जाना कने मास्टरा ते खानी मार,
इक था राजा कने इक थी रानी
दोनों मरी गे खत्म कहाणी।

स्कूला जाना तां रपईये लेने दो,
कने इक रपईये री खानी टॉफियाँ चार,
पुराणे दिना री आई गी याद॥

Isha Kumari (BA.1st Year)

नशे रा कीडा

वक्त बड़ा खराब आया लोको
समाजा खे लगा नशे रा कीडा
घड़ी-घड़ी दिन-दिन मरदे ज्यूदे
समझा ना आओ इना माणुआ री पीड ।।
दो पैसे री कमाई नी चार पैसे खर्च
ठेके खे बोले गुरुद्वारा न खर्च
अधरे बेशक मूखे मरो ऐ नी फिक्र
हर दूरे घरा दे लगा ऐ नशे रा मर्ज ।
आपी बिच्चे रिशते च पड़ी गई दरार
समझ ना आओ इन माणुआ री फीड़ ।
नशे रे चक्करा दे भुले सब धर्म कर्म
आमा-बापु सामणे पर नहीं पीणे री शर्म
माया- धीया सड़का दे नई चली सकदी
ठेके पांदे करनी अराणी जेबा न
लोक-लाज र धर्मा री टूटी गई रीड़
समझ-ना आओ इना माणुआ री पीड़
नशे री बमारी सब मिली जुली भागओ
बांका सुन्दर तदरूस्त उतर हरा-भरा
सब मेरे देशा व प्रदेशा जो बचाओ
फुलारे बाग हेमु सरग छंदे-चीड़
समझ ऐवे आओ इना माणुआ री पीडा ।

Sapna (BA.3rd Year)

गूगल रा कमाल

आज रा बच्चा भी बड़ा बेमिसाल
 सारा गूगल रा कमाल
 इसरी महिमा अपरंपार
 से जे गूगल चला नंदा इक बार
 पैसे रा लेन देन होंदा बार
 गूगल पे ते होंदा मुनाफा हजारों बार
 लिखना भी णी पोन्दा
 हूँन कोई भी सवाल
 सारा गूगल रा कमाल
 बच्चा बड़ा बेमिसाल
 दिमाग च असर इन्हें पाया
 हुन न कर पाया इसरा इस्तेमाल
 सारा कुछ गूगल पर ही मिलदा
 से जो इस विच फसी गया
 हूँन नई निकली सकदा
 गूगल भाई रा ता पेही जाल है
 आज वा बच्चा भी बड़ा बेमिसाल
 सारा गूगल रा कमाल
 घरे कोई न टैम देंदा
 इसने जोइया इक रिश्ता ये
 हर इक व्यस्क इस च
 आज रा बच्चा भी बड़ा बेमिसाल
 सारा गूगल रा कमाल
 फायदे बडे सोगी नुकसार भी
 जानकारी सारे संसार रीरखदा
 येही ता इसरी पहचान
 आज रा बच्चा भी बड़ा बेमिसाल
 सारा गूगल रा कमाल।

Muskan Thakur (BA.1st Year)

माँ री ममता

ममता दा एहसास दिलादी रे माँ,
 बच्चा दे सुख-दुःख चा शामिल हूँदी ऐ माँ।
 अपनी भूखा दा ख्याल न करी के पहले
 अपने बच्चेया जो रोटी खिलांदी ऐ माँ।
 बच्चेया दे वासते भगवान दा रूप ए माँ,
 अपने बच्चया जो बुरी नजरा ते बचाने वासते काला
 टिका लगादी माँ।
 बच्चे जालू अपने-अपने कमयो चली
 जाँदे ता संझा तिना दा ओने दा इतजार करदी ऐ माँ।
 बच्चेया दी गलतियाँ जो माफ करदी ऐ माँ,
 चोट लगदी जालू बच्चेया जो ता तड़पदी ऐ माँ,
 बच्चेया दे हर इक दर्दे दा इलाज ऐ माँ।
 इसी करी के सांजो माँ दी सेवा करनी चाहिदी
 ऐही सबते बड़ा धर्म कने कर्म ऐ।

