

# हडको दर्पण HUDCO DARPAN

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HOUSING AND URBAN DEVELOPMENT CORPORATION LTD. (HUDCO)

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# Editorial

*"I will give you a talisman... Recall the face of the poorest and the weakest man [woman] whom you may have seen, and ask yourself, if the step you contemplate is going to be of any use to him [her]. Will he [she] gain anything by it? Will it restore him [her] to a control over his [her] own life and destiny?"*

**Mahatma Gandhi**

The 2030 Agenda for Sustainable Development was adopted by the United Nations General Assembly in 2015. The 17 Sustainable Development Goals (SDGs) address the global challenges we face, including poverty, inequality, climate change, environmental degradation, peace and justice and serve as the roadmap to achieve a better and more sustainable future for all. The interlinked global goals are designed to be a "shared blueprint for peace and prosperity for people and the planet, now and into the future."

Drawing from the SDGs, the theme chosen by UN habitat for the World Habitat Day 2022 is 'Mind the Gap. Leave No One and Place Behind'. The theme which looks at the problem of growing inequality and challenges in cities and human settlements is a reflection of the words of Mahatma Gandhi spoken in 1958. The theme is also a reminder to each one of us of the relevance and appropriateness of HUDCO's vision and mission statements that mandate the promotion of sustainable habitat development for transforming the lives of people, and thereby are perfectly in sync with the purpose of the SDGs!

It is a matter of great pride that over the five decades of its operations, HUDCO has been a key partner of the Government of India in building assets for the nation, by assisting in the implementation of action plan schemes for providing affordable housing and basic infrastructure to all citizens. With an allocation of significant quantum of its housing funds for the economically weaker sections and lower income groups, a relatively lower interest rate, higher extent of unit cost extended as loan, and a relatively longer repayment period, HUDCO has been constantly striving to 'reach the unreached' sections of the population to make the housing dream a reality for everyone.

Further, our holistic and humane CSR policy furthers the cause of achieving sustainable human settlements by adopting the Triple Bottom Line approach to serve the unserved. So, whether we provide night shelters, homes for the destitute and aged, community toilet facilities, improved health and education infrastructure or transform rural areas with drinking water, community centres, skill training, etc. or work to improve the urban landscape, HUDCO's work is a testimony to its motto of "Profitability with Social Justice".

**M Nagaraj**  
Director Corporate Planning

## Pursuit of Happiness

The topic of this article is also the name of a Hollywood movie that I enjoy a lot. Will Smith's wonderful performance as Chris Gardner, a successful business man is a rags to riches story. The main takeaway from the movie is about dreaming big and having a clear idea and will to always have a 'can do attitude'. While I would encourage everyone to watch the movie atleast once, I am not leading the readers to go in that direction. I was thinking more of the 'happiness factor' and wondering how important it is in one's life. Happiness and sadness go hand in hand as they are two sides of the same coin, but what one needs to do is tide over the sad part.

I recall my time in Kolkatta, the City of Joy, where I noticed that come what may or whatever one is undergoing, there is visible joy in every walk of life in that city. It is important to focus on the bright side and see the larger picture and move ahead with a smile.

In the happiness index for countries, Finland stood first out of 156 Countries in the year 2021, while India stood at 136<sup>th</sup> Position. There are various factors that are used to define sustainable happy living. There are extraneous factors like population and environment that affect our rating. Recent survey indicates that Delhi is ranked low in livability Index, mainly due to air pollution.

After taking charge of the human resources department of HUDCO, I began to ponder how we are faring as a company, in this regard. After all, happy employees would contribute more to the Company. In a government job it is not what one gets from the Company, it is always what one gives back to the Company and in turn to the nation. Like we lag in the country's happiness Index, we may lag in our organization as well. But we need to try to make it better because there would be ups and downs in every sector.

Human resources are the wealth of every company and so one needs to give utmost importance to the growth of the Company by overcoming the competition and simultaneously harnessing human resources. There are various crucial factors and turning points in one's career and at each stage, the Company needs to facilitate the employees. First and foremost factor which a new incumbent looks for is a conducive and safe working environment. Next, the

financial package is an important consideration for the individual and the family. Career growth and timely interventions to keep employees in good humor and engagement is a huge task of the HR department. The exposure and the learning opportunities also make a huge difference. CPSE being an all-India organisation, working in different regions, mean a lot to both the individual and the Company. The list of factors can always be developed and elaborated to assess the Happiness Index.

To me, an individual's happiness matters during every period of an individual's job. This is also an attitude one needs to develop. Most importantly positive attitude of how one looks at the day-to-day happiness. It is important for every individual to set small goals and then work towards achieving the same. I would suggest that one should maintain a diary and jot down what one wants to do in a day, whether official, personal, or social etc. and monitor the accomplishment of these tasks and derive happiness out of it. Here, what I say is not the work target per say, but whatever an individual sets as a goal and whether he or she achieves it, matters. For instance, if one says he wants to set an example to be a disciplinarian and wishes to be punctual, all you need to do is to pursue the idea till you achieve it.

The goals can be personal or linked to the profession as long it gels well with the Company goals and society at large. To share my own example of social goal, I was a regular blood donor and recently there were issues coming in the way of my regular blood donation. I decided that I will exercise regularly and bring my health parameters under control and make myself fit enough to continue to donate blood. It took sustained efforts and when I was 8 months short of 60 years, it happened! I walked into the nation's prestigious medical institution'- AIIMS, and was able to donate blood and was surprised to note that I can continue to do so beyond my superannuation, till the age of 65, if I can keep myself fit. This is also a happiness factor, a joy in one's face and looking forward for such opportunities beyond 60.

Similarly, if a team performs well and achieves its goals, however big or small, everyone sees reason to celebrate, meaning all happy faces. If we all enjoy our jobs, keep smiling, apply our minds and give our best



efforts, I am sure best results are inevitable. Job satisfaction is not a one-sided approach, it needs team approach, strategy, leadership, motivation etc. Synergy and team work between human resources at corporate office and regional offices will always produce best results and awards and accolades will follow. At the end of the day each individual's happy face and healthy living is an asset to the family, Company and nation. "Happiness is not by chance but by choice". Be happy, healthy, smiling and continue the pursuit of happiness in all aspects of life!

