

THE STUDENT PRESS

QUOTE OF THE MONTH

*"Whatever you are, be a
good one."
Abraham Lincoln*

CHIEF EDITOR
SHARVI SAWANT

CO EDITOR-
OMKAR REDKAR

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WHY TSP ?

DEAR READERS,

TSP SHORT FOR THE STUDENT PRESS NOW YOU MIGHT BE WONDERING WHAT'S THIS? THIS IS A MONTHLY MAGAZINE WHEREIN WE BRING YOUR WORDS IN FORM OF ARTICLES TO THE READERS. TSP WORKS WITH THE MOTIVE TO CREATE A PLATFORM FOR ALL THOSE ASPIRING WRITERS AND STUDENTS WHO HOLD A PASSION FOR WORDS. IF YOU FIND WORDS AS A MEDIUM OF VOICING OUT YOUR VIEWS BECAUSE WORDS HOLD THE POWER TO CHANGE THE WAY THE WORLD THINKS TSP PROVIDES YOU THE PLATFORM TO DO SO. WE BELIEVE YOUR WORDS ARE A WAY TO COMMUNICATE WITH THE READERS. WE ALWAYS WELCOME YOUR IDEAS AND REVIEWS TO HELP US IMPROVE. AND DON'T WORRY ABOUT YOUR ARTICLES BEING NOT ENOUGH OR UP TO MARK AFTERALL THE FIRST DRAFT OF EVERYTHING IS NEVER PERFECT IT'S THE PROGRESS THAT WE DO IS WHAT MATTERS.
- SHARVI SAWANT



PRINCIPAL'S WORDS

DEAR STUDENTS,

I AM VERY HAPPY AND GLAD TO ANNOUNCE THAT OUR STUDENTS UNDER THE GUIDANCE OF DR. (Smt.) KANCHAN FULMALI HAVE STARTED A MAGAZINE 'THE STUDENT PRESS' A VERY INNOVATIVE PROGRAM WHICH THEY HAVE TAKEN UP WITH THE HELP OF THE STUDENTS. IN THIS PANDEMIC TIMES WITH STUDENTS WORKING THROUGH ONLINE MODE THESE STUDENTS HAVE STARTED THIS E-MAGAZINE WHICH EVERYONE CAN READ ON THE COLLEGE WEBSITE. I WISH THEM ALL THE BEST AND CONGRATULATE THE TEAM LEADER AND THE STUDENT MEMBERS. AND ONCE AGAIN ALL THE BEST FOR YOUR FUTURE SUCCESS.

- DR. DNYANESHWAR. M. DOKE

CO-ORDINATOR'S WORDS

I AM SUPPORTING THE STUDENT PRESS FOR THEIR IDEA THAT THEY HAVE BROUGHT FORWARD BECAUSE EVERYONE HERE IS APPRECIATED FOR THEIR WORK. THE STUDENT PRESS IS A PLACE WHERE STUDENTS CAN WRITE WITH A OPEN MIND AND HEART THROUGH THE MAGAZINE WORDS.. THIS INITIATIVE IS NOT ONLY FOR THE DAHANUKARITES BUT FOR STUDENTS ALL OVER MUMBAI. I ASSURE YOU OF THE QUALITY FROM THE BEGINING AND WOULD PROVIDE WHATEVER YOU REQUIRE.

-DR. KANCHAN FULMALI



Kar Har Maidan Fateh

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Hello friends! Welcome to this exciting section "Kar Har Maidan Fateh" In this issue, we are going to meet Dr. C. J. Abyankar Sir who's an advocate and the secretary and CEO of Nirmala Educational Society. He is also a great motivational speaker and lecturer in many colleges. We welcome you sir on behalf of all the Magazine and without further ado we'll start the interview.

You are seen as a person of influence in your institution. What struggles did you face in your early life to reach the position where you are today?

Well to say so, I did not undergo any struggles as such because life had been quite smooth per se. But if at you're asking about my struggles, I would say it was hard work which was expected from me to do in the initial years of my career. I used to travel 13.5 kilometres per day on my bike to the High Court, then from there to the colleges to give lectures. Things were as such that one college was in Kandivali and the other in Ghatkopar so visiting these colleges taking lecture at one and then other, I had to get up quite early in the morning go to college, take lectures, come to courts there I'd be handling cases whole day, and then again in the evening I would go to some other college to take lectures and this was a huge distance to travel. I had to travel on bike for 13.5 kilometres every day which was quite a struggle I faced and to keep doing that every day. And due to this I used to hardly get free and with then checking papers, being attentive in the courts, everything was a really challenging for me to balance. So, I think perseverance and hard work was my key.

2. You have been a lecturer in many institutions from Mumbai University to Lords Universal College of Law. So, was there any incidence or students that made you feel like you have chosen the right path in your career like teaching students is your destiny?

There are many such incidences that happened; however, I will share one of the recent incidents. We were having a convocation ceremony and we had called our past students of our institution. We called one of our students who has become a lawyer on the stage to share his experience. I don't actually remember when I taught him and he came on the stage and he shared with the audience, that I was his teacher and then because of the way he saw me qualified, he got influenced and then because of that, he chose to continue his education even after graduation. That is the biggest thing which he has taken another thing is that he decided to become lawyer, because of the way he saw me dealing with things and teaching, he said that he would definitely become a lawyer only. So, that was one of the biggest tokens of appreciation which I can receive from any student and that makes me feel like I'm in the right path. It was a very nice instance, my students giving a token of gratitude.

Your institution is one of the wellknown institution in Mumbai So, what struggles did it face in this position to reach the glory?

First of all, initially, we had problem of getting funds so, one of the major problems was money, which we required, another was the bureaucratic setup wherein we used to put our files and get things cleared. At that time, we faced a lot of problems in the process of getting things done. Next what we witness was the problem of staff turnover. Since we were not able to get a good amount of salary, we were having a bit of staff turnover. The staff never remained with us initially. Later as we got established and received financial backup of our own we could sustain our staff as well.



What habits do you think a student in his learning solely inculcate to be an overall package for industry as we seek now. Industry is like a cutthroat competition so, what habits do you think that students will need to inculcate?

First of all, language communication. Language skills are one of the most important skills needed and the language which is there in industry is English. So, English language skills has to be there within every student. English is just a language, I believe you should have grip on any language but since it's a language which is accepted worldwide, I think you should have good command on English. Secondly you should be very much technical savvy, students should know the technical aspects like computers, laptops, handling new software's and various other basic things. Third you should not have only one skill but rather multiple skills. Lastly your dressing sense matters student should work on their weaknesses, how you carry yourself is very important as it represents your personality. Another skill which I would like to add is that being disciplined, you have to be disciplined in order to achieve a particular kind of success.

You are seen as a motivational speaker by many students why do you think that students at such tender age are suffering from depression?

There are several reasons, number one the most important reason which I feel is students don't study if student's study, you automatically get your focus, the moment you start studying properly, you start planning your academics and so you gain a focus in life. Number two, what really happens is that when students don't study, they lose confidence and more than that they they want to rely on some kind of alternative and once they find alternatives they go into depression. So, this is how it becomes a chain. So to break that chain the initial step is to study. Secondly you should invest time in yourself like inculcating some habits, to build some kind of skill or working for some cause like joining the NSS or something like that, working for the society, then participating in various cultural activities which students don't do. And because they don't participate, they are not able to identify their true potential.

If they aren't able to identify their true potential then they feel that they're useless and then then go into depression. Another major aspect is of getting into depression is that people don't want to work. They don't want to work but they want results, just on their fingertips. There are very few people who work hard, but they don't get results but there are a number of people who don't work hard, and they want results. They want results while they are lying around that doesn't happen. Life doesn't give results just like that. You have to work hard, you have to be focused, you have to take steps in your direction and only then you will get the results. So, these are the reasons why I think today's youth is depressed. Another thing is that they are they're directionless because of social media, these various platforms which are available today they're getting directionless.

What guru mantra would you like to give to our readers and your beloved students through our magazine?

