



Agashi Virar Arnala Education Society's



Padmashree Bhausaheb Vartak College

Accredited by NAAC with Grade 'B' (CGPA 2.09)

(Affiliated to University of Mumbai)

and

**Narsinh Govindrao Vartak Junior College,
Virar East**



PADMADEEP

2025-2026

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VISION

To be a holistic institute of academic excellence instrumental in empowering its students for constructive and sustained engagement of society and shaping them into precursors of contemporary global league.



MISSION

The college mission statement “***Gyanomay Bhava***” signifies at refining the pedagogic expertise by providing dynamic, liberal and relevant education to the students from all walks of society and equip them with the required knowledge and skills to face the challenges of the global scenario.

Editorial Message

"The future belongs to those who believe in the beauty of their dreams." – **Eleanor Roosevelt**

At **Padmashree Bhausaheb Vartak College**, we believe education is not merely about learning lessons but about awakening curiosity, fostering creativity and inspiring purpose. Each learner who enters our institution carries within them a world of possibilities, and dreams. It is our mission to help them discover, shape, and share that world with confidence and compassion.

"Art is not what you see, but what you make others see." – **Edgar Degas**

With immense joy and pride, we welcome you to the **ninth edition of PADMADEEP**, our annual college magazine that reflects the vibrant spirit, achievements, and creativity of our students and staff. Every edition is a celebration of voices and visions, of the tireless efforts that fill our corridors with energy and purpose.

The academic year **2025–26** has been one of innovation, collaboration, and growth. Our students have shown remarkable enthusiasm—whether in academics, research, culture, or community service—proving that learning truly thrives where passion meets perseverance. Their dedication and creativity shine through every page of this magazine.

We extend our heartfelt appreciation to our faculty members who continue to nurture and guide our learners with patience, encouragement, and faith. Their support has helped our students explore new dimensions of talent and expression.

As you turn the pages of *PADMADEEP 2025–26*, may you witness the joy of learning, the strength of imagination, and the power of unity that defines our college community. This magazine is a collective reflection of the minds and hearts that make our institution a place of light, inspiration, and lifelong learning.

We express our sincere gratitude to every student, teacher, and contributor who played a part in bringing this edition to life. May *PADMADEEP* continue to illuminate paths and inspire dreams for years to come.

Staff Editorial Members

Dr. Sheetal Koradkar
Mrs. Jessel Kajar
Mrs. Jidnyasa Jadhav
Mrs. Shraddha Deshmukh
Mrs. Sheetal Vartak
Mrs. Hemangi Sawant
Mrs. Joyce Barboze
Dr. Dhruwali Vartak

Students Editorial Members

Mr. Ravindra Devda XII
Mr. Swapnil Dhable XII
Mr. Tarun Gohil XII
Mr. Harish Redekar XII

Our Star Achievers of the year 2025-26

BACHELOR OF COMMERCE



Ms. Mishra Kanchan Dhananjay
9.38 CGPI



Ms. Gupta Riya Jawaharlal
9.28 CGPI



**Ms. Khan Samiya Habibur
Rehman**
8.89 CGPI

RANK HOLDERS OF HSC SCIENCE



Ms. Pradhan Susmita Swarajya
90.50%



Ms. Kadam Aditi Sameer
90.17%



Ms. Gupta Rimjim Ajay
87.83%

RANK HOLDERS OF HSC COMMERCE



Ms. Shetty Vishaka Suresh
94.67%



Mst. Chavan Sujal Sandip
92.50%



Ms. Gupta Simran Kumari
91.33%

From The Desk of President



It gives me immense joy to share my message for *PADMADEEP*, the annual magazine of Padmashree Bhausahab Vartak College and Narsinh Govindrao Vartak Junior College. A magazine is not merely a compilation of words and images—it is the living voice of an institution, echoing the ideas, dreams, and aspirations of its students.

To me, education is the art of shaping lives and building character. It goes beyond earning degrees; it is about cultivating wisdom, responsibility and compassion. I take pride in seeing our college nurture these values while encouraging students to explore their potential in academics, arts, culture and sports.

Padmadeep beautifully mirrors this holistic growth. Each article, poem, and artwork featured within reflects the creativity, passion and vision of our youth—assuring us that the future rests in capable and thoughtful hands.

As Mahatma Gandhi wisely said, “*The future depends on what you do today.*” Let this magazine remind us that every small effort, every creative expression and every act of learning contributes to shaping a brighter tomorrow.

On this occasion, I congratulate the Principals, staff, and students for their collective effort in presenting such an inspiring publication. I wish every student the courage to dream big, the discipline to work hard, and the humility to keep learning. May *Padmadeep* continue to enlighten minds and inspire generations to come.

Shri. Vikas Narsinh Vartak
President
Agashi Virar Arnala Education Society

From The Desk of Principal



“विद्या ददाति विनयं, विनयाद् याति पात्रताम् ।
पात्रत्वात् धनमाप्नोति, धनात् धर्मं ततः सुखम् ॥”

Which means Knowledge imparts humility; from humility comes worthiness. From worthiness, one attains prosperity; from prosperity, one performs righteous deeds; and from righteousness comes lasting happiness.

This timeless Sanskrit verse beautifully captures the essence of education. True learning does not merely increase information—it shapes character, cultivates humility, and guides us toward a life of purpose and fulfilment. As educators and learners, this wisdom reminds us that education is a continuous journey of becoming better individuals, contributing responsibly and uplifting society.

It gives me immense pleasure to present this ninth edition of *Padmadeep*, the annual magazine of our college. Each year, this publication becomes a luminous canvas that reflects the creativity, reflections, and intellectual spirit of our students. *Padmadeep* stands true to its name—like a lamp of knowledge, it illuminates diverse ideas and encourages our learners to express themselves with clarity and confidence.

In a world shaped by rapid technological, social and cultural changes, our institution remains committed to nurturing individuals who are academically prepared, ethically grounded and emotionally resilient. Education today is not confined to classrooms; it is about cultivating critical thinking, embracing empathy, understanding diversity and preparing to contribute meaningfully to the community and the nation. Through various academic and extracurricular initiatives, we strive to provide an environment where students can explore their potential and develop holistically.

This magazine is a testament to that spirit. The poems, articles, artworks and reflections contained within its pages showcase the talent, imagination and thoughtful engagement of our students. Each contribution reflects a unique voice and perspective, reinforcing the vibrancy and depth of our college community. I extend my heartfelt congratulations to every contributor whose creativity has enriched this edition.

My sincere appreciation also goes to the editorial board, faculty coordinators, and student volunteers whose dedication and hard work have shaped this publication. Your collaborative effort ensures that *Padmadeep* continues to be a treasured platform for student expression and learning.

As we present this edition, I encourage our students to remain curious, stay grounded in values and embrace every opportunity to grow. Let us continue to uphold the ideals of integrity, inclusiveness, and innovation that define our college. May this edition of *Padmadeep* inspire you to think deeply, express boldly and strive for excellence in all your endeavours.

Wishing you an enriching and joyful reading experience.

Dr. Sheetal Sanjay Koradkar
I/C Principal
Padmashree Bhausaheb Vartak , Virar East

From the Desk of Principal



A new academic year brings with it renewed hopes, fresh opportunities, and inspiring beginnings. At *Padmashree Bhausaheb Vartak College* and *Narsinh Govindrao Vartak Junior College*, we take immense pride in being more than just institutions of learning—we are a community that learns, grows, and thrives together.

Our students continue to inspire us with their talent, perseverance, and creativity. Whether in academics, arts, sports, or cultural pursuits, they embody the spirit of holistic education. I also take this opportunity to extend my heartfelt appreciation to our dedicated faculty members, whose commitment and guidance shape not only young minds but also strong futures.

This year, we look forward to embracing new initiatives, integrating modern learning tools, and fostering a stronger culture of innovation on our campus. For us, education is not confined to textbooks—it is about nurturing the ability to think critically, dream fearlessly, and lead responsibly.

As Swami Vivekananda beautifully said, *“Education is the manifestation of the perfection already in man.”* Let us remember that each of us holds within us the power to achieve greatness. Together, let us make this academic year a remarkable journey of learning, growth, and inspiration.

Mrs. Sangita Elias D'silva

Principal

N.G.Vartak English Medium High School and Junior College

धैर्याचा आणि प्रेरणेचा अद्वितीय मिलाफ - पद्मश्री भाऊसाहेब वर्तक



ज्यांच्या जन्मकाळी कोणती नक्षत्रे व ग्रह उचित होते ते माहिती नाही, परंतु ९ फेब्रुवारी १९१४ रोजी अण्णासाहेब वर्तकांसारख्या तेजस्वी व धीरोदात्त पुरुषाच्या पोटी भाऊसाहेब नामक रत्न जन्माला आले. लौकिकदृष्ट्या ज्यांना आपण बलिष्ठ ग्रह म्हणतो त्या रवी, गुरु आणि शुक्र या तेजोग्रहांचे बळ त्यांना निश्चित लाभले असावे आणि काहीसे मंगळाचेही. भाऊसाहेबांची जीवनसरिता पुढे विस्तार पावत गेली तिचे विहगावलोकनही त्यांच्या कार्याची प्रचिती आणून देते.

ज्यांचा आविष्कार समाज-जीवनाला व्यापून टाकतो, ज्यांचा मनाला रात्रंदिवस ध्यास लागतो, जी मनाला स्वस्थ बसू देत नाहीत, अशी ही स्वप्ने आणि अशी स्वप्ने भाऊसाहेबांनी मनाशी बाळगली. त्यांपैकी काही स्वप्ने साकार करण्याचे भाग्य त्यांना लाभले. शिक्षण क्षेत्रात त्यांनी केलेले विविधतापूर्ण व दूरगामी स्वरूपाचे कार्य, सोमवंशी क्षत्रिय समाजासंबंधीचे त्यांचे ध्येयनिष्ठ कार्य, आदिवासींचे दास्यविमोचन आणि आर्थिक उन्नती यासाठी ते करीत असलेली धडपड, ओस पडलेली हजारो एकर खारी नापीक जमीन लागवडीयोग्य करून त्यातून डौलदार भातशेतीचे पीक उभे राहावे म्हणून खारभूमी विकास मंडळामार्फत त्यांनी सतत केलेले प्रयत्न, कोकणातील पाटबंधारे योजनांसंबंधी प्रस्थापित विरोधी मतप्रणाली खोडून काढून कोकणात आणि विशेषतः ठाणे जिल्ह्यात त्यांनी आणलेले जलसिंचन प्रकल्प, मत्स्यव्यवसायाच्या उत्कर्ष व संवर्धनासाठी कार्यवाहीत आणलेल्या अनेकविध योजना, ग्रामीण भागातील उद्योग-विकासाच्या दृष्टीने जिल्ह्यात निर्माण झालेल्या औद्योगिक वसाहती, पालघर तालुक्यात होऊ घातलेला खत मंडळाचा प्रकल्प, हातातून निसटून चाललेला दापचरीसारखा प्रकल्प, ठाणे जिल्ह्यातच अस्थापित करण्यात त्यांनी मिळविलेले यश, कीडा क्षेत्रात भारतीय खेळांच्या विकासासाठी मुंबईत वडाव्यास उभे राहिलेले क्रीडामंदिर, गणेशपुरी येथील नित्यानंद स्वामींचे समाधी मंदिर, दादर येथील अण्णा-साहेब वर्तक स्मारकगृह व तात्यासाहेब चुरी वसतिगृह, बोर्डी विद्यालयाच्या सुवर्ण महोत्सव प्रसंगी त्यांच्याच कल्पनेत स्फुरलेली व माजी विद्यार्थ्यांकडून साकार झालेली विश्रामधाम, गांधी कुटीर व तत्सम स्वरूप असलेली योजना, वसई येथील महाविद्यालयांची योजना, विलेपार्ले येथील जीवन-विकास केंद्र यांसारख्या अनेक योजनांची त्यांच्या मनावर सतत पकड राहिली आणि त्यांच्या ध्येयदृष्टीने त्यांना साकार करण्याचा प्रयत्न केला. यांपैकी काही योजना मूर्त स्वरूपात उतरल्या व काहींना मूर्त स्वरूप देण्याचा प्रयत्न करण्यात आला. लोककल्याण हाच या सर्व धडपडीमागचा अंतिम हेतू आणि हीच त्यामागील मुख्य प्रेरणा. कार्याचे सूत्र हाती लागताच त्या कार्यात सर्व शक्तीनिशी स्वतःला झोकून द्यावयाचे, ते पुरे होईपर्यंत सातत्याने त्याचा पाठपुरावा करावयाचा, कधीही स्वस्थ बसावयाचे नाही, हा जो भाऊसाहेबांचा स्वभाव तो मण्यांतून ओवलेल्या सूत्राप्रमाणे त्यांच्या सर्व कार्याला अंतःस्थ सामर्थ्य देतो.

या सर्वातून भाऊसाहेबांनी शिक्षण क्षेत्रात केलेले भव्य व दूरगामी स्वरूपाचे कार्य प्रकर्षाने उठून दिसते. १९४२ साली त्यांनी सुरू केलेल्या मर्यादित स्वरूपाच्या आगाशी-विरार-अर्नाळा शिक्षण संस्थेचे आता वटवृक्षात रूपांतर झालेले असून संस्थेच्या आगाशी, विरार, अर्नाळा, चांदीप व नाळे येथील विद्यालयांतून हजारो विद्यार्थी-विद्यार्थिनी शिक्षणाचा लाभ घेत आहेत. तीस वर्षांच्या भाऊसाहेबांच्या अविरत परिश्रमातून आणि मार्गदर्शनातून या संस्थेच्या कार्याला आता बहर आलेला आहे. भाऊसाहेबांनी अनेक संस्थांचे नेतृत्व केले, त्यांना लागणारा निधी मिळवून दिला आणि त्यातून मोठमोठ्या वास्तू उभ्या केल्या. या बहुतेक कामांतील एक मोठे वैशिष्ट्य असे आहे की फारसा निधी नसताना भाऊसाहेबांनी ही सर्व कामे हाती घेतली. लक्षावधी रुपयांची ही कामे. प्रत्येक वेळी पैशाची अडचण. हाती घेतलेले काम पुरे व्हायचे कसे याची सर्वानाच चिंता. परंतु भाऊसाहेबांनी ही चिंता कधीही केली नाही. यातील मुख्य इंगित असे आहे की कामाचा प्रारंभ करून व ते दुसऱ्यावर सोपवून देऊन स्वस्थ बसणारे नव्हते. अगदी आर्किटेक्टच्या निवडीपासून, कामाच्या डिझाइनपासून, तो बांधकाम, रंगकाम वगैरे प्रत्येक बाबतीत भाऊसाहेबांचे लक्ष होते. कोणतीही महत्त्वाची बाब त्यांच्या नजरेतून सुटली नाही. म्हणून कमीत कमी खर्चात उत्तमोत्तम काम ते करून घेऊ शकले. त्यांचे योजकत्व त्यांना या कामी फार उपयोगी पडले.

भाऊसाहेबांच्या यशस्वी जीवनाच्या वाटचालीत त्यांच्या सर्व कुटुंबियांचा वाटा आहे, तसाच तो जिल्ह्यात त्यांचे जे सहकारी आणि असंख्य अनामिक कार्यकर्ते आहेत त्यांचाही आहे. या सर्वांचे सहकार्य, निष्ठा व ममत्व भाऊसाहेबांच्या पाठीशी

सतत उभे राहिले . भाऊसाहेबांनी अनेक क्षेत्रांत विलोभनीय यश मिळविले. कार्यसिद्धीच्या आणि कर्तव्यपूर्तीच्या आनंदाचे व समाधानाचे भरपूर मापही त्यांच्या पदरी पडले. परंतु यश जीवनात निर्भळ स्वरूपात सतत येतच राहते असे नाही. त्याबरोबर पाठीराख्यासारख्या काही व्यथाही येतात, दुःखाचे, निराशेचे, सत्त्वपरीक्षेचे क्षणही येतात. त्यांच्या जीवनात आलेले असे अनेक क्षण भाऊसाहेबांनी पाहिले, अशा अनेक व्यथाही त्यांनी अनुभवल्या. परंतु हे सर्व त्यांनी पचविले, भस्मसात केले, आणि त्या राखेवर नव्या कामाच्या उभारणीसाठी पुन्हा उमेदीने ताठ उभे राहिले. त्यांच्या स्वभावात काहीशी प्रखरताही होती . कधी कधी ही प्रखरता त्यांच्या संभाषणातून प्रकट होत होती आणि क्वचित प्रसंगी तिचा उद्रेकही होत होता . त्याची झळ मग सभोवतालच्यांना चाटून जात होती व मने अकारण दुखावली जात होती. पण हे सर्व अहेतुपूर्वक घडत असल्यामुळे भाऊसाहेबांना त्याची कल्पनाही नसे. या प्रखरतेबरोबर भाऊसाहेबांच्या स्वभावात स्पष्टवक्तेपणा होता, निर्भीडपणा होता आणि स्वाभिमानही होता. स्वाभिमानाी असे की त्यांचा स्वाभिमान दुखावला गेला म्हणजे ते कोणत्याही परिणामाची तमा बाळगत नव्हते. मोडतील पण वाकणार नाहीत. या सर्व स्वभावविशेषांमुळे भाऊसाहेबांचे व्यक्तिमत्त्व काहीसे उग्र भासते. पण या व्यक्तिमत्त्वात एक मनोज्ञ गुणविशेषही मिसळलेला होता. त्याच्या छटाही या उग्रपणाबरोबरच अनेक वेळा पाहावयास मिळत होत्या . भाऊसाहेब मनाने अतिशय सरळ स्वभावाचे होते. बालकांच्या सरळ मनाशी त्यांचे काही नाते असावे असा त्यांच्यासंबंधी अनेक वेळा अनुभव आला. राजकारणाच्या वातावरणात सतत वावरत असूनही भाऊसाहेबांच्या स्वभावातला सरळपणा दिसून येत होता.

