

हडको दर्पण HUDCO DARPAN

अंक 27 अक्टूबर, 2021

Issue 27 October, 2021



हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड
HOUSING AND URBAN DEVELOPMENT CORPORATION LTD. (HUDCO)

Content

01	Editorial	01
02	HUDCO CSR Assistance to Civil Hospital, Ahmedabad	02
03	Menace of the Rising Monopolies	05
04	Smart City Mission - Bhopal	07
05	स्वर्णिम विश्व	09
06	My escapades during trips abroad...	10
07	बे-जवाब सवाल	13
08	New Regulatory Framework for HFCs...Road Ahead	14
09	Synesthesia: A World Full of Colors	16
10	Environmental, Social and Corporate Governance (ESG)	18
11	हडको सी.एस.आर. सहायता के अंतर्गत गांव मुधल, जिला अमृतसर, पंजाब में इंफ्रास्ट्रक्चर का सुधार	19
12	My India - A Kaleidoscope of Diversity	20
13	कलयुग के बच्चे	20

Editorial

For humanity to combat climate change, concrete action is needed. We need such action at a high speed, on a large scale, and with a global scope

-Narendra Damodar Modi, Prime Minister of India



More than half of the world's population lives in urban areas and this number is growing every day. Cities have long been recognised as engines of economic growth and are directly correlated to advancement of civilization. While

urbanization presents some of the most significant opportunities to radically improve the quality of life for citizen it also poses its own demographic, environmental, economic and social challenges which needs to be addressed to harness its full potential. It is in this backdrop that the month of October is observed as 'Urban Month' and the first Monday of October was initiated as World Habitat Day by the United Nations General Assembly. The purpose of World Habitat Day is to reflect on the state of our towns and cities, and on the basic right of all to adequate shelter. It is also intended to remind the world that we all have the power and the responsibility to shape the future of our cities and towns.

The theme for this year's World Habitat Day is "Accelerating Urban Action for A Carbon-Free World". Cities are responsible for some 70 percent of global carbon dioxide emissions, with transport, buildings, energy, and waste management accounting for the bulk of urban greenhouse gas emissions. Climate Change is a global phenomenon but with local repercussions. The future of our planet depends on national, regional and local governments, organizations, communities, academic institutions, the private sector and all relevant stakeholders working together to create sustainable, carbon-neutral, inclusive cities and towns.

As a populous, tropical, developing country, India is one of the world's largest carbon emitting nations and faces a bigger challenge in coping with the consequences of climate change than many other

countries. The National Action Plan on Climate Change (NAPCC) launched in 2008 with eight "National Missions", identifies measures that promote development objectives while also yielding co-benefits for addressing climate change effectively.

The Government of India has initiated decisive measures to shift to renewable energy sources like solar energy, wind and hydel power to reduce our dependence on fossil fuels.

It is a matter of great pride that HUDCO's contribution as the premier techno-financial institution in the country is not limited to housing finance but includes various other pertinent initiatives to contribute to the cause of sustainable urban development and green building initiatives. HUDCO has long championed the cause of cost effective and energy efficient construction through appropriate design and materials. This includes interventions for capacity building, advocacy and institution of awards to encourage innovations and initiatives that contribute to making our cities inclusive, liveable and environmentally sustainable.

Going forward for a meaningful contribution towards limiting global warming, each one of us needs to re-evaluate our consumption patterns and lifestyle choices. A conscious decision to reduce our carbon footprint would depend on a host of parameters such as food, energy and water consumption. Simple conscious actions as green intervention, home-composting systems, bio-diversity, reduction in the consumption of natural resources and implementation of energy efficient design etc. could go a long way in making India a low carbon economy with improved environment conditions.



(M Nagaraj)

Director (Corporate Planning)

HUDCO CSR Assistance to Civil Hospital, Ahmedabad

The Civil hospital, Asarwa is one of the largest hospitals in the Asia. It is one of the oldest, biggest and modern hospitals providing all types of health care services to the people free of cost. The Civil Hospital, Ahmedabad has extended its health care services to around 10 Lakh OPD patients & 1 Lakh indoor patients. An average of 3000 OPD patients daily avail the treatment facilities at the Civil Hospital, Ahmedabad.

The hospital has 8 blocks with 3-4 floors having 30 departments, 44 Wards, 2000 Beds, 15 Operation theatres, 45 Operation Theatres Tables and around 4 lakh major and minor surgical procedures are performed every year. An average of 7500 maternal deliveries per year are being attended at the above hospital.

The Civil Hospital has newly constructed Trauma Centre, which is well equipped, spacious and possess many basic amenities for the patients and their relatives. These specialized centres daily cater to the needs of patients of various categories under emergencies in ICCU, NICU, MICU and Critical Care Wards.

The hospital was in dire need of Ambulances with Advanced Cardiovascular Life support (ALCS) for providing medical care during the transport of critically

ill patients struggling for life support systems. The Advanced Cardiovascular Life Support (ACLS) refers to a set of Clinical Algorithms for the urgent treatment of Cardiac arrest, Stroke, Myocardial infarction (also known as Heart attack) and also other life threatening Cardio Vascular emergencies. ACLS includes Airway stabilization & treatment including placing a breathing tube in the wind pipe (intubation). Providing Mechanical ventilation using ventilator for performing the breathing and arterial insertion done to monitor continuously Blood Pressure readings are other activities under ACLS.

The Medical Superintendent, Civil Hospital, Ahmedabad had requested HUDCO for granting CSR assistance towards the purchase of Ambulance Vans with Advanced Cardiovascular Life Support (ACLS) facility for the Hospital. The purchase was planned through GeM portal as per the desired specifications and prevailing Govt. Guidelines. The estimated total cost was Rs.70 lakh for two Ambulance Vans as per the registered cost on GeM portal with all required equipment.

The Broad product specifications comprised of vehicle model - Force Traveller, Brand – Force Motors, Model Name 3350WB with medical equipment i.e. Auto





Board for sanction. HUDCO Board has approved the proposal recommended by CSR Committee and sanctioned CSR assistance of Rs. 70 Lakhs to Civil Hospital, Ahmedabad.

HUDCO as a part of its Golden jubilee year celebration, i.e. 50 years Golden Service to the nation has envisioned to support the Health Infrastructure of various State Governments reeling under the Covid-19 pandemic, the Management has advised to share the sanction documents

such as Appraisal Report, Checklist, Inter Office Memo, Compliances, Agency's documents etc. of Ahmedabad Regional Office as an example to all Regional Offices for exploring the possibility of new proposals for procurement of Ambulance Vans in other states under HUDCO's CSR programme.

Loader Stretcher, Scoop Stretcher, Spine Board, Wheel Chair, Head Immobilizer, Emergency Bag, Suction machine, Transport Ventilator, Biphasic Defibrillator, Syringe Pump, Pneumatic Splints. Usage / Application for Ambulance, Fuel Type – Diesel with Air conditioner facility.

After detailed appraisal of project at Regional Office & Head Office and after compliances of the Head Office observations, the proposal was put up to the CSR Committee. The recommendation of the CSR Committee was put up to the HUDCO

The agency initiated the bidding process for procurement of Ambulance Vans on GeM portal in Feb 2020, but no seller came forward for submitting their bids, due to the upgradation of BS-VI compliance from





April 2020 as per the new emission norms, However, the procurement was successful through bidding process on GeM and they were able to finally procure the two Ambulance Vans with ALCS facilities. HUDCO released the first installment of CSR assistance Rs. 38.86 Lakhs.