**H.T. Suresh**

Executive Director (Projects/HRMA)

## 'Cause I Won't Come Back Tomorrow

For the last time, I heard the message beeping,  
 'Your salary is credited'  
 For the last time, I punched attendance while  
 leaving,  
 'Cause today I am liberated!  
 For the first time, I am going home leaving  
 office worries behind,  
 To enjoy my home like never before,  
 For the first time, I am going to miss my  
 colleagues in my soul and mind, 'Cause I won't  
 come back any more!  
 For the last time, I sat in that high back chair,  
 To finish my assignments in hand,  
 For the last time, I exercised my wisdom, free  
 and fair,  
 'Cause now I am out of the strand!  
 For the first time, I wanted to shed  
 a tear in my office,  
 As I saw flashbacks of three decades,  
 For the first time, I found outside  
 my window, the sky so bluish,  
 'Cause I came out of my official shades!  
 For the last time, I put my signature  
 on the green sheet,

As I tried my best to hold my emotion,  
 For the last time, I wanted to have  
 that post-lunch meet,  
 'Cause I am going for never ending vacation!  
 For the first time, I am leaving my drawers  
 unlocked,  
 As I have no official secrets to keep,  
 For the first time, moisture on my glasses  
 made my vision blocked,  
 'Cause I say goodbye from deep!  
 For the last time, I watered the money  
 plant with love to nurture,  
 As if, it bid farewell to me with a smile,  
 For the last time, with my colleagues  
 I burst into laughter,  
 'Cause I wanted to leave with a style!  
 For the first time, I have mixed feeling  
 while leaving forever,  
 With a perfect blend of joy and sorrow,  
 For the first time, I am feeling my heart  
 bleeds like never,  
 'Cause I won't come back tomorrow!

**Dr. Ritabrata Ghosh**

GM (Admin.) Retd.



## Durga Puja - An Intangible Cultural Heritage



*Durga Puja – a celebration of cultural diversity and not just religiosity*

*Photo Courtesy: Shibashis Biswas by arrangement*

The rainy season is officially over. It's autumn now. Ask any Bengali and they would spontaneously tell you it's time for 'Durgu Puja'. As a Bengali, I would look up into the blue sky covered with scattered white clouds and sniff as if Kashful and Shiuli flowers (don't have English version of them) grows in my backyard and declare with all the confidence that Ma Durga is on her way to her earthly abode – more specifically Kolkata. Honestly speaking, inspite of grandeur and pomp, to me, it does not feel the same anywhere else. Spending a large part of life away from Kolkata, I am used to the often cracked joke ... "one Bengali...Bengali, two Bengalis ...a fish market and three Bengalis...a Durga Puja". I had obediently laughed at it, but never understood the 'joke' in it. Durga Puja to most Bengalis is not just a religious celebration it is an integral part of our cultural identity, heritage and community pride.

This year i.e. in 2022, it is even more so. The threat of COVID 19 persists, but with waning negativities the city is expected to see return of the festive season in full fervour after two years. More importantly, Durga Puja is now officially part of United Nations Educational, Scientific and Cultural Organization (UNESCO)'s 'Representative List of Intangible Cultural Heritage of Humanity' (declared in December 2021). With the inclusion of Durga Puja, the number of elements in the list of Intangible Cultural Heritage from India has increased to 14 and includes other festivals like Kumbh Mela (2017); Nowruz (2016); Sankirtana of Manipur (2013); Buddhist chanting of Ladakh (2012) and many others. What makes it unique about Durga Puja of Kolkata is the explicit communication to UNESCO that it is "not endangered. It is thriving and it is changing". The UNESCO has

noted, "Durga Puja is an annual festival celebrated in September or October, most notably in Kolkata, in West Bengal of India, but also in other parts of India and amongst the Bengali diaspora. ....It marks the ten-day worship of the Hindu mother-goddess Durga. Durga Puja is seen as the best instance of the public performance of religion and art, and as a thriving ground for collaborative artists and designers. During the event, the divides of class, religion and ethnicities collapse as crowds of spectators walk around to admire the installations." West Bengal is mostly recognised as the land of Kali, Shiva and Radha Krishna. Goddess Durga is rarely worshipped as a household deity, not many temples are dedicated to her but is celebrated by communities in the biggest way possible. Understandably, Durga Puja or Sarbojonin Durgotsav as it is popularly known is a complex event whose genesis and evolution to the current form is worth noting.



*Durga Puja - the cultural identity of Bengalis. Contemporary themes in idol making take shape in Kumartoli, Kolkata.*

*Photo Courtesy: Shibashis Biswas by arrangement*

Acknowledgment by UNESCO has put Durga Puja of Kolkata on the global map of festivals. It is expected to benefit all the stakeholders attached with this festival and to understand today's form of Durga Puja it is important to look into its history, which is described as 'complex' by historians, scholars and independent researchers.

The exact history of religious origin of Durga Puja is diverse and often contested. It is unequivocally believed that Durga Puja celebrated every year in the Hindu month of Ashwin (September-October) commemorates Lord Rama's invocation of the goddess before going to war with king Ravana. This autumnal ritual is different from the conventional Durga Puja, which is usually celebrated during

springtime. So, this Puja is also known as 'akal-bodhan' or out-of-season ('akal') worship ('bodhan'). Thus goes the story of Lord Rama, who first worshipped the 'Mahishasura Mardini' or the slayer of the buffalo-demon, by offering 108 blue lotuses and lighting 108 lamps, at this time of the year. This is, incidentally, when most of north India observes Navaratri, the nine holy nights and days of piety, restraint, fasts and strict vegetarianism. Bengalis, on the other hand, including the Brahminical class, revel in strict non-vegetarianism, gorging voraciously on mutton, chicken and fish in enormous quantities. Infact, it was way back in 90s, and my first stay out of Kolkata on my first job, I was taught my first lesson on vegetarianism and religiosity by a canteen boy when I was suitably reprimanded for requesting egg curry on Navaratri. Well, when in Rome, behave like a Roman. Atleast in public spaces!

Some historians believe that from around the sixth century onwards the existence of Durga in Bengal can be traced within tribal deities. On one side, the Durga deity has its root in Bengal's tribal culture; on the other side Durga Puja has Brahminical roots with the history of zamindars in Bengal. Later, since the early 20th century Goddess Durga became an integral part of the discourse related to India's nationalism movement.