कामाच्या रगाड्यात कधी कधी त्रस्त आणि गंभीर दिसणारे भाऊसाहेब मनाने उमदे व स्वभावाने आनंदी वृत्तीचे होते . फुरसतीच्या वेळी मित्रमंडळींच्या सहवासात या आनंदाची सतत पखरण होत होती . आणि विनोदाचे फवारे सारखे उडत होते . मन व शरीर या दोन्हींना वाकवून टाकणाऱ्या कामाचा रात्रंदिवस भार वाहणारे व क्षणाचीही उसंत न मिळणारे भाऊसाहेब आपली ताकद व उत्साह सतत कसा टिकवू शकतात हे एक मोठे कोडेच होते . दिवसभरच्या कामाने व श्रमाने थकलेले नेहरू संध्याकाळी पाच मिनिटे तरी हरिजन कॉलनीत न चुकता गांधीजींच्या भेटीस जात असत. त्याचे प्रयोजन काय असा त्यांच्या प्रमुख चिटणिसांनी त्यांना एकदा प्रश्न विचारला होता. गांधीजींच्या सहवासात दिवसभरचा माझा सारा शीण निघून जातो व मला नवी शक्ती व उत्साह प्राप्त होतो असे त्या वेळी नेहरूंनी उत्तर दिले होते. अशाच प्रकारचे आत्मिक शक्तिस्थान किंवा प्रेरक शक्ती भाऊसाहेबांच्या जीवनातही होती . भाऊसाहेबांच्या जीवनात धार्मिक व आध्यात्मिक श्रद्धेला मोठे स्थान होते . श्रीरामप्रभू हे त्यांचे कुलदैवत. त्यावर त्यांची असीम श्रद्धा होती . कुठल्याही बिकट प्रसंगी त्यांची कधी झोप उडाली नाही. बिछान्यावर अंग टाकताच दोन मिनिटांत ते गाढ झोपी जात. कदाचित ही त्यांना लाभलेली एक आत्मिक शक्तीच असावी. आध्यात्मिक क्षेत्रात त्यांनी कुणाचे शिष्यत्व पत्करलेले नसले तरी नित्यानंदबाबांच्यावर त्यांची फार श्रद्धा होती. सत्पुरुषांच्या सान्निध्यात घालविलेले चार क्षणही जीवनातील फार मोलाचे क्षण ठरतात असे मानणाऱ्यांपैकी भाऊसाहेब होते. नित्यानंदबाबा हे असेच एक सत्पुरुष होते. गणेशपुरी येथे भाऊसाहेबांच्या पुढाकाराने उभ्या राहिलेल्या नित्यानंदबाबांच्या समाधिर्मंदिरातून भाऊसाहेबांची ही श्रद्धा प्रकट झालेली आहे. कोणत्याही प्रश्नाचे स्वरूप समजून घेण्यासाठी मनाचा टवटवीतपणा असावा लागतो. अनेक गुंतागुंतीच्या प्रश्नांचे आणि समस्यांचे भाऊसाहेबांच्या मनात सतत चिंतन चाललेले असे . आणि त्यातून त्या प्रश्नांचे त्यांना सम्यक दर्शन घडून अचूक मार्ग दिसत जायचा. मनाचे व बुद्धीचे हे मोठे सामर्थ्य भाऊसाहेबांजवळ होते म्हणूनच त्यांच्यावर अनेक बिकट शासकीय समस्या टाकण्यात आल्या आणि इतर अनेक मोठमोठ्या कार्यांची त्यांनी जबाबदारी स्वीकारली होती.

भाऊसाहेब व्यासंगी बुद्धिवादी नव्हते . परंतु त्यांचा बुद्धिवाद डोळस होता . कुठल्याही पोथीनिष्ठ श्रद्धेतून त्याचा जन्म झालेला नाही. लोकजीवनातील अनेक प्रचंड प्रश्न आज आपल्यासमोर उभे आहेत. त्यांतील काही प्रश्नांची सहज उकल करता येईल अशी अनेकांची समजूत आहे. पण कुठलाही व्यापक प्रश्न इतका साधासुधा नसतो. त्याची गुंतागुंत समजून घ्यावी लागते, इतर अनेक प्रश्नांशी त्याचे गुंतलेले धागेदोरे ध्यानात यावे लागतात व त्यातून पुढे उपस्थित होणारे अनेक प्रश्न विचारात घ्यावे लागतात. या सर्वांतून निर्माण होणाऱ्या मर्यादा लक्षात घेऊन त्या त्या प्रश्नाला हात घालावा लागतो व तो हाताळावा लागतो. भाऊसाहेबांच्या अंगी हे कसब होती . व्यावहारिक व वस्तुनिष्ठ दृष्टिकोनातून अनेक बिकट प्रश्न भाऊसाहेबांनी यशस्वी रितीने मार्गी लावले. अशा या थोर व्यक्तिमत्त्वाच्या आंतरिक प्रकाशातून एक दीपशिखा मनात पेटते आणि सांगून जाते की...

जीवन खूप खडतर आहे थोडं सोसून बघ,
चिमुटभर दुःखाने कोसळून जाऊ नकोस
अपयश आलं तर ते निरखून बघ
यश आलं तर ते थोडं वाटून बघ,
जन्माला आला आहेस तर थोडं जगून बघ

PEARLS OF EXPRESSION

ARTICLES BY TEACHERS

Gen Z: A Generation in Digital Burnout or a Mindset Rooted in Humanity?

Gen Z, Gen Z, Gen Z..... 

For a long time, I've been hearing this word. You open Instagram or Facebook and you'll see a reel on Gen Z, sit with a group of mothers, & they are discussing their Gen Z kids, Employers have issues with their work ethics. In any form I just came across these Gen Z. So, I thought let's understand the Gen Z culture.

My first task was from: Where do I Start? What is Gen Z? And here came the search engine—my savior. Gen Z, born between 1997 and 2012 (ages 13–28 in 2025), is widely known as the first generation of 'digital natives'.

Hey, I am mother of Gen Z & Teacher of Gen Z.  And the hunt began to understand them. After interaction with them directly or indirectly, reading online about them, through social media, here I am with my point of view.

Generation Z is often painted as digitally burnout, employer's nightmare with fewer social and cultural values than older generation. But I feel that they have grown up with internet and smart phones as integral part of their lives. Gen Z lives in a world where screens are everywhere — school, work, socializing, even relaxation. They use laptop for classes, notes, phones for social media and even streaming a movie in the background. Eyes are tired, Mind exhausted but still the thumbs are scrolling.

They demand flexibility, question authority, and walk away from jobs that don't align with their values. They expect to be heard regardless of age. They are tech savvy and don't believe in working beyond designated hours. They want work life balance. They want to enjoy life, not just be stressed out with work pressure. To older generations, this can look like entitlement or laziness. But it may be a coping mechanism for something deeper: **living with constant digital overload.**

Conclusion:

Despite burnout, Gen Z actively pursues humanity, connection, and ethics in ways older generations often didn't at the same age. They speak up for diversity, mental health awareness, global wellbeing, challenge outdated norms, converse about race, gender and identity.

Gen Z is both: digitally burnt out and deeply values-driven. The same digital tools that exhaust them also empower them to advocate for social change, cultural openness, and stronger family ties.

Prepared by: Mrs. Hemangi Rajesh Sawant

Reference: Interaction with Fam Z, Kid Z, ChatGPT

Redefining Beauty Standards in the Age of AI Filters

"True beauty comes from being yourself, not from a filter."

In today's world, social media plays a huge role in our daily lives. Platforms like Instagram, Snapchat, and TikTok allow us to share pictures, explore trends, and connect with friends. Along with this, AI-powered beauty filters have become increasingly popular. These filters can smooth skin, reshape facial features, and even add makeup digitally. While they may seem fun and harmless, over time they are subtly changing how we perceive beauty and even ourselves.

AI filters often create an unrealistic standard of "perfection." When people see flawless skin, sharp jawlines, or larger eyes in filtered photos, it sends a message that this is what beauty should look like. This can be particularly harmful for teenagers and young adults, who are still learning to accept their natural appearance. Many students start comparing themselves to these digitally enhanced images, forgetting that they are not real. Over time, this constant comparison can lead to lower self-esteem, body image issues, and even anxiety about how we look.

The deeper problem is that these filters are setting new beauty standards that are impossible to achieve naturally. In the past, beauty was appreciated in many different forms—through personality, confidence, natural expressions, or cultural traits. Today, however, the lines are blurring. Social media is promoting a homogenized version of beauty, where almost everyone looks the same in filtered selfies. This shift threatens individuality and can make young people feel that their natural features are inadequate.

As students, it is crucial for us to recognize the difference between real beauty and edited beauty. We must understand that social media is a highlight reel, not a true reflection of life. Accepting ourselves, including our flaws and imperfections, is the first step toward building confidence. Encouraging friends and peers to value authenticity over appearance also helps create a supportive community where everyone feels valued for who they are, not just how they look.

Moreover, learning to appreciate inner qualities—like kindness, creativity, and resilience—is essential in redefining beauty. Confidence, empathy, and self-respect are far more enduring and meaningful than a flawless filtered image. By focusing on real-life interactions, achievements, and personal growth, we can shift our attention away from digital perfection toward genuine self-worth.

In conclusion, AI filters can be entertaining, but they should never define our value or self-perception. Beauty is not measured by perfect selfies but by how we feel about ourselves and how we treat others. It is time for us, especially as young adults, to challenge artificial beauty standards and celebrate natural looks, individuality, and self-love. After all, true beauty shines when we are confident in our own skin.

Prepared by : Mrs. Melvina Lopes

Reference: The Times of India, "AI Filters Redefining Beauty Standards: Disturbing Trends in Cosmetic Surgery"

Why are FPIs selling?

The current global political situation might make things worse, but it's not the main reason why foreign investors are not putting money into India.

India has not seen any new money from foreign investors in its stock markets for five years now. This year, foreign investors are actually pulling out about \$13 billion. Foreign ownership of Indian stocks is at its lowest in 15 years. Many big international investors don't want to invest in India right now. But at the same time, Indian investors are putting in a lot of money—over \$185 billion in the last five years.

So, why have foreign investors lost interest? Partly because emerging markets (EM) like India have not been doing well compared to markets like the US or global markets. If you put \$100 into emerging markets 15 years ago, it would be worth \$180 now. But if you had invested that same money in global markets, it would be worth \$500. Despite this, India has done better than many other emerging markets, with nearly 15% annual returns over the last five years, compared to only 5% for other emerging markets.

Many investors have lost confidence in emerging markets overall, so they're pulling their money out. Some big US investors who were big supporters of India have had to sell Indian stocks because they needed cash for other investments. India has been an easy choice for them to sell, because it has performed well and has high valuation.

India's economy has slowed down in the last year or so. Growth has been weak, struggling to reach 6%. Company profits have also slowed down. This year, profits are expected to grow by only about 10%, which is not enough for a market that is priced very high. India is one of the most high valued markets in the world right now, so investors expect big growth, but that hasn't happened.

Until recently, some investors thought the government would push through big reforms to boost growth, but that hasn't happened quickly. Because of this, and worries about whether India can keep growing at 7-8% a year for a long time, many investors have sold their Indian stocks to lock in profits. You can only pay a premium for Indian stocks if you are confident growth and profits will continue to be strong. Over the last two years, investors have started doubting that, so many have cashed out.

Another reason is AI (artificial intelligence). AI stocks have been booming in the US, making up over half of the gains in the S&P 500 index. But India doesn't have many companies leading in AI technology or infrastructure, so it's missing out on this big trend.

India's IT services sector, which employs over 5 million people, is also facing challenges. The industry used to hire about 200,000 new workers each year but now hires fewer than 50,000. With AI possibly replacing many jobs, this sector might shrink, which could slow economic growth. Since IT services are a big part of India's economy and exports, any slowdown here could be a problem.

Even with all these issues, it's important to remember India hasn't received any net foreign investment for five years. So, current global political tensions are not the only reason foreign investors are leaving India—they just add to the problems.

Indian domestic investors are still buying stocks, even after 12 months of no returns. When foreign investors return, it could push prices up quickly because of competition between local and foreign buyers. This hasn't happened in five years.

With the US dollar getting weaker, non-US markets like India could look more attractive. Emerging markets might get more foreign investment soon. But for India to get a bigger share, it needs to convince investors it can keep growing at 7-8% per year. Good economic growth usually means company profits will grow too. Since domestic investors are strong, the stock market probably won't fall much more. Investors will only come back if they believe India will grow steadily for the next 20 years.

This difficult situation should be seen as a wake-up call for India to push forward important reforms to improve the economy's long-term strength. India needs to build a strong foundation for sustained 7% growth over many years. Some steps have started, but there's still a lot to do.

Recently, we've seen that only economic strength really matters. India is the world's fourth-largest economy, but what real advantages or "leverage" do we have? To be strong, we need to lead in certain industries. Without this, India won't have enough influence in the global economy. For example, China controls about 35% of global manufacturing, more than the next 10 countries combined. India can't match that scale yet, but we can focus on key industries where we can become very important globally. We should work towards becoming essential in certain supply chains around the world.

Prepared by: Mrs Vanessa Pereira

Reference: Akash Prakash

Balancing Social Life and Solitude: Finding Harmony Within and Without

In a fast-paced world shaped by constant connectivity, social media, and increasing demands, balancing social life and solitude has become more essential than ever. Modern society often encourages continuous interaction and visibility, leaving little room for stillness. Yet emotional well-being depends equally on meaningful relationships and intentional time spent alone. Both social connection and solitude are necessary for mental health, self-awareness, and emotional resilience.

Social life is fundamental to human existence. Psychologically, social interaction fulfills the innate need for belonging and acceptance. Relationships with friends, family, and community provide emotional support, reduce stress, and enhance overall life satisfaction. Through shared experiences and conversation, individuals feel understood and valued. Research in social psychology consistently links strong social relationships to lower levels of anxiety and depression, improved mental health, and even increased longevity. Social bonds help shape identity, offer comfort during difficult times, and create a sense of purpose in life.

Despite these benefits, constant social engagement can become overwhelming. This is where solitude plays a crucial role. Solitude is not loneliness; it is a conscious choice to step away from external demands. Time alone allows individuals to reflect, process emotions, and reconnect with themselves. In moments of quiet, the mind slows down, creativity emerges, and emotional clarity is restored. Solitude helps individuals understand their values, regulate stress, and cultivate inner balance—something increasingly rare in a noisy, always-connected world. It fosters emotional resilience and the space to recharge when life feels overwhelming.

A short story illustrates this balance clearly. Leo, a university student, was known for always being surrounded by friends. His days were filled with group projects, social outings, and late-night conversations. While he appeared happy, Leo felt increasingly exhausted and unfocused. One afternoon, after declining an invitation, he spent several hours alone at a café, reading and writing his thoughts. At first, the silence felt uncomfortable, but gradually it became calming. That quiet afternoon helped Leo realize how rarely he listened to himself. The stillness gave him the space to reconnect with his ambitions, emotional needs, and inner peace. Afterward, he returned to his friendships feeling refreshed, more attentive, and emotionally present. The brief solitude strengthened—not weakened—his social connections. Leo's experience reminded him that balance between connection and solitude was key to feeling fulfilled and present in both worlds. It showed him that sometimes, the best way to nurture his relationships was to first nurture himself.

Finding balance between social life and solitude looks different for everyone. Some people feel energized by frequent interaction, while others need extended time alone to recharge. The key is self-awareness—recognizing emotional signals such as fatigue, irritability, or restlessness. Practical strategies include setting boundaries, scheduling personal time, limiting draining social obligations, and prioritizing meaningful relationships over constant availability. Learning to say no when necessary and honoring personal limits is essential for maintaining well-being in today's busy world. Creating pockets of quiet, whether through meditation, nature walks, or hobbies, can act as a grounding force amidst daily demands.

Ultimately, a fulfilling life is shaped not only by relationships with others but also by a healthy relationship with oneself. When social life and solitude coexist in harmony, individuals experience greater emotional stability, clarity, and inner peace. By valuing both connection and quiet, people can live more intentionally, authentically, and sustainably in an increasingly demanding world. True

emotional resilience is built not only in the company of others but also in moments of self-reflection and quietude. It is in these moments of solitude that we often find the answers to our deepest questions and discover a sense of true inner peace.

Prepared by: Mrs. Joyce Barboze

Reference: National Institute of Health

From Shelf to Spotlight: How Displays Shape Reading Habits

Reading is a vital habit that fosters creativity, expands perspectives, and sharpens the mind. However, in the current digital age, students are frequently more interested in screens than in books. College libraries adopt innovative methods like "**Book Displays and Exhibitions**" to address this issue. Such initiatives are essential for drawing attention, igniting interest, and fostering reading habits.

1. Visual Appeal and Curiosity

A well-organized book display catches attention immediately. Curiosity arises, and readers are encouraged to explore through themed arrangements like Great Indian Authors, Women in Literature, or Science and Innovation. According to studies, visually appealing displays inspire students to explore new genres and borrow books.

2. Relevance to Events and Themes

Exhibitions of books relate reading to real-life occasions such as Hindi Divas, Vachan Prerna Divas, National Youth Day and Marathi Bhasha Divas. Libraries make reading more relevant and meaningful by connecting literature to academic and cultural events. Students are encouraged to think of literary works as reflections of current concerns as well as academic tools because of their thematic significance.

3. Promoting Interaction and Peer Learning

Exhibitions and displays frequently spark discussions among students. They share recommendations, exchange opinions, and sometimes form informal reading groups. This collaborative spirit transforms reading from a solitary task into a shared experience, strengthening the overall reading culture of the institution.

4. Inspiring Lifelong Habits

Most significantly, these activities cultivate a lifelong love of reading. Students who are exposed to a wide range of ideas and writers are more inclined to delve beyond textbooks and cultivate the habit of reading for pleasure as well as knowledge.