Sakshi (BA.2nd Year)

माँ-बाप रा प्यार

माँ-बाप रा प्यार,
 दुनिया रा अनमोल तोफा,
 मेरे खातिर तिन्हा रे बिना,
 अधूरा ये संसार, ।
 माँ रा आँचल कने बाप रा प्यार,
 कदी तिन्हा री झिड़का कदी तिन्हा,
 रा दुलार, माँ देंदी मुश्किलाँ च
 लड़ने री शक्ति, बचपन बीतेया
 छावाँ च कने धुप पवि उस पार,
 हर वक्त लगदा जियाँ गुलशन च बहार,
 फिर जबानी च कठिनाइयों ने
 किया अहां पर वार,
 लड़ खड़ाये पैर मेरे पर
 संभली गये, मेरे ले था
 माँ-बाप रा प्यार, मैं
 येही फरियाद करदी ऐ
 भगवान् किसी रे भी
 माँ-बाप ना हो जुदा ।
 माँ-बाप हुन्दें
 बच्चेयाँ री शक्ति,
 कने माँ-बाप रे,
 बिना अधूरी अहाँ री शक्ति ।
 सारेयाँ जो नी मिलदा
 माँ-बाप रा प्यार,
 दुनिया रा अनमोल तोफा ।

कोमल(बी.ए.द्वितीय वर्ष)

पढ़ना मगर प्यार ने

1. इक बार अंग्रेजिया री क्लासा च मास्टरे बालका जो बोलया, मैं तुसां जो हिन्दी आ रा इक वाक्य देवां “तु तिसरी अंग्रेजी दसणी ।” तिने वाक्य दसया – “जब मैंने पेड़ पर पंछी को देखा तो जोर से पत्थर मारा और पंछी पेड़ से नीचे गिरी आया। इकी मुंडए इस वाक्य री अंग्रेजी बणाई। वैन आई सा बर्ड औन दा डाला ताण मैं खीं- जी ने मारया पटराला एण्ड दा बर्ड गिरी नीचे फ्रॉम दी डाला।”
2. एक बार दो दोस्त साक्षात्कार जो जांदे तिना चा ते इकी दोस्त जो बुलाई लेंदे, तिसते प्रश्न पूछया भारता रे पहले प्रधानमंत्री कुण थे। तिने उत्तर दित्तया- पंडित जवाहर लाल नेहरू। दूजा प्रश्न-भारत कर्दी आजाद हुआ। उत्तर अली हुआ नी पर ताली जे हुंगा ताली दसी देंगा। सै दोस्त बार जाई कनै दूजे दोस्ता जो फट सारे प्रश्न रा उत्तर दसी देणां। फिर दूजे दोस्ता जो अंदर बुलादे। तिसते- पहला प्रश्न पूछया- तेरा नांव क्या उतर- पंडित जवाहर लाल नेहरू। दूजा प्रश्न- तेरा जन्म कदी हुआ। उत्तर 15 अगस्त 1947 को। तीजा प्रश्न तू आदमी आया कि बन्दर उतर - अली खोज नी हुई ताली जे हुँगी ताली दसी देंगा।

रेखा देवी(बी.ए.द्वितीय वर्ष)

आजकाले रा जमाना

देखो लोको आजकाले रा जमाना
मठे-मठिया रा हाल लाईरा मैं तुसां जो सुनाणा।
मट्टिये तालाज सरमा रे तोड़ी दिते बन्धन,
नागि सिरा घुमना मिले इज्जता रा करना प्रदर्शन
घरा नी होया है खाणेर्यो खाणा,
पर फिल्म जो देखणे जरूर जाणा।
बापू जी नी इन्हा रा कोई सहारा
आपू मूर्ख रही करने कमांदो बेचारा
आंधी-2 राती जो घरा रा रास्ता सुंझा
रोज माओ जो घरा दे आये छुयां
ये हया आजकालेरा रे मठेया रा हाल
पर हाली भी देख दोस्ती समयहा
छाड़ी देआ इन्हां आदतां माहणु बाणी जावा
देसा री उन्नति रा सहारा हुए तुझे
कविता नवीन री देखयां भुलदे तुसे,
पर ऐद्दा हया आजकाले रा जमाना।