According to Sanskrit scholar Nrisingha Prasad Bhaduri the first reference of 'Durga' in her present avatar – as a family along with her children, Lakshmi, Saraswati, Kartik and Ganesh, and husband Shiva looking at them from behind – is found in the writings of the 14th century Maithili poet Vidyapati, who was to a certain extent influenced by Bengali culture. Bengal, in turn, took from him the deity's image as a complete family. This avatar of Durga is a distinct departure from the Mahishasuramardini ('slayer of the demon Mahishasura') image of ancient Sanskrit texts, as her family was nowhere present in any description of the demon-slaying goddess. In the 17th century, the wealthy brahmins, landlords and traders used to organise Durga Puja in their homes and villages throwing feasts for the residents and the villagers. According to documented history, many believe that it was the empowered (in economic terms) Hindu zamindars who celebrated Durga Puja. One of them was Raja Kansa Narayan of Taherpur who is reported to have celebrated Durga Pujas in 1610 – as a public token of gratitude and a show of his power and pomp. Bhabananda Majumdar of Nadia followed, as did other Brahmin zamindars who had enough earnings



*Durga Puja – rooted in tribal deities as well as brahminical Gods. Photo Courtesy: Shibashis Biswas by arrangement*

to make their presence felt. Supposedly, they received the patronage of Jehangir and Shah Jahan. While Aurangzeb depended on Murshid Quli Khan as the Dewan of Bengal, he declared his independence on death of Aurangzeb and encouraged Hindu zamindars like Lakshmi Kanta Majumdar to celebrate Durga Puja that led to a new wave of Durga Pujas in Bengal. The first two phases of pujas in the 17th and 18th century were definitely expressions of elitism. The Battle of Plassey and the end of Mughal rule for all practical purpose saw rise of another distinctly different wave of Durga Puja, where besides the zaminders and royalty, the nouveau rich and the emerging urban mercantile class began celebrations of Ma Durga as a show of power and pomp and their solidarity with Lord Clive and the British. In the words of Jwahr Sircar " The next hundred and fifty years from 1757 were a dream run for the 'loyal' Bengali babus and Durga became their mascot. ... the institution of zamindari was at its peak and their pomp and splendour were reflected through ostentatious Durga Puja celebrations. 'Nautch girls' from Delhi-Agra-Lucknow were brought in to entertain their British guests who graced the palaces of the fawning, nouveau riche babus, where wines flowed freely and dance 'numbers' and mountains of food were heaped on the tables. Commoners gaped in sheer awe at all the splendour." According to historical records, till 1900s, Durga Puja was a major private social event organized by the royalty and wealthy families who utilized the occasion to hob-nob with the British, get close to the ruling class and seek their patronage. As a result, the prominence of Durga puja increased during the British rule.

In the early 20th century when Bengal saw a rise of nationalist movement, Durga Puja also saw a shift in approach and became the symbol of community commitment and show of strength. Importantly,



*Beerashdami celebrated as a part of Durga Puja since early 1900 to showcase valor of youth against an oppressive foreign regime.  
Photo Courtesy: Outlook / Facebook*

Durga Puja became 'barwari' or 'sarbojanin' i.e. community and was not limited to the confines of Thakur dalan of the 'bonedi' households of Kolkata. The year 1909 was a landmark one. According to Wikipedia, the first Barowari Durga Puja was organized in Kolkata by Bhowanipore Sanatan Dharmotsahini Sabha in 1909 at Balaram Bose Ghat Road, Bhowanipore. In Outlook India (October 2021) Snigdhendru Bhattacharya writes "The Sanatan Dharmotsahini Sabha's puja was followed by Shyampukur Adi Sarbojonin in 1911, Sikdar Bagan Sadharan Durgotsav in 1913 in north Calcutta, Adi Lake Pally in south Calcutta in 1915, Sarkar Bagan Sammilita Sangha in 1917 and Bagbazar (then Nebubagan) in 1919, Dharma Prasarni Samiti of Mukherjee Ghat in south Calcutta in 1922 and Simla Byayam Samity in 1926." But according to other sources / literature 'Baghbazar in 1919 organised the first Puja in the city that was arranged by the masses communally. It was called 'baroyari' (organised by 12 friends) and ended the stranglehold of the feudal landlords / urban mercantile class over the festival.' That Puja is now known as Bagbazar Sarbojonin Puja. It is documented that "in 1930, when Durgacharan Bandyopadhyay, alder-man of Calcutta Municipal Corporation, became the Puja committee President, he initiated an exhibition as part of the economic movement against the King-Emperor. Only indigenous items were displayed and sold at the venue and people were encouraged to boycott all imported items from Britain." Later, in 1938-1939, Netaji Subhas Chandra Bose himself became the president of Baghbazar Sarbojanin Durgotsav committee.

Over the next two decades, as the number of community pujas increased so did the various non-religious activities around the core ritual of puja as an

expression of nationalism and anti-British sentiments. Pulin Das, an active member of Anushilan Samity, initiated the Birashtami Utsav on the morning of Mahastami. It featured fighting with batons, knives, lances etc. at the venue to inspire the youth against an oppressive political regime. Birashtami in various forms were started in other community Durga Pujas as well. The tradition continues but now the weapons have been replaced by a martial arts show.

The 20th century saw uninterrupted increase in the number of barwari / sarbojanin pujas – which also grew in popularity. Netaji Subhas Chandra Bose was among the freedom fighters who found the community pujas a good opportunity to unite the masses. He endorsed both Baghbazar Sarbojanin Durgotsav and Simla Bayam Samity Sarbojanin Durga Puja, which were known to provide shelters to freedom fighters who were forced to go underground during the British rule. In 1938-1939, Netaji himself became the president of Baghbazar Sarbojanin Durgotsav committee. The Puja of Simla Byayam Samiti, in north Kolkata even earned the nomenclature of 'swadeshi thakur' ('indigenous god') because the idol was dressed in khadi. Eventually, the British declared Simla Bayam Samity as illegal and closed it, confiscating all furniture along with sports equipment. The puja, too, could not be organized. Years later, when the ban was lifted a huge 'Annakaut' was organized on the occasion Puja, and both Netaji and his brother, Sarat Chandra Bose and other prominent freedom fighters participated in this 'Annakaut' and took 'prasad' with the masses.

If one traces and documents the history of Durga Puja, undeniably it has a long and complex history. It began as an expression of exclusive religiosity and continued uninterrupted but has experienced many forms and continues to evolve to the contemporary.