The first guru mantra I would like to give is that pass your entire degree without any Atkt's or failing. Number two, for those who are good in studies have to perform extremely well in studies, those who are good in sports, they should at least pass their examination without Atkt's and failing but simultaneously they should excel in their sports, those who are good in music they should pursue music but they should not waste their year, complete your studies alongside. Because if you are good in studies then you have to excel them very hard. If you're good in other activities, then at least you should pass in your studies and excel in the things which you like. And last and most important, don't forget to enjoy, enjoy your life completely, enjoy with your friends, have good time, have good friends, have wonderful friends around you without starting any bad habits which would harm your life because the consequences of those are very severe. You can enjoy life in much better way if you have good friends, colleagues and enjoy your life better with all these memories for you make, but don't lose your focus. So, this is the guru mantra, which I would like to give. Thank you.

- Sharvi Sawant & Omkar
Redkar (SYBcom)

Ek Baat Guru ke Saath

Hello friends today we have in our midst Dr. (Smt.) Mitali Shelankar who is M. L. Dahanukar college's B.Com. (B&I) Coordinator and also the B.M.S. In-charge Coordinator. We welcome maam to our issue of Ek Baat Guru ke saath and look forward to having an interactive session.

1. What struggles did you face in your early years to reach this position?

I remember during my school days I was never a bright student. Always struggled a lot especially, when made to sit with the academically bright students of the class. Inferiority complex was at its peak then but at the same time giving up was never my tendency. I was fortunate to have been blessed with wonderful teachers not only in school life but the same continued during my college life too.

I remember my first day at first job in a packaging firm named “Modern Paper Converters” where I was appointed as Accounts Assistant. In not less than six months working there, I realized that I was not meant for such a kind of desk job at office. Coming from a family of teachers I decided to explore the teaching field and sooner realised my potential and natural flair for the same.

I started by teaching career with a Secondary School located in the vicinity of my residence. In the initial phases I did encounter the problems with class control and managing students. But always keeping in mind the fact that biggest successes have always gone through big failures I decided to give my best.

I was very fortunate to have a very few but true friends in my life who encouraged me to switch on my school job to a college job. Though with a lot of hesitation and myths about the difference in teaching at school and college level I started my new teaching career in a college located at Santacruz before I stepped into M. L. Dahanukar College. Teaching experiences at college made me realize that it is the only job that can keep you young and alive. Initially from a visiting faculty, to a full time and then to a Course – coordinator taught me a lot about what it means to be a teacher in a real sense. I will be self- centred if at this juncture, I fail to thank my colleagues whose contribution in my professional life is also very incredible.

Infact it is a matter of pride for me that I was a student of the same college and now a part of their teaching fraternity. I owe this to my teachers who have been a constant source of inspiration and great pillars of support, holding hands and correcting me whenever wrong.

2. Now a days Students are focusing more on developing communication skills and somewhat they are of the opinion “Good speaking can cover our Lack of Knowledge”. So how far do you support this idea?

It is a well know fact that efficiency and effectiveness are used synonymously but are not the same in a real sense.

Efficiency does not guarantee effectiveness, but being effective encompasses one’s efficiency. The question above is a similar metaphor.



Communication is definitely the only interphase through which one can express himself to others. Although effective communication is a necessary condition, I would say that just being a good speaker –an effective is not sufficient. There is always a huge difference between being an effective speaker and being a knowledgeable one. Effective speaking ensures effective reading, writing, listening and writing skills but does not ensure substantial content. A quality conversation is always a result of good content and it is only through this good or substantial content one can have the effective communication experience.

Knowledge is the back bone of one's confidence and being confident is the only foundation effective communication. As Robert Forst has rightly said "Half the world is composed up of people who have something to say but can't, and the other half have nothing to say but keep on saying it".

According to me bluffing your way through knowledge gaps will only hinder you from growing. Hence inevitably one must take constant efforts to learn, develop and increase the knowledge spectrum. Bluffing can only hold you back but asking for help can definitely help you move ahead.

Barack Obama in his speech with students has rightly said "Don't be afraid to ask for help when you need it. I do that every day. Asking for help isn't a sign of weakness, it's a sign of strength. It shows you have the courage to admit when you don't know something, and to learn something new and develop your knowledge.

3 Students are suddenly told to give exams in offline mode. So how do you think students can cope up with the habitual tendency that they were accustomed for now almost 2 years ?

The outbreak of the COVID-19 virus, led to the closure of educational institutions which are now slowly reopening again. Even though this transition has been challenging students are experiencing relief and are overwhelmed to go back to college so that they can directly interact with their teachers and friends rather than talking to them across the screen. The college experience is truly about making human connections. There is so much more than just classrooms, and to have classes go online, takes away a lot from the student experience. With this return to "in-person college" things will not simply spring back to the way it was before. Hence understanding the challenges of going back to traditional learning and offline exams has become the urgent need of the hour. Here are some strategies for the same.

Providing Psychological Assistance: It is of utmost importance to help students develop their socio-emotional skills when they are back. Mentoring, Counselling and continuous support to all students, along with sessions in managing emotions and development of their social skills will help them to build resilience in students and develop a better reconnect with others.

Adjusting to the environment: After almost 24 months of online classes students barely remember what "real" college is like. The task of bringing every child back to college is herculean and would require meticulous planning. Colleges have designed new rules in place for social distancing and extra care to maintain a sanitised environment. Student needs to realise the efforts put in by the college authorities to build a safe learning environment with the sole intention to maintain continuity in the student learning process.

Restoring routines: The pandemic has resulted in many students losing a steady routine. This has affected their skills, especially the reading and writing skills as they are now become more dependent on technology.

Relying on recorded lectures and PDF notes and typing out homework will all end once students are back to college. Students' sleeping & eating patterns have also undergone drastic change. With remote learning, students had the freedom to attend classes from the comfort of their homes. Going back to college would require some added effort and would definitely change their laid-back schedule which they have got used to till date. Giving students time to re-adjust is the only way to help them through this period of adjustment.

4. Now as offline lectures are starting again after having studied online how do you think we can build bridges to a healthy and modern teacher student relationship ?

A positive teacher student relationship is definitely essential for quality teaching as well as for student learning. However in the post pandemic situation where students have already begun the academic year without personally meeting the teachers it's a great challenge. As teachers, we often feel like we need to maintain a professional distance from the students but from my personal experience I have found that taking out some extra time from the busy schedules and talking to the students has helped them to breakdown the learning barriers. If we truly expect our students to learn with us, all that they need to know is that we care about them.

Almost last 24 months which have witnessed separation of the teachers from the students due to distance it is necessary to promote a Learning Culture in the class room rather the teaching culture.

Both teachers and students need to give it a fresh start each day. Accepting each others differences, mutual respect, and welcoming atmosphere in the class would also go a long way tightening their bond.

5. What message would you like to give to the Students and readers?

In a world where materialism plays a significant role, especially for the people who can afford the finer things in life, there have been great examples who have proved that worldly things do not make them happy. Simplicity is an art! Be simple, but genuine. It is only our passion and dedication to your passion, that will make you successful in life. Do not ever hide your thoughts. If your thought is right then it will find a way, so always speak up your mind.

Learn to prioritise your needs if you want to be recognised as a balanced person.

Remember sharing is caring. When you are successful, give it back to the society that gave you so much goodwill.

Every person needs to run his own marathon. So just be yourself. A person's beauty lies in his modesty and confidence. And last but not the least, however successful you are in life never stop learning. Books are said to be one's best companions. Think big, dream big, but remember it is only when you open your eyes and chase your dreams you will live your dream.

Lastly, would like to thank Dr.Kanchan Fulmali and the editorial team of Student Press for this wonderful opportunity. It's indeed a great privilege and honour too...

MERI AWAAZ HI PEHCHAAN HAI.....

Lata Mangeshkar, India's Nightingale whose countless melodies are fused with the country's postindependence narrative is no more with us. Born on September 28, 1929 she was 92. She is survived by sisters, playback singers Asha Bhosle, Usha Mangeshkar and Meena Khadikar, brother music director Pandit Hridaynath Mangeshkar, nephews and nieces, ardent admirers and a treasure trove of songs that have become part of the collective visual and aural memory. To borrow a line from one of her famous songs, Mangeshkar will remain in a fragrant presence in our lives forever; regardless of whether she is with us or not.

Before moving ahead, Do you know how Lata Didi who was just a normal playback singer became "India's Nightingale or Queen of Melody or The Voice of the Millennium???"