मधु

बी.ए तृतीय वर्ष

हंडूरी बोली

म्हारे बहुरगां री शान,
टब्बर होते समाजों रा माण।
समुदरों री गहराई, ते
समाणो री ऊँचाई,
बजुरगां रे आसीरवाद च समाई।
ईन्ना रा प्यार, ठण्डी हवा रे समान,
कोई माणु नी पुल्ली सकदा
बजुरगां रा एहसान।।
हजार तंगियां सहि कन्नै,
जीवन सुखा बणाया म्हारा।
न कोई कमी हर समय दऊंए सहारा।
पढ़ाणा-लिखाणा,
नौकरिया लवाणा,
पुक्खै-ल्याए रई कन्नै, रज्जि के टब्बरो जो खवाणा
दादा-दादी अम्मा-बापू शान-ऐ म्हारी,
इन्ना री बदौलत, जिन्दगी सुरग है म्हारी।
ब्रह्मा, विष्णु, महेश बेचारे, बजुरगां री सेवा जो तरसुंए सारे।
तन, दौल ते करम सबल्लै,
करि के सेवा बजुरगां री हुई
जाऊंई बल्लै-बल्लै।

मन्दर मसजद होर गुरदवारे,
तीर्थ बरत होर धाम है चारे,
बनुरगां रे चरणा च बसुंए सारे।
जेस माणुए किति बजुरगां री लेता,
गौड़ गलाया दा ए गल्ल सच्ची,
दब्बर होर समाजो च बजुरगां री
शान ए पक्की।।

पायल
बी.ए द्वितीय वर्ष

अर्थव्यवस्था

अर्थव्यवस्था को पटरी पर लाना है
समझो ना कि ये नया बहाना है
देशभक्त देगे कुर्बानी कमाई की
इनके लिये भी हम को दीप जलाना है।।
हम है अन्धे राजा हमारा काना है
पीछे पीछे उनके चलते जाना है
नीलकण्ठ से जो गरल आज पीते है
उनके लिये घण्टा हमें बजाना है।
कुछ बोलत है लुढ़की कुछ है टकराई
लड़ रहे है बेवडे भी लड़ाई
सिर्फ डॉक्टर या पुलिस का सम्मान क्यों
इन पर भी तो फूल हमें चढ़ाना है।

Suman Sharma (BA.2nd Year)

Planning Section



Amartya Kumar Sen Born on 3 November 1933 is an Indian economist and philosopher of Bengali ethnicity, who since 1972 has taught and worked in the United Kingdom and the United States. Sen has made contributions to welfare economics, social choice theory, economic and social justice, economic theories of famines, and indexes of the measure of well-being of citizens of developing countries. He was awarded the Nobel Memorial Prize in Economic Sciences in 1998 and Bharat Ratna in 1999 for his work in welfare economics. He was also awarded the inaugural Charleston-EFG John Maynard Keynes Prize in recognition of his work on welfare economics in February 2015 during a reception at the Royal Academy in the UK. He is currently the Thomas W.Lamont University Professor and Professor of Economics and Philosophy at Harvard University. He served as the chancellor of Nalanda University. He is also a senior fellow at the Harvard Society of Fellows, a distinguished fellow of All Souls College, Oxford, an honorary fellow of Darwin College, Cambridge and a Fellow of Trinity College, Cambridge, where he served as Master from 1998 to 2004.

Staff Editor
Prof. Ajay

Student Editor
Anjali

Protecting Your Investments: The Role of SEBI in India's Markets

We looking at India's booming financial markets, you've definitely heard of SEBI. But what exactly does this powerful organization do? SEBI, which stands for the Securities and Exchange Board of India, is basically the watchdog of India's stock markets and other securities. Think of them as the referee in a big, fast-paced game: their main job is to make sure everyone plays fair, the rules are followed, and most importantly, that investors like you are protected from scams or unfair practices. They were set up in 1992 by the Government of India with the key goal of making our financial markets safe, transparent, and a good place for both companies to raise money and for people to invest their savings.