Netaji and his brother having bhog in Durga Puja Pandal  
Photo Courtesy: Shimlabiyamsamity.com

Seen as an expression of grandeur and pomp by the urban mercantile class and their solidarity with the growing clout of the British especially after 1900 the same puja in its barwari or community form was an expression of Indian nationalism that was made good use by the freedom fighters. Infact, it is believed that the 'emergence of community puja transformed Durga puja from a rich men's puja to a people's festival.' This is also the period that many write as the time when the colourful ritual of sindoor-khela (married women smearing each other's faces with red vermilion) came in. Since then, thousands of such sarbojanin pujas cropped up all over the state in the 20th century – overshadowing the zamindari pujas that faded into insignificance as fates of zamindars changed and the pujas were mostly reduced to family affair with little connect with the masses of the city.

In 2022, it is estimated that Kolkata will see 2700 such sarbojanin Durga Pujas (while the total number of registered pujas in the state is estimated to be 43,000) besides the bonedi or pujas in the 'thakur dalans' of erstwhile zamindars (which does not require an official clearance). If not all, Kolkata still witnesses many of these bonedi Durga pujas. Many believe they are the ones that are more close to the religious belief

and sanctity but it is the Sarbojonin Durgotsav of Kolkata that lends the city its magical madness. The trend continues. The Barowari Durga puja has increased in number and stature. What needs a special mention is that in the heart and minds of millions of Bengalis like me the 'idea' of Durga remains unchanged. Durga puja is the worship of Shakti and Ma Durga is a warrior goddess who visits her parental home once a year along with her family. She is a mother and a daughter who spends few happy days in her parental home and on last day i.e. Bijoya Dashami, returns to her husband with the promise to come back again.

According to historian Tapati Guha-Thakurta (credited for her fundamental research on Durga Puja and acquiring the UNESCO's intangible heritage tag) "the uniqueness is that while the core rituals of the puja continued unchanged, it kept acquiring other dimensions – social, cultural, artistic, communitarian. It is continuously evolving towards the contemporary. The performances around the puja gradually became more important than the core ritual." To add to the grandeur, art has become an integral part of Durga puja. Introduction of art form which is a departure from the usual practice was not new, but became far more frequent post 60s. It made Durga Puja more art-centric, cultural and brought in an wave of unprecedented commercialization and corporatization of Durga Puja. Pertinent to mention here, in 1939, Swami Vivekananda's younger brother, Mahendra Nath Dutta changed the structure of the idol of Simla Byamsamity according to traditional instructions mentioned in the Puranas in Sanskrit verses and set guidelines that are being followed since. The installation of the idols created quite a stir in the city and was very well received by the artists' circles. In 50s and 60s, the art of pandal making went beyond simplistic structures and went to people





*Durga Puja pandals reflecting contemporary socio-cultural and political issues as well as monuments.*  
Photo Courtesy: Deccan Herald



making 'sets' for Bengali movies. The period saw replicas of historical places and monuments of India. The trend persists and in a much bigger scale where besides international monuments like Burj Khalifa and Eiffel tower. The pandals themes also features the contemporary socio-political realities like mental health, community library, CAA-NRC, distress during floods, farmers movement etc. This socio-political and cultural linkage to the religious festival of Durga Puja is not limited to the structures of pandal or idol making. Literature and music became very much a part of it wherein all noted musician and singers released 'puja' version of their music and all noted publication houses came up with 'puja versions' of their novels, stories and poetry. While many would call it a shift towards socio-cultural aspect of puja, to others it was beginning of commercialization of Durga Puja which is now witnessing 'corporate' entry and influence over a religious festival. Today, it's a common phenomenon for barowari pujas to have corporate donors and for them to advertise specified brands in return. Today, there are plenty of 'award-giving' organisers in various categories of pandals, lighting, idol making, theme etc. which include

prominent publication houses, TV channels and even government institutions. The awards are declared early and remains reason for major crowd pullers which in many ways decide the quantum of corporate sponsorship. The 'sharad samman' given by Asian Paints and started way back in 1985 remains the most coveted ward and according to Tapati Guha Thakurta, "Without the least sense of irony, a corporate firm and its publicity professionals could claim to have brought back taste, 'spirituality' and 'reverence' to the festival. It was no less paradoxical that it was the city's celebrated left-wing poet, Subhash Mukhopadhyay, who helped coin the slogan ... 'shuddha shuchi sustha ruchir sera bachhai' (the best selection of refined sensibility and taste')." While it's the beginning of 'corporatisation' of religio-socio-cultural festival in a big way, to many it was a game changer that provided space and opportunity to art and artists.

Durga Puja is many things to millions who come together to celebrate it. The intelligentsia has many attributes for it – often contested and much debated. Probably it will have many more and much to debate since its entry to UNESCOs list of intangible heritage.



*The last day...Sindoor khela and Bisarjan – a teary eyed farewell to Ma Durga.*  
Photo Courtesy: Shibashis Biswas by arrangement

But for common people like me, Durga Puja festival is one of its kind – that doesn't judge people, bar people but welcomes one and all. It means Mahalaya, Shiuli and Kashful. It means new clothes, traffic snarls, pandal hopping, long waits to enter the awarded pandals, night long 'addas' with friends and family, cultural programmes, rabindra sangeet, poetry and painting competitions, eating non-vegetarian food in the best restaurants and road side shops. Durga Puja is 'pushpanjali' in the morning, Kumari puja, sandhi puja, dhunuchi nach, dhaker awaj, bhog and then

sindoor khela and teary-eyed farewell – 'bisarjan' of Ma Durga. To millions it also means life and livelihood that would sustain them for the rest of the year. In borrowed words, 'it is as much about faith as it is about fun. It is as much about community as it is about culture. It is as much about prayer as it is about partying.' In the words of our Hon'ble Prime Minister Shri Narendra Modi ".....Durga Puja highlights the best of our traditions and ethos. And, Kolkata's Durga Puja is an experience everyone must have."

