

Check your Karma

Sooner or later, people realize that they must change their way of life to get more out of it. Be it love, success, money, or peace; you need to take some steps to achieve what you want in life. For money, you need to work hard and smart, for love, you need to be good at heart, and for peace, you must look within yourself, and so on.

However, if you need one single way to achieve all the happiness and solace, you must resort to Karma. Yes, this is the key that opens all the locked doors of fortune and happy life.

People generally ask the difference between Karma and fortune. And the answer again is Karma. Karma basically paves your path with situations. And based on the quality of Karma, you get good or bad circumstances.

If you often drive in a rash manner, jump signals to puzzle other vehicles, and drive the wrong way to show style of saving fuel, you will always find problems on the road. A broken car hit and run by someone else or other problems. On the other hand, if you do the reverse, you get good people on the road and you enjoy your drive-time. You often find yourself in a situation where you can allow someone else to take the fuel as they are senior citizens, then rest assured, the day you would need, someone else will vacate a spot for you.

Life is all automated. You get only what you give. So, when you give to others, you do not commit any noble gesture, rather, you invest goodness and then returns are bound to be good. You will always have two ways to proceed and you will always know the right way to go. The right way generally is painful with momentary pains and jerks. But it brings peace forever. And that's not it, the result of the right path chosen by you will come back to you.

Now, the added benefit of doing the right thing is that it returns with interest. If you helped someone with a hundred rupees today, when it will return by nature, it will be much more than that. The same goes with sins. If you are not treating someone well today, you will get the same treatment from someone else, but with the added insult to injury.

If it is not the way you lead the life, or do not believe in this theory, try and use it one part of your life. Maybe you can try and be nice in your office, or just start allowing others to go before you when you get an opportunity on the road and then see if things change for you.

If you could see even a small light of divinity that emanates from the good karma, you will realize that ultimately, only good things matter.

Editorial

Samsung Note-10 launched in Udaipur

Udaipur: Mobile phone manufacturer Samsung launched the Note Series flagship model Note-10 in India. Manish Sanadhya, Area Business Manager at Paragon Mobile Store in Udaipur along with proprietor Pushpendra Jain launched this model of Samsung Note-10.

On this occasion, guests cut the cake and handed over the phone to the first customer Ravi. Manish Sanadhya told that this is the first unique phone of its kind in the world which has a dynamic mold screen as well as its diverse features are very important for mobile users. Pushpendra Jain said that photography through Samsung Note-10 is a wonderful experience for which people are very fond of.



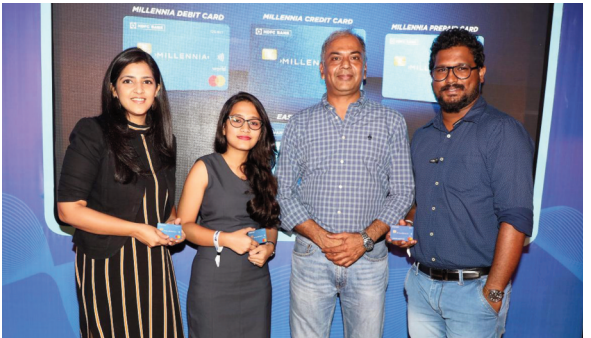
HDFC Bank, MasterCard launch Millennia cards for young India

Udaipur: HDFC Bank Ltd., and MasterCard launched Millennia. It is India's first range of cards catering exclusively to the lifestyles and aspirations of millennials. The cards come loaded with benefits and rewards specifically for the digital-first generation. At 440 million, millennials account for 34% of India's population.

Millennials in India have a different approach to life. They are shaped by technology and not in a hurry to achieve traditional milestones. They are equally focused on leisure and value new experiences. Entertainment including dining out, travel, apparel, and lifestyle purchases are high on their list of priorities. Thus, their banking needs are also unique.

"We are extremely excited about the journey that we are embarking upon. Millennials are the future of our country and present a huge opportunity to us. I am very confident that this unique range of cards will not only complement their distinctive lifestyle, but also allow us to meet their evolving needs," said Mr. Parag Rao, Country Head, Card Payment Products, Merchant Acquiring Services and Marketing, HDFC Bank. "The Millennia range of cards will allow this generation to do more today, without compromising on other aspects of their life."