SEBI does a lot to achieve these goals. First, they regulate and supervise all the important players in the market, including stock exchanges (like NSE and BSE), stockbrokers, mutual funds, and other financial advisors. They set rules about how these groups should operate, how they should handle your money, and what information they must tell you. For instance, they make sure that companies listing their shares for the first time provide all the necessary details to potential investors. Second, SEBI works hard to prevent unfair practices like "insider trading" (where people use secret information to make profits) and "price rigging" (trying to unfairly control stock prices). They have the power to investigate, impose fines, and even ban people or companies found breaking the rules.

Beyond just regulating, SEBI also plays a big role in developing the market and educating investors. They introduce new investment products, encourage technology use in trading, and run campaigns and workshops to teach people about how markets work and the risks involved. This is super important for students like us, as NISM (National Institute of Securities Markets), an institute under SEBI, offers various certifications and educational programs to help you understand the market better and even build a career in it. Recently, SEBI has been pushing for stricter rules on fund raising for Not-for-Profit organizations on the Social Stock Exchange and actively promoting "green bonds" for sustainable projects, showing their commitment to both market integrity and broader economic development. So, when you think about investing in shares or mutual funds, remember that SEBI is always working behind the scenes to make sure your hard-earned money is in a secure and fair environment.

Abhishek Sharma
B. Com 3rd year

Understanding Taxes: Your Role in Building India's Future

We often hear about "taxes," but what are they really, and why do they matter to us? Simply put, taxes are money we all pay to the government. Think of them as your contribution to building a better India! The govt. uses this money for everything from constructing roads and schools to funding hospitals, providing defence, and running various welfare programs. Without taxes, our country wouldn't have the resources to develop and provide essential services to its citizens.

There are two main types of taxes in India:

Direct Taxes: These are taxes you pay directly to the government, and the burden cannot be passed on to someone else. The most common example is Income Tax, which individuals pay on their earnings (like salaries, business profits, or income from property). Companies also pay a Corporate Tax on their profits. Another direct tax is the Capital Gains Tax, paid when you make a profit from selling assets like property or stocks.

Indirect Taxes: These taxes are collected by businesses from consumers when they buy goods or use services, and then the businesses pay this collected amount to the government. The biggest example here is GST (Goods and Services Tax), which you find on almost everything you buy, from your favourite snack to a new phone. Before GST, we had many different indirect taxes like Sales Tax and Service Tax, but GST simplified most of them into one unified tax. Customs Duty, charged on goods brought into India from other countries, is another indirect tax.

For us college students, taxes pop up in a few ways. While your main college tuition for recognized degrees is generally exempt from GST, if you take private coaching classes or certain online courses, you'll likely pay 18% GST. Also, once you start earning, even through internships or freelancing, you might come under income tax rules. The good news is, if you take an education loan, the interest you pay on it can be deducted from your income under Section 80E of the Income Tax Act, which is a great way to save money once you start repaying. Understanding

these tax basics not only prepares you for your future career in fields like accounting or finance but also helps you make smarter personal financial decisions right now, ensuring you're a responsible and contributing citizen.

Bandna
B. Com 3rd year

Rewriting History: A Look Back at India's Demonetisation Decision

We study how big economic decisions shape a nation, and few decisions in recent Indian history were as impactful as demonetisation. On November 8, 2016, the Indian government made a surprise announcement: all ₹ 500 and ₹ 1000 banknotes would no longer be valid currency. This meant that about 86% of the cash in circulation at the time suddenly became worthless, and people had a limited time to deposit or exchange these old notes for new ones (like the new ₹ 500 and ₹ 2000 notes). The main goals behind this drastic step were to fight "black money" (undeclared income), crack down on fake currency, stop funding for illegal activities like terrorism, and push India towards a more digital, less-cash economy.

The immediate impact of demonetisation was huge and felt by almost everyone. Because India's economy relies heavily on cash for everyday transactions, especially in rural areas and for small businesses, there was a widespread cash shortage. People had to stand in long queues at banks and ATMs to get new notes, and many small businesses struggled as customers couldn't pay in cash. Sectors like agriculture and construction, which largely depend on daily cash payments to workers, faced significant disruption. While the government aimed to bring black money into the formal banking system, nearly all of the old notes were eventually deposited back into banks, suggesting that much of the black money wasn't held as cash but in other forms like property or gold.