**Kanika Basu**  
JGM (C&P wing)

**Disclaimer:** This article is not a manifestation of original or fundamental research but depends primarily on my personal experience and reading of numerous articles on the Durga Puja of Kolkata. I am a Hindu by birth, leftist by tutelage and a believer of all Gods and religion by virtue of having friends and well wishers all across, who stood by me during trying times. The article is exclusively an intent to share the beautiful story of Ma Durga: Durgatinashini i.e. slayer of all evils and protector of her devotees, as well as evolution of Sarbojonin (community) Durgotsav in its present form and the madness that transforms Kolkata to a magical space during these days. It's an expression of reverence and love for Durga Puja.

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## How I Felt...

Constant laughter,  
Life seemed so much brighter.  
The best days of school,  
Depression seemed so uncool.  
There was no place for sadness,  
On top of the world, that's what I felt.  
But then with dropping grades,  
Laughter fades.  
Life is a bagful of complaints,  
I am a disappointment, that's what they all said.  
Do I need help?  
Who will understand how I felt?  
Attention is not what I want,  
There are things that genuinely haunt.  
Nothing seems to get along,  
Life seems an off-tune song.



Do I need help?  
Who will understand how I felt?  
I am not a lunatic,  
I am not okay I do admit.  
It seems whatever I do is wrong,  
There is no place where I rightly belong.  
Do I need help?  
Who will understand how I felt?  
Things at heart,  
Things in mind.  
Life is like a long dark night,  
Thoughts of future give me fright.  
Yes, I need help! Before it's too late. But will  
you ever understand how I felt?

**Saniya R Mane (Class XII)**  
D/o Rahul Mane



## सरकारी कार्यालय में कार्य करने का तरीका

आप बहुत पढ़े-लिखे व्यक्ति हैं, बहुत ज्ञानी हैं, विवेकशील हैं, अपना कार्य कीजिए। उसमें अपनी बुद्धि, विवेक और क्षमता का भरपूर प्रयोग कीजिए। लेकिन यहाँ तो सब धान बाइस पसेरी। सरकारी कार्य करने का एक ढर्रा है। उसी ढर्रे पर ढरकना होता है। जिसे हम गाइड लाइन्स कहते हैं। गाइड लाइन्स जिस रास्ते पर चलने को कहती है, उसी रास्ते पर चलने वाला कर्मयोगी बहादुर होता है। शनैः-शनैः दीर्घायु होता रहता है और एक दिन 60 वर्ष पूरे करके सेवानिवृत्ति हो जाता है। उपलब्ध कराई गई गाइड लाइन्स में अपना ज्ञान लगाने की आवश्यकता नहीं है। जो भी गाइड लाइन्स उपलब्ध है, उसी के अनुसार कार्य निष्पादन किया जाये। यदि त्रुटिवश भी गाइड लाइन्स का अनुसरण नहीं किया गया तो आपको शंका के दायरे में आने में देर नहीं लगती।

यदि आप गाइड लाइन्स के अनुसार अपने कार्यों का निष्पादन करते हैं इसके बावजूद भी यदि किसी वरिष्ठ अधिकारियों द्वारा आपके ऊपर अनुचित दबाव डाला जाता है, तो उससे बचें। अनुचित दबाव



डालने के अपने तरीके होते हैं, कोई वरिष्ठ अधिकारी यह तो नहीं कहेगा कि गाइड लाइन्स का पालन मत करो, लेकिन बात को दूसरे ढंग से कहा जायेगा। वरिष्ठ अधिकारीगण कहेंगे हम हैं ना! तुम क्यों चिन्ता करते हो! आपको अर्जुन की तरह ज्ञान दिया जायेगा। लेकिन हमें किसी को कृष्ण मानने की जरूरत नहीं! किसी भी प्रकार से दबाव में आए बिना अपने विवेक से निर्णय करना चाहिए। कभी कभी हम अपने अधिकारियों को खुश करने के लिए स्वयं ही लाइन से हटकर अनैतिक कार्य कर बैठते हैं। इससे बचना चाहिए।

इसी तरह एकाऊंट के मामले में कोई समझौता नहीं चाहिए। चाहे अस्पताल का बिल हो, टी0ए0 डी0ए0 का मामला हो या अन्य किसी प्रकार की प्रतिपूर्ति हो, जब तक मूल रूप से साफ-सुथरा प्रिंटेड बिल प्राप्त न हो जाए, भुगतान नहीं करना चाहिए।

इसके अतिरिक्त हमें यह कोशिश करनी चाहिए कि कार्यालय से कोई भी आइटम भूल से भी अपने घर न ले जायें, न माँग कर, न ही नीलामी में। सरकारी आइटम किसी तरह से अपने घर कतई न ले जाये। इस बात का ध्यान रखें यदि आइटम आपको निर्गत हुआ है तो मात्र कार्यालय में कार्य करने के लिए है। प्रायः हम इन विषयों को हल्के में लेते हैं और यही विषय आगे चलकर मुसीबत बनते हैं। विजिलेंस और जॉच के दायरे में आते हैं।

दुर्भाग्यवश हमारे अधिकारीगण बीस-बीस साल विजिलेंस में चक्कर लगाया करते हैं।

**सुनील कुमार**  
वरि. प्रबन्धक (वित्त)  
(क्षेत्रीय कार्यालय लखनऊ)

## काश मेरा भी कोई अपना होता

लम्बे समय के पश्चात् याद आया  
काश मेरा भी कोई अपना होता  
जिसके संग बाटती दुख-सुख अपना  
आपका दुख मैंने सुना  
मेरा दुख कौन सुनेगा  
बगीचा भी है उसमें फूल-पौधे भी  
माली की तरह सींचा रोज



तभी तो उसमें फूल खिलेगा, महकेगा चमन  
जो मैंने सोचा ही नहीं  
सुन्दरता की अंह भावना  
कौन पूछता हैं पिंजरे में बंद पंछियों को  
कुछ सपने मेरे, फलकों में कैद हैं  
न जाने क्या कशिश है, उन सपनों में  
कुछ अपने दूर होकर भी करीब कितने हैं  
छोटी सी भूल की इतनी बड़ी सजा  
लम्बे समय के पश्चात् याद आया मुझे  
काश मेरा भी कोई अपना होता।

**सुश्री चन्द्रकला क्षेत्री**  
उप प्रबंधक (ए/एच)  
हडको क्षेत्रीय कार्यालय, गुवाहाटी



## Ardhanarishwara- When the Ultimate Man Became Half-Woman

Ardhanarishwara, a manifestation that the masculine and feminine are equally divided within yourself and when inner masculine and feminine energy meets you are in a perpetual state of ecstasy. Essentially it is not two people longing to meet, it is two dimensions of life longing to meet outside as well as inside. Only when these two qualities happen in balance within, a human being can live a life of fulfilment.