"India is a young country, and the aspirations of millennials are evolving continuously. This generation of mobile-first digital natives provides a tremendous opportunity to drive a less-cash economy. Mastercard combines the best of safety standards with a seamless user experience and is increasingly transforming into a lifestyle and experience-focused brand, which millennials value. Mastercard is delighted to partner with HDFC Bank for the launch of an exclusive range of cards targeting this segment," said Mr. Porush Singh, Division President, South Asia, Mastercard.



PM Narendra Modi and HM Amit Shah Achieve the Impossible

By Arun Jaitley

This is the last article written by former Finance Minister Shri Arun Jaitley. It was written on August 6, 2019.

The current session of Parliament has been the most productive where historical legislations have been passed. The Triple Talaq law, strengthening of India's anti-terror laws and the decision on Article 370 are all unprecedented. The popular belief that the promise BJP made on Article 370 is an unachievable slogan has been proved wrong. So strong is the public mood in support of the new Kashmir policy of the Government that several opposition parties had succumbed to the public opinion. For the Rajya Sabha to approve this decision by a two-third majority goes beyond anyone's imagination. I analyse the impact of this decision, the history of failed attempts on resolving the J&K issue.

History of the failed attempts

The Instrument of Accession was signed in October, 1947. Refugees from West Pakistan had migrated to India in millions. Pandit Nehru's Government did not allow them to settle in Jammu and Kashmir. Kashmir, for the last 72 years, has been the unfinished agenda of Pakistan. Panditji wrongly assessed the situation. He volunteered a plebiscite and allowed UN to discuss the issue. He took a decision trusting Sheikh Mohd. Abdullah to head the State. He then lost trust in Sheikh Sahab in 1953 and jailed him. The Sheikh had converted the State into a personal kingdom. At that time there was no Congress Party in the State of Jammu and Kashmir. The Congressmen were National Conference members.

Amit Shah Addressing Kashmir Issue With Clarity, Confidence & Honesty

A Congress Government in the name of National Conference was installed. It was headed by Bakshi Ghulam Mohd. The National Conference leadership formed a separate group called the Plebiscite Front. But how would the Congress disguised as National Conference, win elections? The 1957, 1962 and 1967 elections were



unquestionably rigged. One officer, Abdul Khaliq, the Collector of both Srinagar and Doda, was the Returning Officer and he prevented the nomination of any opponent in the valley. In these three elections, most Congressmen were elected unanimously. The people of the Kashmir valley lost faith in the Central Government.

This experiment of special status and handover of the State to Sheikh Sahab and then put Congress Governments in power was a historic blunder. The history of the past seven decades shows that the journey of this separate Status has been towards separatism and not integration. It created a separatist psyche. Pakistan was more than enthusiastic in trying to exploit the situation.

Mrs. Indira Gandhi then experimented releasing Sheikh Sahab and his forming a Government once again with Congress supporting the Government from outside. This was in 1975. Within months of taking over, Sheikh Sahab's tone had changed and Mrs. Gandhi was clear that she had been let down.

After Sheikh Sahab's demise, the leadership should have gone in the hands of senior National Conference leaders such as Mirza Afzal Beg but Sheikh Sahab wanted to convert Kashmir into his family fiefdom. Farooq Abdullah became the Chief Minister as Sheikh Sahab's successor. Instead of strengthening the mainstream party, in early 1984, the Congress destabilised the Government. Overnight Chief Minister was changed through manipulation and jointly with a rebel group of the National Conference led by Sheikh Sahab's son-in-law Gul Mohd. Shah was made the Chief Minister. The new Chief Minister obviously could not control the situation. His subsequent state-

ments clearly establish his sympathies with the separatists. In 1987, Shri Rajiv Gandhi again reversed the policies and jointly contested the election with Farooq Abdullah's National Conference. This election was also rigged. Some candidates, whose defeat was manipulated, subsequently turned separatists and even terrorists.

By 1989-90, the situation had gone out of control and the sentiment of separatism along with terrorism picked up. Kashmiri pundits, who are an essential part of Kashmiri, suffered the kind of atrocities which only the Nazis had inflicted in the past. The ethnic cleansing took place and the Kashmiri pundits had to move out of the valley.

With separatism and terrorism picking up, Central Governments headed by various political parties made three new kinds of efforts. They tried dialogue with the separatists which turned into a futile exercise. The dialogue with Pakistan was attempted by Governments to resolve the Kashmir problem as a bilateral issue.

Governments were talking to the creator of the problem in order to find a solution to the problem. After the dialogue experiment failed, many Governments at the Centre in larger national interest, decided to align with the so-called mainstream parties of Jammu and Kashmir. The two national parties at some stage undertook the experiment of trusting the two regional parties – the PDP and the National Conference, installing them in power so that they can, with the help of the regional parties, communicate with the people. On each occasion, this experiment did not work.