However, demonetisation also had some long-term effects that are important for us to consider as commerce students. It definitely gave a big push to digital payments, with more people and businesses adopting online transaction methods like UPI, which has since seen massive growth. It also led to a significant increase in bank deposits, bringing more money into the formal banking system and expanding the tax base as more transactions became traceable. While opinions on its overall success in achieving all its initial goals vary, demonetisation was undoubtedly a defining moment in India's economic history, highlighting the complexities of managing a large, diverse economy and accelerating the adoption of digital financial technologies that are now a central part of our daily lives.

Dinesh Kumar
B. Com 2nd Year

How India's Service Sector is Powering Our Economy

We often think about factories making products or shops selling them, but there's a massive and growing part of our economy that doesn't produce physical goods at all: the service sector! This sector includes everything from IT professionals, banking and finance experts, teachers, healthcare workers, hospitality staff, transportation providers, and even your local barber or beautician. Essentially, if someone is providing a skill, an experience, or assistance rather than a physical item, they're part of the service sector. In India, this sector has become the largest contributor to our GDP (Gross Domestic Product), meaning it generates the most income and economic activity for the country, even more than agriculture or manufacturing!

The growth of India's service sector has been truly remarkable, especially in areas like Information Technology (IT) and IT-enabled Services (ITES), which include things like call centres, back-office operations for foreign companies, and software development. India has become a global hub for these services, attracting massive foreign investment (FDI) and creating millions of high-paying jobs. This growth is driven by our large pool of educated, English-speaking talent and competitive costs. Beyond IT, sectors like financial services (banking, insurance, stock

markets), tourism and hospitality, healthcare, education, and logistics are also booming. For example, the increasing number of domestic and international tourists is boosting hotels, restaurants, and travel agencies, while rising healthcare awareness is fuelling demand for hospitals and medical services.

For us commerce students, the service sector offers a vast array of exciting career opportunities. The skills we learn – from finance and marketing to human resources and business analytics – are all highly in demand across various service industries. With the rapid digital transformation happening in India, almost every service is becoming more tech-driven, requiring professionals who understand both business principles and digital tools. The government is also actively promoting the service sector through various policies and initiatives, recognizing its potential for job creation and economic growth. So, as you plan your future, remember that the service sector isn't just about customer service; it's a dynamic, innovative, and rapidly expanding part of India's economy that holds immense potential for your career.

Divyansh Sharma
B. Com 1st Year

Banking Reimagined: How Technology is Transforming Your Money World

We're growing up in a world where banking looks completely different than it did just a few years ago. Forget long queues and endless paperwork – the Indian banking sector is buzzing with innovation, driven mostly by incredible leaps in technology! Understanding these changes isn't just cool; it's essential for anyone looking to build a career in finance or simply manage their money smartly. At its heart, the biggest revolution is digital banking. This means you can now do almost anything a bank branch offers right from your smartphone or computer, anytime, anywhere! Whether it's opening an account (some even let you do it with a video call!), transferring money instantly using UPI (Unified Payments Interface), paying bills, checking your balance, or even applying for a loan, it's all just a few taps away. This move to digital has made banking incredibly convenient and accessible, especially for people in remote areas who might not have a physical bank branch nearby. It's also much cheaper for banks to process digital transactions compared to old-school branch visits, which benefits everyone. Beyond just online services, the banking world is embracing cutting-edge tech like Artificial Intelligence (AI) and Machine Learning (ML). Banks are using AI to make your experience better, for example, with smart chatbots that can answer your questions instantly, or by personalizing product recommendations based on your spending habits. AI is also a superhero in fighting fraud,

quickly spotting suspicious transactions to keep your money safe. You'll also hear about Neobanks, which are banks that exist *only* online – no physical branches at all! They offer sleek apps and often lower fees, appealing especially to tech-savvy young people. Even new ideas like Central Bank Digital Currencies (CBDCs), which are digital versions of our national currency (like the e-Rupee), are being explored, promising even faster and more secure payments in the future. As commerce students, getting comfortable with these digital tools and understanding how technology is reshaping finance will give you a massive advantage in any modern business role.