To sum up, book displays and exhibitions are more than just attractive techniques; they are effective tools that spark curiosity, emphasize cultural significance, stimulate peer interaction, and promote lifelong learning. By bringing books into the spotlight, libraries ensure that reading remains a vibrant and essential part of student life.

Prepared by: Mrs. Stevina D'Cunha

Reference: McNicol, S. (2005). The challenges of engaging teenagers in reading: The role of school libraries. *Journal of Librarianship and Information Science, 37*(2), 81–88.

Scrolling Away from Spirituality – Scrolling into Emptiness

“Media connects us to the world, but values and faith keep us grounded.” – Anonymous

There was a time when students found peace in prayers, stories of faith, and values passed down by their families. Religion gave them strength; it taught patience, hope, and the belief that no matter how hard life feels, there is always a reason to keep going.

But today, the story is changing. Many young people are moving away from these beliefs and stepping into a world that shines through their screens. Social media, gaming, reels, and endless scrolling have become the new “rituals.” Instead of spending time in reflection, they spend hours chasing likes, followers, and virtual approval.

At first, it feels exciting. The digital world is fun, fast, and full of attention. But slowly, the same world begins to demand more and more perfection, more comparisons, more pressure. And when students don’t find the happiness, they thought they would, they feel lost.

Without the support of faith or the comfort of real human connections, many struggle to handle failures, heartbreaks, or loneliness. Some sink into anxiety and depression. Tragically, some even see no way out and end their lives, leaving behind unanswered questions and silent tears.

This is the hidden danger of a life only lived online. Screens can entertain, but they cannot heal. Apps can connect, but they cannot give real comfort. Faith—whether religious or spiritual—can still be that anchor, reminding students that life is bigger than one bad grade, one failed relationship, or one harsh comment.

As the Bible reminds us:

“Come to me, all you who are weary and burdened, and I will give you rest.” (Matthew 11:28)

This verse teaches us that while the world may overwhelm us, true peace is found in God’s presence, not in endless scrolling or comparison. Faith restores what technology cannot.

The Bhagavad Gita guides us:

“For one who has conquered the mind, the mind is the best friend; but for one who has failed to do so, the mind will remain the greatest enemy.” (Bhagavad Gita 6:6)

This verse explains that self-control and inner strength are keys to peace. If the mind is trapped in desires, distractions, or pressures—like those of the digital world—it becomes destructive. But with discipline and faith, the same mind can lead to balance and happiness.

The Quran also guides us:

“Do not follow that of which you have no knowledge. Indeed, the hearing, the sight, and the heart—about all those [one] will be questioned.” (Al-Isra 17:36), This verse from the Quran warns us to be mindful of what we consume and share.

All three scriptures give the same message—discipline, wisdom, and balance are the keys to a meaningful life. Similarly, scriptures of many other religions also provide us similar teachings. Media connects us to the world, but spirituality—whether through religious books, prayer, meditation, or reflection—connects us to our inner self and a higher purpose. Media may entertain for a moment, but values like honesty, gratitude, compassion, and faith guide us for a lifetime.

The truth is, students don't have to choose between faith and technology. The two can exist together. Technology can open doors of knowledge, while faith can give the courage to walk through them. One keeps the mind sharp; the other keeps the heart strong. Because in the end, no number of followers or digital trophies can replace the simple truth; *your life is valuable, your struggles are temporary, and your story matters.*

Prepared by: Mrs. Jessel Lebron Kajar

Reference: 'Suvarta', Dioceses of Vasai

Maths Detective: Cracking the Rank Mystery

Think maths is only about formulas and calculations? Think again!

Welcome to **Maths Detective**, where you become the investigator. This puzzle challenges you to use logic, observation, and a little patience to crack the case. No calculator needed — just sharp thinking!

The Problem

Five students — **Aarav, Bhavna, Chetan, Diya, and Eshan** — appeared for a test and secured **different ranks from 1st to 5th**.

Unfortunately, the final rank list is missing.

All that is left are a few clues:

- Bhavna secured **2nd place**
- Chetan secured **3rd place**
- Aarav ranked **better than Diya**
- Eshan did **not** secure 1st or 2nd place

Using these clues, can you find out who got which rank?

Try It Yourself

✕ Cross out ranks that are impossible using the clues.

✓ Fix the positions you are sure about.

🔍 Use the clue “Aarav ranked better than Diya” carefully — it’s the key!

	1	2	3	4	5
Aarav					
Bhavna					
Chetan					
Diya					
Eshan					

👉 Can you solve the mystery on your own?

Happy solving! 🧠🌟

Solution: 1-Aarav, 2-Bhavna, 3-Chetan, 4-Diya, 5-Eshan

Prepared by : Mrs. Shraddha Deshmukh

Reference: <https://testbook.com/question-answer/six-students-aarav-bhavna-chetan-diya-eshan-666ab81db34177082d224f01>

From Hashtags to Habitats : Young Voices Against Wildlife Trade

A Tiger vanishing from the forest is not just the loss of a majestic creature. It is the loss of balance, culture, and a piece of our shared future. Around the world, poaching and illegal wildlife trade are pushing elephants, pangolins, rhinos, and countless other species toward extinction. This black market thrives in silence, worth billions of dollars, yet paid for in lives both animal and human.

The danger is not only about animals disappearing. When a species is hunted out of existence, ecosystems collapse. Forests lose their guardians, rivers change their flow, and communities dependent on biodiversity suffer. Poaching fuels organized crime and strips nations of heritage they cannot replace. The question is no longer *if* we should act, but *how soon*!

Every 15 minutes, an elephant is killed for its tusks. Rhinos are hunted so relentlessly that some species are already on the brink of disappearing forever. Pangolins, often called “scaly anteaters,” are now the most trafficked mammals in the world—millions taken each year for their meat and scales. These numbers aren’t just statistics; they are silent stories of lives stolen.

Illegal trade doesn’t stop at borders. It is linked to smuggling networks, weapons, and even the spread of diseases that can jump from animals to humans. In this sense, protecting wildlife is also protecting ourselves. By safeguarding species, we are also safeguarding public health, law and order, and the stability of our natural world.

Our generation holds a unique kind of power. We have tools that conservationists of the past could only dream of. Social media can turn a single post into a global movement. A short video or a creative hashtag can spark awareness in millions within hours. Student-led initiatives, online petitions, and grassroots campaigns are proving that young voices cannot be ignored.

But awareness is only the first step. Change also happens through choices. Refusing to buy ivory, exotic skins, or wildlife as “pets” is a form of resistance. Supporting eco-tourism over exploitative industries gives value to living animals instead of dead ones. Volunteering with local NGOs, spreading digital campaigns, or simply educating peers can create ripples that grow into waves.

The fight against poaching and illegal trade is not the responsibility of governments or conservationists alone; it belongs to all of us. The wild has no voice, but we do. And ours can be loud, creative, and unstoppable.

From hashtags on our screens to habitats in the forests, every action counts. The next time you scroll through your feed, remember: your post, your share, your stand might just save a life. The future of wildlife depends not on tomorrow’s leaders, but on today’s choices.

Prepared by: Mr. Vrushabh Khulatkar
Reference: SYUG Syllabus (O.E)

India's Service Sector: A Key Driver of Economic Growth

Introduction

India's economy has undergone significant structural changes in recent decades, with the service sector emerging as a major driver of growth. The service sector, which includes industries such as information technology (IT), business process outsourcing (BPO), finance, and tourism, has been growing rapidly and contributing significantly to India's GDP. In this article, we will explore the growth of India's service sector, its economic impact, and the government initiatives that have supported its development.

Growth of the Service Sector

The service sector has been the fastest-growing sector of the Indian economy, with a growth rate of 7.5% in FY25. The sector's contribution to GDP has increased significantly, from 30.5% in 1990-91 to 55% in FY25. The IT sector has been a major driver of growth in the service sector, with exports expected to reach \$380-385 billion in FY25.

The growth of the service sector can be attributed to several factors, including:

Digitalization: The rapid adoption of digital technologies has enabled Indian service providers to offer high-quality services to clients globally.

Skilled Workforce: India's large pool of skilled professionals has been a key driver of growth in the service sector.

Favourable Government Policies: The Indian government has implemented policies to support the growth of the service sector, including tax incentives and investment promotion initiatives.

Economic Impact

The service sector has had a significant impact on India's economy, providing employment to millions of people and contributing to GDP growth. The sector has also been a major driver of foreign direct investment (FDI), with FDI equity inflows reaching \$29.8 billion in FY25.

The service sector's economic impact can be seen in several areas, including:

Employment Generation: The service sector provides employment to millions of people, both directly and indirectly.

GDP Growth: The service sector has been a major contributor to India's GDP growth, with a growth rate of 7.5% in FY25.

FDI Attraction: The service sector has been a major driver of FDI, with FDI equity inflows reaching \$29.8 billion in FY25.

Service Sector Contribution to GDP:

Year	Service Sector Contribution To GDP
1990-91	30.50%
2000-01	48.30%
2024-25	55%

Growth of IT Services:

Year	IT Services Exports
2000	\$8 billion
FY24	\$245 billion
FY26 (expected)	\$300 billion

The growth of India's service sector is a positive development for the country's economy. The sector's ability to create employment opportunities and contribute to GDP growth has been impressive. However, there are challenges that need to be addressed, such as the need for upskilling the labour force and improving infrastructure.

To sustain the growth of the service sector, it is essential to:

Invest in Infrastructure: Invest in physical and digital infrastructure to support the growth of the service sector.

Develop Skilled Workforce: Creating training programs that can meet the demands of the service sector.

Promote Innovation: Support entrepreneurship in the service sector to drive growth and competitiveness.

Government Initiatives: The Indian government has implemented several initiatives to support the growth of the service sector. Some of these initiatives include:

Digital India: This initiative aims to promote digitalization and increase access to digital services.

Ease of Doing Business: The government has implemented policies to improve ease of doing business, including liberalizing FDI norms and providing sector-specific incentives.

Skilling Labor Force: The government has emphasized the need for skill development of the labour force to support the growth of the service sector.

The government has also launched initiatives such as the National Policy on Information Technology (2012) and the Digital India initiative to promote the growth of the IT sector.

Conclusion

India's service sector has emerged as a key driver of economic growth, contributing significantly to GDP and providing employment opportunities to millions of people. The government's initiatives to support the growth of the sector have been successful, and the sector is expected to continue growing in the coming years. With the right policies and investments, India's service sector can continue to drive economic growth and development.

Prepared by: Ms. Palak Joshi

Reference: <https://pwonlyias.com/mains-answer-writing/the-services-sector-has-been-the-key-driver-of-economic-growth-in-india/>

GST 2.0: India's Tax Revolution Takes Centre Stage

India's Goods and Services Tax (GST) regime has undergone a significant transformation, effective September 22, 2025. The new GST 2.0 framework simplifies taxation, reduces compliance burdens, and aims to boost economic growth. This comprehensive overhaul is expected to have far-reaching implications for consumers, businesses, and the overall economy.

Introduction to GST

The Goods and Services Tax (GST) is a unified indirect tax system that replaced multiple taxes levied by the central and state governments in India. Implemented in 2017, GST aimed to create a single, seamless market and reduce tax cascading. Over the years, the GST regime has evolved through periodic changes and reforms.

Key Changes in GST 2.0

The GST 2.0 framework introduces several significant changes:

1. Simplified Tax Structure:

GST rates have been consolidated into three slabs: 0% (exempt), 5% (merit rate), and 18% (standard rate), along with a 40% rate for luxury and sin goods. This rationalization aims to reduce tax complexity and increase compliance.

2. Reduced Tax Burden:

Essentials like food, medicines, and healthcare services now attract lower taxes, benefiting households and farmers. This move is expected to increase disposable incomes and stimulate consumption.

3. Exemptions:

Individual health and life insurance premiums are now GST-free, making healthcare more affordable and increasing insurance penetration.

4. Increased Compliance:

The new system aims to reduce tax evasion and increase revenue collection through enhanced reporting requirements and stricter enforcement.

Impact on Consumers

GST 2.0 is expected to have a significant impact on consumers:

1. Savings:

Households can expect to save around 13% on grocery bills, while small car buyers may save approximately ₹70,000. Reduced taxes on consumer durables, automobiles, and healthcare services will make these products more affordable.

2. Affordability:

Lower taxes on essentials and reduced prices of goods and services will increase affordability and improve the standard of living.

3. Increased Disposable Income:

Reduced tax burden and increased affordability will lead to higher disposable incomes, driving consumption and economic growth.

Economic Implications

The GST 2.0 reforms are expected to have a positive impact on the economy:

1. Growth Boost:

The simplified tax structure and reduced compliance burdens are expected to stimulate economic growth driven by increased consumption and investment.

2. Job Creation:

The reforms may create new job opportunities across sectors due to heightened economic activity.

3. Increased Revenue Collection:

Enhanced compliance and reduced tax evasion are expected to increase revenue collection, enabling the government to invest more in infrastructure and social welfare programs.

Benefits for Businesses

GST 2.0 offers several advantages for businesses:

1. Reduced Compliance Burden:

A simplified tax structure and fewer reporting requirements will reduce compliance costs and increase operational efficiency.

2. Increased Competitiveness:

Reduced taxes and improved cost efficiency will make Indian businesses more competitive in the global market.

3. Improved Logistics and Supply Chain:

GST 2.0 is expected to improve logistics and supply chain efficiency, reducing costs and increasing productivity.

Challenges and Opportunities

Despite its benefits, GST 2.0 presents some challenges:

1. Implementation Challenges:

Transitioning to the new GST regime may pose difficulties for businesses and tax authorities.

2. Tax Evasion:

Despite increased compliance measures, tax evasion remains a concern, requiring continuous enforcement.

3. Global Economic Uncertainty:

External factors like trade tensions and global slowdown may impact India's growth and GST revenue collection.

Conclusion

India's GST 2.0 marks a significant step toward a more efficient and transparent tax system, benefiting both consumers and businesses. The simplified tax structure, reduced tax burden, and enhanced compliance measures are expected to stimulate economic growth, create job opportunities, and improve the standard of living. While challenges remain, the GST 2.0 framework presents new opportunities for India to emerge as a more competitive and attractive destination for investment and business.

Prepared by : Mr. Harshad Javalekar

References: GST Council Meeting (September 2025), Ministry of Finance (Government of India, - September 2025), Economic Survey 2025-26 (Government of India).

Innovation and Start-up Culture in India

India has emerged as one of the world's most dynamic start-up ecosystems, driven by innovation, ambition, and a rapidly growing young population. Over the past decade, the country has witnessed a remarkable shift from traditional career paths to a culture that encourages creativity, problem-solving, and entrepreneurship. Innovation and start-ups are no longer limited to metropolitan cities; they are spreading across small towns and rural areas, reshaping the economic and social landscape of India.

One of the key reasons behind the growth of start-ups in India is the availability of technology. Affordable internet, widespread smartphone usage, and digital platforms have made it easier for entrepreneurs to identify problems and design scalable solutions. From fintech and edtech to healthtech and agritech, Indian start-ups are addressing real-life challenges and improving access to essential services for millions of people.

Government initiatives have also played a crucial role in nurturing innovation. Programs like Startup India, Make in India, and Digital India provide funding opportunities, mentorship, tax benefits, and policy support to new ventures. Incubators and innovation hubs in universities and institutions encourage students to transform ideas into viable businesses, fostering a strong entrepreneurial mindset from an early age.

The Indian start-up culture is characterized by resilience and adaptability. Entrepreneurs often operate in challenging environments with limited resources, yet they find innovative ways to succeed. Failure, once seen as a stigma, is now increasingly viewed as a learning experience. This shift in mindset has created a supportive ecosystem where experimentation and risk-taking are encouraged.

However, challenges still exist. Access to funding for early-stage start-ups, intense competition, regulatory complexities, and market sustainability remain significant hurdles. Additionally, innovation must be inclusive, ensuring that technological progress benefits all sections of society and not just a privileged few.

Despite these challenges, the future of innovation in India looks promising. With a growing focus on sustainability, artificial intelligence, renewable energy, and social entrepreneurship, Indian start-ups are not only contributing to economic growth but also addressing global concerns.

In conclusion, innovation and start-up culture in India represent the spirit of a nation ready to redefine its future. By combining creativity, technology, and determination, Indian entrepreneurs are transforming ideas into impact. As students and young professionals, embracing this culture can lead to meaningful change, economic empowerment, and a stronger, more self-reliant India.

Prepared by : Mrs. Unnati Churi

Reference: <https://discovery.researcher.life/article/startup-culture-in-india-traditional-to-entrepreneurial-mindset/>

Time Travel: Is It Really Possible?

Time Travel: Is It Really Possible?

The Physics Behind a Fascinating Idea

Time travel has always excited our imagination. We see it in movies, read about it in stories, and dream of visiting the future or correcting our past mistakes. But the big question remains—can time travel actually happen according to physics?

What Is Time?

Time is one of the most mysterious parts of our universe. We cannot see it or touch it, but everything in our lives depends on it. Our clocks help us measure time, but physics tells us that time is much more flexible than we think.

Einstein's Theory: Time Can Bend

Albert Einstein, one of the greatest physicists, changed the way we understand time. According to his Theory of Relativity:

Time moves slower when you move very fast.

Time stretches or bends near very heavy objects like stars or black holes.

Time is not fixed; it can change depending on speed and gravity.

This means that if someone could travel close to the speed of light, time for them would slow down. They might age only a few hours, while people on Earth age several years. This is called time dilation, a real scientific effect proven by experiments.

Is Time Travel to the Future Possible?

Yes! Time travel to the future is scientifically possible. Astronauts on the International Space Station move very fast and experience a tiny amount of time dilation. They age slightly slower than people on Earth (only a few milliseconds, but it is real).

If one day we build spacecraft that can travel close to the speed of light, humans could travel far into the future.

What About Time Travel to the Past?

This is more complicated. Most physicists believe it is nearly impossible because it creates problems called paradoxes.

