

# पुष्कर



सत्र: 2024-25

राजकीय महाविद्यालय रिवालसर  
मण्डी (हि. प्र.)

## Teaching Staff



## Non-Teaching Staff



## PTA



# **PUSHKAR**

## **2024-25**



**Govt. Degree College**  
**Rewalsar, Distt. Mandi (H.P.)**

## FORM -IV

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**Chief Editor's Name** : Prof. Anjali Parmar

**Address** : Dist. Mandi (HP)

**Nationality** : Indian

*I, Dr. K. C. Kashyap hereby declare that the particulars given above are true and correct to the best of my knowledge and belief.*

**Sd/-**  
**Dr. K. C. Kashyap**  
**Principal**

*Dr. Amarjeet K. Sharma*  
*Director (Higher Education)*



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MESSAGE

It is a matter of immense delight for me to know that your college is going to publish the college magazine.

College magazine is a very useful medium for young minds to express their bristling ideas and thoughts. It gives a chance to students, the budding writers, to get the attention of others through their creative and contemporary writings. It is an essential ingredient of college regular activities and documentation of such events. The true purpose of higher education is to open the horizons for the curious young minds and to refine and polish them in such a way that they become responsible citizens of our country.

I wish your college a great future and grand success to the college magazine. I also congratulate the Editor(s) of the magazine and wish everyone all the best in their ventures.

Jai Hind.

(Dr. Amarjeet K. Sharma)



## प्राचार्य की लेखनी से

महाविद्यालय की पत्रिका 'पुष्कर' के नवीन अंक में पाठकों को युवा लेखकों के विचार जानने का अवसर प्राप्त होगा। सामाजिक, आर्थिक एवं राजनीतिक सरोकारों को गम्भीरता से समझना होगा, अतः आधुनिक लेखन एवं सृजन को संवेदनशीलता से जोड़ने की आवश्यकता है। आधुनिकता की दौड़ में संवेदनशीलता में निरन्तर कमी देखने को मिलती है। मानवीय पक्ष में इसे स्थान अवश्य मिलना चाहिए। गद्य-रचना के साथ काव्य-प्रतिभा को विकसित करने की आवश्यकता है, जिससे नवीन विचारों की उत्पत्ति होगी। कथा-लेखन एवं यात्रा-वृत्तान्त के लिए साहित्य में अपार सम्भावनाएं विद्यमान हैं। निःसन्देह हमारे महाविद्यालय के लेखक 'पुष्कर' पत्रिका के अलावा अन्य पत्र-पत्रिकाओं में भी अपनी रचनाएं प्रकाशित करवाने के प्रयास करेंगे। रचनात्मक विकास में महाविद्यालय के प्रबुद्ध प्राध्यापकों की विशेष भूमिका एवं मार्गदर्शन रहा है। सृजन की यह परम्परा निरन्तर चलती रहनी चाहिए ताकि महाविद्यालय की पत्रिका के पाठकों की संख्या में वृद्धि हो सके।

शुभ कामनाओं सहित।

डॉ. के. सी. कश्यप  
प्राचार्य



### From the Chief Editor's Desk

This is a matter of immense pleasure that the third edition of the college magazine 'Pushkar' is before us. We all know that college magazine puts forth the image and impression of the college. This magazine offers a platform to the young budding writers to bring forward their ideas and emotions. This young and sprightly generation has an ocean of thoughts and feelings inside them. Presenting these emotions and ideas in measured and refined words is an art.

The future of our country lies in the youth. In the times to come, this young generation will move ahead in their own directions and will choose future possibilities as per their interest. Whatever field they opt, they must have confidence in themselves. This magazine will act as a mirror for these young writers in exploring and attaining self-confidence, self-esteem and inner-potential. It will help the students to recognize their hidden talent and give them an opportunity to hone, polish and present their talent before everyone with confidence and enthusiasm.

I express my gratitude to our revered Principal Dr. K.C. Kashyap for his inexhaustible guidance, incessant encouragement and unremitting inspiration. I extend my heartfelt thanks to the Staff & Student-Editors for their collaborative spirit and unwavering support. Finally I express my deepest appreciation to all the contributors for making this magazine interesting, informative and entertaining.

With warm regards  
**Prof. Anjali Parmar**  
Chief Editor



विद्या ददाति विनयं विनयाद् याति पात्रताम् ।  
पात्रत्वाद्धनमाप्नोति धनाद्धर्मे ततः सुखम् ॥

# हिन्दी अनुभाग

सत्र: 2024-25



**प्रो. कुलदीप कुमार**  
प्राध्यापक संपादक



**पूजा शर्मा**  
छात्र संपादक

**राजकीय महाविद्यालय रिवालसर  
मण्डी (हि. प्र.)**

## अनुक्रमणिका

क्र. सं.	नाम	कक्षा	आलेख / कविता / अन्य पद्य, गद्य विधा का शीर्षक
1.	डॉ. के. सी. कश्यप	प्राचार्य	उपेक्षित पालतू पशु
2.	कुलदीप कुमार	प्राध्यापक संपादक (हिंदी विभाग)	कुछ तो कारण रहे होंगे
3.	पुष्प राज ठाकुर	लिपिक	गांव की दुनिया
4.	पूजा शर्मा	बी.ए. द्वितीय वर्ष	जिन्दगी, भाषा में पहेलियां
5.	सुनैना	बी.ए. तृतीय वर्ष	मेरी माँ
6.	गीतांजली	बी.ए. तृतीय वर्ष	शिक्षक, दोस्ती
7.	जागृति शर्मा	बी.ए. तृतीय वर्ष	प्रकृति
8.	तनु देवी	बी.ए. द्वितीय वर्ष	फूलों की मुस्कान
9.	साधना	बी.ए. द्वितीय वर्ष	रिवालसर, वक्रत
10.	ज्योति ठाकुर	बी.ए. द्वितीय वर्ष	संकल्प
10.	मोनिका ठाकुर	बी.ए. द्वितीय वर्ष	मेरे माता-पिता का प्यार
11.	श्रेया शर्मा	बी.ए. द्वितीय वर्ष	जिन्दगी
12.	चंचल	बी.ए. द्वितीय वर्ष	समय का मोल, बेटी
13.	प्रियांशु शर्मा	बी.ए. द्वितीय वर्ष	बचपन
14.	दीक्षा	बी.ए. द्वितीय वर्ष	माँ
15.	दीपिका	बी.ए. द्वितीय वर्ष	अंतिम यात्रा, ऐसा अपना देश
16.	नीतू देवी	बी.ए. द्वितीय वर्ष	लड़कियाँ
17.	इन्दिरा देवी	बी.ए. द्वितीय वर्ष	मेरे नाना - नानी
18.	किरना	बी.ए. तृतीय वर्ष	बेटी
19.	सिमरन शर्मा	बी.ए. प्रथम वर्ष	स्वच्छ भारत और हरा भारत
20.	सुष्मिता	बी.ए. प्रथम वर्ष	प्रकृति
21.	अंजना शर्मा	बी.ए. प्रथम वर्ष	माता-पिता
22.	स्नेहा ठाकुर	बी.ए. प्रथम वर्ष	हिन्दी भाषा
23.	तरूणा शर्मा	बी.ए. तृतीय वर्ष	विचार
24.	उपासना शर्मा	बी.ए. प्रथम वर्ष	परिवार
25.	तमन्ना ठाकुर	बी.ए. प्रथम वर्ष	हृद से आगे जाना होगा
26.	काजल शर्मा	बी.ए. तृतीय वर्ष	राजा का रहस्यमयी स्नान

## उपेक्षित पालतू पशु

प्राचीन काल से भारत एक कृषि प्रधान देश रहा है। दूसरा प्रमुख व्यवसाय पशु पालन है। चूँकि आधुनिक समय में कृषि-सम्बन्धी कार्य मनुष्य द्वारा मशीनों से किए जाने लगे जिससे पशुओं को कृषि सम्बन्धी कार्यों से कुछ राहत मिली। इसी के साथ पशु उपेक्षा के शिकार भी हुए। आधुनिक एवं तकनीकी विकास से भी मनुष्य अपनी दिनचर्या से पशु पालन के लिए समय निकाल ही नहीं पाता। लोग कामकाज के लिए गाँव व घर छोड़ने पर मजबूर हैं तो पशुपालन व कृषि प्रत्येक घर में सुचारु रूप से नहीं चल पाते। जब गाँव के लोगों ने शिक्षा व व्यवसाय के लिए गाँवों का परित्याग करके शहरों व कस्बों में रहना आरम्भ किया तो पालतू पशुओं ने भी गाँवों को छोड़ना आरम्भ किया जिससे आवारा पशुओं की संख्या में वृद्धि हुई।

हिमाचल प्रदेश में आवारा पशुओं की संख्या में वृद्धि चिन्ता का विषय है। गौ-धन सड़कों पर भटकता नज़र आता है। गाय-बैल व बछड़े भूख व प्यास से व्याकुल घूमते रहते हैं। गाँव के लोग ज़रूरत के समय तो उन्हें घर व गाँव तक लाते हैं लेकिन उनकी देखभाल की जिम्मेदारी निभाने वाले लोगों की कमी देखी गई है। घर से निकाले गए मवेशी रात को रम्भाते रहते हैं।

सर्दी के मौसम में उनके कंठों में वृद्धि होती है लेकिन समाज को इससे कोई सरोकार नहीं है। सड़क पर वाहनों की आवाजाही कभी भी उनके लिए घातक हो सकती है। समय रहते यदि पालतू पशुओं का समुचित संरक्षण नहीं होगा तो वे पशु विलुप्त हो जाएंगे। अतः पशुओं के बचाव के लिए समाज को प्रभावी प्रयास करने ही चाहिए। यह सभ्य समाज का उत्तरदायित्व भी है।

स्थानीय स्वशासन व धार्मिक संस्थाएं पालतू पशुओं के संरक्षण में अपनी सार्थक भूमिका निभा सकते हैं। पशुओं के लिए पुनर्वास व सुरक्षा हेतु प्रत्येक व्यक्ति को यथा संभव योगदान देना होगा। रामपुर बुशहर में आसपास के आवारा पशुओं को एक स्थान पर एकत्र किया गया, जिसमें स्थानीय लोगों ने अपना बहुमूल्य योगदान दिया। दाना व चारा एकत्र करके गौशाला को दिया जाता है। गोबर व घी - दूध बाजार में बेच कर पशुओं के लिए दाने - चारे की व्यवस्था की जाती है। प्रदेश के विभिन्न भागों में ऐसी व्यवस्था करने के प्रयास में सभी लोगों का शामिल होना आवश्यक है।

हमने पशु - पालन का परित्याग तो कर लिया है परन्तु पशु-उत्पाद जैसे घी - दूध व दही पर हमारी निर्भरता बढ़ी है जिससे नकली उत्पाद बाज़ार में घड़ल्ले से बिकने लगे हैं। पशु - पालन व कृषि एक दूसरे के परिपूरक हैं। अतः दोनों व्यवसायों की उपेक्षा के घातक परिणाम हो सकते हैं। भुखमरी व कुपोषण की सम्भावनाएं उत्पन्न हो सकती हैं। अतः कृषि व पशु पालन के विकास के लिए नए सिरे से सोच विचार करना आवश्यक है ताकि मानव व पशुओं के सम्बन्ध पुनः सुदृढ़ हो सकें तथा पशु - संरक्षण व पुनर्वास के लिए विशेष प्रयास किए जा सकें।

डॉ. के. सी. कश्यप  
प्राचार्य

## कुछ तो कारण रहे होंगे

कुछ तो  
दर्द रहा होगा  
इन बादलों का  
वरना ये इतने फूट-फूटकर न बरसते !

कुछ तो  
दर्द रहा होगा  
इन नदियों का  
वरना ये जीवनदायिनी नदियाँ इतना जल प्रलय न करती !

कुछ तो  
दर्द रहा होगा  
इन पहाड़ों का  
वरना ये निर्मल व अचल पहाड़ इतने न दरकते !

कुछ तो  
दर्द रहा होगा  
इन पेड़ों का  
वरना ये जड़ युक्त पेड़ इतने न उखड़ते !