Palak
B. Com 1st year

Fuelling Rural Dreams: Understanding NABARD's Role in India

We often focus on big city businesses, but a huge part of our economy thrives in rural areas. That's where NABARD comes in! Short for the National Bank for Agriculture and Rural Development, NABARD is like a specialized development bank for India's villages and farms. Established in 1982, its main job isn't to lend directly to individual farmers, but rather to re-finance other financial institutions like cooperative banks and regional rural banks that *do* lend to farmers, self-help groups, and rural businesses. Think of it as a wholesale bank for rural development – it provides the crucial money that then trickles down to support agriculture and other rural activities across the country. NABARD's role goes much deeper than just providing funds. It plays a vital part in developing India's rural infrastructure. This means supporting projects that build roads, irrigation systems, warehouses, and other essential facilities that help farmers and rural entrepreneurs thrive. They also work on promoting sustainable and climate-friendly agriculture, funding initiatives that help farmers adopt better, more environmentally friendly practices. Furthermore, NABARD focuses on financial inclusion in rural areas, helping unbanked populations gain access to formal financial services. They support Self-Help Groups (SHGs) and Joint Liability Groups (JLGs), which are small groups of people who pool their savings and take small loans for various activities, empowering women and rural communities. Recently, NABARD has been focusing heavily on initiatives like promoting Farmer Producer Organizations (FPOs) to help farmers get better prices for their produce, and pushing for digital transformation in rural finance. For us commerce students, understanding NABARD's unique role highlights the importance of agriculture and rural development in India's overall economic story, and how financial institutions can be powerful tools for inclusive growth beyond just the big cities.

Jitender
B. Com 1st year

How Online Banking is Changing Your Money Life

In 2025, it's almost impossible to imagine banking without our phones or laptops, right? That's because online banking has completely transformed how we handle our money! Simply put, online banking means you can do most of your bank tasks over the internet, without ever stepping into a physical bank branch. From checking your account balance to transferring funds, paying bills, applying for loans, or even setting up new fixed deposits, it's all available at your fingertips, 24/7. This convenience is a game-changer, especially in India, where digital payment systems like UPI have made instant money transfers incredibly popular and easy for everyone.

The benefits of online banking are huge. Firstly, it offers unmatched convenience and accessibility. You can manage your finances from anywhere – your dorm room, a coffee shop, or while traveling – saving you precious time you'd otherwise spend commuting and waiting in queues. Secondly, it's often faster and more efficient. Need to pay your college fees? A quick online transfer does it in seconds. Lost your debit card? You can often block it instantly through your bank's app. Banks also benefit because online transactions are cheaper to process than handling cash or paper forms, which can sometimes lead to better services or even lower fees for customers. However, with all this digital convenience, security is super important. Banks invest heavily in encryption and multi-factor authentication (like OTPs on your phone) to protect your money. For us students, being aware of online scams and always using secure, official bank websites and apps is crucial to stay safe.

Looking ahead in 2025, online banking is only going to get smarter and more integrated into our lives. With advancements in AI, expect even more personalized financial advice and automated budgeting tools directly within your banking apps. The move towards Central Bank Digital Currencies (CBDCs) like India's e-Rupee will also likely further streamline digital payments, making online banking even faster and potentially more secure. As future commerce professionals, understanding the ins and outs of online banking – its technology, security features, and how it's shaping consumer behaviour – will be a fundamental skill, allowing us to contribute to and innovate within the dynamic financial sector.

Mohit
B. Com 1st

Invest Smart, Stress Less: Your Guide to Mutual Funds in India

We're constantly thinking about money – earning it, managing it, and hopefully, growing it! One of the smartest ways to do that, especially for beginners, is through Mutual Funds. So, what exactly are they? Imagine many people, including you, pooling their money together. This big pot of money is then managed by professional experts (called fund managers) who use it to buy a variety of investments like stocks (pieces of companies), bonds (loans to Govts or companies), and other assets. Instead of you having to pick individual stocks, which can be tricky and risky, the fund manager does all the research and decision-making for you, creating a diversified portfolio. You own "units" in this fund, and as the value of the underlying investments grows, so does the value of your units!