This is said to be the way of life, which is being expressed in a beautiful dialectal form-by Shiva including Shakti as part of himself and became half woman and half man.

Today society and even women have misunderstood feminine nature as weakness and women are trying to be like men because economics has become the main force in a male dominating society. But in real sense the amalgamation of two represents the confluence of fertility with abundant growth.

The feminine represents the left side of ardhanarishwara, which is the location of the heart and is associated with feminine characteristics like intuition and creativity, while the right side is associated with brain and masculine traits like logic valour and systematic thought.

The painting signifies totality that lies beyond duality, 'that

God is beyond the classification of male and female'. It unifies all the dichotomies of universe. It represents two conflicting ways of life which are needed for life to be created.



Painted by the author

**"SHIVA WITHOUT SHAKTI IS LIKE A SHAVA, A CORPSE"**

**Monica Shandilya**  
Manager (CS Wing)



## मेरी लेह यात्रा-एक वर्णन

मेरी वर्षों से दिली तमन्ना थी कभी लेह लद्दाख की यात्रा करूं। फिल्म – “3 इडियट्स”, “जब तक है जान” और “लक्ष्य” जैसी फिल्मों ने इस तमन्ना को और प्रखर कर दिया। लद्दाख (ऊँचे दर्रा की भूमि) जो उत्तर में काराकोरम पर्वत और दक्षिण में हिमालय पर्वत के बीच में स्थित है तथा क्षेत्रफल में भारत का सबसे बड़ा परन्तु सबसे कम आबादी वाला केन्द्र शासित प्रदेश है। लद्दाख 31 अक्टूबर 2019 को केन्द्र शासित प्रदेशों की सूची में सम्मिलित हुआ। लेह लद्दाख की राजधानी है, लेह भारत का सबसे ऊँचा हवाई अड्डा है। लेह की ऊँचाई समुद्रतल से करीब 3500 मीटर है। इतनी ऊँचाई की वजह से यहाँ ऑक्सीजन की कमी रहती है। इसीलिए यहाँ आने वाले यात्री को 24 घंटे स्वयं को **acclimatize** (जलवायु का अभ्यस्त बनना) करना होता है।

दिल्ली से लेह का सफ़र सड़क या फिर हवाई मार्ग द्वारा किया जा सकता है। लेह का हवाई अड्डा व्यावसायिक उड़ानों के लिए दोपहर 1 बजे तक उपलब्ध होता है, तत्पश्चात यहाँ वायुसेना की गतिविधियाँ होती हैं। लेह की ऊँचाई ज्यादा होने के कारण यहाँ धूप तेज होती है इसलिए यहाँ यात्रियों को धूप का चश्मा प्रयोग करने की सलाह दी जाती है।

मैं परिवार सहित अपनी तमन्ना को साकार रूप देने के लिए हवाईजहाज से 19 अगस्त 2022 को सुबह 7 बजे लेह पहुँचा। यहाँ होटल का चेक इन समय सुबह 8 बजे का होता है, इस दिन हमने पूरे 24 घंटे के लिए स्वयं को **acclimatize** (जलवायु का अभ्यस्त बनना) किया। ग्लोबल वार्मिंग की वजह से लेह का मौसम उम्मीद के विपरीत काफी गर्म, 20 डिग्री था।



लेह हवाई अड्डा

अगले दिन हम लेह के आस पास के कुछ दर्शनीय स्थल देखने गए, जिनमें प्रमुख लेह पैलेस, हाल ऑफ़ फेम, मैग्नेटिक हिल, गुरुद्वारा पत्थर साहिब, सिन्धु (Indus) और जांस्कर नदी का संगम तथा शांति स्तूप प्रमुख थे। लेह से बाहर नुब्रा घाटी आदि जाने के लिए सरकार से इनर लाइन परमिट लेना ज़रूरी है। जो कुछ शुल्क देकर, ऑन लाइन के माध्यम से आसानी से मिल जाता है।



लेह शहर

तीसरे दिन सुबह हम नुब्रा घाटी जाने के लिए रवाना हुए, यहाँ हमारा पड़ाव शहर Diskit में था, जो लेह से करीब 120 किमी है। पूरा रास्ता पहाड़ी होने के कारण यहाँ पहुँचने में करीब 4–4.30 घंटे का समय लग गया। यहाँ के पहाड़ काफी कमजोर, सूखे तथा भूरे रंग के हैं। यहाँ पर भूस्खलन भी काफी होता है। नुब्रा घाटी का रास्ता खरदूंगला दर्रे (Khardungla Pass) से होते हुए जाता है जिसकी उंचाई समुद्र तल से करीब 5500 मीटर पर है। मौसम ठंडा होने के कारण यहाँ हमें जैकेट / स्वेटर की जरूरत पड़ी। नुब्रा घाटी के सफ़र में जगह जगह पर सीमा सड़क संगठन (Border Road



खरदूंगला दर्रा



2 हम्प वाला ऊँट

**Organization)** सड़क का निर्माण तथा मरम्मत का काम बखूबी निभा रही है, परन्तु अभी भी कई सड़कों को मरम्मत की जरूरत है। घाटी से गुजरते हुए सड़क के साथ साथ श्योक नदी का नजारा बड़ा ही खूबसूरत था। श्योक नदी में रिवर राफ्टिंग का आनंद लिया जा सकता है। घाटी के रास्ते में हमने ऑल टैरेन व्हीकल (All Terrain Vehicle) चलाने का आनंद लिया। वहां जिपलाइन की सुविधा भी है। नुब्रा घाटी के रेगिस्तान में, हमने ऊँट की सवारी भी की। यहाँ 2 हम्प वाले ऊँट पाए जाते हैं, जो यहाँ के अलावा केवल मंगोलिया में ही पाए जाते हैं।