कुछ न कुछ तो  
कारण रहा होगा  
इन सभी के दर्द का  
वरना ये सब मिलकर यूँ तबाही न मचाते !

ये जो  
कुछ न कुछ कारण हैं  
इन कारणों की वजह से कई बेकसूर, मासूम बच्चों को सजा मिल गई !

ये जो  
कुछ न कुछ कारण हैं  
इन कारणों की वजह से कई निर्दोष व्यक्तियों को सजा मिल गई !

ये जो  
कुछ न कुछ कारण हैं  
इन कारणों की वजह से कई निरपराध जानवरों को सजा मिल गई !

ये जो  
कुछ न कुछ कारण हैं !  
इन कारणों की वजह से प्रकृति रूपी 'जज साहब' ने कई बेगुनाह को सजा सुना दी !

वस्तुतः हमें समय रहते  
पेड़, पहाड़ व नदियों के दर्द व महत्व को समझना होगा !

बेकसूर मासूम लोगों और बेगुनाह जानवरों को प्रकृति रूपी 'जज साहब' की 'सजा-ए-मौत' के फ़रमान से बचाना होगा !

कुलदीप कुमार  
प्राध्यापक संपादक (हिंदी विभाग)

## गाँव की दुनिया

ना कहने को लफ़्ज़ है कहां से शुरू करूं  
है क्या ये गाँव की दुनिया...  
करती है सभी को एक,  
है प्यारी बहुत ये गाँव की दुनिया।  
प्यारी-सी सुबह से होती है उजागर,  
लाती है मुस्कान ये गाँव की दुनिया...  
है शीतल - शीतल छाँव पेड़ों की यहां,  
है प्यारी बहुत ये गाँव की दुनिया।  
मीठी - मीठी आवाज़ है नदियों की,  
मीठे गीत सुनाती है ये गाँव की दुनिया...  
लाती है बहार गगन में,  
है प्यारी बहुत ये गाँव की दुनिया।  
हरे भरे खेत, खेतों की हरियाली,  
सुंदरता दिखाती है ये गाँव की दुनिया,  
लगती है स्वर्ग का एक हिस्सा,  
है प्यारी बहुत ये गाँव की दुनिया।  
ठंडी ठंडी हवा छू के जाती है मन को,  
पेड़ों का नाच दिखाती है ये गाँव की दुनिया...  
कर देती है मन को शुद्ध चंचल...  
है प्यारी बहुत ये गाँव की दुनिया।  
सूरज की किरणें सर्द दोपहर में,  
सोने का आनंद देती है ये गाँव की दुनिया...  
भर देती है सारी उदासी दो पल में,  
है प्यारी बहुत ये गाँव की दुनिया।  
चिड़िया का चहचहाना, भंवरोँ का गुनगुनाना...  
मन विचलन राग सुनाती है यह गाँव की दुनिया,  
बो तोते की टें-टे कोयल की कूह कूह,  
है प्यारी बहुत ये गाँव की दुनिया।  
हंसती है कभी रुलाती है,  
जीवन के हर पहलू का परिचय कराती है ये गाँव की दुनिया...  
हर कामयाबी में हर नाकामी में, साथ निभाती है,  
है प्यारी बहुत ये गाँव की दुनिया।

Er. Pushap Raj Thakur  
JOA IT

## जिन्दगी

मन में एक सवाल आया कि  
क्या है जिन्दगी ?  
बच्चे ने कहा मस्ती है जिन्दगी,  
विद्यार्थी ने कहा सीखना है जिन्दगी,  
अध्यापक ने कहा ज्ञान बाँटना है जिन्दगी,  
मजदूर ने कहा संघर्ष है जिन्दगी,  
किसान ने कहा उतार-चढ़ाव है जिन्दगी,  
परीक्षार्थी ने कहा इम्तिहान है जिन्दगी,  
प्रेमी ने कहा प्रेम है जिन्दगी  
भक्त ने कहा भक्ति है जिन्दगी  
संतों ने कहा मोक्ष प्राप्ति है जिन्दगी  
हारे हुए व्यक्ति ने कहा तमाशा है जिन्दगी  
राही ने कहा सफ़र है जिन्दगी  
शायर ने कहा पहेली है जिन्दगी  
अंत में स्वयं से पूछा कि क्या है जिन्दगी  
तो मेरी नज़रों में एक किताब है जिन्दगी  
जिसके अगले पन्ने पर क्या होगा पता नहीं  
और पिछला पन्ना जो पढ़ चुके हैं  
उसे बदल नहीं सकते ।

पूजा शर्मा

बी.ए. द्वितीय वर्ष (2302)

## भाषा में पहेलियां पहेलियों में भाषा

- (1) बूझो बच्चों एक पहेली,  
ये है हम सब की सहेली ।  
व्याकरण से पहले आती,  
सबका नाम यह कहलाती ? -संज्ञा
- (2) संज्ञा बार-बार जब आए,  
वाक्यों को नीरस बनाए ।  
उसे हटा मैं वाक्य में आता,  
बोलो बच्चों क्या कहलाता ? -सर्वनाम
- (3) काम करो भई काम करो,  
लाती हूँ मैं यह पैगाम ।  
सबकी हलचल देखूँ मैं,  
बूझो तो अब मेरा नाम ? -क्रिया
- (4) सीधा अर्थ न मुझको आता,  
उल्टा काम मुझको भाता ।  
उल्ट फेर ही मेरा काम,  
बूझो तो सब मेरा नाम ? -विलोम

पूजा शर्मा

बी.ए. द्वितीय वर्ष (2302)

## मेरी माँ

गिरती हूँ तो, हाथ देकर संभाल लेती है  
रोती हूँ तो, अपने आँचल से आँसू पोंछ देती है  
मुझे बनाने में सबसे ज्यादा अंश है जिसका  
वो है मेरी माँ...  
दोस्त की कमी पूरी करती है  
मेरी तरक्की देख इतराती है  
रहती है परेशान फिर भी मुस्कुराती है  
बस तभी मेरा हौसला बन जाती है  
वो है मेरी माँ...



पापा के हर एक सवाल का जवाब है  
पापा की डांट पर मरहम है  
उदास हो जाऊँ तो मेरी मुस्कान है  
वो है मेरी माँ...  
और क्या बोलूँ  
इस दुनिया में सबसे अनमोल है, माँ...

सुनैना

बी.ए. तृतीय वर्ष (2232)

## शिक्षक

जीवन में जो राह दिखाए,  
सही तरह चलना सिखाए।  
माता-पिता से पहले आता,  
जीवन में सदा आदर पाता।

सबको मान प्रतिष्ठा जिससे,  
सीखी कर्तव्यनिष्ठा जिससे।  
कभी रहा न दूर मैं जिससे,  
वह मेरा पथदर्शक है जो।  
मेरे मन को भाता,  
वह मेरा शिक्षक कहलाता।

कभी है शांत, कभी है धीर,  
स्वभाव में सदा गंभीर,  
मन में दबी रहे ये इच्छा,  
काश मैं उस जैसा बन पाता,  
जो मेरा शिक्षक कहलाता।

गीतांजली

बी.ए. तृतीय वर्ष (2212)

## प्रकृति

हरे-हरे खेतों में  
बरस रही हैं बूँदें  
खुशी-खुशी से आया सावन  
भर गया मेरा आँगना

ऐसा लग रहा है जैसे  
मन की कलियाँ खिल गयीं वैसे  
ऐसा आया बसंत  
लेके फूलों का जश्र ॥

धूप से प्यासे मेरे तन को  
बूँदों ने दी ऐसी अँगड़ाई  
कूद पड़ा मेरा तन मन  
लगता है मैं हूँ एक दमना॥

यह संसार है किताब सुंदर  
लेकिन लोग नहीं उतने अकलमंद  
यही है एक निवेदन  
न करो प्रकृति का शोषण ॥

जागृति शर्मा

बी.ए. तृतीय वर्ष (2204)

## दोस्ती

आज रब से मुलाकात की,  
थोड़ी सी आप के बारे में बात की,  
मैंने कहा क्या दोस्त है,  
क्या किस्मत पाई है,  
रब ने कहा संभाल के रखना,  
मेरी पसंद है, जो तेरे हिस्से में आई है।



एक ऐसा साथ...  
जे किसी बंधन का नहीं मोहताज...  
हर दायरे से बाहर...  
जाति, धर्म, देश, संस्कृति...  
किसी बात से इसे नहीं सरोकार...

गीतांजली

बी.ए. तृतीय वर्ष (2212)

## फूलों की मुस्कान

फूलों की मुस्कान में बसी,  
घरती की अनमोल कहानियाँ,  
हर पंखुड़ी में छिपी हुई,  
प्रकृति की प्यारी नादानियाँ।  
सबसे की शीतल बयार में,  
खिलते हैं ये नन्हें सपने,  
हवा संग झूमते-गाते,  
बाँटते खुशबू के रत्न अनजाने।  
रंग-धिरंगे ये फूल सजे,  
हर बगिया का श्रृंगार बने,  
जीवन में उल्लास भरते,  
मन के हर कोने में बसा करे।  
बन जाते हैं साँझ की माला,  
जब सूरज ढलने लगता है,  
और ओस की बूँदों में चमकते,  
जैसे तारे खुद उतरे आते हैं।  
फूल है प्रकृति का उपहार,  
प्रेम और सौंदर्य का आधार,  
ये सिखाते हैं जीना हमें,  
मुस्कुराना, झुकना हर बारा।  
प्रकृति के इस अद्भुत जादू में,  
फूलों की दुनिया में खो जाओ,  
हर फूल कहता है बस इतना,  
सादगी में ही सुख पाओ।

तनु देवी

बी.ए. द्वितीय वर्ष (2356)

## रिवालसर

रिवालसर हिमाचल प्रदेश के मण्डी जिले में स्थित एक प्राचीन तीर्थ स्थल है। रिवालसर का इतिहास हिन्दू, सिख और बौद्ध धर्म से जुड़ा हुआ है। यहां कई मन्दिर हैं जिसमें हिन्दू, बौद्ध और सिख मन्दिर शामिल हैं। रिवालसर झील अपने ईख और मछलियों के लिए प्रसिद्ध है। रिवालसर में पद्म संभव की एक मूर्ति भी बनाई गई है। यहां लोमश ऋषि का मन्दिर है। माना जाता है कि लोमश ऋषि ने भगवान शिव को प्रसन्न करने के लिए अपनी तपस्या की थी। यहां पर गुरु गोविंद जी का गुरुद्वारा भी है। रिवालसर से 10 कि० मी० नैना माता का एक मन्दिर पहाड़ की चोटी पर स्थित है। नैना देवी मन्दिर के रास्ते पर हम पांडवों की माँ कुंती के नाम पर कुंतभयो नामक एक झील है। ऐसा कहा जाता है कि अर्जुन ने अपनी माँ की ग्यास को बुझाने के लिए झील बनाई। रिवालसर को त्रिवेणी नाम से जाना जाता है।

साधना

बी.ए. द्वितीय वर्ष (2344)

## संकल्प

दृढ़ है संकल्प तो विकल्प नहीं दृढ़ना

निश्चय जब कर लिया संकल्प नहीं तोड़ना,

खुद पर विश्वास और मन में उमंग हो,

कौशल के साथ अगर साहस का संग हो,

तो किसी भी काम को, अधर में नहीं छोड़ना,

रात्रि एक दिन सुबह के साथ आणी,

अंधकार चीरकर प्रकाश साथ लाणी,

ठान लिया एक बार मुंह नहीं तू मोड़ना,

विचार को विचार कर,

दृष्ट को दूतार कर,

एक बार थाम कर हाथ नहीं छोड़ना

जीत के लिए तो संकल्प शुद्ध चाहिए,

आलस प्रमाद के विरुद्ध युद्ध चाहिए,

हार कर किसी से तू हाथ नहीं जोड़ना,

निश्चय जब कर लिया...