Mutual Funds are incredibly popular in India for good reason, especially for students and young investors. Firstly, they offer professional management – you get expert guidance without having to be a stock market guru yourself. Secondly, they provide instant diversification, meaning your money is spread across many different investments. This is a huge benefit because if one company or bond performs poorly, your entire investment isn't at risk, making it less volatile than putting all your money into a single stock. Thirdly, you can start investing with a very small amount, often as little as ₹ 500 per month through a Systematic Investment Plan (SIP). SIPs are fantastic for students because they encourage disciplined saving and investing regularly, helping you slowly build wealth over time without feeling a big pinch on your pocket. You also benefit from "Rupee Cost Averaging," where you buy more units when prices are low and fewer when prices are high, averaging out your investment cost.

In India, there are various types of mutual funds to suit different goals and risk levels. Equity Funds primarily invest in stocks and are good for long-term growth but come with higher risk. Debt Funds invest in bonds and other fixed-income securities, offering more stability and regular income with lower risk. Then there are Hybrid Funds that mix both stocks and bonds to balance risk and return. There are even Tax-Saving Funds (ELSS) that help you save tax under Section 80C of the Income Tax Act while investing in stocks, offering a unique dual benefit. Starting early with mutual funds, even with small SIPs, allows your money to benefit greatly from the power of compounding, where your earnings start earning more, making your money grow much faster over the long run. It's a fantastic way to learn about financial markets, build discipline, and lay the groundwork for your future financial goals, whether it's for higher education, a new car, or just building wealth.

Pawan Kumar
B. Com 3rd Year

Powering Up: How AI is Redefining Commerce for You

Today, “AI” isn’t just a fancy tech term – it’s quickly becoming a fundamental part of how businesses operate and how you interact with the world around you! Artificial Intelligence refers to smart computer programs that can learn, understand, and even make decisions, much like humans do, but incredibly fast and at a huge scale. This powerful technology is already transforming everything from your online shopping experience to the way big companies manage their operations, and understanding it is key to your future career success.

In the fast-paced world of commerce, AI is doing some truly amazing things. For example, it’s behind those personalized recommendations you see on platforms like Amazon or Flipkart, helping you discover products you might love based on what you’ve looked at before. It also powers helpful chatbots that provide instant customer service 24/7, making it easier and quicker to get your questions answered. Behind the scenes, AI is a game-changer for supply chain management, helping businesses predict what customers will want (this is called “demand forecasting”) and manage their inventory efficiently, so products are always in stock. This ensures things like your online orders get delivered quickly, which is crucial for e-commerce growth in India. AI is also super important in fraud detection in the banking sector, constantly analysing transactions to spot anything suspicious and keep your money safe. Indian IT companies are actively focusing on integrating AI into everyday business operations, meaning more AI tools will be part of the workplace.

For us college students, understanding AI isn’t just about theory; it’s about preparing for the jobs of tomorrow. While AI can handle many repetitive tasks, it creates exciting new roles that need human creativity, strategic thinking, and the ability to work alongside these intelligent systems. Whether your path leads to finance, marketing, logistics, or even starting your own business, knowing how AI works and how to use it will give you a massive advantage. Companies are investing heavily in AI training for their employees, highlighting how vital these skills are becoming. So, embracing AI means learning to leverage these smart tools to make better decisions, solve complex problems, and build more efficient and customer-friendly businesses, opening doors to a future filled with exciting career opportunities.

Taniya
B. Com 2nd year

Decoding GST: Why India's Big Tax Matters for Your Future

Why "GST" is a constant buzzword in business news and why every bill you get has it? Well, as commerce students in India, understanding the Goods and Services Tax isn't just about passing an exam; it's about getting a clear picture of how our country's economy truly works and where your future career fits in!