The regional parties spoke one language in New Delhi and another in Srinagar. The worst attempt to appease separatists

thought was the 1954 decision on surreptitiously slipping Article 35A into the Constitution. It discriminated between two categories of Indian citizens and resulted in distancing Kashmir from the rest of the country. Meanwhile, the Jamiat started a huge campaign to convert the liberal valley from Sufism to Wahhabism.

The historic blunders of special status under Article 370 and Article 35A had cost the country both politically and financially. Today, when history is being re-written, it has given a verdict that Dr. Syama Prasad Mookerjee's vision on Kashmir was the correct one and Panditji's dream solution has proved to be a failure.

In the last seven decades, different attempts to resolve the issue proved a disaster. Prime Minister Modi decided to follow an alternative approach. A few hundred separatist leaders and armed terrorists were holding State and country to ransom. The nation lost thousands of citizens and security personnel. Instead of spending on development, we were spending on security. The present decision makes it clear that just as the rule of law prevails in other parts of the country, it will equally prevail in the Kashmir valley. Security steps have been strengthened. Armed terrorists have been liquidated in large numbers.

Their number has been reduced substantially. Security provided to separatists was withdrawn, the Income-tax Department and the NIA discovered the unlawful resources that these separatists and terrorists were getting. Between these two categories, only a few hundred people in the last ten months have suffered. But the remaining population of the Kashmir valley, after decades, has seen an era of peace. They were now the victims of terrorism since none other than Kashmiri Muslim lived in the valley. Many of them, out of fear, also shifted to the other states. Enforcing law and order strictly and not sparing anyone who breached the law and make life safe for lakhs of Kashmiris and put pressure through all measures on the handful of separatists and terrorists.

The last ten months have not seen any protest. Not

even in Srinagar. The next logical step obviously is to re-examine the laws which created a separatist psyche. Total integration of the State with the country had to be done.

The argument given by the PDP and the National Conference leadership that if Article 370 or Article 35A are diluted, this will lead to Kashmir breaking away from India because it is the only conditional link between the country and Kashmir. The argument is clearly flawed. The Instrument of Accession was signed in October, 1947. There were no Article 370 or Article 35A even mentioned once by anyone. Article 370 came into the Constitution in 1950. In the Constitution Assembly, the debate lasted less than ten minutes. Leaders of the Government abstained from the debate and N. Gopalaswamy Ayyangar tabled the provision with a solemn promise that this is a temporary arrangement. Only one other member spoke on the subject. This minority community member did not oppose Article 370. He demanded that it also be made applicable to the region from which he came.

Today there is only one nation where every citizen is equal. Initially, Panditji did not allow even the Supreme Court and Election Commission's jurisdiction to extend to Jammu and Kashmir. Little did he realise that he was creating a sub nation. It is only after Sheikh Sahab was removed and imprisoned that these got jurisdiction over the State of Jammu and Kashmir. The decision to reverse the situation needed clarity, vision, and determination. It also needed political courage. The Prime Minister has created history through his absolute clarity and determination.

The negative impact of Article 370 and Article 35A on citizens of Kashmir

Any citizen of India could go and settle in Kashmir, make investments and create jobs for development. Today, there are no industries, hardly any private sector hospital, no credible educational institution set up by the private sector. India's most beautiful State has not had investments from even the hotel chains. Consequently,

there are no new jobs for the local people, no revenue for the State. This gave rise to frustration in all regions of the State. These constitutional provisions are not cast in stone. They had to be removed/diluted through the due process of law. Article 35A was not even approved by the Parliament or State Assembly. It defied Article 368 which lays down the procedure for amending the Constitution. It was brought in through back door by an executive notification. It permits discrimination and makes it non-justiciable.

The role of the two regional parties

The leaders of the two regional parties speak in two voices. Their statements in New Delhi at times are reassuring. But in Srinagar they speak a different language. Their stand is influenced by the separatist environment. It is a hard reality that both of them have lost support on the ground. Several national parties have allowed themselves to be misguided. An issue of national integration has been translated into an issue of secularism. The two have nothing in common.