ज्योति ठाकुर

बी.ए. द्वितीय वर्ष (2204)

## वक्रत

वक्रत को आजमाना चाहा

वक्रत ने गुलाम कर लिया

वक्रत को अपनाना चाहा

वक्रत ने ठुकरा दिया

वक्रत को सीखना चाहा

वक्रत ने मुँह मोड़ लिया

वक्रत के साथ चलना चाहा

वक्रत ने राहों को रोक दिया

वक्रत को अब बदलना चाहा

वक्रत ने हमें ही बदल दिया।

साधना

बी.ए. द्वितीय वर्ष (2344)



## मेरे माता-पिता का प्यार

मेरे माता-पिता मेरे भगवान हैं।

माता-पिता से बढ़ कर कोई नहीं है।

उनके कर्ज को चुका पाना बिल्कुल भी  
आसान नहीं है।

मेरी हर मुश्किल तब तक आसान है,

जब तक घर में मेरे माता-पिता का सम्मान है।

मेरी माँ मेरे लिए भगवती है।

मेरे पिता मेरे लिए भगवान हैं।

मोनिका ठाकुर

बी.ए. द्वितीय वर्ष (2318)

## जिन्दगी

चलो हंसने की कोई, हम बज्रह दूँढते हैं,

जिधर न हो कोई गम, वो जगह दूँढते हैं।

बहुत उड़ लिए ऊँचे आसमानों में यारो,

चलो जमी पे ही कहीं, हम सतह दूँढते हैं।

छूटा संग कितनों का जिन्दगी की जंग में,

चलो उनके दिलों की, हम गिरह दूँढते हैं।

बहुत वक्रत गुजरा भटकते हुए अंधेरो में,

चलो अंधेरी रात की, हम सुबह दूँढते हैं।

श्रेया शर्मा

बी.ए. द्वितीय वर्ष (2303)

## समय का मोल

मिले फूल से फूल तो  
गुलदस्ता बन जाता है  
ईंट से ईंट जुड़े तो देखो  
सुन्दर घर बन जाता है।

छोटी-छोटी जल की बूँदें  
सागर बन लहराती हैं  
भिड़ी के कण-कण से ही  
यह पृथ्वी बन जाती है।

पल-पल छोटा लगता है पर  
इससे युग बन जाता है  
पल-पल का जो मोल समझता  
बुद्धिमान कहलाता है।

चंचल

बी.ए. द्वितीय वर्ष (2330)



## बेटी

सरस्वती, लक्ष्मी, दुर्गा देवी  
कहने को अवतार है बेटी,  
जीवन का हर बाग-बगीचा  
करती तो गुलज़ार है बेटी,  
घर-गली, सड़क-मोहल्ले  
और सजाती घर-द्वार है बेटी,  
जीवन की डूबती नैया को  
बचाने वाली खेवन हार है बेटी,  
पापियों के नाश हेतु  
चंडी का अवतार है बेटी,  
ये सब तो कहने को है  
क्योंकि आज भी भार है बेटी।

चंचल

बी.ए. द्वितीय वर्ष (2330)



## बचपन

एक बचपन का जमाना था,  
जिसमें खुशियों का खज़ाना था...  
चाहत चाँद को पाने की थी,  
पर दिल तितली का दीवाना था...  
खबर न थी कुछ सुबह की,  
न शाम का ठिकाना था...

थक कर आना स्कूल से,  
पर खेलने भी जाना था...  
माँ की कहानी थी,  
परियों का फसाना था...  
बारिश में कागज़ की नाव थी,  
हर मौसम सुहाना था...

हर खेल में साथी थे,  
हर रिश्ता निभाना था...  
गम की जुबान न होती थी,  
ना ज़ख्मों का पैमाना था...  
रोने की वजह न थी,  
न हंसने का बहाना था...  
क्यों हो गए हम इतने बड़े,  
इससे अच्छा तो वो बचपन का जमाना था ॥

प्रियांशु शर्मा

बी.ए. द्वितीय वर्ष (2320)

## माँ

माँ संवेदना है, भावना है, अहसास है माँ,  
माँ, जीवन के फूलों में खुशबू का वास है माँ।  
माँ रोते हुए बच्चे का खुशनुमा पालना है माँ,  
माँ मरुस्थल में नदी या मीठा सा झरना है माँ।  
माँ लोरी है, गीत है, प्यारी सी थाप है माँ,  
माँ पूजा की थाली है, मंत्रों का जाप है माँ।  
माँ, झुलसते दिलों में कोयल की बोली है माँ,  
माँ मेहंदी है, कुमकुम है, सिन्दूर है, रोली है माँ।  
माँ कलम है, दवात है, स्याही है माँ,  
माँ, परमात्मा की स्वयं एक गवाही है माँ।



दीक्षा

बी.ए. द्वितीय वर्ष (2321)

## ऐसा अपना देश

सबसे सुन्दर सबसे मनोहर अनुपम अपना देश।  
सत्यम् शिवम् सुन्दरम् में है ब्रम्हा-विष्णु-महेश।  
वेद पुराण कहलाए या श्रुति धर्मज्ञान के कोष  
रामायण-गीता कुरान से मिलता है संतोष।  
देवी-देवता पुरुष शिरोमणि, अलग-अलग परिवेश,  
कर्म ज्योति या तीर्थ मठों में मानवता का साथ,  
शब्द-शब्द में अमर उजाला अक्षर उजले पाथ।  
सहज भाव से जुड़ गए हैं, तनिक नहीं आवेश,  
एक अनेक ज्ञान और विज्ञान सभी में  
ईश्वर का आदेश।

दीपिका

बी.ए. द्वितीय वर्ष (2304)

## लड़कियाँ

ओंस की बूंद सी होती है लड़कियाँ,  
छोटी-छोटी बातों पर भी रोती हैं लड़कियाँ।  
विधि का विधान है यही दुनिया की रस्म है,  
मुट्ठी में भरे नीर-सी होती हैं लड़कियाँ।  
वैसे तो वेदों में पूजनीय मानी जाती हैं लड़कियाँ,  
परन्तु दहेज के नाम से जिन्दा जलाई जाती हैं लड़कियाँ।  
कांटों की राह पर खुद चलती हैं लड़कियाँ,  
औरों के लिए फूलों की राह सजाती हैं लड़कियाँ।  
घर परिवार को भी जान से सजाती हैं लड़कियाँ,  
फिर भी न जाने क्यों ठुकराई जाती हैं लड़कियाँ।



नीतू देवी

बी.ए. द्वितीय वर्ष (2348)

## अंतिम यात्रा

था मैं नींद में और मुझे  
इतना सजाया जा रहा था,  
बड़े प्यार से मुझे नहलाया  
जा रहा था।

ना जाने था वो कौन-सा  
अजब खेल मेरे घर में,  
बच्चों की तरह मुझे कंधे पर  
उठाया जा रहा था।

था पास मेरा हर अपना उस  
वक्त, फिर भी मैं हर किसी के  
मन से भुलाया जा रह था।

जो कभी देखते भी न थे  
मोहब्बत की निगाहों से, उनके  
दिल से भी प्यार मुझ पर लुटाया  
जा रहा था।

मालूम नहीं क्यों हैरान था हर  
कोई मुझे सोता देख कर, ज़ोर-  
ज़ोर से रोकर मुझे जगाया जा  
रहा था।

कांप उठी मेरी रूह वो मंजर  
देख कर, जहाँ मुझे हमेशा के  
लिए सुलाया जा रहा था।

मोहब्बत की इन्तहा थी जिन दिलों  
में मेरे लिए, उन्हीं दिलों के हाथों  
आज मैं जलाया जा रहा था।

इस दुनिया में कोई किसी का हमदर्द  
नहीं होता, लाश को शमशान में  
रखकर, अपने लोग ही पूछते हैं,  
और कितना वक्त लगेगा।

दीपिका

बी.ए. द्वितीय वर्ष (2304)

## मेरे नाना- नानी

जिन्दगी को जिसने जीना सिखाया,  
वो है मेरे नाना - नानी ।

जन्म दिया माता-पिता ने लेकिन,  
आगे बढ़ने का मतलब सिखाया नाना-नानी ने ।

हर दुःख में हर सुख में  
साथ दिया मेरे नाना - नानी ने ।

गलत रास्ते से सही रास्ते की  
राह दिखाई नाना-नानी ने ।

हर मुश्किल को आसानी  
से पार करने का रास्ता दिखाया नाना - नानी ने ।

दुनिया की सारी खुशियाँ एक तरफ  
और नाना - नानी का प्यार एक तरफ ।

इन्दिरा देवी

बी.ए. द्वितीय वर्ष (2310)

## बेटी

बेटी जब पैदा होती है, पहाड़ सा टूट जाता है  
बेटा जब पैदा होता है, जश्न मनाया जाता है  
कौन जाने बेटा अच्छा हो या शैतान  
मैं तो कहती हूँ बेटी होती बहुत महान्  
रानी झांसी भी तो एक बेटी थी  
पूरे भारत वर्ष की चहेती थी  
रोशन किया अपने माता-पिता और देश का नाम  
मैं तो कहती हूँ बेटी होती बहुत महान्  
कल्पना चावला भी तो देश के लिए मर गई  
दुनिया में भारत वर्ष का नाम ऊंचा कर गई  
बड़े-बड़े वैज्ञानिकों की सूची में आज भी उनका नाम  
मैं तो कहती हूँ बेटी होती बहुत महान्  
बेटी के साथ तुम ना करो अत्याचार  
उसको भी है दुनिया में जीने का अधिकार  
मैं तो कहती हूँ बेटी होती बहुत महान् ।

किरना

बी.ए. तृतीय वर्ष (2331)

## स्वच्छ भारत और हरा भारत

स्वच्छ रहे भारत हमारा  
आओ मिल कर संकल्प करें,  
गली-गली में कूड़ेदान हो  
सखे कचरे को नीले कूड़ेदान में डालो,  
गीले कचरे को हरे कूड़ेदान में डालो  
स्वच्छ रहे भारत हमारा ।



स्वच्छ रहे भारत हमारा  
जन-जन में स्वच्छता का विचार फैलाओ,  
घर-घर में स्वच्छता का दीपक जलाओ  
घर-घर में शौचालय बनाओ,  
स्वच्छ रहे भारत हमारा ।

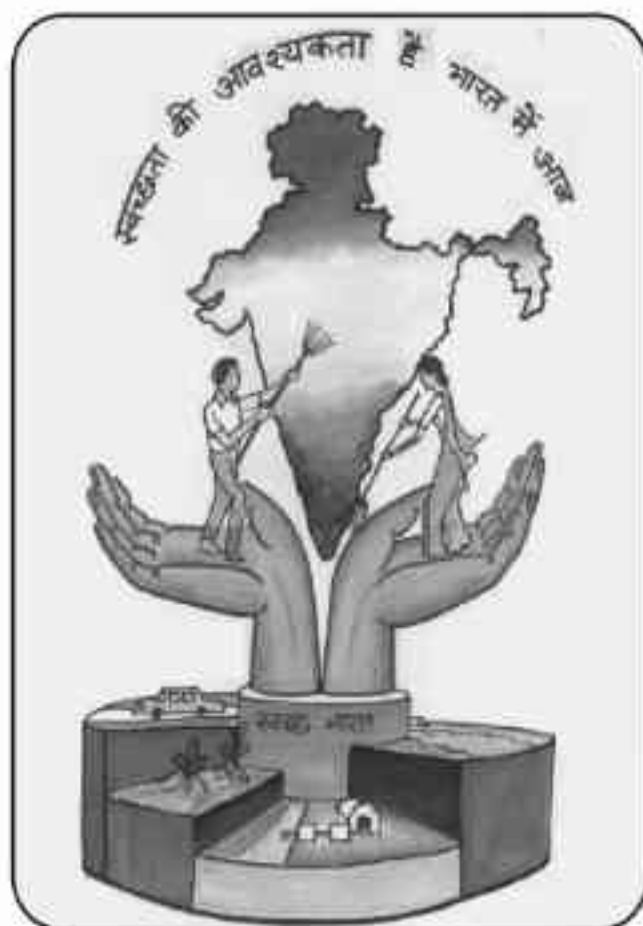
पेड़ लगाओ घरती में हरियाली लाओ  
पेड़ लगाओ कार्बन डाइऑक्साइड की मात्रा घटाओ,  
पेड़ लगाओ ऑक्सीजन की मात्रा बढ़ाओ  
पेड़ ही जीवन है आओ मिलकर पेड़ लगायें  
पेड़ों को काटने से बचायें।