What's the Concern About GST? Imagine a time (not too long ago!) when every product or service had many different taxes added at different stages, like a tangled mess. This often meant you paid "tax on tax," making things more expensive. Then came GST on July 1, 2017, with a big promise: "One Nation, One Tax." Its main goal was to simplify everything, replacing those many taxes with one single system. It's an "Indirect Tax," meaning businesses collect it from you when you buy something, and then they pass that money to the government. While GST is applied at each step of a product's journey, businesses can get credit for the GST they've already paid on their raw materials or other expenses. This is called "Input Tax Credit" (ITC), and it's super important because it stops the old "tax on tax" problem, making things cheaper overall. The tax money also goes to the state where the goods or services are **used** or **consumed**, ensuring a fairer share of tax revenue across all states and creating a unified national market.

GST and You: What Every College Student Should Know For us college students, GST plays a specific role. Your regular college fees for recognized degrees are usually exempt from GST, meaning no extra tax on your tuition, which helps keep core education affordable. However, if you join private coaching classes, online courses from private companies (think exam prep apps or skill-building platforms), or other skill development programs that aren't part of a formal degree, you will likely pay 18% GST on top of their fees. So, always factor that into your budget! On the shopping front, for many everyday items, GST has actually helped reduce prices by removing the old "tax on tax." Essential goods like fresh fruits, vegetables, and basic food grains are often exempt or have very low GST rates. For your future career, knowing about GST is a huge plus, as it's directly involved in accounting, finance, business management, and especially e-commerce.

GST Today (July 2025): What's Fresh! The GST system is always being improved. For example, from July 1, 2025, there are important changes: a key monthly return form called GSTR-3B will become non-editable, meaning the details pre-filled from sales records will be locked, requiring businesses to be super accurate from the start. Also, a strict three-year time limit has been put in place for filing old GST returns, so past dues can't linger forever. Plus, all GST taxpayers now need to use Multi-Factor Authentication for logging in, making the online system even more secure. These changes aim to make the system more efficient and reduce tax evasion. In fact, GST collections have been soaring, with a record ¹ 22.08 lakh crore collected in the financial year 2024-25 alone! This shows that the system is successfully bringing more businesses into the formal economy and boosting government revenue. Staying updated on these changes and understanding how GST impacts different sectors will make you highly valuable in any business.

Savika
B. Com 3rd Year

Global Money, Local Growth: The Power of FDI in India

As commerce students in a rapidly globalizing India, you've probably heard the term "FDI" or Foreign Direct Investment. But what does it really mean, and why is it so crucial for our country's economic future? Simply put, FDI is when a company or individual from one country invests directly in a business in another country, usually by buying a significant share or setting up a new factory or office. Think of a big international car company building a manufacturing plant in India, or a foreign retail chain opening its stores here – that's FDI in action!

Why is FDI such a big deal for India? Well, it brings a lot of good things with it. First, it brings in fresh money (capital) that can be used to build new industries, expand existing ones, and improve our infrastructure like roads and power plants. This is super important because it helps supplement our own savings and investments. Second, FDI often means new technologies and modern ways of working come into India. When foreign companies set up shop, they bring their advanced machines, efficient processes, and management skills, which our local companies can learn from, making our industries more competitive. Third, and perhaps most importantly for us, FDI helps create jobs! When a foreign company builds a factory or sets up a service centre, it needs people to work there – from engineers and managers to factory workers and customer service staff. This boosts employment, improves incomes, and helps reduce poverty. For instance, the services sector and computer software/hardware have attracted huge FDI, creating many opportunities.

The Indian government has been actively working to attract more FDI by making its policies more open and easier for foreign investors. Most sectors are now open for 100% FDI under the "automatic route," meaning foreign companies don't need prior government approval for many investments. Recent policies have further eased rules in sectors like insurance and defence. You'll even see FDI in retail, with foreign single-brand stores allowed to set up shop directly, bringing more choices for consumers. However, for sensitive areas like multi-brand retail, there are still some limits and government approval are needed to protect local businesses. Overall, FDI is a powerful engine for India's economic growth, bringing in not just money, but also new ideas, better technology, and plenty of job opportunities for future commerce graduates like us.

Priyanka
B. Com 2nd Year