चौथे दिन हमारी यात्रा सुबह 6.30 बजे नुब्रा से पेंगोंग झील (Pengong lake) के लिए शुरू हुई जो यहाँ से 170 किमी दूर थी। कुछ ज्यादा खराब सड़कों के कारण है यह रास्ता 6 घंटों में तय हुआ। पेंगोंग झील बहुत खूबसूरत झील है। यहाँ फिल्म 3 इडियट के क्लाइमेक्स सीन की शूटिंग हुई थी। इस झील की लम्बाई करीब 134 किमी है जिसका दो तिहाई भाग तिब्बत में पड़ता है। इस झील का पानी का बहुत ठंडा व बिलकुल नीले रंग का था। सर्दियों में (दिसम्बर-जनवरी) में इस झील में बर्फ जम जाती है। हमने यहाँ कुछ समय व्यतीत किया व अतुलनीय प्राकृतिक दृश्यों को सदैव के लिए अपने साथ ले जाने के लिए फोटो ली और वापस लेह के लिए प्रस्थान किया। लेह जाते हुए रास्ते में चांगला दर्रे से गुजरे जिसकी ऊँचाई भी करीब 5500 मीटर है। यहाँ भी काफी सर्दी थी। वापसी में



पेंगोंग झील

लेह शहर से 15 किमी पहले टाउन शे (Shey) आता है, जिसके एक स्कूल में फिल्म 3 इडियट की शूटिंग हुई थी जिसके बाद से इस स्कूल का नाम फिल्म के मुख्य पात्र के नाम पर रेंचो स्कूल हो गया है।

अंतिम यानि पांचवे दिन लेह लद्दाख यात्रा की अविस्मरणीय यादों एवं अनूठे प्राकृतिक दृश्यों को हृदय में समेट कर 11.20 बजे की उड़ान से दिल्ली वापिस आ गए। लेह लद्दाख का हमारा 4 दिनों का सफ़र काफी रोमांचक व यादगार रहा।



शे शहर का रेंचो स्कूल

**सुरेन्द्र कुमार**

महाप्रबंधक (परियाजना/रा.भा.)

## पल

पल तो पल होते हैं बस कुछ पल में गुजर जाते हैं  
कुछ पल यादों का हाथ पाकर बस मन में उतर जाते हैं।

नहीं गुजरते बरसों बाद भी मन में अटके रहते हैं  
प्रश्न चिन्ह से बन कर के वो जीवन में लटके रहते हैं।

कोई लम्हा अपने संग, ऐसे भी पल ले आता हैं  
शून्य में ताकती है आँखें और पानी सा भर जाता हैं।

पूस की ठंडी रातें कुछ ऐसे पल याद दिलाती हैं  
जीवन के पन्नों से जिनकी खुशबू अब भी आती है।

कुछ पल मन में धीरे धीरे सिगड़ी से सुलग जाते हैं  
कुछ बनने कुछ पा लेने की दिल में आग लगाते हैं।

खट्टे मीठे तीखे सब पल भरते रहना बसते में  
जाने कब कैसे आ जाए ये जीवन के रस्ते में।

**अंजू सिंह**

ए एम (पी आर)

## A to Z of Cyber Awareness

<b>A</b> Autorun/ autoplay feature shall be disabled in all the computers, while using USB	<b>B</b> Be vigilant while clicking/ downloading from suspicious links/ URLs / advertisements/ sponsored contents on search results or websites	<b>C</b> Card Number, expiry, date & CVV number are confidential. Never share these with anyone	<b>D</b> Disable remote desktop connection and network file sharing, when not in use
<b>E</b> Ensure backup of important data/files/ documents at regular intervals	<b>F</b> Fake account has been created by using your personal information should be informed to social media service provider immediately	<b>G</b> Get regular updates to protect your data from new cyber threats	<b>H</b> https: \ is safer than http: \
<b>I</b> Immediately, change any password which might have been shared or revealed by mistake	<b>J</b> Judiciously use services that require location information. Also, avoid posting photos with GPS-coordinates	<b>K</b> Keep your PERSONAL INFORMATION safe and do not share with anyone	<b>L</b> Lock the computer screen when not in use
<b>M</b> Manage your card limit using mobile banking apps for additional safety. Make it a habit to clear the browser history	<b>N</b> NO to pirated copies of software/ applications under any circumstances. These may contain malware	<b>O</b> Only use private computers and secure internet connections for secured transaction	<b>P</b> Passwords must be changed at regular interval
<b>Q</b> Quarantine all unused apps	<b>R</b> Regularly update operating system, applications and anti-virus software of the system	<b>S</b> Scan all the files/contents downloaded from websites, e-mails or USBs..	<b>T</b> Turn on automatic updates for your operating system
<b>U</b> Use two-factor authentication	<b>V</b> Verify the authenticity and identity of social media profiles before involved in any getting correspondence	<b>W</b> Wi Fi network in public places is not safe	<b>X</b> XTRA precaution while share or forward unverified posts/ news on social media forums.
<b>Y</b> Your profile should be restricted on social media	<b>Z</b> Zoom & verify any URLs received in SMS/Email before entering your credentials		

**Hemlata Sharma**  
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# Pedalandariki Illu (Housing for All Poor People)

The National policy on housing intends to promote sustainable development of habitats in the country, with a view to ensuring equitable supply of land, shelter and services at affordable prices to all sections of society. Further, construction of houses will give a boost to the economy and provide massive employment opportunities.

Accordingly, the Government of Andhra Pradesh is implementing- Pedalandariki Illu (Housing for all poor people)- a mega flagship housing programme, through its executing agency AP State Housing Corporation Ltd (APSHCL). This major welfare and development programme of the AP State Government under Pradhan Mantri Awas Yojana, proposes to provide a house to every houseless poor in the state by the end of the year 2024. A total of 28.30 lakh houses are being taken up with an investment of about Rs.50,940 crore, in 17005 YSR Jagananna Colonies across the state, making it India's biggest housing scheme.

The Programme is being taken up in two phases. Under phase I - 15.60 lakh houses have been sanctioned in 9024 layouts at a cost of Rs.28,080 crore and it is planned to complete these houses by December, 2023. The balance 12.70 lakh houses will be taken up for construction during 2022 with a cost

of Rs.22,860 crore and are expected to be completed by March 2024.

The unit cost for each house has been fixed at Rs.1.80 lakh per house, with a GoI share of Rs. 1.50 lakh per house under PMAY-(U)- Beneficiary Lead Construction Scheme and the balance Rs 0.30 Lakh as state share. Houses will be constructed with a uniform plan across the state, according to NBCC norms. Each house of 340 sq. ft. will consist of a living room, bed room, kitchen, toilet, veranda and sintex water tank.