For example, if you go to the past and change something, it could affect your present. This creates a confusing loop that breaks the laws of physics. Some theories suggest that special wormholes might allow this, but none have been proven.

Time Travel in Daily Life

You may not realize it, but tiny forms of time travel already happen:

GPS satellites orbiting Earth experience small time differences due to relativity.

Atomic clocks in airplanes tick slightly slower than clocks on the ground.

Science uses these effects every day.

Conclusion

Time travel is not just science fiction; it is rooted in real physics. While traveling to future or past remains a mystery. Still, this idea inspires scientists to explore, discover, and push the boundaries of what we know.

Time may still hold secrets waiting to be unlocked!

Prepared by: Mr. Sachin Solanki

Reference: <https://spaceplace.nasa.gov/time-travel/en/>

विदेशातील संधी आणि कुटुंबाचे महत्त्व: एक संतुलित दृष्टिकोन

"विदेशे अपि यस्यास्ति विद्या व्यवहारः सदा।

स देशोऽपि प्रियः तस्य न स्यात् कदापि परः॥"

"ज्याच्याकडे विद्या आणि योग्य आचरण आहे तो विदेशात गेला तरी सर्वांना प्रिय होतो. त्याच्यासाठी परदेशसुद्धा आपल्या मातीसारखा भासतो."

विदेश म्हणजे दुसरा देश. आपण त्याला विविध शब्दांनी साकारत असतो. आजच्या काळात विदेश या विषयावर बोलायचं झालं तर शिक्षण, रोजगार, संस्कृती आणि कुटुंब यांचा विचार नक्कीच करावा लागतो. विदेशातील शिक्षण आणि रोजगाराच्या संधींमध्ये वाढ झाल्यानंतर भारतीय तरुणाई मध्ये परदेशात जाण्याचे आकर्षण वाढले आहे. १९९१ च्या जागृतीकरण, खाजकीकरण आणि उदारीकरण हे विदेशातील शिक्षण व रोजगाराच्या संधींमध्ये प्रचंड वाढ होण्याचे प्रमुख कारण ठरलं आहे. भारतीय विद्यार्थ्यांची संख्या १९९९ ते २०१२ पर्यंत ५५,००० पासून १९०,००० वर पोहोचली आणि आज तो आकडा १८ लाखांपर्यंत वाढला आहे. हा खरोखरच मोठा बदल आहे. परदेशी शिक्षणामुळे काही विद्यार्थ्यांना उत्तम संधी मिळतात, तेथील जीवनमान, रोजगार व तंत्रज्ञानाशी परिचय होतो. आणि ह्याच कारणामुळे कदाचित आपली भारतीय तरुणाई जास्तीच जास्त विदेशात जाण्याचा तयारीत असते. त्यांना सुंदर पिचाई, सत्या नाडेला, शंतनू नारायण यांसारखी अनेक उदाहरणे प्रेरक ठरली आहेत. यामुळेच २१व्या शतकातील तरुण पिढी शिक्षण आणि नोकरी या निमित्ताने आपले नशीब आजमावायला परदेशाची वाट धरत आहे. तरीदेखील सर्वांना तशी यशस्वी वाट मिळतेच असे नाही. काही विद्यार्थी जिद्दीने परिस्थितीवर मात करून यश मिळवतात, तर काही फक्त फॅशन म्हणून परदेशी जातात, पण अपेक्षित यश आणि प्रतिष्ठा त्यांना मिळत नाही. सर्वात महत्वाचा प्रश्न असा की, विदेशात जाण्याच्या धावपळीत आपण आपल्या आई-वडिलांना, कुटुंबाला कितपर्यंत वेळ देतो? आपल्याला आपल्या संस्कारांचा विसर पडतो का? कारण शेवटी कुटुंब हेच माणसाचे खरे बळ असते. आज अनेकांना परदेशात स्थायिक झाल्यावरही कुटुंबातील जवळचे सदस्य- पत्नी, मुले ह्यांच्याबरोबरच राहणे आवडते; बाकी सर्व परकेच वाटतात.

आपल्या देशातील तरुणांना जागतिक पातळीवर उद्योग, कौशल्य याविषयी मार्गदर्शन देण्याची खूप गरज आहे तसे प्रयत्नही चालू आहेत पण ते यशस्वी होणे सुद्धा गरजेचे आहे. म्हणूनच काही वेळा असेही वाटते की, आपली बुद्धिमान तरुणाई देशातच राहिली, तर भारत अधिक प्रगती साधेल आणि आपल्या मुलांना त्यांचे आजी-आजोबा, आई-वडील ह्यांच्या सहवासाचा लाभ मिळेल.

शेवटी एवढेच नमूद करावेसे वाटते :-

आपली माणसं जवळ असली, तर घराचं तेज उजळतं,

त्यांच्या सहवासात छोटाश्या आयुष्याचेही सोनं होतं!

Prepared by : Dr. Dhruwali Dhiraj Vartak

Reference: - LPG data reference from

https://services.india.gov.in/service/listing?cat_id=114&ln=en

सोबतीचा आनंद

'नद्या सुंदर आहेत. डोंगर सुंदर आहेत; पण याहून सुंदर आहे तो माणूस. म्हणून तर माथ्यावर आभाळ आणि पायाखाली रस्ता घेऊन माणसासाठी जगावंसं वाटतं' हे तात्यासाहेब शिरवाडकर यांचे बोल माणसाविषयी स्नेहभाव व्यक्त करतात. आज आपण अवतीभवती पाहिले तर माणूसच माणसापासून तुटताना दिसत आहे. समाजात एक प्रकारचे दुभंगलेपण आलेले दिसते. आपण भौतिक प्रगती पुष्कळ केली. अनेक सुखसोयी आपल्या दारात आल्या. त्यातून माणूस सुखासीन झाला. माणसापेक्षा यंत्र प्रभावी झाल्याने तो आजच्या जगात दुय्यम झाला आहे. विज्ञानाच्या मदतीने माणसाने चंद्रावर पाऊल ठेवले ; पण मनातले चैतन्याचे चांदणे मात्र हरवून बसला आहे. गजबजलेल्या जगात माणूस एकटा पडला आहे. असे असले तरी, माणूसच मनाच्या मरगळीला दूर सारून उद्याचे जगणे सुंदर करू शकतो. आनंदाचे सूर आळवू शकतो. मैत्रभाव जोडून एकटेपणावर, उदासीनतेवर मात करू शकतो. मुळातच मन थकते का? याचे चिंतन केले तर लक्षात येते, माणूस आणि बाह्य जग यात अंतर निर्माण झालेले असते. त्यामुळे अवतीभवतीचा आनंद त्याच्यापर्यंत पोहोचतच नाही. अवतीभवतीच्या छोट्या-छोट्या गोष्टींनी त्याची चिडचिड वाढते, त्रागा वाढतो. माणूस इतका त्रासलेला, उदासीन असतो, की तो इतरांनाही अस्वस्थ करतो. अशा अवस्थेत छानपैकी विश्रांती घेणेही त्याला जमत नाही.

माणसाचे व्यक्तिमत्त्व हे श्रेष्ठ जीवनमूल्य आहे. ईश्वराने आपणास माणूस म्हणून जन्माला घातले हे केवढे सद्भाग्य. विवेकानंदांनी माणसाला 'अमृताचा पुत्र' म्हटले आहे. माणसाचा आत्मा मूलतः ज्ञानस्वरूप आहे. कोणत्यातरी कारणाने त्यावर मायेचे आवरण येते. परमार्थाच्या पसायदानाने, उत्तम संगत-सोबतीने हे आवरण दूर करता येते. ते दूर केले की आधीच स्वयंप्रकाशित असलेले आत्मतत्त्व अधिक प्रकाशित होते आणि मग जगण्याचे सुंदर मार्ग माणसाच्या डोळ्यासमोर साकार होतात.

निसर्गाशी, माणसाशी, चांगल्या ग्रंथाशी, एखाद्या छंदाशी एकरूप होण्यात आनंद सामावलेला असतो. साने गुरुजी लहान मुलांना गोष्टी सांगायचे. विवेकानंद क्रिकेट, फुटबॉल खेळायचे; मन रमवायचे, यशवंतराव चव्हाण साहित्यात रमायचे. आंबेडकर संगीत ऐकायचे तर सावरकर अंदामान बेटावर कैद्यांना शिकवायचे. अर्थ एकच दुःखविवंचनांनी दूर राहावे, यासाठी आत्मसमाधानाची सोबत या महापुरुषांनी स्वतःहून निवडलेली असते. मन कशातच गुंतलेले नसणे हे निष्क्रियतेचे, उदासीनतेचे एक कारण आहे. आइनस्टाईन संशोधनातून वेळ काढून चित्रकलेशी नाते जोडायचे. आपल्याला आवडणाऱ्या आणि दुसऱ्याला उपद्रव न देणाऱ्या छंदातच आनंदाचा सूर दडलेला असतो.

एकटेपणासारखी शिक्षा नाही आणि सोबतीसारखे दुसरे सौख्य नाही. शांताबाई शेळके यांच्या एका लेखातील 'सोबती'चा संदर्भ मोठा बोलका आहे. एक कवी महाशय रस्त्याने चालले होते. त्यांना वाटेत एक काटकी पडलेली दिसली. ते तसेच पुढे गेले आणि माघारी वळले. ती काटकी त्यांनी अलगद उचलली. तिचे दोन समान तुकडे केले. एका शेजारी एक छानपैकी मांडले. त्या जोडीकडे कृतार्थपणे पाहताना त्यांच्या अंतर्दुःखसमाधान दाटले. समाधान याचेच, की आपण त्या काटकीचे एकाकीपण दूर केले. त्या काटकीला तात्पुरती का होईना एक समानधर्मी सोबत दिली. सोबतीचा हा संदर्भ भावस्पर्शी आहे; पण मनापुढे प्रश्न उभा राहतो, काटकी मोडता येते. माणसाला कसे मोडायचे ? माणसाला काटकीसारखे मोडता येत नसले, तरी चांगल्या गोष्टीशी नाते जोडता येते. मग हे नाते साहित्यातल्या शब्दांशी असेल, संगीतातल्या सुरांशी असेल, चित्रकारितेतल्या कुंचल्याशी असेल, भल्या माणसाशी

असेल, सृष्टीशी, परमार्थातल्या परब्रह्माशी असेल. ज्यांना असे नाते जोडता येते त्यांनाच सच्चिदानंद स्वरूपाचे आत्मतत्त्व गवसते आणि आयुष्यच एक आनंदयात्रा होऊन जाते. म्हणूनच म्हणावंसं वाटत.

नसावी नेहमी गर्दीची झुंबड,
नसावं सतत हास्याचं प्रदर्शन,
पण असावी एक सोबत, जी शांतपणे,
मनाच्या धक्क्यांना देईल आधाराचं वचन।

सोबत म्हणजे केवळ हजर असणं नाही,
तर समजून घेणं – शब्दांशिवाय,
जिथं भावना असतात स्वच्छ,
आणि नातं असतं निर्मळ - तक्रारींशिवाय ।

हातात हात नसला तरी,
भासावी सोबतीची सोबत सदा,
मनातील अंधार दूर सारून
प्रकाशाने उजळवावे एकदा ।

Prepared by : Mrs. Jidnyasa Jadhav
Reference: A book by Yashwant Patne

मनाली - अमृतसर " पर्यटनाच्या डायरीतून

हिमाचल प्रदेश या राज्याच्या नावातच हिम म्हणजे बर्फ आहे. बर्फाचा प्रदेश म्हणून हिमाचल प्रदेश हे राज्य उत्तम पर्यटन वारसा म्हणून प्रसिद्ध आहे. या राज्यातील बियास नदीवर वसलेल्या मनाली या शहरामध्ये औद्योगिक भेटीसाठी जाणार आहोत हे ऐकल्यानंतर मनाला आनंद झाला. मुंबईवरून गोल्डन टेम्पल एक्सप्रेसने सुंदर असा प्रवास सुरू झाला. अमृतसर रेल्वे स्थानकावर पोहोचल्यानंतर वातानुकूलित बसने वाट पकडली ती थेट मनाली शहराकडे जाण्यासाठी. संपूर्ण रात्रभर प्रवास केल्यानंतर सकाळी आम्ही सिमसा या गावातील ग्रेस रिसॉर्ट येथे पोहोचलो. फ्रेश होऊन चहा नाश्ता करून आम्ही प्रस्थान केले ते थेट हम्ता पास या सुंदर अशा ठिकाणी तेथे पोहोचल्यानंतर नयनरम्य असे दृश्य पाहायला मिळाले. उंच अशा पर्वतावर बर्फाने जणू पांढऱ्या कलरची चादर लपेटली होती आणि म्हणतात की सोनं हे लख्ख पिवळ्या रंगाचं असतं परंतु आम्ही सफेद सोनं काय असते ते पर्वतावरती बघितलं. रस्त्याच्या दुतर्फा देवधर वृक्षाची घनदाट झाडी होती या झाडांवर सुद्धा हिमवृष्टी झाली होती. त्यामुळे झाडांची सुंदरता अधिकतेने आकर्षित करित होती. या पर्वतावरती जितकं वर चढावं तेवढी मनामध्ये उत्सुकता वाढत होती. निसर्गाच्या प्रेमांमध्ये वाहत असताना स्वतःच्या फोटोसह निसर्गाचे सुद्धा फोटो टिपावे तेवढे कमी वाटत होते. या बर्फाळ आच्छादनाने नटलेल्या पर्वतावरती फिरावं, खेळावं, आणि आणि जणू त्या पर्वतावरतीच पूर्ण वेळ राहावं असं मन आतून बोलत होतं. सायंकाळी पुन्हा एकदा सुरू झाला परतीचा प्रवास आणि हा परतीचा प्रवास करत असताना या पर्वतावरून खाली असलेल्या गावाचं विहंगम असे दृश्य पाहून तेथील विद्युत रोषणाई मनामध्ये एक सकारात्मकता देऊन गेली .

रिसॉर्ट वरती पोहोचल्यानंतर थंडी जास्त प्रमाणात वाढली होती आणि अशातच समोर तयार होता चवदार असा सूप क्षणाचाही विलंब न करता सर्वांनीच सूप घेऊन थोडं फार थंडी बरोबर युद्ध करण्याचा प्रयत्न केला. रात्रीच्या भोजनानंतर रिसॉर्टच्या प्रांगणामध्ये शेकोटीचे आयोजन करण्यात आले होते. उपस्थित विद्यार्थ्यांच्या आग्रहाखातर आमच्यात उपस्थित असलेल्या वसईतील सुप्रसिद्ध गायक श्री. सौरभ म्हात्रे यांनी आपल्या सुमधुर आवाजात लोकप्रिय गाण्यांचे सादरीकरण केले आणि या सर्व गाण्यांना उपस्थितांनी दादही दिली. त्याच दिवशी कु.प्रीती या विद्यार्थिनीच्या जन्मदिवसानिमित्त हॉटेलच्या प्रांगणात केक कापत असताना निसर्गाने सुद्धा तिला जन्मदिवसाच्या शुभेच्छा देण्यास सुरुवात केली या शुभेच्छा मिळाल्या त्या हिमवृष्टीच्या माध्यमातून जोरदार हिमवृष्टी सुरू झाली आणि वातावरण प्रसन्न झाले. दुसऱ्या दिवशी सकाळी पहाटे रूमच्या खिडक्या उघडल्या तेव्हा मात्र सर्वच ठिकाणी बर्फाचा सफेद असा सडा साचला होता आणि हिमवृष्टी तर सुरूच होती. आजूबाजूचे देवधर वृक्ष पूर्णपणे सफेद रंगाने झाकून गेले होते. पुढील दिवशी सकाळी चहा नाश्ता पूर्ण झाल्यानंतर आम्ही निघालो ते प्राचीन गुहेत वसलेल्या हिडिंबा माता टेम्पल येथे दर्शनाला. सातत्याने सुरू असलेल्या हिमवृष्टीमध्ये मंदिरात दर्शन घेतले मंदिराच्या आजूबाजूच्या परिसराने मनाच्या अंतरंगामध्ये एक विशेष स्थान निर्माण केले . जिथे बघाव तिथे बर्फ आणि फक्त बर्फच आणि या बर्फातच मनाला अंतरूपी थंड करणाऱ्या वातावरणात रमाव तेवढं कमीच. त्यानंतर मॉल रोड येथे स्थानिक पदार्थांची चव चाखली व काही विशिष्ट उत्पादनांची खरेदी सुद्धा केली. निवासस्थाने म्हणजेच रिसॉर्ट येथे दुपारचे जेवण उरकून सायंकाळी प्रवास सुरू झाला तो सुवर्ण ठिकाण अमृतसर येथे पोहोचण्याचा. सकाळी अमृतसरला पोहोचल्यानंतर चहा नाश्ता उरकून रात्रभराचा प्रवास झाल्यानंतर सर्वांनीच आराम केला. दुपारचे जेवण उरकून पुढे प्रवास सुरू झाला तो म्हणजे अटारी बॉर्डर येथे सायंकाळी आयोजित केलेल्या रिट्रीट सोहळ्याकडे या सोहळ्यामध्ये दैनिक लष्करी परेड उत्तमरीत्या पार पडली आणि देशाच्या सीमेवरती सुरक्षा

दल कशा प्रकारे कार्य करते हे पाहायला मिळाले. रात्री हॉटेलमध्ये परतल्यानंतर डीजे पार्टीचे आयोजन केले होते आणि या रंगीत संध्याकाळी सुंदर अशा डीजे पार्टी मध्ये सर्वांनी आनंद लुटला . माझ्या जन्मदिवसाच्या निमित्ताने डीजे पार्टी मध्येच केक कापून सुंदर असं सेलिब्रेशन झालं आणि डेस्टिनेशन बर्थडे सेलिब्रेशन ज्याला म्हटलं जातं असा एक अनुभव मला आला. दुसऱ्या दिवशी सकाळी आम्ही पंजाब सरकारने सुंदररित्या बनविलेल्या वॉर म्युझियमला भेट दिली. आणि या म्युझियममध्ये स्वातंत्र्याचा रणसंग्राम आम्हाला पाहायला मिळाला. सुंदर अशा पद्धतीने पंजाब सरकारने या संग्रहालयाची रचना साकारली आहे . दुपारी सुवर्ण मंदिराच्या सुवर्ण छटा मनावरती सकारात्मक ऊर्जा देऊन गेल्या. तेथील महाप्रसाद म्हणजेच लंगर हा खूप प्रसिद्ध आहे आणि हा लंगर घेण्याचं भाग्य सुद्धा आम्हाला लाभलं. सुवर्ण मंदिराच्या सुवर्णतेकडे बघावे तेवढ कमीच आणि ती सुवर्णता आणि शांतता तेथील थंडावा मनाला एक वेगळीच ऊर्जा देऊन गेला. अमृतसर मार्केटमध्ये खरेदी केल्यानंतर पुन्हा प्रवास सुरू झाला तो अर्थातच परतीचा मुंबईकडे या सर्व ट्रीप मध्ये भरपूर मज्जा केली मनाला एक शांतता मिळाली आणि खूप सऱ्या आठवणी आणि विहंगम दृश्याची मनाला जोड देऊन आम्ही मुंबईला पोहोचलो.