The agency then initiated bidding process for procurement of medical equipment & retrofitting on GeM and procured the same. The agency after completing the retrofitting of all required medical equipment had requested HUDCO to release 2nd and balance CSR assistance with all the compliances of sanction conditions. HUDCO released the 2nd and balance CSR assistance of Rs. 31.14 Lakhs to the agency. The agency has submitted the Utilization Certificate along with Completion Report. Due to revision in vehicle fuel emission norms from BS-IV to BS-VI, bidding process on GeM, Covid-19 pandemic, lockdown restrictions, etc. the procurements of medical equipment and retrofitting work took considerable time.

In view of the pandemic precautions and social distancing norms the inauguration programme was organized through virtual mode for handing over the ambulance vans with ACLS facility to Civil Hospital, Govt. of Gujarat, Ahmedabad in the presence of HUDCO officials -

Shri M. Nagaraj, Director (Corporate Planning), Shri D. Guhan, Director (Finance), Shri V K Joshi, ED(P) CSR, Shri Ham Singh Oliver, Regional Chief (I/C) along with Civil Hospital officials Dr. Rajnish Patel, Additional Medical Superintendent and Dr. Rakesh Joshi, Additional Medical Superintendent. The Hospital Administration issued a Certificate of Appreciation to the Chairman & Managing Director, HUDCO and thanked HUDCO for the donation of two ambulances with advanced cardiovascular life support facility to the hospital.

Key features of the instant CSR assistance:
The ambulances are fully equipped with life supporting systems and were purchased entirely through GeM portal following Gol purchase norms. This HUDCO CSR initiative will help to save the lives of the outdoor & indoor patients of Civil Hospital for critical care and immediate treatment. The quality of patient care will be improved by proper and timely transportation of patients especially at times of critical situations which will strengthen the referral and back referral systems.

Vipul Zinzuwadia, DGM(P)
Ahmedabad Regional Office
CSR Nodal Officer

Menace of the Rising Monopolies

Whatsapp, a subsidiary of Facebook, recently stirred up controversy with its privacy policy. A lot of users, including the government of India has taken cognizance of it and are demanding to withdraw the policy which threatens to infringe upon the privacy of the users. Whatsapp has denied it by saying that it has merely tweaked the policy to facilitate the business accounts. Alternative apps such as telegram and signal have gained popularity amidst this. Many users have started downloading these apps. Telegram has over 500 million downloads on the Play Store. Signal, which was endorsed by Elon Musk via a two-word tweet (“use signal”) on twitter, has witnessed over 50 million downloads. Where does WhatsApp stand? The messaging giant has a staggering 5 billion plus downloads on Play Store. It has 400 million users in India alone!

So, now the question is, will users switch over to these apps? The answer would be a resounding no! (at least in the near term). Why? When a brand has become so large towering over all its competitors and with no significant rival in the fray, it isn't feasible to dismantle its market share. Users will choose the friendly user-interface it offers, completely circumventing the privacy policy. Now one may argue that the other two apps are witnessing increasing downloads. That is true, but a network has already been created on WhatsApp which won't be easy to dismantle.

This is the control that the monopolies exert. The FAANG group (Facebook, Apple, Amazon, Netflix, Google) has a collective market capitalization of over

6 trillion\$ and makes up a staggering 15% of the market share on the S&P 500. 3 of these 5 namely- apple, google and amazon have an individual market capitalization of over 1 trillion\$ alone. Facebook and Netflix are also said to breach the 1 trillion\$ mark soon. To put that into perspective, if the FAANG group was a country, it would be ranked 3rd just behind the US and China! These numbers speak volumes about its ubiquity in every corner of the world.

The Indian Context

India is poised to become the 3rd largest economy in the world by 2030. Even in this pandemic ridden year, India witnessed record inflows via FDI and FPI. It is argued by many global firms that for a company to become truly global, it is imperative for it to have an

adequate presence in India. The anti-China sentiment that is gaining ground since the US-CHINA trade war and which was further aggravated during the covid-19 crisis has tilted things in India's favour even more. If we consider the FAANG group's presence in India, it has grown by leaps and bounds in the previous decade.

1. Facebook

Hitherto inactive in India (if we talk about their investment) owing to the regulatory challenges, Facebook struck a deal with Indian behemoth Reliance with a 9.99% equity stake in its subsidiary- Jio Platforms. The deal has catapulted Facebook's presence in India to even greater heights. India is already its largest market with 330 million users.

2. Apple

In the last 3 years, there has been a shift in apple's presence in India. As stated above, the US-CHINA trade war has been a major driver of Apple shifting some of its production capacity to India. It is being argued that Apple may consider making India its new export hub. Although Apple faces stiff competition in India, it can emulate its world presence in India in the years to come given the enormous power it has.

3. Amazon

In January 2020, Amazon founder Jeff Bezos promised a USD 1 billion investment in its India operations. In FY 2019-20 alone, it pumped in over 11000 crores to bolster its presence in one of the most valuable markets outside the US. Amazon has completely changed the e-commerce landscape of India and is continuously expanding its presence by meandering into the brick-and-mortar stores as well.

4. Google

You name an industry, and Google has forayed into that! Recently, Google acquired a 7.73% stake in Reliance subsidiary- Jio Platforms. It was the tech giant's biggest investment in an Indian company. It has entered the digital payments space as well via GPay and has emerged as a market leader in that segment as well going past Paytm and Phonepe with an overall market share of over 40% (however, Phonepe recently trumped over GPay to become the leader)

5. Netflix

Netflix is the smallest in the FAANG group with a market capitalization of USD 250 billion. It received a major boost during the lockdown when its subscriber base grew manifold. Since its inception, it has had a stellar growth having added over 200 million subscribers worldwide and has created a presence in 190 countries!

The question that arises now is, why is the world out to 'de-fang' the FAANG group. It wouldn't be wrong to say that at times, it feels as if we have placed them on a pedestal. With little to no regulation of these companies, (although this notion is fast changing) it seems as if they have been given a carte blanche. Of course, we aren't denying the fact that they have made our lives easier and much more interesting. However, the problem arises when these technology behemoths start abusing their monopolies.

The excessive domination by the FAANG group has led to the overlooking of a very crucial element, i.e., the privacy of users. It is observed that owing to their wide reach, these companies have a certain amount of leverage when it comes to data sharing. This leverage has arisen because of the varied services they offer which tends to shift the focus away from data privacy concerns. This exploitative behaviour may tarnish their images once users become more concerned regarding data privacy.

It is worth noting that governments around the world are finally taking cognizance of this dominance exerted by the FAANG group and are responding by stringent inquiries and at times also levying hefty fines. For instance, the US government recently roped in Facebook for abusing its market power by creating a monopoly and eliminating competition. According to the lawsuit, Facebook may be forced to sell Whatsapp and Instagram which it had acquired for 19billion\$ and 1 billion\$ respectively. Facebook has time and again been accused of using the sinister 'BUY and BURY' strategy. If it feels a slight threat to its dominance in the market, it basically thwarts it by simply buying the company! Apple was also fined 1.2 billion\$ by French antitrust authorities over anti-competitive behaviour. The antitrust authorities accused Apple of creating a monopoly environment by forming cartels and suppressing competition. Apple has also earned the bad reputation of slowing down the software in its older models to propel the sales of the newer ones. Amazon and Google are also no strangers in this regard. Their algorithms are also being scrutinised every now and then.