No, here we go.....

On September 28 1929 in Indore, A star was born. Eldest child of a Gujarati mother and a Marathi Actor-Singer, Master Dinanath Mangeshkar. Dinanath's premature death left the family in financial hardship and compelled eldest daughter to seek a career in films. Months after father's death 13 year old Lata acted in Marathi film, "Pahili Mangalagaur" (1942). She made her debut as playback singer in Marathi film, "Kiti Hasaal" in 1942 with "Naachu ya gade khelu" but the song was dropped later.

In 1945, she started taking lessons in Hindustani Classical Music from Ustad Aman Ali Khan. Lata played a minor role in Vinayak Karnataki's first Hindi language movie "Badi Maa" (1945). Ghulam Haider mentored her as a singer. He introduced Lata to producer



Sashadhar Mukherjee but he dismissed Lata's voice as too thin. Later she sang for Haider's Majboor which became her first big breakthrough film hit. Lata herself declared that "Ghulam Haider is truly my Godfather" Year 1949 was breakthrough for her, She sang superhits for Mahal (Ayega anewala), Andaz (Uthaye jaa unke sitam), Barsaat (Jiya beqarar hai). Her rendition of "Ae mere watan ke logon" left Pandit Jawaharlal Nehru visibly moved. Her idols were her father Dinanath Mangeshkar, K L Saigal, Pandit Jasraj, Bhimsen Joshi and Amir Khan.

In 1950, Didi sang songs composed by renowned music directors including Shankar - Jaikishan, Naushad Ali, S D Burman, Amarnath, Hemant Kumar, Salil Chowdhary, Khayyam, Kalyanji - Anandji, Vasant Desai, Sudhir Phadke, Madan Mohan and on. She sang many raga based songs for Naushad Ali in movies such as Deedar, Baiju bawra, Aman, Udan Khatola and Mother India. The duo Shankar Jaikishan chose her for Barsaat, Aah, Shree 420 and Chori Chori. She sang for S D Burman in Sazaa, House no 44 and Devdas. Mangeshkar's song "Pyaar Kiya toh Darna Kya" from Mughal-e-azam (1960) lip synced by Madhubala and Hawaiian themed "Ajeeb Dastaan hai yeh" from Dil Apna aur Preet Parai (1960) lip synced by Meena Kumari still remain famous.

In 1963, She recorded several popular songs for S D Burman “Aaj phir jeene ki tamanna hai” “Gaata rahe mera dil” from Guide (1965) with Kishore Kumar and “Hothon pe aisi baat” from Jewel Thief (1967). She continued her association with Madan Mohan for “Aap ki nazron ne samjha” from Anpadh (1962) “Lag jaa gale..” and “Naina barse Rim Jhim” from Woh Kaun thi (1964) “Tu jahan jahan chalega” from Mera Saaya (1966). She sang over 700 songs for composer duo over a period of 35 years. She recorded duets with Kishore kumar, Mukesh, Manna Dey, Mahendra Kapoor and Rafi. She sang several playback songs for Marathi composed by Pandit Hridaynath Mangeshkar, Srinivas Khale and Sudhir Phadke. Many of her notable songs in 1970s were composed by Laxmikant-Pyarelal and R D Burman for the films Amar Prem(1972), Caravan(1971), Kati Patang(1971) with lyricist Majrooh Sultanpuri, Anand Bakshi and Gulzaar Saab. In 1973 she won National award for best playback singer. She transformed the way Indian music concerts were perceived into western. Her first concert overseas was at Royal Albert Hall, London in 1974. She released non- film albums of Marathi folk songs, album of ganesh aartis and album of abhangas. In 1978 She sang main theme song “Satyam Shivam Sundaram” for the same film. It is interesting to know that the film’s story was inspired by her.

From 1980s she sang songs for Silsila(1981), Maine Pyaar Kiya(1989), Karz(1980), Prem Rog(1982), Hero(1983), Ram teri ganga maili(1985), Ram lakhan(1989). She sang for “ye galiyan ye Chaubara” in Prem Rog, “Kya yahi pyaar hai” in Rocky, “Dushman na kare” from Aakhir kyon??. “Naino mein sapna” in Himmatwala and “Sun sahiba sun” in Ram teri ganga maili.

During 1990s Mangeshkar recorded with music director including Anand-Milind, Nadeem-Shravan, Jatin-Lalit, Anu Malik and A R Rehman. She has also sung with Kumar Sanu, Amit Kumar, S P Balasubrahmanyam, Udit Narayan, Hariharan, Suresh Wadkar and Sonu Nigam. She won her 3rd National film award for best female playback singer for her rendition of the song “Yaara Sili Sili” from the film Lekin (1990). She has sung for Yash Chopra films from his productions house ‘Yash Raj Films’ including Chaandni(1989), Lamhe(1991), Darr(1993), Dilwale Dulhania le Jayenge(1995), Dil toh pagal hai(1997) and later in Mohabbatein(2000). She recorded with Raamlaxman in 100 days(1991), Hum Aapke hai Kaun...!(1994) and Megha(1996). From 1998 to 2014, A R Rahman recorded a few songs “Jiya jale” in Dil se(1998), “Ek tu hi bharosa” in Pukar(2000), “O Paalanhaare” in Lagaan(2001), “Luka Chuppi” in Rang se Basanti(2006). In 1999, ‘Lata Eau de parfum’ a perfume brand named after her was launched. She was also awarded with Zee Cine Award for lifetime Achievement in same year.

In 2001, Mangeshkar was awarded the Bharat Ratna, India’s highest civilian honour. After 14 years, she recorded a song for composer Nadeem-Shravan “Kaise Piya se” for Bewafaa(2005) and “Daata sun le” for Jail(2009). On 12th April 2011, Mangeshkar released the album “Sarhadein”. On 30th March 2019, a day on which our beloved Nightingale stopped singing by singing her last song “Saugandh Mujhe iss Mitti ki” as a tribute to the Indian Army and Nation.

Mangeshkar won several awards and honours including Bharat Ratna(2001), Padma Bhushan(1969), Padma Vibhushan(1999), Dadasaheb Phalke Award(1989), Maharashtra Bhushan Award(1997), Legion of Honour(2007), National film Awards, Filmfare awards for best playback singer. She was also awarded with Filmfare Lifetime Achievement Award in 1993 and Filmfare Special Awards in 1994 and 2004. The State government of MP and Maharashtra also instituted a ‘Lata Mangeshkar Award’ in 1984 and 1992 respectively.

Dilip Kumar once commented “Lata Mangeshkar ki awaaz kudrat ki takhleek ka ek karishma hain” meaning “Lata Mangeshkar’s voice is a miracle from god” which is indeed true!!!
But my beloved readers, this is not just the end. Though Lata didi is not with us physically, her treasure of songs will remain in our hearts forever. Lata didi was not just a playback singer but was a whole era. She never thought about wealth, fame and popularity because she knew very well that,

Kuch paakar khona hai, Kuch khokar paana hai
Jeevan ka Matlab toh aana aur Jaana hai
Do pal ke Jeevan se ek umr Churaani hai
Zindagi aur kuch bhi nahi, teri meri kahaani hai....



Now let’s give her a meaningful tribute by singing her One of the most beautiful song...

Koraa Kaagaz thaa yeh mann meraa
Likh liyaa Naam iss pe teraa
Sunaa Aangan thaa Jivan meraa
Bas Gayaa Pyaar Jis Pe teraa.....

By Gaurav Nandivadekar
SYBCOM (B)

Progressive Role of Women in the Society

Woman! She is a daughter, she is a sister, she is a friend, she is a wife, she is a mother. She is everything.

W-Wonderfull
O- Only one who cares..
M- Most beautiful gift of god
A-Adorable person
N-No one can be like her.

Woman can do anything and everything. Only a woman can almost die and give a birth at the same time. She can do that every simple and difficult task while bleeding which a man can't do. As my opinion, Women are the strongest humans and they have proved this throughout the decades. They play a very progressive role in the society since always.

Women became leaders in the range of social and political movements from 1890 through 1920. This period is known as the Progressive Era.