Prepared by Mr.Nikhil Naik

दगडातला देव

माणसाच्या मनात एक दगड असतो, जो अनेक भावनांनी भरलेला असतो, पण तो सहसा व्यक्त होत नाही. या दगडाला आकार देतो तो त्याचा काळ. कधी प्रेमाच्या भावनेतून, कधी रागाच्या, तर कधी दुःखाच्या. माणूस आपल्या भावनांना मूर्तरूप देण्यासाठी दगडाचा आधार घेतो. जेव्हा तो एका सुंदर कलाकृतीला आकार देतो, तेव्हा ती कलाकृती नुसता दगड न राहता, मानवी भावनांचे प्रतीक बनते. कोविड कालखंडाने आपल्याला अनेक गोष्टी शिकवल्या. लॉकडाऊनच्या काळात मंदिरे, प्रार्थनास्थळे बंद झाली. तेव्हा लोकांना जाणवले की देव केवळ दगडाच्या मूर्तीत नसतो. तो आपल्याच मनात असतो. ज्यांनी इतरांना मदत केली, ज्यांनी आपल्या सुखदुःखाचा विचार न करता अनेकांच्या दुःखात सहभागी झाले, तेच खऱ्या अर्थाने देवदूत होते.

माणसाचे मन हे एक मोठे मंदिर आहे. आपल्या मनात जर मानवता आणि माणुसकी असेल, तर तीच खरी ईश्वराची मूर्ती आहे. अंधश्रद्धा आणि मूर्तीपूजा या दोन वेगळ्या गोष्टी आहेत. मूर्तीपूजेचा उद्देश श्रद्धा आणि भक्ती वाढवणे हा असतो, तर अंधश्रद्धा ही केवळ भीती आणि अज्ञानातून जन्माला येते. ज्याप्रमाणे देव दगडाच्या मूर्तीत असतो, त्याचप्रमाणे मूर्तीचा देव आपल्या विचारातही असतो. देवळातील दानपेट्या मंदिराच्या अस्तित्वाचा आधार असतात आणि त्या बाहेर काढल्या तर देऊळ सुद्धा खंडर होईल, ही एक वस्तुस्थिती आहे. दानपेटीतील धन हे देवालाच्या देखभालीस, पुजा—अर्चेस आणि उत्सवांना आवश्यक असते. दानपेटीतून आलेले धन जेव्हा ज्ञानदानाचे पुण्यकर्म करते, तेव्हा खरा देव विद्यार्थ्यांच्या मनात बसेल. देव केवळ मूर्तीत नाही, तर विद्यार्थ्यांच्या बुद्धीमध्ये, त्याच्या कर्तृत्वात आणि त्यांनी समाजासाठी केलेले सकारात्मक कार्यामध्ये दिसायला लागेल. “मनी नाही भाव, देवा मला पाव” ही म्हण दर्शविते की, केवळ बाह्य कर्मकांड करून देव प्रसन्न होत नाही. देवाची कृपा मिळविण्यासाठी मनापासून भक्ती, श्रद्धा आणि निर्मळता असणे आवश्यक आहे.

दगडाची सहनशक्ती ही ईश्वराची मूर्ती आहे. ज्याप्रमाणे दगड अनेक घाव सोसतो, अनेक वादळे झेलतो, पण तरीही शांत आणि स्थिर राहतो. त्याचप्रमाणे माणूसही अनेक संकटे झेलूनही जर शांत आणि स्थिर राहिला, तर तो ईश्वराच्या गुणांप्रमाणे असतो. निसर्ग आणि दगड यामधील परस्पर संबंध दैवी कृतीचा एक भाग आहे. निसर्ग दगडाला आकार देतो, त्याला सौंदर्य देतो आणि दगड निसर्गाचा अविभाज्य भाग बनतो. याचप्रकारे प्रसिद्ध कवी बा. सी. मर्ढेकर म्हणतात: “दगडातला देव तो

जसा मंदिरातला,

तसाच तो

मानवी मनाच्या गाभाऱ्यातला.”

शेवटी, दगडातील देव शोधायचा असेल तर, तो मंदिरात नाही, तर आपल्याच अंतरात शोधा. कारण माणसाची माणुसकी हीच खरी ईश्वरसेवा आहे. त्यामुळे अंधश्रद्धा दूर करून, आपल्या मनातील देव शोधा.

Prepared by Mrs. Sheetal Vartak

PEARLS OF EXPRESSION

ARTICLES BY STUDENTS

How Yoga Helps College Students Reduce Stress

"In the middle of chaos, there is always a breath waiting to calm you."

This quote beautifully captures the essence of yoga, especially for college students who constantly balance lectures, assignments, exams, projects, and personal life.

College life is exciting, full of opportunities — but it can also bring pressure. Many students struggle with deadlines, long study schedules, and expectations. In such times, Yoga becomes a gentle guide, offering peace, balance, and mental clarity.

Yoga helps release physical tension caused by continuous sitting and screen time. Simple poses like Tadasana, Vrikshasana, and Balasana ease stiffness and refresh the body. As the saying goes, "A calm mind is a powerful mind."

Breathing techniques (pranayama) like Anulom-Vilom and Bhramari are especially helpful for reducing anxiety. Even during a hectic college day, just a few minutes of deep breathing can bring instant calmness.

"When you own your breath, no one can steal your peace."

Yoga also improves focus — something every college student needs. With a relaxed and centered mind, studying becomes easier, memory improves, and productivity increases. Even 10 minutes of yoga in the morning can make the whole day feel lighter.

Most importantly, yoga teaches students to manage stress in a healthy way. It builds emotional strength, increases confidence, and encourages a balanced lifestyle.

"Yoga is the journey of the self, through the self, to the self."

By making yoga a part of their routine, college students can transform stress into strength and find calmness even during their busiest days. Yoga is not just an exercise — it is a life skill that supports students mentally, physically, and emotionally.

Prepared by : Satvi S. Vishwakarma (XII Com A)

Reference: <https://avush.gov.in/yoga>

The Silent Thief of Confidence: Why Comparison Hurts Students

You know, in student life, we often think marks, ranks, or talents decide who is “better.” We look at someone scoring higher in exams, or a friend who sings beautifully, and suddenly we feel smaller. It feels normal—because comparison has become a habit. But slowly, without us noticing, it steals the most important thing we have—our confidence.

Think about it. The moment you compare, you shift your focus. Instead of celebrating your progress, you stare at someone else’s scoreboard. You forget your strengths and start believing you are not enough. That’s the dangerous part—comparison doesn’t just measure you against others; it convinces you that you’re weaker than you truly are.

The truth is, every student is on a unique journey. Your handwriting, your way of solving maths problems, your creativity in art, your style of speaking—these things belong only to you. Success in student life does not come from being “better than others”; it comes from being “better than yesterday’s you.”

Psychologists say constant comparison increases stress and anxiety. It creates a cycle where you work only to defeat others, not to improve yourself. And if you lose in that race, your confidence breaks. But imagine this: instead of comparing your marks with a topper, what if you compared your marks today with your marks from last month? Then you would see growth—not defeat.

Confidence grows when you recognise your own strengths, not when you measure them against someone else’s. The best students are not the ones who never fall behind, but the ones who keep improving, step by step, without letting jealousy or insecurity take control.

So, the next time you feel the urge to compare, pause and ask yourself: Am I better than I was yesterday? If the answer is yes, then you’re already winning. Real success is not about beating others—it’s about becoming the best version of yourself.

And that’s the real key to confidence, happiness, and growth in student life.

Prepared by: Saumya Soni (XII Com A)

Reference: <https://www.scribd.com/document/952815836/Why-Comparison-is-the-Thief-of-Joy-1>

The Hidden Science in Our Daily Habits

Every family has those “golden rules” passed down through generations:

“Don’t cut your nails at night,”

“Don’t sweep after sunset,”

or “Don’t sit under a peepal tree after dark.”

While these sound like superstitions, many are based on practical science and everyday logic. Let’s uncover the reasons behind some of these common habits.

1. Don’t Cut Nails at Night

In the past, homes had no electricity—only lamps and candles. Cutting nails in poor light often led to cuts and infections. So this rule wasn’t superstition, but a safety measure.

2. Don’t Sweep After Sunset

At night, dim light made it hard to see tiny items. People could easily throw away coins, grains, or jewellery while sweeping. So this rule helped avoid waste.

3. Don’t Sit Under a Peepal Tree at Night

Trees release carbon dioxide at night. Sitting under a tree for too long could cause dizziness or suffocation.

4. Drink Water Sitting Down

When you sit, your body is more relaxed, allowing better digestion and absorption. Drinking water while standing can cause discomfort or put strain on joints.

5. Don’t Step Out During a Solar or Lunar Eclipse

Grandmothers said eclipses were bad for health. The real reason? In ancient times, people avoided looking directly at the eclipse to protect their eyes. Even today, staring at the sun without protection can cause permanent damage.

6. Don’t Touch Pickles During Menstruation

This sounds unfair, but in earlier days, women were asked to rest during menstruation. Pickle-making needed careful handling, so they were excused from laborious chores.

Conclusion

What we call “superstitions” often had a practical purpose—safety, hygiene, health, or resource management. Our ancestors may not have explained it with science, but they had wisdom hidden in simple daily rules. So next time grandma says something that sounds odd, pause—it might just be science disguised as tradition!

Prepared by: Vidhi Pujare (XII Com A)

Reference: <https://www.sehgalnotes.com/blogs/the-hidden-science-of-building-daily-habits>

Beauty Lies In The Eyes Of The Beholder

“सोहने नू सभ कुछ सोहना लगदा”

The maxim sheds light on the universal truth that beauty of a thing depends upon the perception of a person and in the thing itself. The beauty which one perceives resembles the individuality of that person. It is aptly articulated, “what is behind your eyes hold more power than what is in front of them”.

The aphorism put forth the idea that beauty means the quality of being pleasing to the senses. Everything has got a touch of beauty in its own way, as it is aptly cited, “one man's food is another man's poison”. Similarly the thing one likes and dislikes evoke. Just as parents find beauty in their children, a child loves the sight and taste of chocolates, a young lover praises beauty of his Juliet and a teacher finds beauty in teaching. It is just like a rainbow with different hues, people possess their own distinct perceptions just one needs to have the ability to unravel the exquisiteness of the things. "A thing of beauty is joy forever".

“A CIRCLE IS ROUND, IT HAS NO ENDS
THAT’S LONG HOW, THE BEAUTY DWELLS
NO MATTER WHAT ARE THE TRENDS.”

We should also learn to differentiate between the act of looking and observing because observing help us to reflect at the inner beauty whereas the act of looking help us to see just the superficial beauty which is indeed like a bubble.

We learn from the adage that we should not contempt things but must find out beauty in all things which can keep us in complete awe. Therefore, it is rightly said by Shakespeare “Beauty is bought as the judgement of the eye”.

Prepared by: Ritika Sushanta Debnath (XII Science)

Reference: <https://www.merriam-webster.com/dictionary/beauty%20is%20in%20the%20eye%20of%20the%20beholder>

The Psychology of Nostalgia: When Yesterday Visits You Today

You know, whenever I hear an old song, I don't know how, but suddenly I'm not in the present anymore—flashbacks hit, and I'm at my home. Ten-year-old me, singing the theme song of Doraemon and watching TV with my siblings during an unexpected school holiday because of rain. That moment was everything... Even now, whenever I see that blue cat, I remember the olden days.

That's nostalgia... You know the feeling, even if you don't know the word. It's not just a memory—it's a time machine for your thoughts.

For me, it's the smell of rain and the weather. They call it petrichor, but I call it "Earth's perfume." It pulls me back to 2023, when I had just stepped out of an exam hall after giving my last board exam paper. It was raining lightly... The feeling was mixed—a blend of pain from hard work and the luck that had just passed, washed away by the drops and Earth's perfume. That's nostalgia—forever after that.

Psychologists once thought nostalgia was a mental illness—a literal "pain from an old wound." Then they realized nostalgia is everywhere. Everything that happened in the past comes again to visit you today in the form of nostalgia. But sometimes, not every memory is real. How amazing is our brain—that it can even create moments which never happened! Psychology says that if we believe fake memories to be true, then it becomes a mental illness. That's delusion, not nostalgia...

Nostalgia is our mind's way of giving itself a warm, fuzzy hug. Don't get stuck in a delusion of things that never happened—instead, know yourself, and think about your real good memories, like when you:

1. Had your first bike ride... that feeling... remember?
2. Heard the school bell ring for the last time before summer vacation.
3. Traded cards or stickers with friends in your childhood.
4. Smelled the unique scent of crayons when you opened a brand-new box.
5. Felt the cool grass on your bare feet.
6. Took a sick leave in primary school, resting under a heavy blanket and watching daytime TV.

So, the next time nostalgia visits you, feel free to smile. Don't brush it off — lean into it. Your brain is doing maintenance by reminding you of the joy you've already lived to make your present better.

So, when yesterday knocks at your door, open it. Nostalgia isn't the past haunting you—it's your life hugging you to make your today brighter.

Prepared by: Chaya Poojary (XII Com A)

Reference: Why Nostalgia Is Good for You (bbc.com), The Science of Nostalgia (nationalgeographic.com), Psychology Today– The Power of Nostalgia, Nostalgia Can Boost Your Mood (news.harvard.edu)

The Hidden Effects of Reels Addiction on the Human Brain

Introduction

In today's digital era, platforms like Instagram Reels and YouTube Shorts entertain millions with quick, engaging videos. While these short clips seem harmless, they come with hidden psychological effects. Constant scrolling, instant entertainment, and endless content can slowly affect the brain. Reels addiction has become a rising concern among students, as it impacts focus, sleep, and mental health. This article explores how Reels influence the mind and why mindful usage is important.

The Science Behind Reels Addiction

Reels are designed to release dopamine, the brain's pleasure chemical. Every time a user watches a funny or exciting video, dopamine is triggered, creating a cycle of craving more. This is why people keep scrolling for hours without noticing time passing. Overuse leads to reduced attention span, difficulty in focusing, and increased anxiety. The constant exposure to bright screens also disrupts sleep by suppressing melatonin, the hormone responsible for healthy sleep. As a result, students often feel tired, distracted, and mentally drained.

Merits

- Creativity Boost: Reels allow users to explore trends, learn skills, and express creativity through videos, editing, and music.
- Quick Learning: Educational Reels can teach small concepts quickly, making learning fast and accessible.

Demerits

- Poor Concentration: Short videos train the brain to expect fast entertainment, making it difficult to focus on books, studies, or long tasks.
- Comparison & Stress: Seeing perfect lifestyles on Reels creates unrealistic expectations, leading to stress, low confidence, and overthinking.

Conclusion

Reels addiction is not just about entertainment; it affects the mind in deeper ways. By understanding how these videos influence the brain, students can develop healthier digital habits. Limiting screen time, avoiding late-night scrolling, and balancing offline activities can greatly improve focus and well-being. Technology is helpful only when used wisely; the goal is to control your device, not let it control you.

Prepared by: Aryan Kanojia (XII Sci)

Reference: <https://ln.run/J1SgJ>

The Surprising Benefits of Taking a Digital Detox

Introduction

In the modern world, our smartphones and screens are constant companions, connecting us to information, entertainment, and each other. However, this perpetual connection comes at a cost, often leading to stress, distraction, and poor sleep. A digital detox — a period of time spent intentionally unplugging from digital devices — is emerging as a powerful and necessary antidote to the fatigue of constant connectivity.

The Causes and Effects of Digital Overload

The primary cause of digital fatigue is the sheer volume of notifications and information we process daily. Every ping, buzz, and scrolling session releases dopamine, which creates a subconscious craving for more and leads to addictive behavior. The immediate effects often include reduced attention spans, increased anxiety, and the pervasive feeling of “missing out” (FOMO).

Over time, this constant mental stimulation can severely disrupt sleep patterns, as blue light from screens suppresses the sleep hormone melatonin. This leaves us mentally exhausted but physically restless.

Merits

1. Improved Mental Clarity:

Stepping away from the feed reduces cognitive load, allowing the brain to process thoughts more deeply and leading to better concentration and problem-solving skills.

2. Better Relationships:

Without the distraction of a phone, face-to-face interactions become more meaningful, deepening connections with family and friends.

Demerit

Initial Anxiety:

The first few hours of a digital detox can bring intense feelings of boredom or anxiety as the brain adjusts to the lack of constant stimulation. However, this is only a temporary withdrawal symptom. The overwhelming positive result is a dramatic reduction in stress. For example, spending a weekend without checking work emails can reset your mental state far better than trying to relax while glancing at your phone every hour.