The level of popular support to this move has compelled several opposition parties to support the move. They have sensed the ground reality and do not want to face the wrath of the people. Regrettably, the Congress Party legacy, which first created the problem and then added to it, fails to see reason. Just as Rahul Gandhi's support to the 'tukde-tukde' gang at the JNU was at variance with the sentiment of even the Congress workers, the same applies to this stand of the Government. The overwhelming majority of Congressmen support this Bill. Their private and public comments are in this direction but the National Party, as a 'headless chicken', is further consolidating its alienation from the people of India. New India has changed. Only Congress does not realise this. The Congress leadership is determined to succeed in its race to the bottom.

"The Famous Personalite-2019" award

Udaipur: The prestigious award of the art field "The Famous Personalite- Award 2019" was presented to the Modern - Realistic Artist Subodh Ranjan Sharma (19 August) of Udaipur this year at the auditorium of All India Fine Art and Craft Society (IFACS), New Delhi. The award was conferred by the country's renowned Padma Shri, Padma Vibhushan conferred by sculptor Ram V. Sutar (Statue of Unity fame), Padmashree Viman Bihari Das, Director of Kala Aakar Foundation, New Delhi, Mrs. Jaya Arora, Managing Director of Color Canvas. Vijay Seth has been honored by Subodh Ranjan for distinguished contribution in the field of art. The award is given to individuals who have made special contributions in the fields of arts, culture, dance, music, education, social work, film direction, entrepreneurship, etc.



ject matter experts of HDFC Bank while outlining the Business Conclave. Cluster Head of HDFC Bank, Mr. Rajesh Bhandari provided information about the loan facilities and various other financial facilities provided by the bank to the participants present in the program. Mr. Jaysingh Shaktawat, Area Sales Head (Trade FX) of HDFC Bank, informed the participants on Basics of Trade FX, Compliance, Process, and Documentation. Mr. Omkar Sharma, Head Head (IFG), HDFC bank informed the participants on Working Capital, Buyers Credit, PCFC / EPC and Bill Discounting. Various queries and doubts of the participants were resolved by HDFC Bank subject matter experts during Question Hour. The seminar was conducted by HDFC Bank's Branch Manager, Mrs. Meenakshi Audichya. The seminar was attended by a large number of small and medium enterprises of Udaipur, prospective entrepreneurs aspiring to enter the business sector, financial advisors and representatives of chartered accountants. At the end of the seminar, Chairman of the Banking and Financial Institutions Sub Committee of UCCI, Mr. Rajkumar Heda thanked everyone.

Review on the economic policies and changes

Udaipur: A two-day lecture series was organized at the Faculty of Management Studies of JRN.. Keynote speaker Dr. Shyam Agrawal, while reviewing the economic policies of the Government of India, highlighted the necessary changes in the current middle-class perspective. In the context, the emphasis was placed on the current interest rates. On the second day of the lecture series, he presented many important sources of life skills to face the various challenges presented to the present young generation. He advised developing qualities like leadership, motivation, timeword and technical knowledge. Faculty Director Prof. Anita Shukla gave the welcome address. Vice-Chancellor of the University (Col.) S.S. Sarangadevot presided The vote of thanks was given by Dr. Niru Rathod and Dr. Shilpa Kanthalia conducted the program. Dr. Heena Khan, Dr. Bharat Sukhawwal, Dr. Vinit Jain, Shri Vivek Sharma, and Srinveen Mathur, Dr. Usha Chauhan were present.

Siemens to upgrade and modernize Hindustan Zinc Limited's Power Asset Fleet

Udaipur: Siemens Limited will modernize and commission 80 MW steam turbines to Hindustan Zinc Limited, India's leading zinc-lead mining company. The modernization of the power asset fleet of Hindustan Zinc Limited includes state-of-the-art design steam turbine components and digital technologies. Siemens will also provide on-site project services on a turnkey basis.

V. Jayaraman, Head – Power Plants, Hindustan Zinc Limited, said, "We are pleased to partner with Siemens, a leading global technology provider for modernization of captive power plants. We are aiming at higher efficiencies of power generation from steam turbines along with higher generation. Further, the modular project execution will ensure lower outage.

Operations will be more economical and using latest technologies help reduce carbon footprint which is in sync with our groups philosophy."

Gerd Deusser, Head, Gas & Power, Siemens Limited, said, "We take great pride in partnering with Hindustan Zinc Limited in the modernization of their power asset fleet. The upgraded 90 MW steam turbines is the best-in-industry solution and ensures high flexibility, reduces emissions and maintains high reliability. By leveraging our experiences and technological leadership, we will continue to work actively to provide highly efficient steam turbines to contribute to customers' benefits." The efficient utilization of available energy sources has become essential and many industrial.