From the Liberian women's sex strike paving the way for peace to the Icelandic "Women's Day Off" demanding economic equality to the global impact of the #MeToo movement, history has taught us that change can happen through collective activism. Change, however, isn't just about big headline moments, legal victories and international agreements: the way we talk, think, and act every day can create a ripple effect that benefits everyone. As we have ushered in the new decade already and take stock of global progress on women's rights, we all should take a look at these simple everyday actions through which we can get closer to the gender equality :

Share the care
Call out sexism and harassment
Reject the binary
Demand an equal work culture
Exercise your political rights
Shop responsibly
Teach girls their worth
Commit to a cause
Challenge beauty standards
Respect everyone's choices

Girls are doing progress in every field. Even when the times were not helpful, ladies have always been the first. Anandibai Gopalrao Joshi became the first Indian female physician in the year 1887. She was also the first Indian woman who was trained in Western medicine and the first woman to travel to the United States of America. Mother Teresa became the first Indian woman to win the Nobel Peace Prize in 1979. Mother Teresa founded many Missionaries of Charity, a Roman Catholic religious congregation, giving her life to social work. The first woman Sultanate of India. Razia Sultana was the first woman Sultanate of India, and ruled the court of Delhi from the end of 1236 to 1240. The only ever woman to do so, she defied all odds to occupy the throne, including overcoming conflicts over her gender and her slave ancestry. In 1963, Soviet Cosmonaut Valentina Tereshkova became the first woman to travel into space.

Allyson Felix is the first woman ever to win U.S. national titles in the 100 meters, 200 meters, and 400 meters in her career. She is also the second American woman, after Chandra Cheeseborough, to ever qualify for the Olympics (by placing in the top three) in the 100 meters, 200 meters, and 400 meters during her career. These are just a very few examples of wonderful ladies in the world. But as we all know, brave women from every part of the world are doing progress in different fields, fighting their own battles, conquering and winning victories. The day this world won't need to repeat the word gender equality will be the happiest day of the era.

Rajasi Patkar
SY BAF C

MOVIE OF THE MONTH

PICTURE ABHI BAAKI HAIN MERE DOST.

Over the years Women in Hindi Cinema have been stereotyped, where they are either the damsel in distress or they're running behind trees or they are second fiddle to the hero, however there are a few exceptions where Women were portrayed as "Humans" so today we are going to take a look at three "Female Centric" projects where Women were portrayed as "Humans" and they are as follows:

1) Rajanigandha

Basu Chatterjee's film, "Rajanigandha" starring Late Vidya Sinha, Amol Palekar and Late Dinesh Thakur in lead roles was based on "Yahi Sach Hain" a short story by Manu Bhandari. The film which released in 1974 is about Deepa, who is about to get married to Sanjay, her fiancé, but then circumstances bring her to Mumbai where she meets her ex-boyfriend Navin and that's when Deepa finds out that she still has feelings for Navin. Deepa's Dilemma was highlighted beautifully in the film and it was shown in a very simple way. The film was way ahead of its times and it also had a

soundtrack composed by Salil Chowdhury which comprised of two beautiful songs that helped the story to move forward. Rajanigandha is available on Netflix.

2) Hotstar Specials Aarya.

"Aarya" based on the Dutch series, "Penzoza" is about Aarya Sareen, whose life turns upside down post her husband's death. It is then that she takes matters into her own hands and deals with all the problems of her life. Sushmita Sen made her comeback with this series and she played the character with such conviction. The creators of the series have placed it in the Indian context so that it does not look like a frame to frame remake and they have also used many old Hindi films songs to make the scenes look much better. Aarya is available on Disney Plus Hotstar.

3) Bhumika The Role

Shyam Benegal's film "Bhumika" starring Late Smita Patil, was based on Late Actor Hansa Wadkar's autobiography titled, "Saangte Aika." In Bhumika we got to know how different an actor's personal life can be as compared to their professional life, which at times can be quite turbulent. Patil's character in the film, Usha, is an actor who right from the start led a very difficult life. It is as if Usha's

whole life was a tunnel without a light at the end and although there were a few beautiful moments in her life, but otherwise it was quite turbulent. She had a difficult childhood and she then married a man who treated her badly. A difficult childhood plus a failed marriage and failed relationships too, so one thing would eventually affect the other. Now due to all this what happened is that it started affecting her relationship with everybody she came in contact with which is why she could never fully live the life she wanted to. Bhumika is available on Jio Cinema.

Nikhilesh Bendre.
FYBAMMC/A.

RESEARCH WORLD

IMPACT OF COVID-19 ON PREMIUMS OF LIFE INSURANCE COMPANIES IN INDIA

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ABSTRACT: Covid-19 has engulfed the entire globe in a viscous circle by speeding its fatal fangs and therefore has been declared a world-health threat by World Health Organisation (WHO). India got to taste this pandemic not sooner than 30th January 2020 when the first-ever case of Covid-19 was found in India. The study is aimed at analysing the impact of Covid-19 on premiums of Life Insurance Companies in India. The study also attempts to understand the reasons for an increase in the premium of Life Insurance Companies in the Covid-19 period. For the sample of the study, secondary data was retrieved from the Insurance Regulatory Development Authority of India (IRDAI) website on the status of the monthly premium of Life Insurance Companies of India ranging between the Pre Covid-19 Period and the Covid-19 Period. Both, descriptive as well as inferential analysis researches were undertaken by the researchers to comprehend and analyse the data. Lastly, after applying paired sample t-test, the findings of the study disclosed that, on average, in the Covid-19 Period, insurance premiums are significantly higher than the Pre Covid-19 Period.

KEYWORDS:

Covid-19, Insurance Premium, Life Insurance Companies

INTRODUCTION:

COVID-19 was declared as a world-health threat by the World Health Organization in the last week of March 2020. Soon after that, it was labelled as a 'pandemic' across the globe. This disease was first traced in China in December 2019 and thereafter everything seems to be history. The entire world has been engulfed by this fatal virus. The first case of Covid-19 in India was reported on 30th January 2020.¹

Covid-19 has taken the global economy at a toss. Soon after the demonetization in 2016, the Indian economy has been swirling around in an oscillatory motion to find some sort of balance and to which Covid-19 has just added some fuel to the fire. The emergence of Covid-19 has been stated by the people as a double hit to the Indian economy.

Covid-19 has not only affected economically but also psychologically which has broken the nerves of normality. One of the psychological consequences caused by Covid-19 is the 'fear for life' that has evolved within individuals worldwide.³ This 'fear for life' has generated the need to have insurances among the people. Lately, a sudden spike in acquiring health insurance and term life insurance policies has been observed. Price water house Coopers Private Limited (PwCPL) report had already estimated this boost in the demand for life insurance policies way back, before June 2020.⁴ It was expected from the life insurance sector of India to boom at a Compound Annual Growth Rate (CAGR) of 5.3% between 2019 and 2023. For the Financial Year (FY) 2020, India's insurance insertion was observed to be 3.76% with life insurance penetration being 2.82%. It was also observed that the market share of private sector companies of general and health insurance got agitated from 47.97% in FY 2019 to 48.03% in FY 2020. In FY 2021, which is up till March 2021, the premium from the new business of life insurance companies in India stood at US\$ 3.19 million.⁵ Further, to talk about the Indian Insurance Industry, it comprises of 57 insurance companies out of which 24 are streamlined for the life insurance segment. From these 24 life insurance companies, Life Insurance Corporation of India (LIC) is the sole public sector company, hailing high with maximum hold in this market.

Moreover, undoubtedly, COVID-19 has affected almost every pocket. Right from business houses to individuals, almost everyone has suffered financially during this pandemic period. Loss of jobs and reduced income has affected the savings and investments of people at large and at the same time increased health expenditures, fear of diseases, and death of loved ones have triggered the demand of having Insurance Policies. Thus, the objective of the study is to evaluate the impact of COVID-19 on the premiums of life insurance companies in India.

RESEARCH QUESTION:

This research has been undertaken to find out the answer to the following question:

- What is the impact of Covid-19 on the premiums of Life Insurance Companies in India?
- What are the reasons for an increase in the premiums of Life Insurance Companies of India?

OBJECTIVES OF THE STUDY:

The study was undertaken with the following objectives:

- To study the overview of the Life Insurance Industry in the Covid-19 Period.
- To analyse the impact of Covid-19 on the premium of Life Insurance Companies in India.
- To comprehend the reasons for the increase in the revenue of Life Insurance Companies.