Conclusion

A digital detox is not about abandoning technology permanently; it's about recalibrating your relationship with it. By setting clear boundaries — whether it's one evening a week or a dedicated weekend retreat — you can reclaim your focus, improve your sleep, and experience life's moments more fully. Use this time to rediscover hobbies, engage with nature, or simply enjoy quiet reflection.

The goal is to become the master of your device, not its servant.

Prepared by: Tanmay Mandavakar (XII Sci)

Reference: <https://www.nkchealth.org/blog/the-power-of-digital-detox>

The Journey Is More Important Than the Destination

"Enjoy the journey, not just the destination."

In life, we often focus only on the destination, forgetting the lessons we learn along the way. Achievements and goals are important, but it is the experiences we gain during the journey that truly shape who we become. Every challenge we face teaches us patience, resilience, and determination, while mistakes act not as failures but as stepping stones toward growth. By facing obstacles head-on, we learn problem-solving, decision-making, and adaptability—skills that stay with us long after the goal is achieved.

College life, in particular, is full of opportunities to explore, learn, and discover our true potential. The friendships we build, the late-night study sessions, and even the small disappointments all add meaning to our journey. Group projects teach us cooperation, handling deadlines improves our time management, and participating in college events builds confidence. It is through these experiences that we learn to appreciate the value of effort, persistence, and teamwork. They remind us that success is not just about the outcome, but also about how we grow along the way.

Rushing toward a goal without noticing the present can make life feel empty. When we focus solely on what lies ahead, we miss the small, precious moments that give life meaning. By valuing the journey, we learn to celebrate small wins, cherish memories, and appreciate the effort we put in each day. Even ordinary moments—like helping a friend, overcoming a personal challenge, or learning something new—become meaningful when we see them as part of our journey. These experiences enrich our perspective, making us more grateful and mindful individuals.

Moreover, embracing the journey teaches us resilience in the face of failure. Not every step will be easy, and setbacks are inevitable. But each setback carries a lesson that contributes to our personal growth. Understanding this helps us develop patience and courage, allowing us to approach future challenges with confidence and a positive mindset. The journey becomes a training ground, preparing us for life's uncertainties beyond college.

Ultimately, the journey shapes our character, defines our values, and strengthens our spirit. It teaches us that happiness is not only in reaching a goal but also in the efforts, experiences, and relationships we build along the way. By focusing on the journey, we become more thoughtful, resilient, and fulfilled individuals, ready to face life's challenges with determination and grace.

So, let us embrace the journey, for it is the journey itself that truly defines our life. Every step, every effort, and every lesson along the way contributes to the person we are becoming—

and that, in itself, is a victory worth celebrating.

Prepared by: Apurva Kasrung (XII B)

Reference: <https://medium.com/@stefanjames/the-journey-is-more-important-than-the-destination-2cfe0b209d9d>

From Coding to Creativity Skills Students Need in the Digital Age

“In the digital age, coding gives us tools,
but creativity gives us direction.”

We often hear that learning coding is the key to success in the digital age. While coding is definitely an important skill, it is not the only one students need today. The world is changing fast, and so are the skills required to grow in it. Modern students must move beyond just coding and focus on creativity, adaptability, and critical thinking.

Technology has made information easily available. Anyone can learn programming languages, watch tutorials, or use AI tools online. What really makes a student stand out is how they use this knowledge. Creativity helps students think differently, come up with new ideas, and solve problems in unique ways. In fields like design, content creation, marketing, and even engineering, creative thinking plays a major role.

Problem-solving is another essential skill. The digital world keeps changing, and students must be ready to face new challenges. Instead of memorizing answers, they need to understand problems and find practical solutions. Along with this, communication skills matter a lot. Being able to express ideas clearly and work well in a team is important in almost every profession.

Adaptability is equally important. New tools and technologies appear every year, so students must be willing to learn continuously. Those who are flexible and open to change will move ahead faster than those who rely on just one skill.

In conclusion, coding is only the starting point. The digital age demands a balance between technical skills and human qualities like creativity, communication, and critical thinking. Students who develop both will be ready not just for jobs, but for the future itself.

Prepared by - Sarthak Bhosale, XII Science

Reference: NCERT Curriculum Framework

– Focuses on problem-solving, conceptual understanding, and holistic student development.

World Economic Forum – Future of Jobs Reports

– Identifies creativity, critical thinking, and adaptability as essential future skills.

Dare To Dream...

Close your eyes and let
your imagination fly away.

See a picture of where
you wish to be one day.

Let the colours of your
heart take command
to paint the picture of your
dream and place it in your hand.

Hold on tightly and nurture it,
but allow it room to grow.
When you reach your dream,
open your hand and let it go.

Close your eyes and search for
another, caring for it as before.
Never stop searching, achieving, and
letting go, for that's what dreams are for.

Prepared by: Rohini Kalvankar , (XII Com B)

FOLLOWING YOUR DREAMS: LESSONS FROM THE ALCHEMIST

Novels are not just stories; they are mirrors of life, full of lessons. One such inspiring novel is *The Alchemist* by *Paulo Coelho*. It teaches a simple but powerful truth: *if you truly follow your dreams, the universe helps you achieve them.*

The protagonist, Santiago, is a young shepherd who leaves everything familiar to chase his Personal Legend—his true dream. Along the way, he faces challenges, doubts, and failures, yet he never gives up. This teaches us an important lesson: every obstacle is a step forward, every failure is a lesson, and perseverance is the key to success.

Furthermore, as students, we often feel pressured to follow conventional paths—good marks, stable jobs, and societal expectations. However, like Santiago, we must also explore our passions, think creatively, and take risks for our dreams. Even small efforts today can lead to extraordinary achievements tomorrow.

In conclusion, novels like *The Alchemist* inspire us to be brave, persistent, and hopeful. They remind us that dreams are worth chasing, and courage combined with hard work can turn even ordinary students into extraordinary achievers.

Prepared by : Apurva Shelar , XII Com B

Reference: <https://publishingstate.com/lessons-from-the-alchemist>

Sports Associations: A Comprehensive Overview

Sports associations are the backbone of organized sports, setting rules, organizing competitions, developing talent, and promoting growth. From global bodies like FIFA for football to the Indian Olympic Association for multi-sport events, they bring structure to what would otherwise be chaos. The concept dates back to the late 19th century with the founding of the International Olympic Committee (IOC) in 1894, followed by international federations like FIFA in 1904. In India, the All-India Council of Sports (1954) and the Sports Authority of India (1982) have shaped national sports policy.

Good governance is crucial for credibility, guided by the IOC's "Basic Universal Principles of Good Governance"—vision, strategy, transparency, accountability, democratic processes, and inclusivity. Post-2016 FIFA scandals, reforms like term limits and ethics checks have been introduced, emphasizing transparency and fairness. Structurally, associations often adopt hierarchical, matrix, or flat models, balancing control and flexibility. Core functions include rule-making, managing competitions, talent development, commercial operations, and ensuring ethical governance.

However, modern associations face challenges: corruption, financial disparities between rich and smaller federations, governance gaps (India's National Sports Governance Act is a step toward addressing these), and adapting to technology like VAR and data analytics. In India, the Sports Authority of India oversees elite training, while the Ministry of Youth Affairs & Sports sets policy, with recent legislation pushing for more transparency.

Looking ahead, expect greater athlete representation, sustainability initiatives, digital transformation with blockchain and AI, and global governance collaborations. In short, sports associations evolve with society's push for transparency, accountability, and inclusivity, making the game more than just a spectacle—it's a structured, global phenomenon. Want to dive deeper into a specific federation or issue?

Prepared by: Chandan Haryan, FYUG

Reference: Sports Authority of India

The Importance of Understanding Risks in Mutual Funds

Like all other investment possibilities, risk is an unavoidable part of investing. Different investments have different points of the risk spectrum. Just like that, mutual funds also carry risks. Mutual funds are known to be one of the most preferred investment instruments. They are both great investment options and come with a certain amount of risk. Both risk and return are two sides of the same coin. High return involves high risk and vice versa, therefore it is critical to take the required risk in order to earn the potential return. Learning your own risk profile in mutual funds is crucial before you start investing. In investing, the risk is the other term for fluctuation in price. An investment that is susceptible to uncontrolled actions in either direction is considered to be favorably risky. While investing, to be able to select the right funds you need to be aware of your risk appetite. Risk appetite directs you to the ability and willingness to tolerate the loss of your investment. Risk tolerance is a very subjective matter that relies on your financial situation as well as psychological characteristics. If you are an aggressive investor, you are mostly ready to take a higher risk in anticipation of higher returns. On the other hand, a conservative investor would be satisfied with low returns in return for lower risk. Thus, the outcomes a person aged 60 years uses for building a retirement corpus may be significantly distinct from what a person aged 40 or 30 years may decide for the same goal. So, positioning investments with your risk appetite is essential for gaining returns.

Risks associated with equity mutual funds:-

Risk of losing funds

You should not invest in equity schemes unless you can afford to take the risk of possible loss of principal.

Market Risk

Equity shares are inclined to price fluctuations on a daily basis. Poor market performance can result in losses. There are multiple factors that have an impact on market performance.

Liquidity Risk

This is the risk of not being able to liquidate your investment at a moment of need. With mutual funds like ELSS, the lock-in period may result in liquidity risk. You can do nothing during this lock-in period. Nonetheless, exchange-traded funds (ETFs) might also suffer from liquidity risk. Sometimes due to a shortage of buyers in the market, you might be unable to redeem your investments. The most suitable way to avoid this is to have a remarkably diverse portfolio and to select the fund diligently.

Risks associated with debt mutual funds

Interest Rate Risk

The risk is that rising interest rates will drive your mutual funds to decline in value. When interest rates increase, bond prices drop and bond mutual funds may also decline as a result. Therefore, the value of a scheme portfolio may decline if the market interest rate increases. The extent of the decline or rise in the prices relies upon the coupon and maturity of the security.

Credit Risk

This type of risk implies your inability to pay the promised interest. Here, the credit rating agencies rate the asset depending on certain criteria. High-rated bonds have low credit risk. And, low-rate bonds have high credit risk. Basically, a credit rating indicates your ability to pay interest and principal. A high rating points to low chances of default and vice versa.

Spread Risk

Depending on the market conditions, credit spreads on corporate bonds may vary. The market value of debt securities may decline if the credit spreads broaden and vice versa. Likewise, with floating rate securities, if the spreads over the standard security/index broaden, then the value of such securities may decline.

Concentration Risk

This kind of risk refers to having high exposure to one particular asset. Investing completely in just one company's stocks often abides a considerable risk of losing capital if caught during bad market situations.

Prepayment Risk

This risk means paying off the loan sooner than the due date, resulting in a change in the yield and tenor for the mutual fund scheme. When interest rates drop, you tend to pay off high-interest loans with money borrowed at a lower interest rate. This will shorten the average maturity of asset-backed securities (ABS).

Rebalancing Risk

In this, the fund managers rebalance and review mutual fund investments on a frequent basis. However, regular reinvestments come with the risk of missing out on investment growth chances. Also, frequent rebalancing will raise the costs associated with the fund's management.

Risk is unavoidable. Nevertheless, how you fight the risk is all that matters. Mutual fund investments could be risky but they have the potential to generate notable growth. An investment plan executed with care might help you achieve your dreams.

Prepared by: Mr. Saif Shaikh

Designation : Central Advisor

Source :- The Economic times

(Ex Student Alumni Member)

THE NEED OF STARTUP

Startup are extremely important in today's world because they act as engines of innovation and progress. They bring fresh ideas, modern technologies, and creative solutions to problems that traditional businesses may not address. By doing so, startup not only make life easier but also push society forward with new ways of living and working. Startup are usually small, flexible and open to new opportunities. They can grow quickly and make a big impact on the market. With the right support, startup can turn their ideas into successful businesses.

“ Where there is an idea, there is a startup waiting to be born “.

Startups are a driving force behind innovation and problem-solving, as they bring new ideas and approaches to the market. For example, companies like Byju's and Unacademy have revolutionized the education sector in India by providing online learning platforms that cater to the needs of students across the country. This has not only improved access to education but also created new job opportunities for educators and professionals in the ed-tech industry.

The creation of new jobs is another significant benefit of startups. Companies like Ola and Uber have created thousands of jobs for drivers and other support staff, contributing to the overall growth of the economy.

The adaptability of startups to changing consumer needs is another key factor in their success. Companies like Nykaa and Myntra have successfully adapted to the changing needs of consumers by providing personalized services and products. For example, Nykaa has expanded its product offerings to include a range of skincare and haircare products, while Myntra has introduced a “Myntra Mall” section to cater to the growing demand for premium products.

Startups play a vital role in boosting India's economy through various means, including job creation, innovation and contributing significantly to the country's GDP. With over 140,803 entities recognized as startups under the startups India initiative, these businesses have generated over 1.55 million direct jobs in India. They are also driving innovation in sectors like fintech, e-commerce and healthcare with many startups. Leveraging cutting edge technologies like artificial intelligence and blockchain to develop new solutions.

Startups are crucial for driving innovation, economic growth and job creation. They bring new ideas, products, and services to the market, disrupting traditional industries and creating new opportunities. Startups also foster a culture of entrepreneurship, encouraging people to take risks and pursue their passions. In terms of future impact, startups have the potential to solve some of the world's most pressing problems, such as climate change, health care and education. With the rise of technologies like AI, blockchain and renewable energy, startups are poised to shape the future and create new possibilities. Successful startups can also scale quickly, creating new markets and industries. That didn't exist before overall, startups play a vital role in shaping the future and driving progress.

To conclude, A startup begins with a vision, but it grows with determination. It transforms challenges into stepping stones and ideas into impact. Every product, service, and solution is a contribution to a better future. Startups empower individuals to take risks and embrace creativity. They turn small sparks into revolutionary changes. Through innovation, courage, and persistence, they shape the world. The future belongs to those bold enough to start.

Prepared by: Manaswi Amol Kadrekar, SYUG

Seeds of Greatness

Beyond the walls of what you know,
Where quiet seeds begin to grow,
The horizon calls a name you own-
A seed of greatness, newly sown.

Don't fear the height or distant crest,
For every heart must pass the test.
The world is wide, the ocean deep,
With promises you've yet to keep.

Shake off the dust of "good enough,"
And find the spark in jagged rough.
For comfort is a narrow cage,
While courage writes a golden page.

Look past the stars you see tonight,
And aim for even greater light.
The limits drawn upon the map
Are only lines within a gap.

You have the strength to bridge the tide,
With nothing left for you to hide.
Success is built on small, brave deeds,
On sowing hope where others weeds.

It's rising when the spirit's worn,
To see the glory of the morn.
Expand your breath, expand your mind,
And leave the smaller self behind.

For you were meant for vast expanses,
To take the lead and take the chances.
The universe is soft and wide,
With nothing but the moon as guide.

Stand tall, reach far, and claim the sun;
Your greatest work has just begun.

By Arpan Ankush Gujar, F.Y.U.G

Refrence: Poetry Foundation

कै. श्रीमती तारामाई नरसिंह वर्तक – एक प्रेरणादायी व्यक्तिमत्त्व

महाराष्ट्राच्या राजकारणात, शिक्षणक्षेत्रात आणि सामाजिक कार्यात आपली वेगळी ओळख निर्माण करणारे व्यक्तिमत्त्व म्हणजे कै. श्रीमती तारामाई नरसिंह वर्तक. वसई-विरार परिसराच्या सर्वांगीण विकासासाठी आयुष्य समर्पित करणाऱ्या या कार्यकर्त्या धडाडीच्या, दयाळू आणि जनतेच्या समस्या ओळखून त्यावर उपाय शोधणाऱ्या नेत्या म्हणून ओळखल्या जातात. तारामाई वर्तक यांचा जन्म १९ ऑगस्ट १९२६ रोजी ठाणे जिल्ह्यातील बोर्डी येथे झाला. लहानपणापासून त्यांना उत्तम संस्कार आणि शिक्षण मिळाले. त्या काळात मुलींच्या शिक्षणाला प्रोत्साहन कमी असताना देखील त्यांनी महिला विद्यापीठातून बी.ए. पदवी प्राप्त केली. शिक्षण घेत असताना त्यांचा स्वभाव शांत, संवेदनशील आणि परोपकारी होता.

१९४४ साली, केवळ १८ वर्षांच्या असताना त्यांचा विवाह नरसिंह वर्तक यांच्याशी झाला आणि त्यानंतर त्या वसई-विरार येथे स्थायिक झाल्या. वर्तक कुटुंब शिक्षण आणि सामाजिक कार्यात सक्रीय असल्यामुळे ताराबाईंच्या कार्यशील वृत्तीला नवी दिशा मिळाली. समाजातील महिला, गरीब, आदिवासी आणि ग्रामीण मुलांच्या समस्या ओळखून त्यांनी अनेक उपक्रम राबवले. स्त्रियांसाठी स्वयंसेवी गट स्थापन करून त्यांनी ग्रामीण महिलांना शिक्षण आणि स्वावलंबनासाठी प्रोत्साहित केले.

त्यांच्या कार्याची दखल घेत त्या इंडियन नॅशनल काँग्रेस पक्षात सामील झाल्या. त्या ठाणे जिल्हा परिषदेच्या अध्यक्षपदी पोहोचणाऱ्या अग्रणी महिलांपैकी एक होत्या. १९८० साली त्या महाराष्ट्र विधानसभेच्या आमदारपदी निवडून आल्या आणि पुढे महाराष्ट्र सरकारमध्ये मंत्री म्हणूनही त्यांनी उल्लेखनीय कार्य केले. शिक्षण, सामाजिक न्याय, महिला सबलीकरण आणि ग्रामीण विकासासाठी त्यांच्या कार्याचा सकारात्मक प्रभाव दीर्घकाळ जाणवला. वसई-विरार परिसराला शैक्षणिकदृष्ट्या विकसित करण्यामागे त्यांचे मोठे योगदान आहे. त्यांनी अनेक शाळा, महाविद्यालये आणि प्रशिक्षण संस्था स्थापन करण्यासाठी पुढाकार घेतला. त्या विद्यावर्धिनी संस्थेच्या माजी अध्यक्षा होत्या आणि त्यांच्या प्रयत्नांमुळे ग्रामीण व आदिवासी विद्यार्थ्यांना शिक्षणाच्या नव्या संधी उपलब्ध झाल्या.