Earlier, the Government of Andhra Pradesh had distributed 30.70 lakh house site pattas free of cost to all houseless women beneficiaries across the state in 68,361 acres of government/ assigned/acquired/ pooled land. The approximate market value of this land bank is more than Rs.23,535 crore.

House sites with an extent of 1.5 cents in rural areas and 1 cent in urban areas will be distributed free of cost, to all eligible women beneficiaries, (1 cent = 48.4 sq yd or 435.6 sq ft). In an unprecedented initiative, AP Government will register the houses in the names of women beneficiaries bestowing all rights to sell or mortgage them in banks for loans in case of any unforeseen need, after 5 years of construction.



Model House Constructed at Tadepalli, Guntur Dist., Andhra Pradesh



Kitchen & Bed Room

Basic amenities like drinking water, roads, drainage and power supply will be provided at a cost of about Rs 32,909 crores in all the 17005 colonies across the state. To provide a pollution free and pleasant environment for the beneficiary families to lead a happy life in these colonies, the state government will develop the greenery by planting 13 lakhs saplings.

**The beneficiaries are free to choose from any of the 3 options offered by the State Government:**

- **Option 1:** The beneficiaries can build houses themselves with the Government supplying construction materials required for building houses as per the specified model and provide money towards labour charges.
- **Option 2:** If beneficiaries choose to build houses themselves by procuring construction materials from any place of their choice, the Government will make phase wise payments based on the progress of construction work, by depositing subsidy amounts directly into bank accounts of beneficiaries.
- **Option 3:** If beneficiaries express their inability to build houses themselves and entrust the responsibility to the Government, then the Government will extend its full cooperation and assistance, besides supplying required materials as per specified model to the beneficiaries to construct house.

**Change/Impact and Positive Outcome of the Programme**

- Through this programme, the State Government is building not just houses but habitations, as it is developing all layouts as new villages/ towns by providing CC roads & drains, foot paths, drinking water, electricity, underground drainage, fibernet

and social infrastructure.

- The housing programme will boost the economy of the State and provide massive employment opportunities to masons, bar benders, carpenters, electricians, brick making workers and other artisans) in urban and rural areas.
- According to the study of National Council of Applied Economic Research (NCAER) in 2014 every additional rupee invested in the housing sector will add Rs. 1.54 to the GDP. For every rupee invested in creation of housing, Rs. 0.12 gets collected as indirect taxes.
- The requirement of various building materials and employment opportunities in construction of these total 28.30 lakh houses is as follows:

i)	Cement	127.35 lakh MTs
ii)	Sand	566 lakh MTs
iii)	Steel	13.58 lakh MTs
iv)	Cement/ Fal-G Blocks	447.14 crore numbers
v)	Employment	39.37 crore man-days

Source: APSHCL

**Energy Savings from the Housing Programme :**

During the launch of the programme, the state government announced that it would make arrangements to facilitate cost-effective energy efficient appliances (4 LED bulbs, 2 LED tube lights and 2 energy efficient fans) for each house, as per the choice of the beneficiary. Accordingly, the Andhra Pradesh State Government has taken the initiative to facilitate quality energy-efficient appliances at highly effective prices to 15.60 lakh houses under Phase-1 of the programme.



EWS Housing Layout at Bapatla, Andhra Pradesh

According to an estimate, these measures are expected to save 734 units of energy per house per annum, which amounts to Rs 350 crore for 15.6 lakh houses under phase-1, besides helping to improve the quality of life of beneficiaries and expand economic opportunities. About 50% of energy can be saved through energy- efficient fans, 90% through LED bulbs and 60 % through LED tube lights.

### Other Innovative Measures Taken by the State Government

To supply good quality building materials lower than market price, the state government has entered into MoUs with 18 cement manufacturing companies to supply cement directly from the manufacturers. At present, each beneficiary is given 100 bags of cement

at Rs 260/- per bag, and 480 kgs of steel at prices lower than the market and 20 MTs of sand free of cost. In order to reduce the burden on beneficiaries, the government is also providing building materials such as door frames, window frames, electrical items, door shutters etc. at subsidized rates that are finalized through reverse tendering process.

Further, beneficiaries are also being facilitated with an additional loan amount of Rs.35,000/- to meet the construction cost and easy completion of houses @3% interest (Pavala Vaddi) rate through SHG groups. The interest differential is borne by the government and released to banks through APSHCL.

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### References:

1. Material received from AP State Housing Corporation Limited (APSHCL) on YSR Jagananna Pedalanderiki Illu – PMAY Housing Programme.
2. Impact of investments on the Housing on GDP and Employment in the Indian economy study supported by DFID and Ministry of Housing and Urban Poverty Alleviation in April 2014.
3. The New Indian Express newspaper article dated 18th July 2022 regarding "AP Government wants to save Rs 350 Crore energy per annum under Housing Scheme".
4. The Newspaper advertisements appeared in various newspapers issued by the Commissioner, Information and Public Relations Department, Government of Andhra Pradesh on the occasion of launching of the programmes YSR Jagananna Pedala Illu- PMAY and Distribution of Illa Pattalu.

## मेरा देश मेरी पहचान

इस भारत-वर्ष से ही है पहचान मेरी  
दिल ही नहीं, जान भी है मेरी।  
गाँधी, भगत, सुभाष का प्यारा भारत देश है,  
जियो और जीने दो का देता सबको संदेश है।  
शांति अमन चैन रहे, खुशहाली छाए,  
बहुजन हिताय, बहुजन सुखाए।

कर्ज हमे अब अपना निभाना है,  
देश बाँटते जो जाति-धर्म में।  
उन सब को सबक अब सिखाना है,  
जातिवाद और क्षेत्रवाद भारत से अब भगाना है।  
अशिक्षा को दूर कर, शिक्षा की लौ जलाना है,  
शिक्षा से भेदभाव, छुआछूत और अंधविश्वास मिटाना है।

मेरी रग-रग में महक बनकर  
बसती है, मिट्टी इसकी  
इच्छा बस इतनी है मेरी  
जन्म हर बार इसी धरती पर पाऊँ  
और यही मिट जाऊँ।

मैं रहूँ न रहूँ इस धरा पर,  
काम कुछ ऐसा कर जाऊँ।  
हो रोशन नाम देश का,  
मिटने से पहले, कुछ ऐसा कर जाऊँ।

हरजीत सिंह  
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