HYPOTHESIS OF THE STUDY:

Null hypothesis (Ho): There is no significant difference between the average insurance premium of Life Insurance Companies in the Covid-19 Period and in the Pre Covid-19 Period.

Alternative hypothesis (H1): Average insurance premium of Life Insurance Companies in the Covid-19 Period has significantly increased as compared to the Pre Covid-19 Period.

REVIEW OF LITERATURE:

Dr. Yadav, B. & Dr. Suryavanshi, P. (2021) have attempted to study the effects of the Covid-19 pandemic on the business of the Indian Life Insurance Sector. The paper has covered various aspects of policies issued like sum insured, first-year premium, number of lives covered for group schemes, etc., and thereby evaluated the overall performance of the insurance companies in FY 2020 as against the previous FY 2019. It can be inferred from the findings of the study that especially from March 2020 to August 2020, Covid-19 severely affected the business of life insurance companies in India. This may be mainly because of the period of the study which covers only six months ranging from March 2019 to August 2019 (pre-covid) and six months from March 2020 to August 2020 (post-covid) period in which Covid-19 had just rooted.

Dr. Ramasamy, K. (2020) has discussed the various factors like lockdown approach, moratorium, and different impacts in Banking, Services and Insurance Industry (BSFI) sector. The paper shares that out of the BSFI sector, Insurance is the only sector that has been positively affected by Covid-19. The paper further states that, insurance companies are attracting more customers during this Covid-19 situation as people are scared of this pandemic and want to be prevented from the financial crisis in case if they get affected by the deadly Coronavirus.⁷

Dr. Parvathi, V. and Dr. Lalitha, C. (2021) have managed to highlight the challenges and opportunities for the Indian Insurance Sector amidst the pandemic. The paper talks about how the outbreak of Covid-19 has created a unique opportunity for insurance providers to rethink innovation, work on improved customer experiences, and upskill and reskill of the workforce. Further, the paper also talks about the major challenges that the insurance companies have come across in this pandemic and that is claim-management processes. The paper suggests that the insurers should carefully evaluate and simplify the claim processing, virtually by upgrading interactive voice-over calls or records.

Shekhar, R. & Pandey, S. (2020) in their book, have attempted to assess the impact of Covid-19 on all major stakeholders including Insurers. While penning down the major impacts of Covid-19 on the Insurers, the paper holds the change in risk outlook, increased uncertainty, and reduction in investment income to be the reasons for higher premium rates, higher intake of retail insurance, etc.⁹

Riyazahmed K. (2021) in his paper has conducted an empirical study to analyze the investment motives and preferences of people during Covid-19. A total of 753 respondent's views were analyzed to study the impact of investor motives and awareness on investor preferences and positively to analyze the new investment trends in shares, mutual funds, and life insurance in the Covid-19 period. The result of the study reveals that the awareness of life insurance as an independent variable had a moderate correlation with the preference of investors in the Covid-19 period.¹⁰

APPRAISAL:

As it can be seen and observed, Covid-19 has impacted almost every sector. Businesses, jobs, education, etc. have been affected in this wave of Covid-19. Thus, it has ignited a fear-for-life amongst the people. This has made the people reach out for some aid to be received through a security of life insurance policy. Though many literature pieces are communicating the impact of Covid-19 on different sectors, very few are visibly done on Life Insurance Companies of India, and from the ones which are done, a major chunk is on the opportunities and challenges that have come in the way of Life Insurance Companies of India during Covid-19. Also, the kinds of literature written range from six months before and after the Covid-19 period which affects the perception and the results of their study. Therefore, the researchers have deliberated to conduct a study to analyze the impact of Covid-19 on the premiums of Life Insurance Companies of India, taking into consideration a decent reference period of 15 months of Pre Covid-19 period and 15 months of the Covid-19 period.

RESEARCH DESIGN:

Research design is a logical and systematic plan which provides the direction to research study. Research design is a detailed analysis of how an investigation took place. A research design typically includes how data is to be collected, what instruments will be employed and how the information will be organized. For the present study, the researchers have used descriptive and analytical research. It is descriptive as it describes by giving an overview of the insurance industry in India and its status during the pandemic period. It is analytical as inferential analysis is carried to analyze the impact of Covid-19 on the premium of the Life Insurance Companies of India. The study describes the variables namely; average monthly premium of 15 months before 30th January 2020 and an average monthly premium of 15 months after 30th January 2020. The present study relies on secondary data to evaluate the impact of Covid-19 on the Premium of Life Insurance companies in India. The data sources are monthly business reports published on the IRDAI's website.¹¹

The secondary data of insurance premium was collected for two different periods of 15 months each. The Pre-Covid-19 period ranges from November 2018 to January 2020 and the Covid-19 period ranges from February 2020 to April 2021. 30th January 2020 is considered as the cut-off date to divide data into two different periods for analysis through paired sample t-test. The Indian Insurance Industry comprises of 24 life insurance companies, out of which 23 are operating, and one of them M/s Sahara India Life Insurance Co. Ltd. has been not considered for the study as its 'life insurance portfolio' was given away to ICICI Prudential Life Insurance Company Ltd. in the interest of its policyholders as it was found to be at stake.

There were many allegations laid down on the governance system of M/s Sahara India Life Insurance Co. Ltd as per Section 52B of the Insurance Act, 1938.

DATA ANALYSIS TOOLS AND TECHNIQUES:

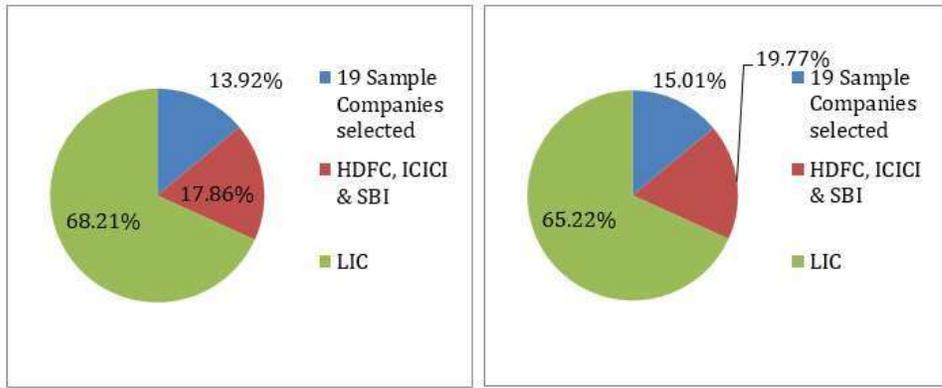
Tukey’s Fences method was used to identify outliers. Normality of the data was tested applying Shapiro Wilk Test and Paired Sample t-Test was used to test the significance of the hypothesis. Bar diagrams, percentages, and pie charts were used for descriptive analysis.

ANALYSIS AND INTERPRETATION:

For hypothesis testing, 19 life insurance companies as listed in Table 1.1 were considered for inferential analysis while four companies, being outliers, were kept out of inferential analysis for hypothesis testing.

Figure 1.1

Average Premium share of Life Insurance Companies in India Group Wise in the Pre Covid-19 Period and in the Covid-19 Period



It can be seen from the above figure 1.1 that, the share of premium of 19 selected sample companies has increased from 13.92% from the Pre Covid-19 period to 15.01% in the Covid-19 Period. HDFC Standard Life, ICICI Prudential Life, SBI Life, and LIC of India’s share of premium has increased by 1.91% between these two periods but LIC of India’s share in total life insurance premium has decreased from 68.21% in the Pre Covid-19 Period to 65.22% in the Covid-19 Period. Despite this fall in the share of LIC of India’s premium, it has still managed to remain as the dominant player in the market with more than 65% share in the total premium of life insurance companies during these two periods.

Further, to analyse the average monthly premium of life insurance companies, the under-mentioned data addresses the increase and decrease of the average monthly premium of the respective life insurance company in the Pre Covid-19 Period and Covid-19 Period.