Tactics such as these harm consumer confidence. It is detrimental to the interests of the companies itself. The influence of the FAANG group has traversed to the election sphere as well. Many argue that platforms such as Facebook favour a certain party by helping propagate their ideology using a certain set of algorithms. In fact

Facebook has been hauled up by regulators in this regard as well. As the privacy debate evolves, it is yet to be seen if the world shuns these companies or continues to overlook user privacy. It is very welcoming that antitrust regulators around the world have started taking heed to this. It would augur well for the FAANG group to mend its ways as soon as possible!

"Also posted on the website of FIC, SGGSCC"

D. S. Arryaman
II Year Graduation
S/o D. Shefali Sudhakar, GM (F)



Smart City Mission - Bhopal

What is a smart city? There is not a uniform definition of the smart city as the need and purpose of smart city changes as per the requirement of the city/ region/ nation. Generally, the main goal of a smart city is to optimise city functions and promote economic growth inclusive of improving the quality of life for citizens with smart technologies and data analysis.

In India out of the total population of 121.02 crore as on 1st March, 2011, about 37.7 crore (31.15%) are in urban areas. In 2020, urban population for India was 34.9 %. The National Commission on Population (NCP) in India predicts that in the next 15 years (i.e., by 2036), about 38.6 percent of Indians (60 crore) will live in urban areas. The United Nations also highlights that India's urban population size will nearly double between 2018 and 2050, from 46.1 crore to 87.7 crore. The high rate of urbanization, industrialization and economic development is exerting significant additional pressure on civic services and infrastructure across cities in India.

To provide the core infrastructure, clean and sustainable environment and give a decent quality of life to their citizens through the application of 'smart solutions, Smart Cities Mission was launched by the Hon'ble Prime Minister on 25 June, 2015. The Mission aims to drive economic growth and improve quality of life through comprehensive work on social, economic, physical and institutional pillars of the city.

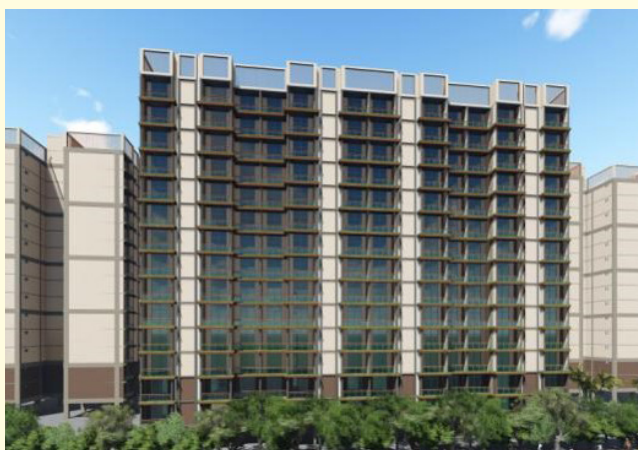
The Mission is operated as a Centrally Sponsored Scheme. Central Government will give financial support to the extent of Rs. 48,000 crore over 5 years i.e. on an average Rs.100 crore per city per Year. An equal amount on a matching basis is to be provided by the State/ULB. Additional resources are

to be raised through convergence, from ULBs' own funds, grants under Finance Commission, innovative finance mechanisms such as Municipal Bonds, other government programs and borrowings. Emphasis has been given on the participation of private sector through Public Private Partnerships (PPP). Citizens' aspirations were captured in the Smart City Proposals (SCPs) prepared by the selected cities.

The strategy of smart city mission comprises two components namely Area based development under which city improvement (retrofitting), city renewal (redevelopment) and city extension (greenfield development) is included and Pan city development under which Smart Solutions (Smart water meters and billing systems, remotely controlled automatic distribution valves using SCADA, real time, online systems of monitoring water quality, city-wide intelligent video surveillance network, using mobile phones for cyber tour of worksites) are applied covering larger parts of the city.

The implementation of the Mission at the City level will be done by a Special Purpose Vehicle (SPV) created for the purpose. The SPV will plan, appraise, approve, release funds, implement, manage, operate, monitor and evaluate the Smart City development projects.

At present in 100 smart cities, tender of Rs 1,85,447 crore has been floated for 6,337 projects, out of which 3,055 projects of Rs 52,462 crore has been completed. HUDCO, incorporated on April 25, 1970 is a leading techno financial institution in the country. The main objectives of the company is to provide long term finance for construction of houses and urban development programmes in the country. HUDCO is poised to take up to a much more significant role in the



Government Housing Under Area Based Development (Bhopal)



Boulevard Street Under Area Based Development. (Bhopal)

sector by supporting the growing needs of housing and infrastructure in the coming years with the continued growth of economy. HUDCO is also committed to play its unique social role with a special focus on the needs for the economically weaker sections and lower income groups.

HUDCO has been actively contributing in the Govt of India's action plan missions such as JNNURM, PMAY, AMRUT, RAY, Smart City Mission, etc. In this endeavour, HUDCO has provided financial assistance to Bhopal Smart city.

located between two primary arteries of city (BRTS & proposed Metro) and embodies ToD planning principles to provide a compact, walkable and sustainable spatial morphology. The components covered under HUDCO funding were: Smart Road Network with utility tunnel, Water supply including ESR, Sewerage, Recycle water pumping station, Network system, ICT for ABD Area (SCADA, HDPE Pathways, Smart Poles, Camera, Wi-Fi access point, Digital LED Display, Emergency response system), Solid waste management, Govt. Housing, Redevelopment of Dussehra Ground, Landscape, Modular Rain Water Harvesting System, etc.



Utility Tunnel (Bhopal)



Road Barricading at New Market Road (Bhopal)

The total project cost of Bhopal Smart City was Rs 1459.27 crore and HUDCO Loan was Rs 1000.00 crore. The area based development (ABD) proposal includes redevelopment of 342 acre of North & South TT Nagar.

ABD area is planned as Mixed-Use Compact Development within the heart of Bhopal city which is part of the urban fabric of the city. It is strategically

It is no doubt that the aforementioned works would not only improve the quality of life of people but would also become a model for other cities to take similar initiatives for the betterment of people.

Jaydeep Dhyani
DM (Project)

स्वर्णिम विश्व

अभी ज़ख़्म हैं सोये-सोये
ज़ोर लगा न इन्हें कुरेदो।
यदि ये लावा बनकर फूटे,
उसकी परिणति तो सोचो।

भारत क्यूंकर शांत है बैठा,
इस समाधिस्थ रहस्य को तोड़ो।
'भा' में 'रत' ऋषियों की भू है,
बहुत अटल है, भय को छोड़ो।

दुश्मन नहीं है कोई हमारा,
उग्रवाद यदि न भड़काए।
वाद यदि बढ़ना ही है तो,
आत्मवाद क्यों न फैलाएँ?

अपने नेक इरादों से हम,
विश्व को स्वर्णिम, सरल बनाएँ।
गौतम की इस हरित धरा पर,
विश्व शांति का धूम्र फैलाएँ।

डॉ रेखा चन्दोला
प्रबंधक (रा.भा.)