स्वच्छ भारत और हरियाली  
भारत का हम खुल कर प्रचार करें  
स्वच्छता ही सेवा है  
ये बात सबको बताएँ आओ हम सब  
मिलकर स्वच्छ भारत बनाएँ,  
स्वच्छ रहे भारत हमारा ।

सिमरन शर्मा

बी.ए. प्रथम वर्ष (2421)



## प्रकृति

प्रकृति है देव स्वरूपा,  
प्रकृति है सदा मनभावनी ।  
लालन-पालन सबका करती,  
अति सुन्दर लुभावनी ।  
सबके उपयोग में है आती,  
जीवन रेखा खूब बढ़ाती ।  
मानव इसका उपयोग करें,  
तब कोई एतराज नहीं ।  
जड़ चेतन पर शोध हो रहा,  
प्रकृति तभी फलदायनी ।  
पशु-पक्षियों को भी इस मौसम में रहती है आस  
मानव विकास में सीमा तोड़े,  
ये इसको मंजूर नहीं ।  
उड़ड़ता के कर्म न करो,  
बेवजह न घेरो प्रकृति की छावनी ।

सुष्मिता

बी.ए. प्रथम वर्ष (2408)

## माता - पिता

हर सुबह उठो तो सबसे पहले,  
माँ - बाप के पैर को लुआ करो।  
जिन माँ - बाप ने तुझको जन्म दिया,  
उनके लिए हर सुबह दुआ करो ।  
जब माँ - बाप आशीर्वाद दे देते हैं,  
बच्चों का जन्म संवरता है ।  
माँ - बाप की सेवा करने से,  
हम सब का कर्म निखरता है ।  
माँ - बाप की दृष्टि है जो कि,  
हम सब इस सृष्टि में जीवित हैं ।  
वरना हम सब इस पृथ्वी पर,  
क्षण मात्र के लिए ही निहित हैं ।  
माँ - बाप को कमजोर मत समझो,  
वो हम सब के लिए रक्षक हैं ।  
हम सब को दुःख हो जाता है,  
वो उस दुःख के भी नाशक हैं ।



अंजना शर्मा

बी.ए. प्रथम वर्ष वर्ष (2416)

## हिन्दी भाषा

हिन्दी हैं हम वतन है हिन्दुस्तान हमारा,  
हिन्दुस्तानियों की शान है हिन्दी ।  
हम हिन्दुस्तानी, हमारी पहचान है हिन्दी,  
हिन्दुस्तान की आवाज है हिन्दी,  
हर दिल की धड़कन है हिन्दी ।

भारत माँ का मान है हिन्दी,  
हम भारतीयों की पहचान है हिन्दी ।  
जन-जन में यह भाव जगाएं,  
हर मानव के सुप्त हृदय में,  
भारत-भक्ति भाव जगाएं ।

देश की ऊँची शान करेंगे,  
हम हिन्दी में काम करेंगे ।  
हिन्दी भाषा को अपनाएंगे,  
भारत माँ का मान बढ़ाएंगे ।



हिन्दी है राष्ट्र भाषा हमारी,  
इस पर करो जिन्दगी न्योछावर सारी ।

स्नेहा ठाकुर

बी.ए. प्रथम वर्ष वर्ष

## विचार

1. होठों पर मुस्कान हर मुश्किल कार्य को आसान कर देती है ।
2. समय ही जीवन है, समय को बर्बाद करना अपने जीवन को बर्बाद करने के समान है ।
3. अगर हम सत्य से छिपते हैं, तो इसका अर्थ है कि हम अवश्य ही असत्य का संग कर रहे हैं ।
4. हमें सरल होना चाहिए, परन्तु मूर्ख नहीं ।
5. सरलता में महान् सौन्दर्य होता है, जो सरल है वह सत्य के समीप है ।
6. दूसरों को खुशी देना बड़ा पुण्य का काम है ।
7. हर स्थिति में सबको सम्मान देते चलें ।

तरूणा शर्मा

बी.ए. तृतीय वर्ष (2218)

## परिवार

मिट्टी का मटका और परिवार की कीमत  
सिर्फ बनाने वाले को पता होती है ।  
तोड़ने वाले को नहीं ।

उपासना शर्मा

बी.ए. प्रथम वर्ष वर्ष (2406)

## हृद से आगे जाना होगा

बातों से न बात बनेगी  
करके कुछ दिखाना होगा,  
अगर सपनों को पाना है  
तो हृद से आगे जाना होगा।

सूर्य से पहले उठना होगा,  
अपने कार्य में जुटना होगा,  
निश्चित ही पाएंगे सफलता,  
हर मंजिल को झुकना होगा,  
जिसकी आज कल्पना करते,  
उसी समय को लाना होगा,  
अगर सपनों को पाना है,  
तो हृद से आगे जाना होगा।

हमको खुद से लड़ना होगा,  
खुद ही खुद को पढ़ना होगा,  
कमी दूर कर अपनी सारी,  
हम को आगे बढ़ना होगा,  
हिम्मत कर हमको आज ही,  
पहला कदम बढ़ाना होगा,  
अगर सपनों को पाना है,  
तो हृद से आगे जाना होगा।

अहंकार को त्यागना होगा,  
लोभ-मोह से भागना होगा,  
जब सफ़र खत्म न हो,  
तब तक हमें जागना होगा,  
मेहनत से अपनी हमको,  
नया मुकाम बनाना होगा,  
अगर सपनों को पाना है,  
तो हृद से आगे जाना होगा।

बातों से न बात बनेगी  
करके कुछ दिखाना होगा,  
अगर सपनों को पाना है तो  
हृद से आगे जाना होगा।

तमन्ना ठाकुर  
बी.ए. प्रथम वर्ष वर्ष

## राजा का रहस्यमयी स्नान

मण्डी, हिमाचल प्रदेश को "छोटी काशी" कहा जाता है और यहां के प्राचीन मन्दिरों से कई रहस्यमयी कथाएं जुड़ी हैं। ऐसी ही एक कहानी राजा बान सेन की है, जो प्रति दिन हरिद्वार में गंगा स्नान करते थे परन्तु कोई नहीं जानता था कि वह इतनी लम्बी दूरी इतनी जल्दी कैसे तय कर लेते थे। कहा जाता है कि राजा को शिवजी का दिव्य वरदान प्राप्त था, जिस से वह ध्यान मग्न होते ही क्षण भर में हरिद्वार पहुंच जाते और स्नान करके वापस लौट आते। यह रहस्य लम्बे समय तक अनसुलझा रहा। जब तक कि एक जिज्ञासु दरबारी ने इस पर नज़र रखने का निश्चय नहीं किया। दरबारी ने एक रात राजा का पीछा किया और देखा कि राजा शिवलिंग के सामने मंत्र जपते ही तेज़ प्रकाश में विलीन हो गए। उसने यह बात पूरे दरबार में फैला दी। जब राजा को इसका पता चला तो उन्होंने कहा-"रहस्य जितना गुप्त रहता है, शक्ति उतनी ही स्थायी रहती है। अब यह शक्ति समाप्त हो गई है।" इसके बाद राजा का दिव्य स्नान हमेशा के लिए बन्द हो गया। आज भी मण्डी के मन्दिरों में यह कथा सुनाई जाती है जो आस्था, रहस्य और चमत्कार की अनोखी मिसाल है।

काजल शर्मा  
बी.ए. तृतीय वर्ष (2238)

# ENGLISH SECTION

SESSION 2024-25



**Prof. Anjali Parmar**  
Staff Editor



**Kajal Sharma**  
Student Editor

**GOVT. DEGREE COLLEGE  
REWALSAR, DISTT. MANDI (H.P.)**

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## Section I : Travel & Nature

### Scope of Tourism in Rewalsar

Our Himachal Pradesh is full of beautiful landscapes. Rewalsar is also one of them. Rewalsar, known as Tso Pema (Tibetan word which means Lotus Lake) as well as Trisangam, is a very sacred place for the Hindu, Buddhist and Sikh religions. Rewalsar is also associated with Lomash Rishi. Rewalsar is mentioned as Hridyeshwar in Skanda Purana. The 10<sup>th</sup> Sikh Guru Gobind Singh Ji also stayed at Rewalsar for a month. There is also a Gurudwara in Rewalsar which was built to commemorate the Guru's visit. Rewalsar is also associated with Padmasambhava (Guru Rinpoche). There are also monasteries here, such as the Drikung Kagyu monastery and Tso-Pema Orgyen Heru – Kai Nying monastery. Our Rewalsar is full of religious and natural beauty. There are also seven lakes a few kilometres away from Rewalsar. Most of these lakes are now dry but earlier every lake had a different colour. It is believed that these seven lakes (Saat Sar) were created by Arjuna's bows impact. Rewalsar is also famous for beautiful caves. Many vibrant fairs are celebrated here such as Baisakhi and Tsechu. These fairs also help in attracting people. There are many beautiful trees. These trees are planted near the lake which give it an aesthetic view.

There is also a colossus of Guru Padamsambhava. Rewalsar lake was known for its floating reeds (Bede). Rewalsar is one of the best places to be explored. Each time you do Kora, (walking around the lake) you will find peace. It is also said that Devas or deities dwell here in the form of flowers and trees. Rewalsar is truly a paradise on land. Rewalsar is not just a location, it's an emotion. Every year thousands of people come to visit Rewalsar from India, Bhutan, Nepal, China and other Eastern countries. But still Rewalsar is very underrated. There is a very big scope of tourism in Rewalsar because of its natural and religious importance. The Govt. and local administration must advertise for Rewalsar, so that tourism can flourish here. With the right efforts this hidden gem can gain the recognition it truly deserves.

**Vikas Thakur**

B.A. I Year

Roll No. 2414

## Benefits Of Travelling

### (1) Helps you get to know yourself better:

You get to know yourself better while travelling. You might find yourself stuck in situations you won't normally experience in daily life. This helps you understand yourself better and how you react to such circumstances, preparing you for similar situations in the future.

### (2) Bring peace to your mind:

We all face stress and tension in our lives. Travelling forces us to temporarily disconnect from our normal routine, helping us appreciate the people and things around us. As the famous saying goes "We never know that what we have until we lose it."

### (3) Helps you to get original and creative thoughts:

It is believed that if someone gets out of their comfort zone, their mind gets more creative to develop new neural connections that trigger original and creative thoughts.

### (4) Boosts up your Confidence:

Being in a place where you do not know anyone will assist you to gain confidence and presence of mind. You will develop the ability to cope with obstacles, which will make you a confident person.

### (5) Creates Memories for lifetime:

If you travel with friends and family members, travelling helps you build stronger bonds and make memories. You can also save memories of a lifetime by creating photo albums or sharing photos in social media.

**Pooja Sharma**  
B.A. II Year  
Roll No. 2302

## Mountains

Mountains are endless. They are inter connected with each other. Mountains also seem to have hands and they are holding their hands with each other like humans holding their hands in difficult times. Mountains are closely linked to humans. Mountains appear to dream like humans. The dream of the mountains is to touch the sky and celebrate their achievements at night by shining like fireflies. The reason behind this glow is the houses built on the mountains sparkling like fireflies in the dark. Mountains inspire us to be brave and support each other in every situation. Mountains provide shelter to all living and non-living creatures. Mountains are often seen as symbol of strength and endurance, which inspire people to be brave. Mountains are the beginning and the end of all natural scenery, one of nature's most awe inspiring wonders.

**Mansi**  
B.A. III Year  
Roll No. 2205

## Sky and You

Will you watch this sky with me?

Tell me about the little things

That make you smile

And the tiny things that make you angry.

Tell me about the moment

You felt alive,

And the days when you felt loved.

Will you share your sky with me?