Figure 1.2

Average Pre Covid-19 Period and Covid-19 Period Insurance premiums of Group-one Companies in India

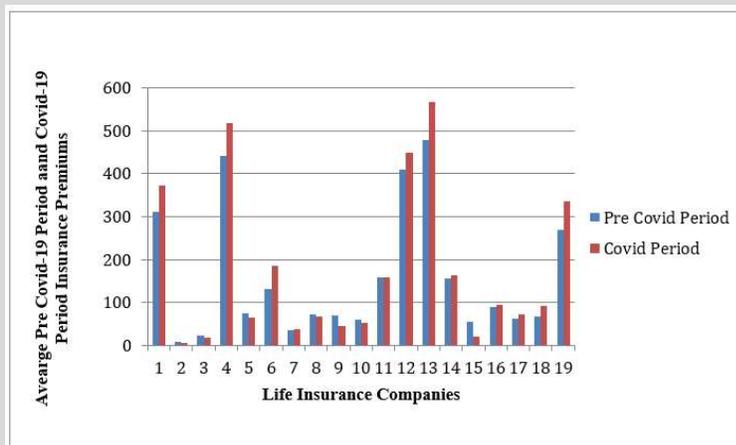


Table 1.1

Average monthly premiums of 19 selected life insurance companies

| Sr. No | Companies | Covid-19 Period | Pre Covid-19 Period | Difference |
|--------|--------------------------|-----------------|---------------------|------------|
| 1 | Aditya Birla Sun Life | 372.39 | 311.54 | 60.85 |
| 2 | Aegon Life | 5.47 | 8.75 | -3.28 |
| 3 | Aviva Life | 17.86 | 23.67 | -5.81 |
| 4 | Bajaj Allianz Life | 518.93 | 441.77 | 77.16 |
| 5 | Bharti Axa Life | 64.77 | 75.01 | -10.24 |
| 6 | Canara HSBC OBC Life | 185.78 | 132.69 | 53.09 |
| 7 | Edelweiss Tokio Life | 37.85 | 36.98 | 0.87 |
| 8 | Exide Life | 67.69 | 73.75 | -6.06 |
| 9 | Future Generali Life | 45.11 | 70.86 | -25.75 |
| 10 | Aegon Federal Life | 51.93 | 59.63 | -7.7 |
| 11 | India First Life | 158.77 | 158.25 | 0.52 |
| 12 | Kotak Mahindra Life | 448.59 | 409.26 | 39.33 |
| 13 | Max Life | 567.31 | 479.58 | 87.73 |
| 14 | PNB Met Life | 163.38 | 156.31 | 7.07 |
| 15 | Pramerica Life | 20.45 | 55.38 | -34.93 |
| 16 | Reliance Nippon Life | 93.85 | 88.69 | 5.16 |
| 17 | Shriram Life | 71.73 | 63.96 | 7.77 |
| 18 | Star Union Dai-ichi Life | 92.39 | 66.68 | 25.71 |
| 19 | Tata AIA Life | 336.67 | 268.32 | 68.35 |

Out of 19 selected life insurance companies, for 12 companies, the average premium has increased in the period of the pandemic. Seven companies have witnessed a decrease in their average premium in the Covid-19 period as compared to Pre- Covid-19 period. The overall average monthly premium is increased by Rs. 17.89 Crores. Among the gainers, Max Life recorded the highest increase in the average life insurance premium by Rs. 87.73 Crores followed by Bajaj Allianz Life with an increase by Rs. 77.16 Crore in the Covid-19 period. Two major companies that experienced a decline in the average premium are Pramerica Life with a decrease in average monthly premium of Rs. 34.93 Crores followed by Future General Life with a decrease in average monthly premium of Rs. 25.75 Crores.

Table 1.2

Average monthly premiums of four outlier companies

| Sr. No | Companies | Covid-19 Period | Pre Covid-19 Period | Difference |
|--------|-----------------------|-----------------|---------------------|------------|
| 1 | HDFC Standard Life | 1671.8 | 1418.42 | 253.38 |
| 2 | ICICI Prudential Life | 1120.17 | 968.01 | 152.16 |
| 3 | SBI Life | 1584.21 | 1437.72 | 146.49 |
| 4 | LIC of India | 14433.51 | 14603.99 | -170.48 |

It can be seen from the above figure 1.3 that the average monthly premium of HDFC Standard Life, ICICI Prudential Life, and SBI Life has increased during the Covi-19 period as compared to the Pre Covid-19 Period. For these three companies, the total average premium

increased by Rs. 184.01 Crores. LIC of India has witnessed a decline in average monthly premium during Covid Period by Rs. 170.49 Crores over Pre Covid Period.

INFERENCE ANALYSIS:

Inferential Analysis is a form of analysis that is used to conclude associations between variables. This analysis is exclusively designed to test the hypothesis.

Figure 1.3

Average Pre Covid-19 Period and Covid-19 Period insurance premiums of four outlier companies

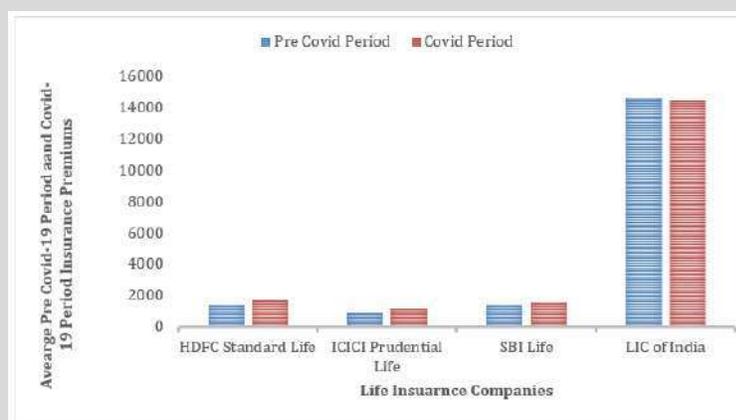


Table 1.3 Normality Test

| | Shapiro-Wilk | | |
|------------|--------------|----|------|
| | Statistic | df | Sig. |
| Difference | .908 | 19 | .068 |

After satisfying the condition of normality, data were further processed for hypothesis testing.

Table 1.4 Descriptive Statistics

| Paired Samples Statistics | | | | | |
|---------------------------|--------------|--------|----|----------------|-----------------|
| | | Mean | N | Std. Deviation | Std. Error Mean |
| Pair 1 | Covid-19 | 174.79 | 19 | 180.82 | 41.48 |
| | Pre-Covid-19 | 156.90 | 19 | 149.48 | 34.29 |

Table 1. Paired Samples T-Test

| | | Paired Differences | | | | | Significance | | | Effect Size | |
|--------|-------------------------|--------------------|----------------|-----------------|---|-------|--------------|----|-------------|-------------|-------------|
| | | Mean | Std. Deviation | Std. Error Mean | 95% Confidence Interval of the Difference | | t | df | One-Sided p | | Two-Sided p |
| | | | | | Lower | Upper | | | | | |
| Pair 1 | Covid-19 - Pre-Covid-19 | 17.90 | 35.93 | 8.24 | .568 | 35.21 | 2.170 | 18 | .022 | .044 | .498 |

A dependent t-test was conducted to explore the difference between the Covid-19 Period and Pre-Covid-19 Period insurance premiums of selected insurance companies. An alpha level of .05 was utilized. Descriptive statistics are given in Table 1.4 and Paired Sample t-Test results are given in Table 1.5. On average, the Covid-19 Period insurance premiums (M = 174.79, SE = 41.48) is significantly higher than the Pre Covid-19 Period’s Insurance premium (M = 156.90, SE = 34.29), $t(18) = 2.17, p < .05, r = 0.49$

INTERPRETATION & DISCUSSION:

It can be inferred from the above graphs and tables that the average monthly insurance premium of Life Insurance Companies has significantly increased in the Covid-19 Period than compared to Pre Covid-19 Period. The average monthly insurance premium in the Pre Covid-19 period was Rs 157 crore which got significantly increased to Rs 175 crore in the Covid-19 Period. From Table 1.1, it is clear that out of 19, 12 Life Insurance Companies observed a growth in the average monthly premium in context with the Covid-19 Period over Pre Covid-19 Period and from Table 1.2, out of four, three life insurance companies observed the same growth for the same period. This spike can be justified because of the inclination of the buyers towards online insurance. Such a behavioral change helped the insurance business to grow noticeably from 40% around.13 Also, with an increase in life uncertainty; more and more people started buying pure term plans and health insurance policies. The fear of Covid-19 has made the people realize the importance of life over anything. In all of this, the insurers have also played a decent role in drawing the inclination of the people towards insurance. Many insurance companies started adopting more customer-centric solutions. They started developing their products which offered Covid-19 risk cover as well.