बसंत के रंग



एकरेलिक-3डी
मीनू पूरी
पत्नी विजेंद्र पूरी, प्रबंधक (सचिव)

My Escapades During Trips Abroad...

I thought of penning down this article keeping in mind that I am in the penultimate year of service in HUDCO and felt like sharing my thoughts. I am thankful to management of HUDCO for giving me an opportunity to visit abroad thrice on official assignment. In my almost three decades of service, I was sent thrice to three different continents. I am not sharing my experience and unlearn what knowledge I acquired on behalf of HUDCO, do not jump the guns, I will only confine to my topic and am sure you may enjoy my adventure, misadventure or mishaps or funny escapades and of course some learnings. However, I assure you a smooth and leisurely reading of this article and it may co-inside with everyone's similar experience.

It was during late nineties, I was selected to represent HUDCO on an US Aide financial Institution Reform and Expansion (FIRE) along with a colleague from HQ. This was my first visit abroad and my partners first flight experience as well. As I was ahead of him, I took lead and led him throughout. Our destination was political capital of USA, Washington DC. We boarded from Indian political capital on a United Airlines carrier. As those days long haul of Aircraft had limitation, there was a stopover at London Heathrow Airport. I was tempted to go out and venture in the city of London, as the stopover was almost a day. However, my partner did not want to miss flight, so we ended up in touring the huge Airport and it was as huge as Delhi International Airport is now. I did purchase some souvenir in fact a red double decker bus, so that I could say that I touched the land of British to my folks back home, though I did not even walk the streets of London.

We reached Washington, the training was hectic as usual and hardly we could find time to go around, but we were given time on weekends to go around Washington, which we enjoyed in seeing all the majestic monuments from White House to Capitol Hill, Smithsonian Museum, etc. and the best part was walking on the National Mall. We were guided to use walking shoes, we did not abide by that and went with our normal office gear. I told my partner but, since he hailed from a village, he was confident and said it is easy to walk. However, we ended up with sore foot at the end of our foot tour, it was such a long walk. So, we decided that we will follow the advice. I could manage to get on to Capitol Hill. and it was a thrill

for my partner, as he could go back and tell he has seen the well of the House of Parliament of USA, Washington like Delhi is more of history, less of high-rise buildings, clean and green. However, it was not buzzing with activities, as hardly we could see people walking on streets. The end of our training, some of the participants wanted to venture to go to Canada to see Niagara water falls. Indian participants were counting their diems and were backing out, as they had plans to carry home not only what they shopped, but also some dollars. Though, I did not go as I was born in a place called Jog, which had similar water falls.

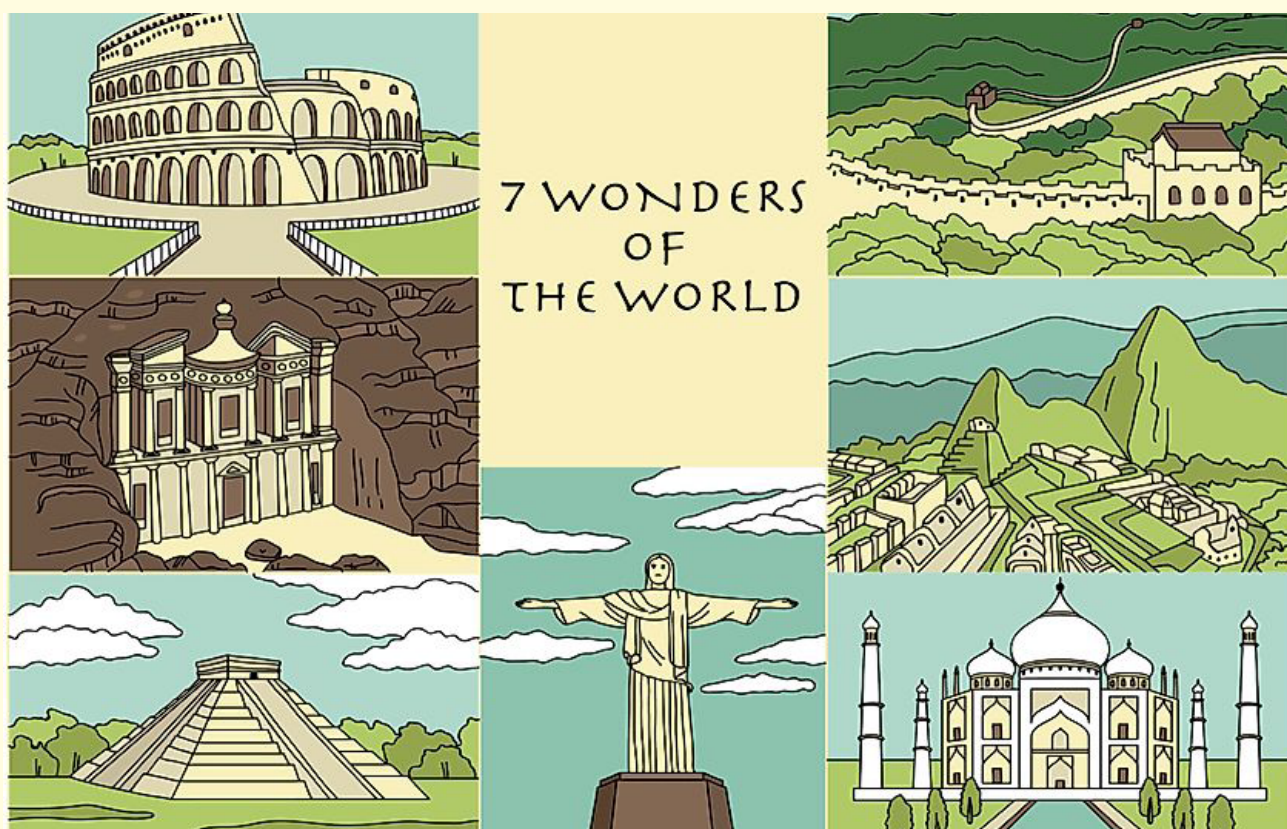
In the meanwhile, I got another plan in place, as I had a friend in New York and if I could detour Washington to New Delhi via New York. It was on the last night I called United Airlines office and to our surprise without charging anything extra we got a free trip to New York and after that we could catch international flight from there. Next day, we went to John F Kennedy Airport and we were packed up in a smaller fifty-seater Flying machine. Any way our purpose was to get a day and night off before we finally left that Country. We landed in New York Airport and took an intracity metro, it was almost like our Aerocity express of Delhi now. We had booked our luggage and left with back pack and after a leisurely stay in my friends place in the night, we left for New York to explore. It was in the month of August and US open was going on in Arthur Ashe stadium, I was tempted to go there and watch match, but my partner wanted to see one of the Wonders of the World, the Statue of Liberty. We went on Hudson River cruise and enjoyed going around the statue and sky scraper view of the city. We could see World Trade Centre, the then twin tower, which was razed down by terrorists in 9/11. We also reached on the zenith of the tallest building then the Empire Estate. We did spend some time in Times Square. We almost felt like being in India, due to buzzing activities, which was totally missing in their political capital. We had a good time and good dinner in one of those swanky joints, before we rushed to Airport to catch our flight. This venture is now easy in India as well, like catching up flights from here and there due to the growth in Aviation Industry.

At that time thinking of such venture was next to impossible, however in the process we could cover one of the Seven Wonders of the world then.