तारामाई वर्तक यांचे व्यक्तिमत्त्व साधेपणा, कर्तव्यनिष्ठा, प्रेमळ स्वभाव, दूरदृष्टी आणि लोकसेवेची बांधिलकी या गुणांनी परिपूर्ण होते. त्यांच्या कार्याच्या स्मरणार्थ “श्रीमती तारामाई वर्तक स्मृती पुरस्कार” सुरू करण्यात आला असून आजही अनेक संस्था त्यांच्या कार्याचा आदराने उल्लेख करतात. २९ मे २००८ रोजी विरार येथे त्यांचे निधन झाले. त्यांच्या निधनाने जनतेसाठी आयुष्यभर झटणारी, समर्पित आणि दयाळू समाजसेविका आपल्या मधून निघून गेली.

कै. तारामाई वर्तक यांचे जीवन हे समर्पण, परोपकार आणि नेतृत्वाचे प्रेरणादायी उदाहरण आहे. वसई-विरारच्या विकासात, विशेषतः शिक्षण क्षेत्रात, त्यांचे योगदान अविस्मरणीय आहे आणि त्यांचे नाव पुढील पिढ्यांसाठी सदैव प्रेरणादायी राहील.

By Vinita Kadvekar (T.Y.B.Com)

Reference: गुगल वर उपलब्ध असलेली माई साहेबांची माहिती .

प्रदूषण एक जागतिक समस्या

सध्या जगासमोर थैमान घालणारी एक समस्या आहे ती म्हणजे प्रदूषण, याला पर्यावरणीय प्रदूषण असेही म्हणतात. प्रदूषण म्हणजे कोणताही पदार्थ (घन, द्रव किंवा वायू) किंवा ऊर्जा कोणत्याही स्वरूपात (जसे की उष्णता, ध्वनी किंवा किरणोत्सारी) वातावरणात पुनर्वापर, निरुपद्रवी स्वरूपात साठवून किंवा विघटित करण्यापेक्षा वेगाने सोडणे होय. .

खरंतर प्रदूषण ही आपल्या जीवनातील एक प्रमुख समस्या आहे, ज्याचा आपल्या पृथ्वीवर मोठ्या प्रमाणावर परिणाम होत आहे. हा एक मुद्दा आहे ज्यावर दीर्घकाळ चर्चा होत आहे आणि त्याचे घातक परिणाम 21 व्या शतकात मोठ्या प्रमाणात जाणवत आहेत. आणि याचे परिणाम रोखण्यासाठी विविध देशांच्या सरकारांनी अनेक मोठी पावले उचलली असली तरी अजून मात्र ही समस्या मोठ्या प्रमाणात भेडसावत आहे. यामुळे अनेक नैसर्गिक जीवांना त्रास होतो. एवढेच नाही तर आज अनेक वनस्पती आणि प्राणी एकतर नामशेष झाले आहेत किंवा नामशेष होण्याच्या मार्गावर आहेत. प्रदूषणाच्या प्रमाणात झपाट्याने वाढ झाल्यामुळे, प्राणी केवळ त्यांचे घरच नाही तर राहण्यासाठी निसर्ग देखील गमावत आहेत. जगभरातील अनेक प्रमुख शहरांवर प्रदूषणाचा परिणाम झाला आहे. यातील बहुतांश प्रदूषित शहरे भारतातच आहेत. जगातील सर्वात प्रदूषित शहरांमध्ये दिल्ली, कानपूर, बामेंडा, मॉस्को, हेझ, चेरनोबिल, बीजिंग यांचा समावेश आहे. या शहरांनी प्रदूषणाला आळा घालण्यासाठी अनेक पावले उचलली असली तरी त्यांना अजून बराच .पल्ला गाठायचा आहे. या ठिकाणची हवेची गुणवत्ता खराब असून जमीन आणि जलप्रदूषणाची प्रकरणेही वाढत आहेत. या शहरांतील प्रदूषणाची पातळी कमी करण्यासाठी आताच्या प्रशासनाने ठोस धोरण तयार करून त्याची अंमलबजावणी करण्याची वेळ आली आहे. एअर क्वालिटी इंडेक्स (AQI) हा एक निर्देशांक आहे जो सरकारी एजन्सीद्वारे वायू प्रदूषणाची पातळी मोजण्यासाठी वापरला जातो जेणेकरून सामान्य लोकांना हवेच्या गुणवत्तेची जाणीव होऊ शकेल. जसजसा AQI वाढतो, त्याचा अर्थ असा होतो की मोठ्या लोकसंख्येला आरोग्यावर गंभीर दुष्परिणाम होणार आहेत. देशाची राजधानी दिल्ली ही प्रदूषणाच्या बाबतीत क्रमांक एक वरती आहे दिल्लीतील प्रदूषण हे अति तीव्र स्वरूपाचे आहे . दिल्ली पाठोपाठ देशाची आर्थिक राजधानी मुंबई येथे सुद्धा प्रदूषणाने शिरकाव केला आहे आणि याचा परिणाम म्हणून मुंबईची हवा ही प्रदूषित होऊन हवेमध्ये धुलीकण सातत्याने सर्व नागरिकांना दिसू लागले आहेत .

एअर क्वालिटी इंडेक्स (AQI) लोकांना स्थानिक हवेच्या गुणवत्तेचा त्यांच्या आरोग्यावर कसा परिणाम होतो हे जाणून घेण्यात मदत होते. पर्यावरण संरक्षण एजन्सी (EPA) पाच प्रमुख वायू प्रदूषकांसाठी AQI ची गणना करते ज्यासाठी सार्वजनिक आरोग्याचे संरक्षण करण्यासाठी राष्ट्रीय वायु गुणवत्ता मानके स्थापित केली गेली आहेत.

प्रदूषणाच्या समस्येला आळा घालण्यासाठी विविध शहरांचे अधिकारी प्रयत्नशील असले तरी अशा परिस्थितीत या प्रक्रियेत हातभार लावणे हे नागरिकांचे आणि सर्वसामान्यांचे कर्तव्य आहे . प्रामुख्याने वृक्षतोड थांबविली पाहिजे त्याच पद्धतीने औद्योगिक प्रकल्पातून सोडले जाणारे विषारी पाणी हे प्रक्रिया करूनच नदी किंवा नाल्यामध्ये सोडले गेले पाहिजे जेणेकरून त्यातील विषारी घटक बाहेर पडल्याने पाणी प्रदूषण आपण रोखू शकतो . तसेच औद्योगिक प्रकल्पातून बाहेर निघणारा विषारी धूर हा चिमणीच्या माध्यमातून बाहेर फेकला जातो परंतु अनेक औद्योगिक प्रकल्पांमध्ये चिमण्यांना फिल्टर बसविलेले नाही आहेत आणि त्यामुळे हा विषारी वायू सामान्य वातावरणात पसरून श्वसनाचे गंभीर परिणाम आपल्याला पाहायला मिळतात त्यामुळे औद्योगिक प्रकल्पाचे परीक्षण करून सर्व औद्योगिक प्रकल्पामध्ये फिल्टर्स बसविणे गरजेचे आहे.

अनेक ठिकाणी नियमबाह्य पद्धतीने मोठ्याने ध्वनी लावला जातो त्यासाठी शासनाकडून किंवा प्रशासकीय यंत्रणे कडून कोणत्याही प्रकारची पूर्वपरवानगी घेण्यात येत नाही शासनाने घालून दिलेल्या निर्देशाप्रमाणे ध्वनीची मर्यादा पाळली पाहिजे जेणेकरून आपण ध्वनी प्रदूषण टाळू शकतो . सर्वात महत्वाचा निसर्गातील घटक म्हणजे प्लास्टिक जर आपण प्लास्टिक मुक्त जीवन जगायला शिकलो तर आपल्या परिसरातील होणारे प्रदूषण हे 40 टक्क्याने कमी होण्यास मदत होईल परंतु त्यासाठी प्लास्टिक मुक्त चळवळीत आपण सहभाग घेतला पाहिजे अनेक सेवाभावी संस्था प्लास्टिक संकलन मोहीम महिन्यातून दोन वेळा राबवितात अशा मोहिमेमध्ये आपल्या घरातील प्लास्टिक संकलित करून जमा करणे योग्य ठरेल . महाविद्यालयीन विद्यार्थी यांनी विविध सेवाभावी संस्थांच्या माध्यमातून प्रदूषण कसे कमी होईल यासंदर्भात

जनजागृती करणे ही आजच्या काळाची गरज आहे असं म्हणता येईल. आणि म्हणूनच शेवटी एवढेच म्हणावसं वाटतं:-

स्वतःच ठोठावया स्वतःला दंड
वाढत्या प्रदूषणाला करूया काहीसे थंड,
प्रदूषण मुक्त लढा देऊया
हिरव्यागार निसर्गाला निरखून पाहूया .

कु. शिवराज शिरसाट, (एस.वाय. यू. जी)

संदर्भ : मराठी प्रो डॉट कॉम

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आई, तू आहेस म्हणूनचं मी या जगात आलो...

तुझ्या कुशीतचं पहिलं स्वप्न मी पाहिलं,
तुझ्या स्पर्शातून माझं आयुष्य उमललं।

तुझा हात धरून चालायला शिकलो,
तुझ्या शब्दांमधूनचं बोलायला शिकलो।
तुझ्या डोळ्यांत मला मायेचं आभाळ दिसलं,
तुझ्या हसण्यात स्वर्गाचं गाणं ऐकलं।

आई, तूचं माझा पहिला गुरु,
तुझ्यामुळेचं मी आज इथं उभा आहे खरं।
तुझ्या शिवाय प्रत्येक क्षण अपुरा वाटतो,
तुझा आशीर्वादान जीवनात उजेड पाडतो।

रडताना मला तू हसवलंस,
थकलेल्या क्षणी पंख दिलेस।
तुझ्या छायेखाली अंधार हरवतो,
आई, तुझ्या प्रेमातचं साक्षात् देव भासतो।

आई, तू आहेस म्हणूनचं मी या जगात आलो,
तुझ्या अस्तित्वानेचं मी माणूस म्हणून घडलो।
माझं प्रत्येक यश तुझ्या पायाशी वाहीन,
आई, तुझ्या प्रेमासाठी शंभर जन्म घ्यायची तयारी ठेवीन।

By Om Dipesh Patil (XII Com A)

शिवनेरीचा वीरपुत्र

नगाऱ्याचा आवाज दऱ्या खोऱ्यातून घुमला ,
भगवा झेंडा शिवनेरी वरी फडकला,
शिवरत्नाच्या जन्माने शिवनेरी ही पावन झाला,
असा हा शिवबा होऊन गेला▶.....
केले ज्याने शहाजीराजांचे स्वप्नपूर्ण ,
आणि प्रत्येक व्यक्तीच्या मनात तो वसला,
असा हा शिवबा होऊन गेला.....▶
स्वराज्यात बसुनी हलविले ज्याने दिल्लीचे तख्त,
उभारुनी सिंधुदुर्ग रोखले त्याने विशाल सागराला,
असा हा शिवबा होऊनी गेला....▶
नव्हता तो केवळ राजा,
मराठ्यांचा तो कैवारी झाला,
शिवगर्जना ऐकून
हर एक शत्रू गारद झाला,
असा हा शिवबा होऊनी गेला....▶
दिले त्याने आव्हान डच पोर्तुगीजांना,
घेतलं अंगावर त्यानं ब्रिटिशांना ,
मराठ्यांचा राजा तोच सगळ्यांना पुरूनी उरला,
असा हा शिवबा होऊन गेला! असा हा शिवबा होऊन गेला!....▶▶...

Prepared by: Samruddhi Rajaram Dalvi, (XII Science)

"माझी मांजर... काल गेली..."

Bella... माझी गोडशी, शांतसूरत परी,
माझ्या आयुष्याची तीच एक हळवी लकीर होती खरी।
Bella माझ्या कुशीत यायची,
रात्री शांत झोप घ्यायची, माझ्या थकलेल्या मनाला शांत करत जायची।
ती... जी माझ्या प्रत्येक सकाळची सुरुवात असायची,
"म्यांव..." करत झोपेच्या मिठीतून उठवायची...
ती... जी माझ्या कुशीत लपून थंडी विसरायची,
आणि... जी माझ्या थकलेल्या दिवसांचा आधार होती.
माझ्या डोक्यावरून हलकेच पंजा फिरवणारी ती...
आता फक्त आठवणीत उरली.
गुलाबी नाक, मिशा हलक्या वाऱ्यासारख्या,
पावलांची चाहूलही कधी लागायची नाही - पण मनाला तिची सोबत लागायची...
सकाळी जाग आली की तिचं म्यांव...
आणि माझा दिवस सुरु व्हायचा तिच्याच नावानं
काल सकाळी आली ती नजर शेवटची,
डोळे ओलावले तिचे, पण शांत होती ती...
माझ्या हातात डोके ठेवून... शेवटचा श्वास घेतला,
काही न बोलता, सर्व काही सांगून गेली...
Bella मला सोडून गेली, न बोलता, न मागे वळून बघता...
ती गेली खरी... पण घरातल्या प्रत्येक कोपऱ्यात
तिच्या आठवणींचे पंजाचे ठसे उमटलेत अजूनही...
Bella, तुझं नाव घेताच डोळ्यात पाणी येतं,
पण हसूही येतं - तुझ्या गोंडस शरारती आठवून...
तू गेलीस, पण... तू हरवली नाहीस.
तू माझ्यातच आहेस, Bella - कायमची.
प्रत्येक सकाळ तिच्याच स्पर्शाने सुरु व्हायची,
आज पहिल्यांदाच ती जागा... रिकामी वाटली।
खिडकीजवळ बसायची ती...
आता तिथे फक्त एक शून्यता दिसते...
ती गेली खरी... पण तिचं प्रेम, तिची चाहूल,
या मनाच्या एका कोपऱ्यात अजूनही जिवंत आहे...

महाभारत : धर्म, कर्म और मानव जीवन का महाकाव्य

कर्मण्येवाधिकारस्ते मा फलेषु कदाचन।
मा कर्मफलहेतुर्भूर्मा ते सङ्गोऽस्त्वकर्मणि॥

महाभारत भारतीय संस्कृति का सबसे महान महाकाव्य है, जिसकी रचना महर्षि वेदव्यास ने की। यह केवल पांडवों और कौरवों के युद्ध की कथा नहीं है, बल्कि मानव जीवन के प्रत्येक पक्ष—धर्म, कर्म, संबंध, राजनीति, लोभ, अहंकार और मोक्ष—का गहन दर्शन है। महाभारत यह सिखाता है कि जब अधर्म बढ़ता है और धर्म की उपेक्षा होती है, तब विनाश निश्चित हो जाता है।

महाभारत की कथा हस्तिनापुर के राजा शंतनु से आरंभ होती है। उनके पुत्र देवव्रत ने पिता की इच्छा पूरी करने के लिए आजीवन ब्रह्मचर्य और राजगद्दी त्याग का कठोर व्रत लिया, जिससे वे भीष्म कहलाए। इस व्रत के कारण भविष्य में योग्य उत्तराधिकारी का अभाव हुआ और वंश में संघर्ष की नींव पड़ी। आगे चलकर राजा विचित्रवीर्य की असमय मृत्यु हुई और नियोग प्रथा से धृतराष्ट्र तथा पांडु का जन्म हुआ। धृतराष्ट्र अंधे थे, इसलिए वे न्याय और अन्याय में भेद नहीं कर पाए। पांडु के पाँच पुत्र पांडव कहलाए—युधिष्ठिर, भीम, अर्जुन, नकुल और सहदेव। धृतराष्ट्र के सौ पुत्र कौरव कहलाए, जिनमें दुर्योधन सबसे बड़ा था। बचपन से ही दुर्योधन पांडवों से ईर्ष्या करता था। गुरु द्रोणाचार्य द्वारा अर्जुन को श्रेष्ठ धनुर्धर बनाए जाने से दुर्योधन का अहंकार और बढ़ गया। यही अहंकार आगे चलकर युद्ध का कारण बना। दुर्योधन ने पांडवों को नष्ट करने के लिए लाक्षागृह की साजिश रची, पर वे बच निकले। बाद में अर्जुन ने द्रौपदी के स्वयंवर में विजय प्राप्त की और द्रौपदी पांडवों की पत्नी बनी। पांडवों को इंद्रप्रस्थ का समृद्ध राज्य मिला। जब दुर्योधन वहाँ गया और माया सभा में स्वयं को अपमानित महसूस किया, तो उसकी ईर्ष्या घृणा में बदल गई। शकुनि की सहायता से दुर्योधन ने चौसर का खेल रचा। युधिष्ठिर जुए में अपना राज्य, भाई और द्रौपदी तक हार गए। सभा में द्रौपदी का अपमान हुआ, जो अधर्म की पराकाष्ठा थी। उसी समय यह स्पष्ट हो गया कि युद्ध अब टल नहीं सकता।