**Tripta**  
B.Com. I Year  
Roll. No. 2484

## Save Water, Save Life

Water is the most important thing for life in this world. Every living being's survival is dependent on water. Water is used for many purposes, like - drinking, bathing, cleaning, cooking etc. It is also used in agriculture, power generation etc. We know that 70% of world surface is water but only 3% is fresh water for drinking purpose. Water is essential for life after oxygen. With this limited resource we have to keep water wisely. For this purpose we have to keep water clean and neat. We should focus on controlling water pollution.



**Chanchal**  
B.A. II Year  
Roll No. 2330

## A Thing Of Beauty

- Many colours are visible in nature.
- Changes keep happening in nature all the time.
- In nature we find many types of flowers, birds, animals, lush green trees and plants, blue sky, land, sea, forest mountains, plateaus etc. which add to its beauty.
- One should take a morning walk to see the beauty of nature.
- To maintain the beauty of nature, we should keep our surroundings clean.
- To preserve nature's beauty, new trees should be planted instead of cutting them down.
- To maintain the beauty of nature, people should be made aware about environmental conservation measures.

**Tanu Devi**  
B.A. II Year  
Roll No. 2356

## Section II: Self Growth & Motivation

### Seven Steps to Success

- First:** Always maintain a positive mental attitude.
- Second:** Set clear goals for your life.
- Third:** Have a clean mind with effective knowledge.
- Fourth:** Remove all negative thinking from your mind.
- Fifth:** Daily practice is always necessary.
- Sixth:** Mind is the biggest power and it can achieve anything.
- Seventh:** Always remember winners never quit and quitters never win.

**Taruna Sharma**  
B.A. III Year  
Roll No. 2218

### Success

- Take time to work,  
It is the price of success.  
Take time to think,  
It is the source of power.  
Take time to play,  
It is the secret of perpetual youth.  
Take time to read,  
It is the foundation of knowledge.  
Take time to share,  
Life is too short to be selfish.  
Take time to laugh,  
Laughter is the music of the soul.  
Take time to love and be loved,  
Love gives life meaning.  
Take time to be friendly,  
It is the road to happiness.  
Whatever choose to do in life,  
Do it with all of your heart.

**Sushmita**  
B.A. I Year  
Roll No. 2408

## The Power of Self Belief

Believing in yourself is the first step toward success. Challenges and failures may come, but they are not the end. They are lessons that shape resilience. Every great achiever once faced doubt, but they pushed forward with determination.

Your dreams are valid and your efforts matter. Hard work, patience and a positive mindset will lead you to success. Even small steps count – progress is still progress. Never Compare your journey to others, focus on your growth.

Rise after every fall, keep moving forward, and trust in your potential. The road to success begins at the moment you refuse to give up.

**Sanjana**

B.A. I Year

Roll No. 2423

## My Meaning of Life

The meaning of life has no fixed definition,

It's never the same for everyone

For every living soul,

My meaning of life is like a tree filled with leaves.

Some leaves fall while others stay

Like millions of stars stuck in space

Waiting to be discovered.

Life can bring luck or fear,

Like money,

Used and wasted,

Abused and hated,

Loved and wanted.

But is there a meaning to it?

Is there a purpose to your life?

I don't know, you decide.

**Akshay Sharma**

B.Com. II Year

Roll No. 2394

## Positive Affirmations

A - I am Amazing.

B - I am Brave.

C - I am Confident.

D - I am Divine.

E - I am Enthusiastic.

F - I am Fearless.

G - I am Grateful.

H - I am Happy.

I - I am Incredible.

J - I am Joyful.

K - I am Kind.

L - I am Limitless.

M - I am Magnetic.

N - I am Nurturing.

O - I am Optimistic.

P - I am Powerful.

Q - I am Quite Strong.

R - I am Radiant.

S - I am Successful.

T - I am Thriving.

U - I am Unstoppable.

V - I am Vibrant.

W - I am Worthy.

X - I am Xenial.

Y - I am Youthful.

Z - I am Zealous.

**Kajal Sharma (Student Editor)**

B.A. III Year

Roll No.2238

## Section III : Ethics & Society

### The Power of Kindness in Society

Kindness is a simple yet powerful force that strengthens human connections and promotes harmony. Small acts of compassion – like helping a stranger, offering a kind word or showing empathy – create a positive ripple effect in society.

Kindness improves mental well – being, reduces stress and fosters stronger relationships. In a world often driven by competition and self – interest, kindness reminds us of our shared humanity. It bridges differences, builds trust and creates a more inclusive and understanding world.

By practicing kindness daily, individuals contribute to a more compassionate society, proving that even the smallest gestures can have a lasting impact.

**Sanjana**  
B.A. I Year  
Roll No. 2423

### Value Of Discipline

Dear Friends,

Have you ever thought why our parents, teachers and other elders stress on “Discipline”?

I have understood its importance and you should also try to understand and follow it.

D + I + S + C + I + P + L + I + N + E

4 + 9 + 19 + 3 + 9 + 16 + 12 + 9 + 14 + 5 = 100

It is a 100% truth and it will give you 100% success if you follow it.

**Deepika**  
B.A. II Year  
Roll No. 2304

### Good Thoughts

Happiness is not a destination,  
It's a Journey”...

“If I cannot do great things,

I can do small things in a great way.”

“Great things happen to those who don't stop believing, trying, learning and being grateful.”

“Difficulties become weak when they find you strong.”

Before saying anything to someone, think twice.

If someone said those same words to you.

How would you feel?

**Upasana Sharma**  
B.A. I Year  
Roll No. 2406

### Why Not Girl

People pray for a boy, not for a girl.  
They desire a son, not a daughter.  
They wish to have boy, not a girl.

But...

In need of wealth,  
They pray Goddess Lakshmi  
In need of Courage,  
They turn to Goddess Durga.

In need of education,  
They seek Goddess Saraswati.

Now tell me  
Why do they hesitate  
To have a Devi in their family?

**Sushmita**  
B.A. I Year  
Roll No. 2408

## Section IV: Life & Mystery

### Three Things

**Three things to do:-** Kindness, non-violence and compassion.

**Three things to avoid:-** Pride, idleness and impertinence.

**Three things to love:-** God, religion and courtesy.

**Three things to remember:-** Life, death and future.

**Three things to desire:-** Freedom, truth and health.

**Three things to connect:-** Heart, mind and friend.

**Three things to control:-** Anger, voice and bad habit.

**Deepika**

B.A. II Year

Roll .No. 2304

### Money

Money can buy a house, But not Home.

Money can buy blood, But not Life.

Money can buy a bed, But not Sleep.

Money can buy a clock, But not Time.

Money can buy books, But not Knowledge.

Money can buy relation, But not real Love.



**Pallvi Sharma**

B.A. II Year

Roll No. 2301

### The Ghost

The ghosts of the dead moan in the wind,

Rustling through the lonely, dark night,

looking for the comfort of loved ones.

The dogs' cries announcing their arrival

And the window creaks open.

Clutching my body,

It breathes into my ear-

Paralyzed, my eyes sewn shut,

Sending chills throughout my body

My fingers and toes struggle to fight.

Has it come for my soul?

Momentarily curious, I think of letting go,

To see where it'd take me...

But then a voice tells me not to,

For the price may be too high to pay.

A mantra is chanted

And chanted so devotedly.

Struggling, finally the toes emerge victorious,

Freeing the body.

The eyes cracked open;

And the ghost disappears.

Maybe it'll haunt me some other day.

Phew! I said but not today

As I drift back to sleep.

**Sanju**

B.A. III Year

Roll.No.2262

## Section V: Knowledge & Learning

### Commonly Used Abbreviation

- (1) **CBI** - Central Bureau of Investigation
- (2) **RAW** - Research and Analysis Wing
- (3) **UGC** - University Grants Commission
- (4) **AICTE** - All India Council for Technical Education
- (5) **RBI** - Reserve Bank of India
- (6) **IFSC** - Indian Financial System Code
- (7) **USB** - Universal Serial Bus
- (8) **VPN** - Virtual Private Network
- (9) **WHO** - World Health Organization
- (10) **DNA** - Deoxyribonucleic Acid
- (11) **UN** - United Nations
- (12) **NATO** - North Atlantic Treaty Organization

**Anjana Sharma**

B.A. I Year

Roll No. 2416

## Section VI : Wisdom in Words

### What is Love ? A Review

Free University of Berlin organised a conference on the theme "What is love? (Baby don't hurt me)," Love as a contested emotion in queer feminist literature, art and activism during March this year. Citing Eva Illouz (2013), "Love is more than a cultural idea. It is a social foundation for the self." Love often poses a challenges but lovers find it a liberating force. Collaborative Research Centre of University further explains that emotions are becoming more valorised, individualized and reflexive in love. Theme of love seems more westernized in nature. Indian spiritual love was reviewed and theme was modified as " What is love? (Baby love me forever)."

What is love? David Dalvin (1994) writes, "Love is to be cheerful and Joyous business." He adds, "Love brings happiness, joy, tenderness and laughter into a world." Indian spiritual leaders defined love as per their realization. Acharya Rajneesh, The Osho (2008) preached, "When you love you become happy and you also become sad. These are thesis and anti thesis." He explains that love is like a river having two banks viz. happiness and sorrow. Jaggi Vasudev, The Sadhguru (2016) wrote, "For most people, love initially is a joy, but after a while it becomes an anxiety. You cannot rise in love, you cannot fly in love, you cannot stand in love, but you have to fall in love." He elaborates, "Love is a liberating force, attachment is an entangling process, love should be a shared joy, not extracting joy from each other."

Acharya Prashant touched upon the natural emotion of human love. He preached that love and right actions go together. He wrote, "Detachment and love go together." In fact, you cannot have love without detachment. Love accompanied by attachment is very polluted. His concept of true love is selfless behaviour.

It is well said that 'God is Love'. Nick Douglas and Penny Slinger (1979) wrote that it is human body where love is found. They explained, "The physical body is the temple of the soul, the microcosm of the universe. Within the temple are found all of the cosmic principles. All the elements; space, air, fire, water and earth are found within the body together with their properties." Saint Vatsyayan, the author of Kamasutra wrote, "The Treatise on love suggests that both men and women should be well versed with arts," Such as singing, dancing, reading, painting and cooking etc. These arts will grant them honourable place in society.

Indian spiritual love is not limited to body related attraction. It takes into consideration the mind, consciousness and spirit. Spiritual path of body leads to eternity of love. Thus, love is a natural and sacred emotion for human beings. Certainly, body, mind and spirit play vital roles in the journey of love. There is very thin line between love and lust. Therefore, sexual energy should be used in arts, craft and music, as Vatsyayan said.

**Dr. K.C. Kashyap**  
Principal

## THOUGHT

A thought emerges, soft and still,  
A whisper rising, bending will.  
It lingers gently in the mind,  
Seeking the answers it will find.

It floats like feathers in the air,  
Dancing lightly, unaware.  
A question forms, then takes its place,  
A journey born without a trace.

It touches silence, breaks the peace,  
A fleeting moment, yet it frees.  
The mind begins to search, to roam,  
In thought, we travel far from home.

A flicker sharp, a spark of light,  
It pierces darkness, shining bright.  
It twists and turns, it bends, it flies,  
A truth that hides beneath the skies.

It grows like vines, a tangled maze,  
A labyrinth of endless ways.  
It questions life, it seeks the truth,  
It echoes deep within our youth.

It wraps around the heart with care,  
A tethered pulse, a hidden prayer.  
Each thought a leaf upon the tree,  
A silent wish for what could be.

A flickering flame, it can burn bright,  
Illuminating wrong and right.  
Yet some thoughts linger in the dark,  
Shadows that leave a lasting mark.

It rises from a deep refrain,  
A song of joy, a song of pain.  
It binds us all, the weak, the strong,  
A universal, endless song.

It pushes forth, then draws away,  
A fleeting gift that's here to stay.  
It can be hope, or fear, or rage,  
A quiet storm, a silent cage.

Some thoughts will bloom and others fade,  
Yet in their wake, we've all been made.  
Each thought a seed, each mind a field,  
To what we feel, to what we yield.

And in the end, the thoughts we share,  
Are stories etched in open air.  
They live, they breathe, they grow, they fly,  
Carried on wings, they never die.