CONCLUSION:

Covid-19 is a disease that is caused by SARS-CoV-2, the Coronavirus that got first erupted in China, in December 2019. Covid-19 can be severe and has caused millions of deaths around the world. Likewise, it has affected different sectors. Some have faced losses whereas some could earn profits. Life Insurance Companies falls in the latter part, for which Covid-19 has built some favorable situations. As people started fearing for life in the Covid-19 Period, their hunt to make their life secure made them opt for life insurance policies. This rise in demand was anyway speculated by PwCPL in their report dated before June 2020. The finding of the study revealed that out of 23 life insurance companies, 15 companies witnessed an increase in their share of premium whereas a nominal decline in the share of the premium for the remaining eight companies was noticed. However, to consider the overall share of the premium, it increased in the Covid-19 period for the life insurance industry in India.

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A Festival Full of Colours and Joy



India is a land that represents the blending of beliefs, diversities and cultural celebrations we call “festivals”. According to Hindu mythology, Holi is a festival cherished through colors that symbolize the power of love and the victory of good over evil. It is one of the biggest festivals in our country which comes every year during March. Children, adults and even the elder citizens take part in the fun and preparations of Holi for three days starting from a full moon day. People from all religions play Holi by exchanging sweets, gujiya, thandai and splashing colors on each other. Water guns and water balloons are also used by children during the Holidays. It is celebrated by people who believe in Hinduism but the festivities are enjoyed across the country irrespective of religious beliefs. Holi is based on the cycles of the moon and it celebrates the strength of goodness and love. Families bond, friends forgive each other and unite to enjoy the celebration of colors. People visit each other’s houses or gather in a public place with sweets, colors and love. According to the faith and legends of Hinduism, different parts of India find a different significance in their “festival of colors”. Some parts believe Holi is meant to cherish the love between Radha and Krishna while others take this opportunity to rejoice the defeat of evils within and around us. For many others, Holi is a period of pure love, forgiveness and fulfilment. Spread over three days, the Holi rituals begin with the destruction of evil symbolized by a bonfire on the first day and celebration with colors, prayers, music, dance and blessings on the other two days. The primary colors used represent various emotions and elements like blue for Lord Krishna, red for fertility and love and green for new beginnings. In recent times, the spirit of Holi has lost its charm due to the excessive use of intoxication, artificial and potentially harmful color and other irresponsible incidents. It is, thus, necessary to keep the “fun” alive but also preserve the festival for what it signifies – love, happiness and the sustenance of good over evil!

Impacts of the Ukraine-Russian war

Russia's invasion of Ukraine led to sanctions imposed on the former by the US and European nations, has the potential to impact India Inc in two ways. US in its statement has strongly condemned the steps taken by Russia and has termed it as "unprovoked and unjustified attack" and has promised to stand by Ukraine along with its allies. Indian officials are also in talk with the President and are hoping to pacify the situation.

The price of Brent crude has sky-rocketed above US\$130/barrel from US\$97/barrel before the Russian invasion began. Without a commensurate increase in retail fuel prices, oil marketing companies are already making losses. The impact of this is also being felt by sectors such as chemicals and paints which use crude oil-linked derivatives as their primary feedstock. These sectors may see some margin squeeze that could extend well into the first quarter of next fiscal, as inventories bought previously at lower prices run out.

Steel and aluminium (Russia contributes almost 6% of global primary aluminium production) prices, which had shot up in recent times from their already-high levels, will have an upward bias. While this would benefit domestic primary steel makers and aluminium smelters because their realisations will rise, it would cascade negatively for the construction, real estate, and automobile sectors.

Consumers will also have to be ready for rise in prices of animal protein including poultry, dairy products and seafood. Dairy industry leader Amul has increased retail milk prices by 4% starting 1st March in all-India markets. "This price rise is being done due to rising costs of energy, packaging, logistics, and cattle feeding costs. Thus the overall cost of operation and production of milk has increased," said Amul in a release.

Milk brand Mother Dairy too announced a price hike of Rs 2 from 6th March.

Continuing hostilities between Russia and Ukraine are set to impact the domestic selling prices of wheat and sunflower oil. Both countries produce massive quantities of wheat, while Ukraine is one of the world's largest sunflower seeds exporters. Though India is self-sufficient in wheat, it does import some quantities of high-grade grain, analysts said.

Moreover, the reduction in Russian and Ukrainian wheat in the international market will give an attractive opportunity for Indian exporters, thereby slightly pushing up domestic prices.

The prices of sunflower oil in the international market have increased by about 5% to 10% in 8-10 days. The Russia-Ukraine conflict has dimmed any hopes of respite from high cooking oil prices for the consumers who have been paying historically high prices for close to two years.

- Prices of gold also increased with Rs.51,400, highest recorded in months.
- Hours within the news came out, Sensex dropped by -3.46% and thus obtaining position of the worst hit Asian Market.
- Top stocks of Nifty50 such as Tata Motors, IndusInd Bank, Tech Mahindra, Bharti Airtel,



Tata Steel , Mahindra and Mahindra were among the worst hit
The impact of the war on India,the economic REPERCUSSIONS are very evident given our country's dependency on Russian military market, Nuclear investments, Space investments, futuristic gas and oil cooperation.Talking about military ,it is considered to be one of the most immense cooperation as India possess 70% of it's military arms to be Russian

. Major Reasons being

- 1.Affordability
- 2.Biased market of America
3. Similar Russian military arms possessed by China
- 4.Reliability

The biggest challenge which India will be facing in the coming times would be the pressure from America to boycott military market of Russia in other words escaping CAATSA{Countering America's Adversaries Through Sanctions Act} will not be as easy as it had been in the previous times.

The other alternative on which India needs to rely upon for its affordable military procurement is either depending upon USA which is not very economic and also which is biased on giving military arms to India or to be completely self reliable so that India can induct indigenously built military arms in its Defense establishments.As Russia is considered to possess cutting edge technology in terms of nuclear science and space science which makes it a suitable partner candidate for indian nuclear programs . Given the fact India's narrative is getting inclined towards green energy and sustainability , it can't afford to give up on the cooperation with Russia.So in the end India either needs to be self reliable in every spectrum in order to replace previously made procurements from Russia or find a new candidate partner to replace Russian presence from various domains in order to keep up with its economy.

Rajasi Patkar
SY BAF C

THE SPORTS PRESS

"Warnie" - The Wizard of Spin Bowling

If you haven't imitate bowling action of Shane Warne in your childhood, I don't think you are watching cricket. This is the impact created by him throughout his career. When we talk about Warnie, we talk about his aggressive approach, to fight every session, be fierce in the arena and a loving human outside that small 22 yards. To imagine world cricket without him feels like a void and this is the feeling of 20 year old boy who loves the art of spin, living in Mumbai, almost divided by seven oceans but united by cricket. So i would like to, through this article, describe his journey from nothing to greatness, one would never imagine.

Warne was born in the Melbourne suburb of Upper Ferntree Gully on 13 September 1969. Warne joined Accrington Cricket Club of the Lancashire League as their professional player for the 1991 season.[21] After initially struggling in English conditions, he went on to have a good season as a bowler, taking 73 wickets at 15.4 runs each, but scored only 329 runs at an average of 15. The committee at Accrington decided not to re-engage him for the 1992 season, as they expected their professional to contribute as both a batsman and bowler. Warne made his first-class cricket debut on 15 February 1991. Warne recorded his first first-class haul of five wickets or more in an innings when he took 7/49 in the second innings,[25] helping Australia B to a nine-wicket win.