जब-जब धर्म की हानि होती है और अधर्म का प्रभाव बढ़ता है, तब ईश्वर धर्म की रक्षा के लिए अवतार लेते हैं—यह संदेश महाभारत के मूल में निहित है। पांडवों को तेरह वर्षों का वनवास और अज्ञातवास सहना पड़ा, परंतु उसका काल पूर्ण होने के बाद भी जब उन्होंने अपना अधिकारपूर्वक राज्य माँगा, तो दुर्योधन ने उसे लौटाने से इनकार कर दिया। शांति के उद्देश्य से श्रीकृष्ण ने केवल पाँच गाँवों की माँग रखी, किंतु दुर्योधन ने सुई की नोक जितनी भूमि देने से भी मना कर दिया, और यही उसका हठ महाभारत युद्ध का कारण बना। युद्ध के प्रारंभ में अर्जुन अपने ही स्वजनों को रणभूमि में देखकर मोहग्रस्त और विचलित हो गया, तब श्रीकृष्ण ने उसे भगवद्गीता का उपदेश देकर कर्मयोग, ज्ञानयोग और भक्तियोग का सार समझाया तथा यह बताया कि मनुष्य का अधिकार केवल कर्म करने में है, फल की चिंता किए बिना उसे अपने कर्तव्य का पालन करना चाहिए। अठारह दिनों तक चले इस भयंकर युद्ध में भीष्म, द्रोण, कर्ण और दुर्योधन जैसे महान योद्धा मारे गए। अंततः पांडवों की विजय हुई, किंतु इस विजय के साथ अपार विनाश और पीड़ा भी जुड़ी हुई थी। युद्ध के पश्चात युधिष्ठिर राजा बने, पर उन्हें भी सांसारिक शांति प्राप्त न हो सकी। अंत में पांडवों ने राज्य का त्याग कर स्वर्गारोहण के लिए हिमालय की ओर प्रस्थान किया। महाभारत का सार यही है कि जो धर्म की रक्षा करता है, वही अंततः सुरक्षित रहता है, और यह महाकाव्य यह सिखाता है कि अधर्म चाहे कितना भी शक्तिशाली क्यों न हो, अंत में विजय धर्म की ही होती है; अहंकार, ईर्ष्या और अन्याय विनाश की ओर ले जाते हैं, जबकि सत्य, धैर्य और कर्तव्य मनुष्य के जीवन को महान बनाते हैं।

Prepared by: Khushboo Nagendra Das, F.Y.U.G

Reference:

<https://www.navbharattimes.com/speakingtree/spirituality/mahabharata/articleshow/10246949.cms>

शौर्य के प्रतीक

शिवाजी महाराज की गाथा, सुनो हे भारत की धरा,
जिन्होंने पहाड़ों में लिखी, स्वतंत्रता का सवेरा।

छत्रपति का तेज, ज्वाला जैसा, राईगड की चोटी पर ध्वज लाया,
जहाँ गुँजती थी रणभेरी, जहाँ धड़कता था स्वराज का माया।
भूली हुई वनों में, गढ़ों की छाया में, उन्होंने कदम रखे,
हर पत्थर पर लिखी शौर्य की कहानी, हर कदम पर बँधे थे सपने।

सिंहगढ़ से लेकर प्रतापगढ़ तक, उनका डंका बजता रहा,
असह्य अंधेरे को चीर कर, उजाले की राह दिखाता रहा।
जिन्होंने जल, जंगल, जमीन को माँ का रूप दिया,
भूखे-भेड़ियों से बचाया, हर जन-जन में आशा की दीप जलाई।

वो शिवा, जो बंधनों को फँसाते नहीं, बल्कि फँसाते थे शत्रु को,
जिनकी तलवार में बसी थी न्याय की ध्वनि, शत्रु के मन में भय का को।
भटकते सपनों को उन्होंने साकार किया, स्वराज का सिंहासन बनाया,
हर गाँव में गुँजी उनकी वीरता, हर दिल में उनका नाम आया।

जब अंधेरा छाया, जब दुश्मन ने किया आक्रमण,
तब उनका रणनीति-कौशल, बन गया सबका अभिमान।
गुप्त गली-गली में उन्होंने चलाया अपना जाल,
शत्रु को कर दिया पस्त, अपना परचम लाया हर बाल।

शिवाजी की कहानी, अनंत है, जैसे सागर की लहरें,
हर लहर में उनका साहस, हर बूँद में उनका स्वाभिमान।
जिन्होंने नारी को सम्मान दिया, माँ को दिया अभय,
वो ही तो है असली राजा, जो दिल में बसा रहता हर समय।

जयहिंद, जय महाराज, शौर्य के प्रतीक,
तुम्हारी गाथा सुनकर, हम सब बनें सच्चे शूरवीर,
तुम्हारी राह पर चलकर, हम लाएँगे स्वराज का सवेरा,
शिवाजी महाराज, तुम हो भारत की शान, अनंत युगों तक रहेगा तुम्हारा नाम।

Prepared by: Shreeya Otvakar, SYUG

Reference: Shivaji Maharaj ek dhant katha

National Service Scheme Unit (NSS)

Foundation Day Celebration



Cleanliness Drive at AVS Vidyamandir



Har Ghar Tiranga Rally



Seminar on Adivasi Culture information & Tribute to Birsa Munda



Pot Making & Marketing



Tree Plantation at Jivdani



Lokmanya Bal Gangadhar Tilak Birth Anniversary



Plastic Free Rally



Indian Constitution Day Celebration





Department of Lifelong Learning and Extension

Tree Plantation Drive



Plastic Mukht Rally



Book Exhibition on account of
Hindi Diwas Celebration



Tribute to Late Shree Annasaheb
Vartak



Food Court on Navratri



Hand Painted Pots for Diwali
Anand Mela at NGV school



Vande Mataram: Legacy
of 150 Years”



Children Day Celebration
with CBSE students





Participation in Annual
Day of Giving Tree
Foundation

Awardees of Intercollegiate Events

N.G. Vartak English Medium High School and Junior College, Virar E



**Ms. Chaya Babu Poojary
Sanskar Prabodini Award in 2025
at Smt. Taramai Vartak Memorial Academy**



**2nd Prize
Inter-Collegiate Street Play Act
at Smt Taramai Vartak Memorial Academy**



1st Prize
State Level Dance Competition
at Sonopant Dandekar Shikshan Mandali (SDSM) College



Mr.Ritesh Rahatee
1st Prize -
State Level Pencil Sketch Competition
at Sonopant Dandekar

Awardees at District Sports Organisation



Mr. Shreyan Ganesh Khopkar
District Level Rhythmic Yogasana - 1st Prize
District Level Traditional Yogasana – 2nd Prize
District Level Rhythmic Yogasana – 4th Prize



Ms.Samiksha Siddharth Kamble
1st Rank
District Level Carrom Competition



Ms. Riddhi Santosh Kelshikar
3rd Rank
District Level Carrom Competition



Mr. Samarth Yogesh Satarkar
5th Rank
District Level Carrom Competition



Mr. Harsh Sunil Kadangal
1st Rank
District Level Karate Competition



Ms. Dishya Babulal Yadav
3rd Rank
District Level Karate Competition-



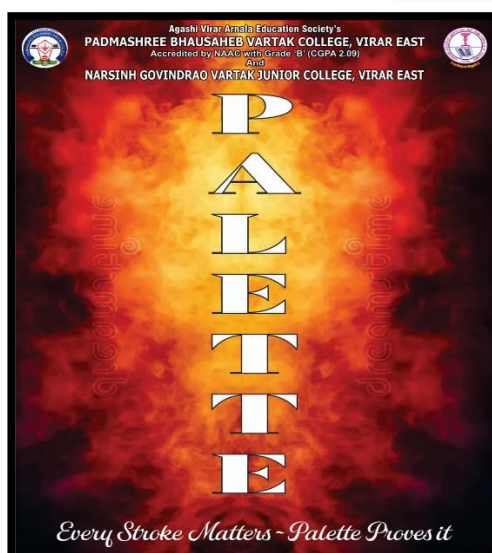
Mr. Vedant Kishor Gandhere
3rd Rank
District Level Karate Competition

Palette (Intra collegiate Festival)

Pot painting competition



Newspaper Outfit



Cooking Without Fire Competition



Characterbazz Competition

Solo Dance Competition



Shayari Competition



Mismatch Day



Traditional Day



Rangoli Competiton



Tattoo Making



Achievements of Teachers

Our faculty member consistently pursue excellence, maintaining an unwavering commitment to growth throughout the academic year. They actively engage in professional development opportunities, earning a multitude of accolades for their efforts. This dedication not only enriches their teaching but also serves as a powerful source of inspiration, motivating students to realize their fullest potential.

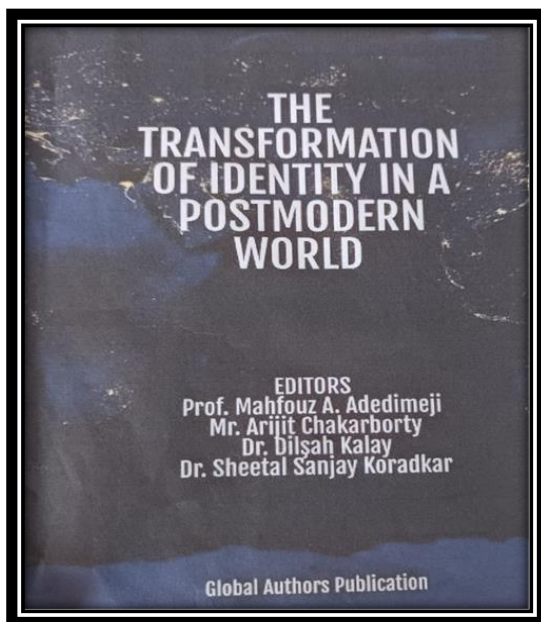
Mrs. Hemangi Sawant has been honored with the prestigious State-Level Best Teacher Award.



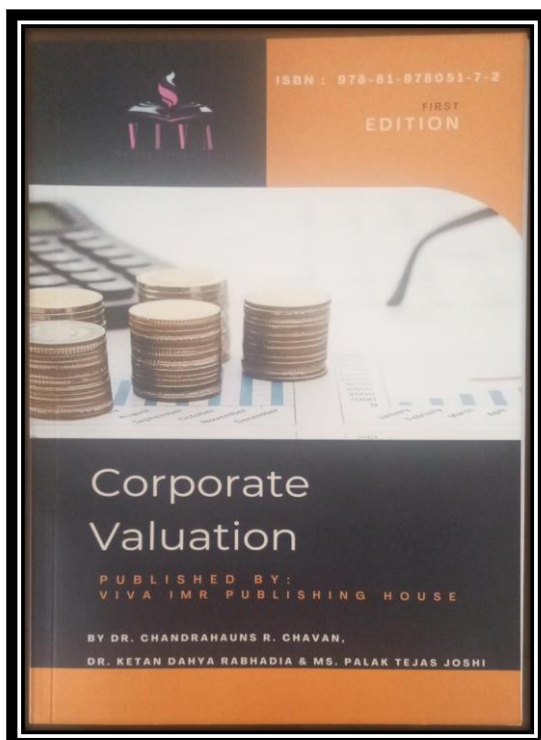
Book Published by our Teachers

Dr. Sheetal Koradkar achieved international recognition for her *“The Transformation of Identity in a Postmodern World.”*

Authored a National Education Policy (NEP)–compliant textbook on Business Communication for the B.Com, BAF, and BMS academic streams.



Designed A Comprehensive Module On Corporate Valuation - National Level
By Miss. Palak Joshi



Empowering Futures: **The Launch of Padmashree Bhausaheb Vartak Centre for Skill Development and Innovation"**

Padmashree Bhausaheb Vartak College successfully conducted **Skill Development programmes** for both **Junior and Degree College students**, offering specialized courses in **AI & Robotics, Banking, Trade and Finance, and Soft Skills and Personality Development**. As part of this initiative, a **30-hour course for Degree College students** and a **10-hour course for Junior College students** were organized.

The programme witnessed **enthusiastic participation from 204 students**, with **102 students from Junior College** and **102 students from Senior College** actively engaging in the training sessions.

The courses were thoughtfully designed to enhance students' understanding of **contemporary, industry-relevant concepts** while simultaneously developing essential competencies such as **effective communication, teamwork, problem-solving skills, professional etiquette, and confidence building**. Through **interactive sessions, practical demonstrations, real-life examples, and activity-based learning**, students gained valuable exposure to career-oriented skills aligned with current industry demands.

The successful completion of the programme contributed significantly to improving students' **employability, technical awareness, and overall personality development**. The active involvement and positive feedback from participants highlighted the **effectiveness, relevance, and impact** of the Skill Development initiative, reinforcing the college's commitment to **holistic, future-ready, and skill-based education**.



AI & Robotics



Banking, Trade and Finance



Soft Skills and Personality Development

Spiritual Enrichment and Holistic Development

"Navigating Life Through the Teachings of the Bhagavad Gita."

In collaboration with **Govardhan Eco Village**, the college organized an impactful spiritual enrichment seminar titled "**Navigating Life Through the Teachings of the Bhagavad Gita.**" This initiative was specifically designed to empower young minds by translating the timeless wisdom of the Gita into practical strategies for modern living.

The seminar provided students with actionable insights into critical areas such as:

- **Stress Management:** Learning to find balance amidst academic and personal pressures.
- **Ethical Decision-Making:** Building a values-based foundation for life's complex choices.
- **Self-Discipline & Personal Growth:** Cultivating the internal strength and focus necessary for long-term success.

A total of **81 students** actively participated in the session, drawing inspiration from the expertise shared by the team from Govardhan Eco Village. The program was highly well-received, serving as a significant milestone in the college's commitment to nurturing the **holistic development** and **spiritual well-being** of its students.



Memories to Be Treasured!

Yoga Day



World Environment Day



Independence Day Celebration



Hindi Day Celebration



PPT Presentation Competition



Nature Photography Competition



Science Exhibition Competition



Commerce Exhibition Competition



Book Review Competition



Abhang Competition



Hand Painted Pot Decoration Competition



Investiture Ceremony



Group Dance Competition



Solo Singing & Solo Instrument Competition



Festival Celebration

Gopal Kala Celebration



Ganpati Celebration



Dussehra Celebration



Navratri Celebration



Annual Athletic Meet



Important Days

Prerna Diwas



Lokmanya Bal Ganagadhar Tilak Smruti Diwas



Seminars

Seminar On Female Gendercide



Navigating Life through the Teaching of Bhagvadgita



Know Your Gynaecologist: Seminar for Girl Students



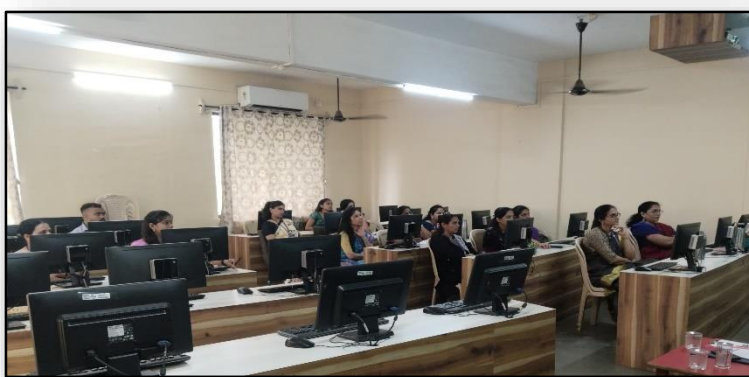
Gandhi Jayanti



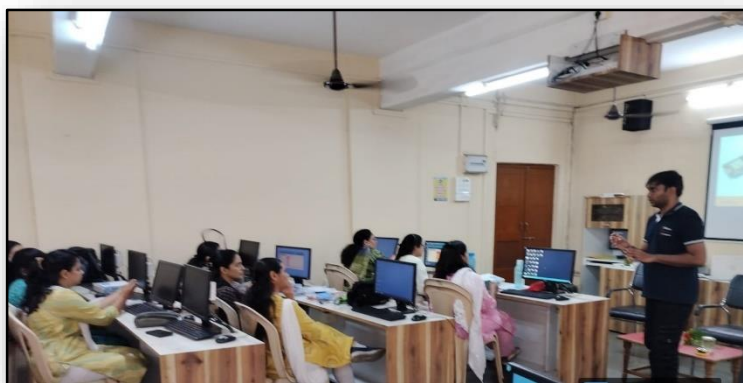
Faculty Development Programme



Academic Documentation Session



Workshop on AI Robotics & Internet of Things



Seminar on Smart Financial Planning for Teachers



Outcome Based Education Implementation

Swachhta Abhiyan



Tree Plantation at Annasaheb Vartak Vidyamandir



Food Court



Rakhi Stalls



Visit at Jivdani Temple



Tree Plantation Drive on Aashadhi Ekadashi



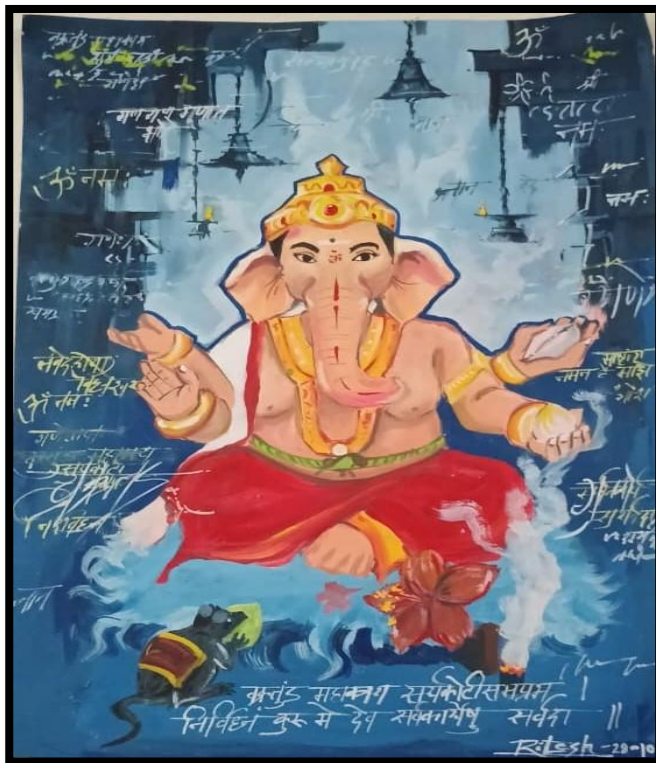
Visit to EDBA Academy



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