**Prof. Yash Pal**

Dept. of Commerce



## Make Hay while the Sun Shines

Make hay while the sun shines  
The only thing worthy of mention is time  
Like the handful of sand  
It slips away each and every moment  
Not realised, assessed and acknowledged  
The opportunities will glide away abruptly  
The Present turns to be past  
Without any achievement and accomplishment  
Very often we state, though never pursue  
That  
'A stitch in time saves nine'  
That's the thing for what we have to pine  
Thence forward appraise the value of time  
And  
Make hay while the sun shines.

**Anjali Parmar**  
Asst. Prof. of English

# COMMERCE SECTION

SESSION 2024-25



**Prof. Yash Pal**  
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**Ravi Kumar**  
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**GOVT. DEGREE COLLEGE  
REWALSAR, DISTT. MANDI (H.P.)**

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## Green Financing: Fuelling a Sustaining Future

As climate change continues to pose significant global challenges, green financing has emerged as a powerful tool in the effort to transition to a more sustainable economy. Green financing involves directing capital toward projects and initiatives that promote environmental sustainability, including clean energy, energy efficiency, and conservation of natural resources. This concept not only encourages environmental protection but also investors opportunities for long-term returns through sustainable business practices.

### How Green Financing Works

Green financing mechanisms are typically used to fund projects that either prevent or mitigate environmental damage. This can include investments in:

- **Renewable Energy:** Wind, solar, hydro, and geothermal energy projects are some of the most common beneficiaries of green financing.
- **Energy Efficiency:** Projects aimed at improving the efficiency of energy use in industries, buildings and transportation systems.
- **Sustainable Agriculture:** Financing for practices that reduce the environmental impact of farming, such as water conservation, soil preservation, and organic farming methods.
- **Waste Management:** Initiatives that focus on reducing waste, increasing recycling rates, and promoting a circular economy.

### The Future of Green Financing

The future of green financing looks promising as more business, government, and investors recognize the need to integrate sustainability into economic decision-making. The role of green bonds and other financial instruments in funding sustainable infrastructure projects will only increase. However, to fully realize its potential, green financing needs to evolve in a way that promotes transparency, mitigates risks, and accelerates the transition to a sustainable, low-carbon economy.

### Key trends expected to shape the future of green financing include

- **Increased Integration with Traditional finance:** As green financing grows, traditional financial markets are likely to integrate more environmental criteria into their investment strategies.
- **Technological Advancements:** Green financing will help fund innovation such as carbon capture and storage technologies, next-generation renewable energy systems, and sustainable supply chains.
- **Policy and Regulatory Support:** Governments will play an increasingly crucial role in providing incentives, subsidies and regulatory frameworks to promote green financing.

### Conclusion

Green financing represents an essential component of the global movement toward sustainability. By directing financial resources to projects that mitigate climate change, enhance environmental protection, and foster sustainable development, green financing not only offers opportunities for long-term returns but also contributes to a more resilient and sustainable future for all.

**Prof. Yash Pal**  
Dept. of Commerce

## Fundamentals of Investment

**Meaning:** The fundamentals of investment refer to the basic principles, concepts and elements that guide the process of investing in various assets such as stocks, bonds, commodities, and real estate.

### Elements of fundamental of investment

- 1 Investment Objectives:** Clearly defining the investor's goals, risk tolerance and time horizon.
- 2 Risk Management:** Understanding and managing various types of risks, such as market risk, credit risk and liquidity risk.
- 3 Return on Investment (ROI):** Expecting a return on investment that compensates for the risk taken.
- 4 Time value of money:** Understanding the concept of compound interest and the impact of time on investment returns.
- 5 Diversification:** Spreading investments across different asset classes to minimize risk.
- 6 Asset Allocation:** Allocating investments among different assets classes based on investment objectives and risk tolerance.

### Types of investments:-

- 1 Stocks (Equities):** Represent ownership in companies, offering potential for long-term growth.
- 2 Bonds (Fixed Income):** Represent debt obligations, offering regular income and relatively lower risk.
- 3 Commodities:** Include physical assets, such as gold, oil and real estate, which can provide a hedge against inflation.
- 4 Real Estate:** Includes investment in property, such as rental properties or real estate investment trusts.
- 5 Currencies (Forex):** Involve trading currencies which can be volatile and requires specialized knowledge.
- 6 Mutual Funds:** A type of investment vehicle that pools money from multiple investors to invest in a diversified portfolio of stocks, bonds or other securities.

### Conclusion:-

Understanding these fundamentals and types of investments can help investors make informed decisions and create a well-diversified investment portfolio.

**Ravi Kumar**  
B. Com III Year (2192)

## Taxation in India

Taxation in India is governed by the Income Tax Act of 1961, which is a comprehensive statute that focuses on different roles and regulations that govern taxation in the country. The tax structure in India is a three-tier federal structure, consisting of the central government, state governments and local municipal bodies.

### Types of Taxes

**Direct Taxes:** Levied on Individuals and corporate entities and cannot be transferred to others. Examples include income tax, wealth tax and gift tax.

**Indirect Taxes:** Levied on goods and services and can be transferred to others. Examples Includes value added tax, goods and services tax and customs duty.

### Income Tax Slabs

The income tax slabs in India vary based on age and income level. For the tax year 2025-26, the tax rates under the alternate personal Tax regime are as follows:

#### Proposed Tax Slabs (Budget FY26)

Total Annual Income	Rate of Tax
Up to Rs 4 lakh	Nil
Rs 4-8 lakh	5%
Rs 8-12 lakh	10%
Rs 12-16 lakh	15%
Rs 16-20 lakh	20%
Rs 20-24 lakh	25%
Above Rs 24 lakh	30%

Total annual income after excluding standard deduction of Rs 75,000.

**Lalita Sharma**  
B.Com III Year (2288)

## Digital India

Digital India is a flagship campaign launched by the Govt of India with the vision to transform India into a digitally empowered society and knowledge economy. Here's a breakdown of what it encompasses.

### Core Objectives:

- To provide digital infrastructure as a core utility to every citizen.
- To deliver governance and services on demand.
- To achieve digital empowerment of citizen.

### Key Components

- Digital Infrastructure: This involves creating a robust and secure digital infrastructure including high-speed internet connectivity, especially in rural areas.
- Digital Delivery of Service: This focus on making Govt service easily accessible to citizen through online platform.
- Digital Literacy: This aims to equip citizen with the necessary digital skills to utilize online service and participate in the digital skill.

### Impact

- The Digital India program has led to significant advancement in areas like online transaction UPI, digital identity (Aadhar) and access to Govt service.
- It has also played a crucial role in promoting financial inclusion and empowering citizen with digital tools.
- Digital India has enabled citizens to access government services online, streamlining processes, reducing bureaucratic hurdles and improving transparency and efficiency.
- Digital India has emphasized Digital literacy programs and skill development initiatives empowering citizens to use digital tools effectively and participate more actively in the digital economy

**Yateen Sharma**  
B. Com III Year (2287)

## Corporate Social Responsibility

Corporate Social Responsibility refers to a company's voluntary efforts to improve social, environmental and economic impacts on society. CSR goes beyond compliance with laws and regulations, aiming to create positive change and long-term value for stakeholders.

### Types of CSR:

- 1 Environmental Responsibility:** Reducing carbon footprint, conserving natural resources, and promoting sustainable practices.
- 2 Social Responsibility:** Improving labour standards, supporting local communities and promoting diversity and inclusion.
- 3 Philanthropy:** Donating to charitable causes, supporting education and healthcare initiatives, and sponsoring community events.
- 4 Economic Responsibility:** Creating jobs, stimulating local economies, and promoting fair trade practice.

### Best practice in CSR: (Corporate Social Responsibility)

- 1 Integrate CSR into business strategy
- 2 Set clear goals and metrics
- 3 Engage Stakeholders
- 4 Transparency and reporting
- 5 Continuous improvement

### Conclusion:-

CSR is a vital aspect of business operations that goes beyond mere compliance with laws and regulations. By embracing CSR, businesses can create a positive impact on society, contribute to sustainable development and ultimately enhance their own long-term success.

**Lalita Sharma**  
B.Com III Year (2288)

## Economics Reforms

Economic reforms are fundamental changes in a country's economic policies and structures designed to improve efficiency, productivity and overall economic performance.

**It includes:** - Liberalization - Privatization - Globalization

### Liberalization:

This involves reducing government intervention in the economy, such as removing trade barriers, deregulating industries and promoting private sector participation.

### Privatization

This entails transferring ownership of state-owned enterprises to the private sector, with the aim of increasing efficiency and reducing government expenditure.

### Globalization

This refers to integrating a country's economy with the global economy through increased trade, foreign investment and technologies exchange.

### Fiscal Reforms:

These focus on improving government revenue collection and expenditure management including tax reforms and budget deficit reduction.

### Monetary Reforms

These involve changes in monetary policy such as controlling inflation, stabilizing the currency and regulating the financial sector.

### Structure Reforms:-

These include changes to the basic make up of the economy such as labour market reforms and legal reforms.

**Munish Kumar**  
B. Com III Year (2289)

## What is LLP

LLP (Limited Liability Partnership) is a popular business structure that offers the benefits of both partnership and limited liability. Here are some key points about LLP.

### Advantages of LLP:

**1 Limited Liability:-** Partners personal assets are protected in case the business incurs debts or liabilities.

**2 Flexibility:-** partners can manage the business as they see fit.

**3 Tax Benefits:-** partners are taxed on their individual share of profits.

**4 Easy to Form:-** LLP are relatively easy to form and register.

### Disadvantages of LLP:

**1 Complexity:-** LLPs can be complex to manage, especially if there are multiple partners.

**2 Regulatory Compliance:-** LLPs must comply with regulatory requirements, such as filing annual returns.

**3 Limited Access to Capital:-** LLPs may have limited access to capital as they are not able to issue shares like companies.

### Types of LLPs:-

**1 Professional LLPs:** Formed by professional such as lawyers, doctors and accountants.

**2 Business LLPs:** Formed by businesses, such as startups and small businesses.

**3 Investment LLPs:** Formed by investors, such as venture capitalists and private Equity firm.

**Preeti**

B.Com II Year (2395)

## Articles of Association (AOA)

Articles of association is a legal document that outlines the rules and regulations governing the internal management and operations of a company. It is a critical document that complements the Memorandum of Association (MOA) and is filed with the Register of Companies (ROC) at the time of company incorporation.

### Importance of Articles of Association:-

**1. Internal Management:-** AOA provides a framework for the company's internal management and operations.

**2. Shareholder Rights:-** It protects shareholder rights and interests by outlining their powers and responsibilities.

**3. Compliance:-** AOA ensures compliance with relevant laws and regulations governing companies.

**4. Dispute Resolution:-** It provides a mechanism for resolving disputes among shareholders, directors and other stakeholders.

The Articles of Association is vital document that outlines the internal rules and regulation governing a company's operations. It complements the Memorandum of Association and is essential for ensuring compliance with relevant laws and regulations.

**Manu**

B. Com II Year (2392)

## What is TDS

TDS stands for Tax Deducted at Source. It's a system in India where a person or entity making a payment to another person or entity is required to deduct a certain percentage of the payment as tax and deposit it with the government.

### Types of TDS :

**1 Salary TDS:** - TDS on salary is deducted by the employer and deposited with the government.

**2 Interest TDS:-** TDS on Interest earned on bank deposits, bonds and other investments.

**3 Rent TDS:-** TDS on rent paid for immovable property.

**4 Commission TDS:-** TDS on commission paid to agents, brokers and consultants.

### TDS Rates:

TDS rates vary depending on the type of payment and the recipients tax status. Some common TDS rates are;

(1) Salary TDS: 10% to 30% (2) Interest TDS: 10%

(3) Rent TDS: 10% (4) Commission TDS: 10%

### TDS Returns:-

The person or entity deducting TDS is required to file a TDS return with the government which includes details of the payment tax deducted and deposited.

### Importance of TDS:

TDS helps the government collect taxes efficiently and reduces tax evasion. It also helps individuals and business to claim tax credits and reduce their tax liability.