My next trip abroad came in the first decade of this century to United Republic of China. This time also it was almost for three weeks. It was for attending World Urban Forum at Nanjing to represent India. Initially we landed in Shanghai the commercial capital of China, like New York, it was also a happening city. We were taken by a fastest train from Airport to the city and a sightseeing tour was organised to see the city. Here also we went to Shanghai Trade Centre Building, we were taken in the fastest elevator and within no time we were on the 100th floor and walked on glazed corridor that was almost like we were on top of the world. We went to Nanjing by bus, it was like what we have now Express Corridor without any hindrances, we reached Nanjing. Our days as usual were hectic. At the end of the forum, we had option of staying at Shanghai and catching the flight, meaning there by we had two days and night at our disposal.

I came up with idea that if we care damn for diem, we can make a trip to Beijing the political capital of China. The urge here was other way around as compared to US trip and again for seeing another wonder of the world of all times. We left by train in night and reached Beijing and went to see the great wall of China, it is just unimaginable, the never-ending wall, we had a stroll, as much as we could, it is like the one at Kumbhalgarh, Rajasthan and came back with memory of the historic wall. We then saw many of historic

monuments, including a visit to Tiannanmen Square. We also could see the Beijing sports complexes of world class, as the Olympics was held here over a year ago. What we are seeing today in Delhi about haze, smog, air pollution was visible at that time as well in Beijing, we saw a smog tower as well to control air pollution which is being introduced in Delhi today to address the pollution issue. Our other partners had a different venture in mind to have the peking duck in the famous Ding Cheng restaurant. It was a huge hotel with large centre table for fifteen to twenty people to sit and eat. It easily accommodates thousand people at a time. We were amazed at the crowd eating there. We could see that it offered the best ten listed dishes of the world and to our surprise our dosa was also in that list. However, as I was a veg and another lady colleague also being in the same boat, we excused ourselves and set out to search vegetarian restaurant to see that we also get one of the ten best dishes of dosa, but we ended in a mall to get some burger as a filler. As we went in the mall, we started last moment shopping and I took her advice to purchase some stuff for my daughter. In the process we forgot the time and had to rush to reach the station. As we approached the platform the train had just come in, but the second gate was closed and we panicked and we were not so sure to catch the train, unlike in India, as one can catch the moving train. To our dismay we were



not permitted to cross the barrier and we missed the train. At that point of time TTE came and enquired of our dilemma, we told that we may miss our flight from Shanghai to Delhi. He counselled us and said that he will put us in a much more faster bullet train, which is just scheduled behind this train and to our surprise we were not charged anything extra and travelled with the same ticket. We came in different train and reached much earlier to our other partners and reached the Airport in time.

In the last decade, again due to the considerate view of the management, I was sent to Netherlands in Europe. We reached Amsterdam and then took train to Rotterdam, the place of training. Again, as usual training was hectic, however, we could see glimpses of hinterland of Netherland during the official tour organized by the training institution to show the various facilities. The best part of our stay was to see and enjoy people taking bicycles for working. In fact, there was a lot of respect for cyclists. When we were crossing as a pedestrian, even motorists were stopping to give way. We were surprised in the initial days and we were thinking, if we get used to it, in Delhi we may be easily hit by any vehicle. This may be due to the reason that they are less populated, as otherwise the pedestrian operated traffic signal cannot be of any help in a populated country like India, added to this we have all kinds of modes of transport in our cities. In the last weekend we were dropped at huge shopping mall. We Indians always want to shop such things which are multipurpose. I enquired from our guide where do we get shoes usable both formal and sports. He was amazed and clueless, finally I was able to procure it much to his surprise and this is how we Indians save our diems. On Our last day the dinner was hosted by the Training faculty of the university which was of good experience, as we were taken not only for a cruise but taken in a submarine turned restaurant for farewell party.

However, I along with my colleague planned in advance to utilize last few days after training to visit neighbouring countries, as we did not have Visa issue. We went to Hague to see International Court of Justice. We happened to visit Sarvana Bhavan, an Indian restaurant in that town. We left for Brussels the capital of Belgium and stayed in a home stay. It was a mixture of both Muslim and Christian culture. The city palace and the Market Square was a grandeur and a walk on this place gives a glimpse of architecture

of historic times. A visit to chocolate shopping area is a must for all tourist. It was heavily crowded and people were seeking to get fresh chocolate boxes. It goes without saying one should see the peeing boy statue called as Manaaken, in fact one can buy such chocolate as well. We did purchase chocolates to be carried back home. Next day we took a bus to Paris, as usual I had plans to see another wonder of the world the famous Eiffel Tower. We went straight to see this tower and had an opportunity to see it closely, the magnanimous wrought iron structure rested on four arch shaped columns built on a masonry column. It is not only huge structure, maintained well, being the pride land mark of French people. The entire city along with the Siene River can be seen. A walk on the bridge across river is also a must for tourist. We also visited Cathedral Notre Church to see the architecture of building, though building was recently gutted and renovation was going on. We had food on road side restaurants, which is the culture out there. We could see the famous Arc De Triumphe like our India Gate in Delhi and by chance we could witness the military ceremony near this grand gate. In the end as everyone says one can enjoy night life, we ventured in the city to see various places. There was an open-air theater, where ballet dance was going on with good music. It is definitely a happening place as defined in the Hindi movie "an evening in Paris". The night view of Eiffel tower was beautiful. The trains, metro and buses were on the move all the time during the night, as if the city never sleeps, we got in to late night bus and left for Amsterdam to catch our flight next morning.

As can be seen in my above three foreign trip experiences one can easily say that we Indians have the mentality to cover up as many places as possible in one go, while foreigners do spend lot of time in thoroughly enjoying each detail in one place. They do keep aside lot of time for such visits, we combine official cum personal trip all the time.

In the end it has been etched in my memory of seeing three Wonders of the World. I am happy that, my tour experience would make you trip down to your memory lane, the places and incidents, you might have come across during your visit abroad, after all we are all Indians and we are happy to enjoy based on what we are.

HT Suresh
ED(P) / ED (HR & Admn)

बे-जवाब सवाल

जहाँ तलक नजर चले
गुबार ही गुबार है
नुकीले तेज रास्तों पर
जिन्दगी सवार है ।

आँसुओं का रंग स्याह
और आँख लाल हैं
बे-जवाब छटपटाते
सैकड़ों सवाल हैं ।

हैं हवाओं में धुआँ
जो उठ रहा चिताओं से
हर तरफ़ खबर ही खबर हैं
शहर से या गाँव से ।

न जाने कैसी रात है यह
हर मशाल मौन है
चमचमाती एक सुबह का
सबको इंतजार हैं ।

लुट गए हैं दिन दहाड़े
कितने लोग कितने घर
चीख और पुकार का भी
कुछ नहीं हुआ असर ।

जहाँ तलक नजर चले
गुबार ही गुबार हैं
नुकीले तेज रास्तों पर
जिन्दगी सवार है ।

अंजू सिंह
ए एम (पी आर)

कुदरत के रंग



मीनू पूरी
पत्नी विजेंद्र पूरी, प्रबंधक (सचिव)

New Regulatory Framework for HFCs... Road Ahead

Housing is one of the most basic human needs and is next only to the need for food and clothing. To cater this need, the National Housing Policy, 1988 envisaged setting up of a formal institutional system for Housing Finance. National Housing Bank (NHB) was set up under the National Housing Bank Act, 1987, inter alia to Act as a principal agency to promote and regulate Housing Finance Companies (HFCs). Accordingly, various organisations came under the regulation of the NHB to carry on the business of a housing finance company (HFC).