Warne had played in just seven first-class matches before making his debut at Test level for Australia.[29] He had an undistinguished Test debut when called into the Australian team in January 1992 for a Test against India at the Sydney Cricket Ground. He took 1/150 (Ravi Shastri caught by Dean Jones for 206) off 45 overs. He took 0/78 in the fourth Test in Adelaide, recording overall figures of 1/228 for the series, and was dropped for the fifth Test on the pace-friendly WACA Ground in Perth. His poor form continued in the first innings against Sri Lanka at Colombo, in which he recorded 0/107. However, on 22 August 1992, he took the last three Sri Lankan wickets without conceding a run in the second innings precipitating a second innings collapse and contributing to a remarkable 16-run Australian win. Sri Lankan captain Arjuna Ranatunga commented in an interview that, 'a bowler with Test average of more than 300 came and snatched the victory from our hands'.

Despite his match winning spell, Warne was left out of the second Sri Lanka test before taking 0/40 in the third and final test of the series. Warne was again left out of the First Test against the West Indies in the 1992–93 Australian season. Greg Matthews played in Warne's place and despite Australia being in a strong position on the final day, was unable to dismiss the tourists on a turning surface. Warne was thus recalled for the Second Test in Melbourne, a Boxing Day Test, where he took 7/52 in a match-winning performance in the second innings. In 1993, Warne was selected for Australia's Ashes tour of England. He was the leading wicket taker for the six-Test series, with 34. His first ball of the series was written into the history books as the "Ball of the Century", bowling the experienced English batsman Mike Gatting with a ball that turned from well outside leg stump to clip the off bail. He took 71 Test wickets in 1993, then a record for a spin bowler in a calendar year.[38] New Zealand batsmen contributed significantly to his tally. He took 17 wickets in Australia's tour of New Zealand early in the year,

After in 1998, Warne was a member of Australia's touring squad of India. Finding Indian food not to his liking, he had spaghetti and baked beans flown in from Australia. With Australia's two top pace bowlers Glenn McGrath and Jason Gillespie missing the tour due to injury, Warne shouldered more of the bowling burden. He took 10 wickets, but conceding 54 runs each, going for 0/147 in India's only innings of the second and series-winning Test in Calcutta. Warne's dismissal of Rahul Dravid in the first innings of the final test at Bangalore took him past Lance Gibbs' tally of 309 wickets making him the most successful spinner in Test Cricket. Australia lost the series, breaking a run of nine Test series victories.

In February 2003, a day before the start of the World Cup, Warne was sent home after a drug test during a one-day series in Australia returned a positive result for a banned diuretic.[99] Warne said that he took only one of what he called a "fluid tablet" (the prescription drug Moduretic) given to him by his mother to improve his appearance.[100] A committee established by the Australian Cricket Board found Warne guilty of breaching the board's drug code and imposed a one-year ban from organised cricket.

Warne returned to competitive cricket following his ban in February 2004. In March, in the first Test of a three-Test series against Sri Lanka in Galle, he became the second cricketer after Courtney Walsh to take 500 Test wickets. Warne took five wickets in each innings of the first and second Tests; a further six wickets in the third Test saw him named the player of the series. He broke the record for most career wickets in Test cricket on 15 October 2004 during the second Test of Australia's series against India at Chennai. His dismissal of Irfan Pathan, caught at slip by Matthew Hayden, saw him overtake his Sri Lankan rival, Muttiah Muralitharan, with 533 wickets. Muralitharan, who was injured at the time, had taken the record himself from Courtney Walsh five months earlier. Australia won the series 2–1; it was Australia's first series win in India since 1969. Warne's 14 wickets at an average of 30.07 was a marked improvement on his previous performances in India, when in six Tests he had taken 20 wickets at an average of 52 runs each. For his performances in 2004, he was named in the World Test XI by the ICC.

On 11 August 2005 at Old Trafford, in the Third Ashes Test, he became the first bowler in history to take 600 Test wickets.[114] In 2005, Warne broke the record for the number of wickets in a calendar year, with 96 wickets. His ferocious competitiveness was a feature of the 2005 Ashes series, when he took 40 wickets at an average of 19.92 and scored 249 runs.[117] Warne shared player of the series honour with England's Andrew Flintoff. For his performances in 2005, he was named in the World Test XI by the ICC.

On 21 December 2006, Warne announced that he would be retiring at the end of the 2006-07 Ashes series at the Sydney Cricket Ground (SCG). In his second-last Test, he took his 700th Test wicket on 26 December 2006[122] by bowling English batsman Andrew Strauss out at the Melbourne Cricket Ground, in what was his final appearance at the ground. This was the first occasion that a player had taken 700 Test wickets. The wicket was described as a "classic Warne dismissal" to which the crowd of 89,155 gave a standing ovation.

After his retirement from international cricket, Warne was signed as the captain for Rajasthan Royals in the Indian Premier League 2008, fetching US\$450,000 in the pre-season player auction.[128] He led the Royals to victory in the first season of the competition.[129] He continued as captain of the Royals for a further four seasons, the 2011 season being his last with the franchise.

On 4 March 2022, at the age of 52, Warne died from natural causes[198] while on holiday at a villa on the island of Ko Samui in Thailand.[199][200] His death came on the same day as that of fellow Australian cricketer Rod Marsh, to whom Warne paid tribute on Twitter only a few hours prior to his own death.[201][202] Six days after Warne's death, his body was returned to Melbourne on a private plane from Thailand.[203]

Warne's private funeral took place at the St Kilda Football Club's headquarters in Melbourne on 20 March. The mourners were led by his parents and three children, with some former teammates in attendance.[204] Warne will be publicly honoured at a state memorial event at the Melbourne Cricket Ground on 30 March.

The God Of Cricket Sachin Tendulkar also was terrified with the news as the rest of the world.

His tweet says, "Will miss you Warnie. There was never a dull moment with you around, on or off the field." Australia's greatest captain Steve Waugh says, "Warnie was the ultimate entertainer on and off the field, never a dull moment who lived life to the fullest. Deepest condolences to his loved ones. RIP mate," To this very day, it left a void in the whole cricketing fraternity and this is never getting filled.

Thank you "Warnie" for all the magic deliveries you have given us. You were surely a great WIZARD of the Spin Art

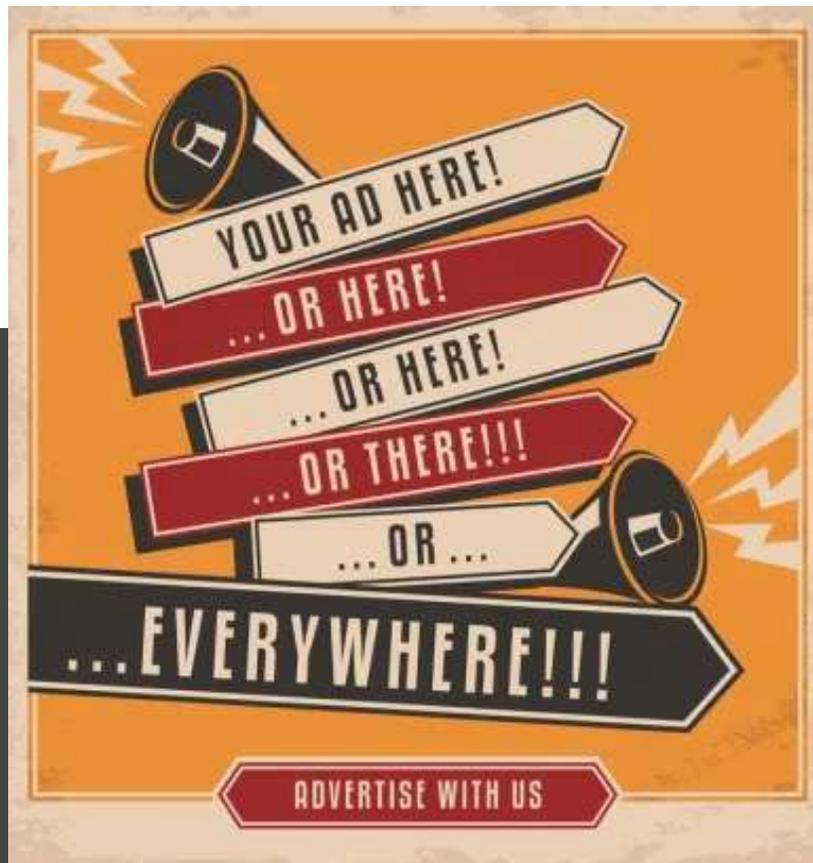


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