**Preeti**

B.Com. II Year (2395)

## What is PAN

**PAN:-** A Permanent Account Number is a unique 10-digit alphanumeric number issued by the Income Tax Department of India to identify individuals and entities who pay taxes.

It's a crucial document required for the various financial transactions, such as filing income tax returns, opening bank accounts, and investing in securities.

### Types of PAN Applications

**New PAN Application:-** For Indian citizens, foreign citizen and entities.

**Change or correction in existing PAN Data:-** For updating PAN details or requesting a reprint of the PAN cards.

### How to Apply for PAN

You can apply for PAN online through the NSDL (National Securities Depository Limited) website or UTITSL

(UTI Infrastructure Technology and Service Limited) portal.

Alternatively, you can submit your application at a PAN Application center.

### Uses of PAN

**1 Filing Income Tax Returns:-** PAN is mandatory for filing ITR.

**2 Opening Bank Accounts:-** PAN is required for opening bank accounts, demat accounts, and other financial transactions.

**3 Investing in Securities:-** PAN is necessary for investing in stocks, mutual funds and other securities.

**4 Buying or Selling Property:-** PAN is required for buying or selling property worth Rs 10 lakh or more.

**Manu**

B.Com. II Year (2392)

## Is Student a Consumer?

Imparting education has never been considered as a trade or commercial activity in India since time immemorial.

But commercialization of education has now compelled students and their parents to be cautious about the educational institutions. As class XII results have been declared and students seek admission in different colleges and Universities, it is necessary that they are empowered and do not fall prey to the tall claims made and misleading statements made by colleges and universities in their brochures and prospectus.

As education falls in the ambit of service under the consumer production Act, 1986 therefore colleges and universities fall under the consumer protection law. In case of deficiency of service or unfair trade practice the student / parents / guardians have the right to file a complaint in the consumer forum against them.

One of the landmark decisions given by National Commission was in the case of Bhupesh Kumar Ors. Vs Vishwa Buddha Parishad Vol II (2001) CPJ 74 (NC) where the question raised was whether imparting education for consideration is service under the consumer protection Act, 1986. The facts of the case were that Vishwa Budha Parishad on educational institute had advertised in the national news paper inviting applications from students for admission in Bachelor of Dental Surgery BDS course. The Parishad wrote that the college was affiliated under Magadh University, Bihar and Dental council of India, New Delhi.

The students in bona fide and good faith, accepted the information of the parishad as authentic and correct and sought admission in the BDS course and paid a substantial amount as demanded by the opposite party under various heads. They attended their classes regularly for full session. However, the eleven complainant students got worried when the university examinations due to be held were not in sight.

The complainant along with their parents made enquiry from the opposite party about the reasons why the annual examinations were not conducted in time by the Maghad University. In spite of number of requests and reminders made by the complainants, no date sheet for examination was declared. The complainants lastly approached the governing authority and they came to know that the college was neither affiliated to Magadh University nor recognised by the Dental council of India and thereby unable to hold the examination.

Complainants alleging to have suffered irreparable loss and injury because the such acts of the opposite party filled a complaint before national commission claiming compensation to the tune of Rs 1,21,94,000/-.

The college pleaded that they had taken all the possible steps for getting the recognition of the college. In spite of its efforts the affiliation could not be obtained for the reason beyond the control of the opposite party. The reason for not conducting the examination was on account of the delay on the part of Dental Council of India to carry out its inspection.

Rejecting contentions of the opposite party the National Commission was of the view that the representation given in the advertisement that the college was under Magadh University and by the Dental Council of India could be taken by a common person to mean that the college had been given recognition by the Dental Council of India and was affiliated to the Magadh University.

The National Commission laid down that imparting education by an education institution for consideration falls within the ambit of service as defined in the C.P. act. Also that, fee was paid by students for service to be rendered by way of imparting education by the educational institution. The complainants had hired the service of the respondent for consideration so they were consumer as defined in the C.P. Act. Therefore the

commission directed the college the refund the admission fee paid by the students at the time of admission with interest at the rate of 12% from the date of receipt of the fee till the date of payment and also directed the institute of pay Rs 20,000/- to each student for compensation for mental agony and harassment.

Thus parents and students, always check the details of the institute or college and the course in which you are seeking admission and don't fall prey to misleading advertisements. You have the right as a consumer for a refund of fee if you find that the educational institute has been deficient in its service. For further details you can check the website of UGC or AICTE to find out whether the university or college in which you are seeking admission is recognised or not.

**Akshay Sharma**  
B.Com II Year (2394)

## Demonetisation in India

Demonetisation is not a new phenomenon, it has been tried in countries all over the world with mixed results. India, too has a long and complicated history with demonetisation. In 2016, Indian Prime minister Narendra Modi announced that all 500 and 1,000 rupees notes (Approximately \$7 and \$14 USD) would be abolished that would no longer be considered legal tender.

**Aim:-** The goal of this move was to crack down black money – understand funds that are illegally held and used. Modi and his administration believed that demonetisation would force people to bring their black money into the open, where it could be taxed and regulated.

**Impacts on Indian Economy:-** On the one hand, it led to an increase in digital transaction, as people switched to using electronic methods of payment. This boosted the country's fintech sector and helped to increase the number of people with access to banking facilities.

On the other hand demonetisation caused a lot of chaos and hardship for ordinary people many small businesses were forced to close down, as they were unable to operate without cash. The policy also led to steep decline in GDP growth as well as a spike in unemployment.

**Reena**  
B. Com II Year (2398)

## Bit Coins

### How Bitcoins Work?

It is an electronic or digital currency that works on a peer basis. This means that it is decentralized and has no central authority controlling it. Like currency notes, it can be sent from one person to another, but without a central bank or the government attempting to track it. The system depends upon cryptography to control the creation of the currency. While no single authority controls the generation of the coins or track them the system itself is designed in such a way that the network maintains a full proof system of the record of every transaction as well as tracking of the currency. The beauty of the cryptocurrency is that if you receive a bit coin from another, you can be as sure of the payment as you would on receiving physical currency notes, with the same anonymity ascribed to it. The anonymity is lacking in other forms of digital payment such as online banking or e-wallets.

### Who can you send bitcoins to?

To buy bitcoins in India directly, you can engage in P2P (Peer to Peer) trade. If there somebody you know who already has bitcoins, you can buy directly from them. You can use decentralized exchanges to connect with a seller and buy bitcoins from them.

### How is a new bitcoin generated?

New bitcoin are created through bitcoin mining. In bitcoin mining computers on the network verify transactions and create new bitcoins. Bitcoins miners receive bitcoins as a reward for verifying these transactions.

### What is the value of one bitcoin today?

One bitcoin is worth roughly about \$86, 76, 538 (February 2025). An easily investor in snapchat has been quoted on the web as saying that by 2030 the value could be as high \$ 500,000. One of the reasons that could prompt you to buy a bitcoin today is not so much to use it for payment online but as an investment.

**Akshay Sharma**  
B.Com II Year (2394)

## Students and Teacher learning Needs

All students can learn and reach their full potential when they are given opportunities, effective teaching and appropriate resources. It is important for educational practices to be flexible and responsive to the strengths, need and learning preferences of individual students. This helps create inclusive learning experiences that all students are successful.

Students have different strategies for learning and achieving their goals. A few students in a classroom will grasp and learn quickly. But at the same time there will be those who have to be repeatedly taught using different techniques for the student to be able to understand the lesson. On the other hand there are those students who fool around and use college as entertainment. Teaching then becomes different especially if there is no proper communication. Yet teachers creating a positive relationship with their students will not necessarily control all the disruptive students.

The key is teachers need to continuously monitor the students in order for him or her to be aware of any difficulties the students is having. Understanding the student's problem, fear or confusion will give the teacher a better understanding of the student's learning difficulties. Once the teacher becomes aware of the problems, he or she will have more patience with the student. Thus making the student feel secure or less confused when learning is taking place in the classroom. The communication between the student and the teacher serves as a connection between the two, which provides a better atmosphere for a classroom environment. Of course a teacher is not going to understand every problem for every student in his or her classroom, but will acquire enough information for those students who are struggling with specific tasks.

Academic achievement and student behaviour are influenced by the quality of the teacher and students relationship. The more the teacher connects or communicates with his or her student, the more likely they will be able to help students learn at a high level and accomplish quickly.

**Reena**  
B. Com II Year (2398)

## CORRUPTION

Corruption is attracting a lot of attention around the world. Corruption is the misuse of power as public resources for personal gain. It is a worldwide phenomenon that can effect a society growth and development.

Corruption is a poison which has been spread in the mind of wrong people of the society, community and country. It is the mistreatment of public resources just for getting some unfair advantages to fulfil little wish.

### The effects of Corruption:-

**Economic Loss:** Corruption can lead to economic inefficiency, lower investment levels and reduced public finances.

**Poverty and Inequality:** Corruption can increase poverty and inequality and exacerbate social division.

**Lack of trust:** Corruption can erode trust in public institutions.

**Poor Education:** Corruption can lead to poor education.

**Lack of Justice:** Corruption can lead to a lack of proper justice and partial justice.

**Personal Loss:** Corruption can lead to personal loss, intimidation and inconvenience.

**Rigged System:** Corruption can lead to rigged economic and political system.

**Nidhi**  
B. Com II Year (2391)

## Partnership

A partnership is a formal arrangement by two or more parties to manage and operate a business and share its profits.

There are several types of partnership arrangements. In a general partnership all partners share liabilities and profits equally. Partners are jointly liable for the business debts and obligations.

### Types of Partnerships

#### General partnership:

- 1 All partners are equally responsible for managing the business.
- 2 All partnership have unlimited liability for the businesses debts and obligations.

#### Limited partnerships:

- 1 General partnership have unlimited liability for the businesses debts and obligations.
- 2 Limited partners are usually passive investors who don't participate in day-to-day management.

#### Limited Liability Partnership:

A types of partnership that limits the liability of its partnership.

#### Joint Ventures:

A type of partnership that can be used in business.

#### Public - Private Partnerships:

An agreement between the government and private sector to deliver a service. The private sector manages the provision of public assets for a set period.

#### Affiliate Marketing:-

A type of partnership marketing where a primary company offers a financial reward to a secondary company in exchange for promotion.

**Jamna Devi**  
B. Com II Year (2390)

## Threats and Risks In E- Commerce

E-Commerce is defined as the buying and selling of products or services over electronic system such as the Internet and to a lesser extent, other computer networks. It is generally regarded as the sales and commercial function of e-business. There has been a massive increase in the level of trade conducted electronically since the widespread penetration of the internet.

**There are both internal and external threats!**

### (Internal Threats)

**Management:-** The greatest internal threat to an e-commerce website is poor management. If management is not committed to ensuring security and providing budgets for purchasing antivirus software licenses and for keeping the internal networks robust, the e-commerce website is vulnerable to attack.

**Security:-** E-commerce security issues relate to the internal business network and the interface between the customer's transactions and the network. Hackers pose a threat to the security of the network, as they can gain access to internal system via the e-commerce website.

### External Threats

**Virus:-** Viruses are malicious pieces of code that threaten the integrity of a computer system or network. They are capable of corrupting data files and interfering with the normal operation of a computer.

**Worms:-** Worms are also used by hackers to infect computer network and can prove to be quite destructive if a computer network does not have adequate cyber security software installed.

**Spyware:-** Malicious software belonging to this category is often used to secretly steal important data files from a company and sell it to its rivals or use it to blackmail the company itself.

**Nidhi**  
B. Com II Year (2391)

## Memorandum of Association

The Memorandum of Association is a public document. Any person can get the MOA of the company by paying the prescribed fee to the Registrar of company. It helps the shareholders, creditors and any other person dealing with the company to know the basic rights and powers of the company before entering into a contract with it. Also, the contents of the MOA help by the prospective shareholders make the right decision while considering investing in the company. MOA represents the charter of the company. MOA must be signed by at least 2 subscribers in the case of a private limited company and 7 members in the case of a public limited company.