Recently, Govt. of India, through the Finance (No.2) Act, 2019 (23 of 2019) has amended the National Housing Bank Act, 1987 conferring certain powers for regulation of Housing Finance Companies (HFCs) with Reserve Bank of India. Subsequently, to operationalise the Finance Act 2019 provisions, the RBI indicated that HFCs will henceforth be treated as one of the categories of Non-Banking Financial Companies (NBFCs) for regulatory purposes and issued various notifications, master directions, letters, etc.

As per the new regulatory framework, the HFCs shall be required to submit to the Reserve Bank, a Board approved plan within three months including a roadmap to fulfil the criteria of NBFC-HFC or timeline for transition to another category of NBFC, in case the activities do not match with the criteria to continue with present classification as NBFC-HFC. As a way forward, HFCs can explore following possibilities:

- continuing as NBFC-HFC by submitting Board approved plan to fulfil the criteria of HFC.
- registering either as NBFC- Investment & Credit Company (ICC) or NBFC- Infrastructure finance company (IFC)

NBFC – Housing Finance Company:

The HFC shall mean a company incorporated under the Companies Act, 2013 that inter-alia fulfils the conditions:

- It is an NBFC, whose financial assets, in the business of providing finance for housing, constitute at least 60% of its total assets; and
- Out of the total assets, not less than 50% should be by way of housing finance for individuals. The time line specified for Registered HFCs for achieving this is stipulated to be latest by 31st March 2024 in a phased manner.

Now, to continue as an HFC, it has to submit a Board approved plan, including a roadmap to fulfil the above-mentioned criteria.

NBFC – Investment and Credit Company:

Investment and Credit Company (NBFC-ICC) means any company which is a financial institution carrying on as its principal business - asset finance, the providing of finance whether by making loans or advances or otherwise for any activity other than its own and the acquisition of securities; and is not any other category of NBFC as defined by the Bank in any of its Master Directions. The key advantages of NBFC-ICC include: no sectoral restriction, which means greater flexibility in operating in other areas such as asset financing, retail loans, etc.; option to raise funds through public deposits. However, there are inherent disadvantages in NBFC-ICC, it's a crowded place with 9327 entities largely being tiny players and into retail lending, absence of major Govt. NBFC / CPSE in this category, Lower Exposure Limit when compared to NBFC-IFC, Limited options for raising low-cost resources, etc.

NBFC - Infrastructure Finance Company:

1. A minimum of 75 per cent of the total assets of an IFC-NBFC should be deployed in infrastructure loans;
2. The company should have minimum net-worth of Rs 300 crore,
3. The capital-to-risk weighted assets ratio (CRAR) of the company should be at 15% with Tier I capital at 10% and

4. The minimum credit rating of the company should be at 'A' or equivalent of CRISIL, FITCH, CARE, ICRA, BRICKWORK or equivalent rating by any other accrediting rating agencies.

Their request must be supported by a certificate from their Statutory Auditors confirming the asset pattern of the company as on March 31, of the latest financial year

The key advantages of NBFC-IFC include, Higher exposure / credit concentration norms; prominent place among leading NBFCs, with top 4 CPSEs among 9 NBFC-IFCs; availability of low-cost resource raising avenues; sponsoring an Infrastructure Debt Fund (IDF-NBFC); and prospects for long term Infrastructure lending.

Whereas, the key disadvantages of NBFC- IFC includes, threshold limit of 75% for Infrastructure lending which may have impact on the future lending/ business growth potential as it would be required to always prioritise Infrastructure loans and debarred from accepting deposits.

In light of the recent changes in regulatory framework, HFCs stands at an important juncture where transition in Operations seems apparent which will decide future course of such organisations.

Ankit Agwekar,
DM-P-UI, Corporate Office

Life is a song - sing it. Life is a game - play it. Life is a challenge - meet it. Life is a dream - realize it. Life is a sacrifice - offer it. Life is love - enjoy it.

— Swami Vivekananda

You can't cross the sea merely by standing and staring at the water.

— Rabindranath Tagore

Be — don't try to become

— Osho

• *An ounce of practice is worth a thousand words.*

• *The best way to find yourself is to lose yourself in the service of others.*

— Mahatma

Synesthesia: A World Full of Colors

Synesthesia is a rare neurological condition in which the neural connections in the brain assigned to the work of sensory perception are abnormally linked. A person listening to different pitches of sound may simultaneously experience different colors floating across their field of vision.

Synesthesia cannot actually be categorized as a disorder because it does not interfere with a person's lifestyle. In fact, research suggests that it has the power to improve it greatly. There have been multiple famous artists who proudly call themselves Synesthetes (a term used for people who claim to have Synesthesia). Some of the popular names include Billy Joel, Duke Ellington, Kanye West, Pharrell and many more musicians who based their music on the colors patterns they saw.

There is a wide variety of combinations in senses which come up in people with synesthesia. One of the most common forms is Grapheme-color synesthesia in which individual letters of the alphabet and numbers (collectively referred to as graphemes) are "shaded" or "tinged" with a color. Another famous form of synesthesia is Chromesthesia which links colors and sounds. Individuals with chromesthesia can be of two types: the ones who are able to see different shades of color upon hearing different shades of sound and the opposite; those who hear different pitches of sound when they see different shades of colors. In auditory-tactile synesthesia, certain sounds

can induce sensations in parts of the body. The last form of synesthesia is mirror-touch. This is a form of synesthesia where individuals feel the same sensation that another person feels (such as touch). For instance, when such a synesthete observes someone being tapped on their shoulder, the synesthete involuntarily feels a tap on their own shoulder as well.

Of course, if one imagines themselves in the feet of any one of these Synesthetes, life would seem a bit more interesting. But what if it can be proved that once upon a time in every person's life, this ability was present? As infants do not have a developed brain, they do not yet possess neural connections which have established roles. So, a study was conducted by Maria Konnikova in 2012 to test as to whether these infants have similar experience to some of the adult synesthetes. The study confirmed this hunch. Infants who were two and three months old showed significant shape-color associations which would be impossible without synesthesia. By eight months the preference was no longer pronounced, and by the time they were adults it was gone altogether. "Infants may perceive the world in a way that's fundamentally different from adults. As we age, we narrow our focus, perhaps gaining an edge in cognitive speed as the sensory symphony quiets down." (Wagner, 2012).

However, it is not yet proven that synesthesia completely disappears from an individual's life. Many instances suggest that among the youthful years, synesthesia



is experienced in some way or the other. For example, some sounds can affect the somatosensory system. When fingernails are screeched against a chalkboard, it sends a jittery sensation in the teeth. This proves that the sensory neural connections are still linked in some way. Again, this can also be proved by a study conducted recently in which responses from synesthetes were collected. They were asked about the two different shapes and colors they saw while listening to two different pitches of sound. Following this, non-synesthetes (young adults) were asked as to which shape and color go better with which pitch of sound and to a great surprise, their answers were mostly the same as those described by synesthetes (Ward, 2016).

The chemical compounds reaching the brain from neural networks have the same components. The only difference is that it comes from different sensory sources and when the information from these sources interacts with each other, the effect is multiplied. For example, when we hear someone speak and at the same time, we observe their lips in reality, the auditory and visual information reaching the brain is combined and the understanding of the information becomes better than if it is coming from a single source (hearing).

So now the big question comes into place. Does the widely popular topic in the field of science. One of the beliefs included that the hyped youth of those days took drugs in order to have a similar experience to those of synesthetes, knowingly or unknowingly. Drugs like LSD and marijuana produced experiences for young adults that synesthetes naturally experienced such as seeing colours and visual shapes (Mitchell, 1971).

Hence today, after so many years, when the drug intake of youth has multiplied exponentially, this topic can be rekindled. The slight possibility that the brain and body enjoy the effect of drugs could be related to the fact that it is in complete nostalgia of the infant days. It wishes to see what it hears and hear what it sees. And since, the natural capacity for the brain to do so is lost, it takes the help of drugs to do so. Along with the effect of the hormones on the brain, the drugs probably give the brain a party time.

Hallucinogens like LSD and Psilocybin (commonly known as magic mushrooms) cause a distortion of perception and the individual may experience temporary mixing of sensory experiences such as seeing sounds or hearing colors. As much pleasure, relaxation and synesthesia-like experience they may provide to the human body and brain, they have adverse effects after prolonged intake. They can cause a hormonal imbalance and interact profusely

with the central nervous system, heart rate, respiration and blood pressure. Moreover, the 'acid-trip' is a very unpredictable experience. It can cause extreme euphoria or sadness based on the mood of the person before taking the drug. The extreme sadness raises a slight possibility for the individual to hurt himself/herself under the effect of intoxication.

Some physical side effects of both using hallucinogens, and in more extreme situations, an overdose, include memory loss, blurred vision, seizures, stroke and even death. Along with physically harming the body, hallucinogens can have an equally adverse psychological impact on the person. These include: psychosis, major depression, onset of schizophrenia, paranoia and, the worst of all, suicidal tendencies. Prolonged exposure to hallucinogens can expose the user to experience flashbacks. A flashback occurs when the person abusing hallucinogens goes through a trip after the effects of the drug have worn off. This can occur months or even years after the addict has stopped using the drug. One of the aspects of a hallucinogen addiction is that tolerance is rapidly built up and it takes several days for the body to completely rid itself of the drug. Its toxicity level is so low that there are really no withdrawal symptoms. So the person might feel that he/she is never going to get addicted to a hallucinogen. These drugs have the potential to completely destroy one's personal and social life if help is not received at the right time. The maximum pleasure related parts of the experience are the hallucinations for most psychedelics' takers.

However, the truth remains the same. A non-synesthete, can never actually experience what a synesthete can. There might exist a temporary pleasure from the effect of drugs but it cannot match with the natural ability of a synesthete. Hence, the youth need to be made aware of this phenomenon. Because awareness reduces the possibility of drug intake, this information is one step towards that goal. Drugs have the potential to lead the brain to a great downfall from its real capacities and once an individual is addicted at a young age, that's where they start to go down the ladder.

What the youth really needs to understand is that they may use drugs for the entertaining effects they have on their brain, but this entertainment comes at a cost of some or the other form of permanent damage to the bodily systems which would make their future colorless and hazy.

Anushka Madaan
MA (Physico)
D/o Jitender Madan
Manager(S)

Environmental, Social and Corporate Governance (ESG)

The world of investing is changing. In recent years, returns are not the only metric being used to evaluate an investment's performance. With the emergence of the 'responsible investment' movement, investors are more aware of the impact of their investments on their surroundings and are consciously making efforts to be responsible while doing so. This change has led to an increased focus on concepts or evaluation metrics relating to socially responsible investing. One such concept that is becoming increasingly popular among investors is ESG.

ESG refers to Environmental, Social, and (Corporate) Governance. These are three broad categories of interest for socially responsible investors who, instead of simply analysing the potential profitability or risk related to an investment opportunity, aim to incorporate their values and concern for their surroundings into their selection of investments. Each criterion in ESG addresses different aspects that are material to the company.

- E is the Environmental criteria. It refers to the environmental impact of a company's operations and is essential as every company affects and is affected by the environment. Significant concerns in this category are climate change and carbon emission by industries.
- S is the Social Criteria. Since all companies operate within a broader, diverse society, this criterion refers to how a company manages relationships with stakeholders and creates value. Labour relations and diversity, and inclusion are some common aspects in this category.
- G is the Governance Criteria. Every company requires efficient governance, referring to its leadership & management philosophy, practices, policies, internal controls, and needs and rights of shareholders.

Another added benefit of investing in ESG compliant companies is that along with socially responsible investing, such investments are more likely to give better returns. One example would be the 26 ESG exchange-traded funds analysed by S&P Global Market Intelligence. Where out of the 26 funds, 19 funds performed better than the S&P 500 over one year. This higher return is because ESG builds a company's reputation, mitigates risks, identifies opportunities, drives companies to build a purpose-driven workforce with an inclusive culture for greater

workforce productivity. ESG-centric companies have a competitive advantage over other companies as they have more mindful of navigating & adapting to changes that might affect their operations.

The concept of materiality plays a crucial role in developing any company's ESG strategy or evaluating its ESG performance. Performing a materiality analysis will give investors and the company an idea of the most significant risks to the business in the long term and the welfare of its key stakeholders. They can then utilize this assessment to measure the effectiveness and development of the company's work on ESG.

ESG is now being considered as a paradigm shift worldwide. Based on research by Bloomberg intelligence, "Global ESG assets are on track to exceed \$53 trillion by 2025, representing more than a third of the \$140.5 trillion in projected total assets under management." However, there are still many challenges one might face while working on ESG. There is a need for standardized metrics to measure ESG performance as rating agencies, disclosure frameworks, and research providers all assess ESG issues differently, and even the ESG issues and definitions are constantly changing.

On the Environmental front Climate change, Carbon emission, Pollution, Global warming, Ozone layer depletion, Natural resource depletion, unsustainable waste, Soil degradation, Covid-19 pandemic, Tobacco/alcohol related health issues, etc., on Social front safety and health of workforce and immediate surroundings and on the Corporate Governance front corruption, financial irregularities lack of transparency, ineffective audit, sub-prime lending crisis etc. are some of the recent events that have led the investors and the general public to focus on ESG. These events have shed light on the need for positive collective action and have provided the momentum for future change. Considering the significance of these events and the value it adds to a business, ESG can be considered an essential aspect of socially responsible investing, which will encourage investors and companies to make a positive contribution in the right direction.

Roohi Sharma
B.Com Analyst
D/o Hemlata Sharma
JGM (IT)

हडको सी.एस.आर. सहायता के अंतर्गत गांव मुधल, जिला अमृतसर, पंजाब में इंफ्रास्ट्रक्चर का सुधार

अमृतसर शहर से लगभग 20 किलोमीटर दूर मुधल एक छोटा सा गांव है। यह गांव 70 एकड़ क्षेत्र में फैला हुआ है, जिसमें लगभग 7000 की आबादी रहती है। गांव में स्ट्रीट लाइट, सीवरेज, बरसाती पानी निकासी, शौचालय, एसटीपी जैसी मूलभूत सुविधाओं का अभाव था। इसके अलावा सड़कों की हालत भी खराब थी।

इस लिए ग्राम पंचायत मुधल ने पहले चरण में निर्धारित सड़कों के चौड़ीकरण और सोलर स्ट्रीट लाइट की व्यवस्था के लिए हडको को सी.एस.आर. सहायता का प्रस्ताव प्रस्तुत किया। मौजूदा सड़क केवल 12 फीट चौड़ी थी और इसलिए करीब 24 किमी तक इसे दोनों तरफ 3 फीट चौड़ा करने का प्रस्ताव किया गया। गांव में 22 नग 30 वाट्स एल.ई.डी. सोलर स्ट्रीट लाइट लगाने का भी प्रस्ताव किया गया।



इस प्रस्तावित योजना के लिए हडको द्वारा वित्तीय वर्ष 2018-2019 के दौरान 74 लाख रुपये की सी.एस.आर. सहायता स्वीकृत की गई थी। ग्राम पंचायत मुधल ने सी.पी.डब्ल्यू.डी. को इस कार्य का निष्पादन सौंपा। यह कार्य रु.72.26 लाख की राशि से पूरा किया गया था और इसका उपयोग अब जनता द्वारा किया जा रहा है। इस परियोजना से ग्रामीणों के रहन-सहन की स्थिति में सुधार लाने में मदद मिली, साथ ही रात के समय महिलाओं और बच्चों की सुरक्षा भी सुनिश्चित की गई।



हरियाणा पुलिस हाउसिंग कॉरपोरेशन लिमिटेड द्वारा हरियाणा में विभिन्न स्थानों पर पुलिस क्वार्टरों का निर्माण



यह योजना हरियाणा पुलिस हाउसिंग कॉरपोरेशन द्वारा हरियाणा में विभिन्न स्थानों पर पुलिस स्टाफ क्वार्टर के निर्माण से संबंधित है। परियोजना लागत रुपये 650.41 करोड़ और हडको ऋण राशि रुपये 550.00 करोड़ है। हरियाणा में विभिन्न स्थानों पर स्टाफ क्वार्टरों की भारी कमी है। पुलिस कर्मियों की समस्याओं और कल्याणकारी उपाय के रूप में हरियाणा सरकार ने हरियाणा के विभिन्न स्थानों में अधिक स्टाफ क्वार्टर और अन्य आवश्यक बुनियादी ढांचे का निर्माण शुरू किया है। इस योजना में हडको वित्तीय सहायता के साथ विभिन्न श्रेणियों यानी टाइप I, टाइप II, टाइप III और टाइप IV के तहत पुलिस कर्मियों के लिए आवासीय इकाइयों का निर्माण करने का प्रस्ताव है।

पंजाब पुलिस हाउसिंग कारपोरेशन लिमिटेड (पीपीएचसीएल) द्वारा पंजाब राज्य में विभिन्न स्थानों पर पुलिस स्टेशनों का निर्माण।

इस परियोजना में पंजाब राज्य के विभिन्न स्थानों पर पुलिस स्टेशनों का निर्माण और संपदा सेवाओं का प्रावधान शामिल है। कुल परियोजना लागत रुपये 188.29 करोड़ और हडको वित्तीय सहायता रुपये 150.00 करोड़ है। कार्यान्वयन एजेंसी पंजाब पुलिस हाउसिंग कारपोरेशन लिमिटेड है जो पंजाब में पुलिस विभाग के लिए आवासीय और गैर आवासीय इमारतों के निर्माण में लगी हुई है। यह परियोजना मौजूदा पुलिस लाइंस के क्षेत्र में कार्यान्वित की जा रही है। निर्मित पुलिस स्टेशन तीन श्रेणियों नामतः H H1 और F1 का होगा। इससे कानून व्यवस्था बनाए रखने में मदद मिलेगी जिससे राज्य में शांति और विकास में सुधार होगा।



My India - A Kaleidoscope of Diversity

*The rich heritage,
The beautiful colors,
The classical dancing,
and the peaceful melodies of Kishore Kumar,
rest in the kaleidoscope of culture.*

*From matka silk of Bihar,
to chiffon yardages of Benares.
India's rich heritage never fails to make us proud.*

*The India of the countryside,
The villages, thorps and hamlets.
The pastures, deserts, hilly terrains and meadows.
The exotic flora fauna of it, the hills, vales and dales.*

*This kaleidoscope of diversity, Is a combination of beauty, As well as curiosity.
The era of Mughals, was filled with beauty at its best, The monuments.*

Seven Wonders of World? What's that?

*Oh! It's our very own TAJ MAHAL!
How great is its fate, that it lasts till date!*

*All Indians live in unity.
Which makes it, It's great beauty.
How proud I am, to be a part of this country.
How proud I am Of MY INDIA.*

D. Ananya
(Xth Class)
D/o D. Shefali Sudhakar
GM (F)

कलयुग के बच्चे

माना कि कलयुग के बच्चों की अपनी दुनिया ही अलग है वे केवल अपने दोस्तों के साथ मस्त रहते हैं। रीति-रिवाजों की बेड़ियों में न बंधकर, अपने अनुसार जीवन निर्वाह करना पसन्द करते हैं। परिवार से अलग होकर विदेश में रहना उन्हें अच्छा लगता है। वे आजाद पंखी की तरह रहना चाहते हैं। आज के इस बदलते परिवेश में दिन और रात उनके लिए एक समान हैं, इस चकाचौंध वाली दुनिया में किसी की कोई रोक टोक उन्हें पसंद नहीं होती। रिश्तेदारी में कहीं आना जाना ज्यादा पसंद नहीं करते। इस तकनीकी युग में बच्चे केवल अपने मोबाईल और कम्प्यूटर तक ही सिमट कर रह गए हैं। बच्चे क्यों भूल गए कि इस रंगीन दुनिया में सबसे पहला कदम उन्होंने अपने माता-पिता की उंगली पकड़कर रखा था। हर तरह की मुसीबतों से उन्हें बचाने के लिए उनके माता-पिता एक चट्टान की तरह हमेशा उनके आगे खड़े रहते हैं। माता-पिता अपने बच्चों की

सुख-सुविधाओं को पूरा करने में अपना संपूर्ण जीवन लगा देते हैं हमेशा उनके उज्ज्वल भविष्य के बारे में सोचते रहते हैं ताकि वे एक अच्छे इंसान बन सकें।

माना कि परिवर्तन ही सृष्टि का नियम है, पर सृष्टि तो कभी यह नहीं कहती कि परिवार से दूर रहो, अपने रीति-रिवाजों को छोड़ दो, अपने बड़ों की आज्ञा न मानो या उन्हें दुख दो। इसलिए बच्चों कलयुग को अपने ऊपर राज मत करने दो। बल्कि तुम कलयुग पर राज करो। अपनी बुद्धि का प्रयोग करते हुए, अपने परिवार, संस्कार और जन्मभूमि से जुड़े रहते हुए अपने उज्ज्वल भविष्य की ओर कदम बढ़ाओ।

डौली जोशी
उप प्रबंधक (आईटी)
राजभाषा अनुभाग



हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड

भारत सरकार का उपक्रम

CIN: L74899DL1970GOI005276

कोर 7ए, इंडिया हैबीटेड सेन्टर, लोधी रोड , नई दिल्ली - 110 003,
टेलीफोन: 91-11-24649610, फैक्स: 91-11-24625308, वेबसाइट: www.hudco.org

Follow us on