### Objectives in Registering MOA:-

MOA is a necessary document that includes the company's crucial information. Sec. 3 of the Companies Act 2013 states that the company can be formed when the following members subscribe to the memorandum:

- 7 or more members in the case of a public company.
- 2 or more members in the case of private company.
- Only one members in the case of one person company (OPC)

A company can be registered only when the MOA is drafted and it is signed subscribed by the minimum numbers as provided above. The MOA of all companies is required for company registration.

### Main clauses of the memorandum of association:

The following are the 6 clauses of memorandum of association:

1. Name clause
2. Registered office clause
3. Object clause
4. Liability clause
5. Capital clause
6. Association clause

**Jamna Devi**  
**B.Com II Year (2390)**

## Budget 2025

The Union Budget 2025-26, presented by Finance Minister Nirmala Sitharaman, has been designed with the theme of "Sabka Vikas" or inclusive growth, aiming to accelerate economic growth, boost private sector investment, empower the middle class, and ensure inclusive growth. The budget has identified four key growth engines that will drive India's journey to becoming a developed nation: agriculture, MSMEs, investments, and exports. In the agriculture sector, the government has announced the 'Pradhan Mantri Dhan-Dhanya Krishi Yojana' to cover 100 districts, focusing on increasing employment in agriculture through skill development, technology, and investment.

The MSME sector, which contributes 45% of India's total exports, has been given a significant boost with increased investment and turnover limits, enhanced credit availability, and new schemes for SC/ST and women entrepreneurs. The budget has also emphasized the importance of investing in people, economy and innovation, with initiatives such as establishing 50,000 Atal Tinkering labs, providing broadband connectivity, and allocating Rs 20,000 crore for private sector-driven R&D. Furthermore, the budget aims to promote exports through initiatives such as the 'Export Promotion Mission' for MSMEs, 'Bharat TradeNet' for digital trade documentation, and supporting domestic manufacturing in Industry 4.0.

The budget has also introduced significant taxation reforms, including zero income tax up to Rs12 lakh, revised income tax slabs, and increased standard deduction from 50,000 to 75,000. Other key initiatives include the extension of the Jal Jeevan Mission till 2028, the 'Urban Challenge Fund' of Rs 1 lakh crore for modernization of cities, and the allocation of Rs 500 crore for AI Centre of Excellence for Education. Overall, the Union Budget 2025-26 has been designed to promote inclusive growth, boost economic development, and empower the middle class, with a focus on driving India's journey to becoming a developed nation.

The budget's emphasis on agriculture, MSMEs, investments, exports is expected to have a positive impact on the economy, creating new opportunities for growth and employment. The taxation reforms are also expected to boost consumption, savings and investment, providing a much-needed stimulus to the economy. However, the success of the budget will depend on effective implementation and monitoring, ensuring that the benefits reach the intended beneficiaries. As the government works to implement the budget, it is essential to address the challenges and concerns of various stakeholders, including farmers, entrepreneurs, and taxpayers, to ensure that the budget's objectives are met.

In conclusion, the Union Budget 2025-26 is a comprehensive and forward-looking budget that aims to drive India's growth and development. With its focus on inclusive growth, taxation reforms, and investments in key sectors, the budget has the potential to create new opportunities for growth and employment, boosting economic development and empowering the middle class. As the government works to implement the budget, it is essential to monitor progress, address challenges, and ensure that the benefits reach the intended beneficiaries.

**Pranav Thakur**  
B. Com II Year (2396)

## SECURITIES MARKET

Security market is a component of the wider financial market where securities can be bought and sold between the subjects of the economy, on the basis of demand and supply.



**Tripta Devi**  
B. Com I Year (2484)

## MANAGEMENT

Management is the administration of organizations, whether they are a business a non-profit organization or a government body through business administration, non-profit management or the political science sub-field of public administration respectively. It is the science of managing the resources of businesses, governments and other organizations.

Management includes the activities of setting the strategy of an organization and coordinating the efforts of its employees or volunteers to accomplish its objectives through the application of available resources such as: Financial, Natural, technological, Allocated, Authority and Human Resources. "Run the business" and "Change the business" are two concepts that are used in management to differentiate between the continued delivery of goods or services and adopting of goods and services to meet the changing needs of customers. The term "management" may also refer to those people who manage an organization manager.

**Yamini**  
B. Com I Year (2485)

## Make In India

### **The Make in India Campaign:**

The Govt of India launched the Make in India project to entice business to design, produce and assemble goods in India and to stimulate targeted investments in manufacturing.

On September 25, 2014 Prime Minister Narendra Modi unveiled the "Make in India" initiative. Make in India is a significant national initiative of the Indian government that aims to promote investments, encourage innovation, improve skill development, safeguard intellectual property and create world class manufacturing infrastructure.

### **Aims of Make in India Campaign:-**

The Make in India initiative focuses on 25 sectors for development. It intends to raise the manufacturing sector's annual growth rate to 12-14% by 2022, it also hopes to add 100 million new manufacturing jobs to the workforce. One of its primary goals was ensuring that by 2022, manufacturing would account for 25% of GDP.

### **Drawbacks of Make in India Campaign:**

- 1 The campaign will result in great industrial and manufacturing growth. It can put agriculture on one side and lead to a decline in its recognition.
- 2 It can also result in over dependence of GDP on the manufacturing sector.
- 3 Increase in pollution due to the rapid development of industries.

### **Conclusion:-**

This policy is urgently needed in order to eradicate unemployment in India by fostering development and growth. The goal of initiating this campaign in India is to transform the country into a manufacturing powerhouse, which will resolve the major economic problem.

**Kushma Devi**  
B. Com I Year (2483)

## Black Money

Black money refers to income or assets that are not reported or disclosed to the government, often to avoid paying taxes. This unaccounted wealth can be generated through various means including corruption, crime and tax evasion.

### **Source of black money:**

- **Illegal Activities:** Crime, drug trade, terrorism, and corruption can generate black money.
- **Tax Evasion:** Failing to report income or pay taxes on legitimate earnings can also create black money.
- **Unaccounted Cash Transactions:** Cash based transactions that are not documented or reported can contribute to black money.

### **Effects of Black Money:**

- **Corruption:** Black money can lead to corruption, as individuals and businesses may bribe officials to conceal their unaccounted wealth.
- **Economic Distortion:** Black money can distort economic data, making it challenging for policy makers to make informed decisions.
- **Inequality:** Black money can exacerbate income inequality, as those who accumulate unaccounted wealth may not contribute to the tax base.

### **Government Initiatives to Curb Black Money:**

- **Demonetization:** In 2016, the Indian government demonetized high-value currency notes to combat black money.
- **Tax Reforms:** The government has implemented various tax reforms, such as the goods and services tax to reduce tax evasion.
- **Increased Surveillance:** The government has enhanced surveillance and monitoring to detect and prevent black money transactions.

**Shivani**  
B. Com I Year (2482)

## Commerce MCQ

**Q.1 Under the income tax act, incidence of taxation depends on .....**

- A. The citizenship of the tax-payer      B. The age of the tax-payer  
C. The residential status of the tax-payer      D. The gender of the tax-payer

**Q.2 Residential status is determined for .....**

- A. Previous Year      B. Assessment Year      C. Accounting Year      D. Financial Year

**Q.3 How many heads of income are there to compute gross total income?**

- A. Six      B. Five      C. Four      D. Three

**Q.4 Income Tax Act come into force on .....**

- A. 01-04-1961      B. 01-04-1962      C. 01-04-1956      D. 01-04-1965

**Q.5 What is the full form of PPP?**

- A. Purchasing Power Partnership      B. Public Private Partnership  
C. Purchase Produce Provide      D. People's Programme & Priority

**Q.6 What is the full form of NEFT?**

- A. North East Frontier Agency      B. North Eastern Frontier Trach  
C. National Electronic Fund Transmission      D. National Electronic Fund Transfer

**Q.7 Who is the father of Modern Marketing?**

- A. Philip Kotler      B. Peter Drucker      C. Abraham Maslow      D. Laster Wunderman

**Q.8 A person who performs the function of management is known as**

- A. Superior      B. Subordinate      C. Motivator      D. Manager.

**Q.9 In 'Direction' who is given importance?**

- A. To Machines      B. To Paper work      C. To man      D. To Production

**Q.10 GST is a consumption of goods and service tax based on**

- A. Development      B. Dividend      C. Duration      D. Destination

**Answers:-** Q.1 - C,    Q.2 - A,    Q.3 - B,    Q.4 - B,    Q.5 - B,    Q.6 - D,    Q.7 - A,    Q.8 - D,  
Q.9 - C,    Q.10 - D

**Ravi Kumar**  
B. Com III Year (2192)

## Consumer Rights and Responsibilities

Consumer rights are a vital aspect of modern commerce, ensuring that individuals are protected from unfair or deceptive business practices. The concept of consumer rights has evolved significantly over the years, with governments and regulatory bodies worldwide recognizing the need to safeguard consumers' consumer rights, covering aspects such as defective goods, deficient services and unfair trade practices. The Act empowers consumers to file complaints against businesses that violate their rights, with the aim of securing redressal and compensation.

One of the fundamental consumer rights is the right to information, which enables individuals to make informed decisions about the products and services they purchase. This includes the right to know about the ingredients, prices, and terms of service, as well as any potential risks or hazards associated with a product. Another critical right is the right to safety, which ensures that products and services meet minimum safety standards and do not pose a risk to consumers' health or well-being. The right to choose, which allows consumers to select from a range of products and services, is also essential, as it promotes competition and innovation in the market.

In addition to these fundamental rights, consumers also have the right to be heard and to seek redressal in case of any grievances. This includes the right to file complaints with consumer forums, which provides a platform for resolving disputes between consumers and businesses. The right to compensation, which entitles consumers to receive fair compensation for any losses or damages suffered due to defective products or services, is also an essential aspect of consumer rights. Furthermore, the right to consumer education, which aims to empower consumers with knowledge and skills to make informed decisions, is critical in promoting consumer awareness and protection.

The importance of consumer rights cannot be overstated, as they play a vital role in promoting fair competition, innovation and economic growth. By protecting consumers' interests, governments can help to build trust and confidence in the market, which is essential for driving economic development and prosperity. Moreover, consumer rights also promote social justice and equality, as they ensure that all individuals, regardless of their income or social status, have access to fair and safe products and services.

In conclusion, consumer rights are a critical aspect of modern commerce, and it is essential that governments, businesses and individuals work together to promote and protect these rights. By empowering consumers with knowledge, skills and access to redressal mechanisms, we can create a fairer, safer and more transparent market that benefits all stakeholders. As consumers become increasingly aware of their rights and responsibilities, businesses will be incentivized to adopt more consumer-centric practices, leading to better product, services and outcomes for all. Ultimately, the protection and promotion of consumer rights are essential for building a more just, equitable and prosperous society.

**Pranav Thakur**  
B. Com II Year (2396)



# PLANNING SECTION

## SESSION 2024-25



**Prof. Ramneek Sharma**  
Teacher Editor



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**GOVT. DEGREE COLLEGE  
REWALSAR, DISTT. MANDI (H.P.)**

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## Planning: The First Step towards Achievement

Planning plays a vital role in leading a successful and balanced life. It involves setting goals, thinking ahead and organizing actions to achieve desired outcomes. Without planning, life can become chaotic, unproductive and full of missed opportunities. One of the main benefits of planning is that it gives direction to our lives. When we set clear goals—whether related to education, career, health or personal growth—we are better able to focus our efforts and stay motivated. Planning helps us prioritize what truly matters and avoid wasting time on unimportant tasks. Planning also helps us manage time efficiently. With a proper schedule, we can divide our day wisely between responsibilities and leisure. This reduces stress, improves productivity, and ensures that we meet deadlines and fulfil commitments. Moreover, planning prepares us for the future. Life is full of uncertainties, but with careful planning, we can reduce risks and be better equipped to handle challenges. Whether it's saving money, preparing for exams or building a career, planning helps us stay one step ahead. In addition, planning builds discipline and decision-making skills. It encourages us to think critically, evaluate options, and make informed choices that lead to positive outcomes. In conclusion, planning is essential for a successful and fulfilling life. It provides direction, improves time management, reduces stress, and helps us achieve our goals. A well-planned life is more focused, productive and prepared to handle both opportunities and obstacles.

**Prof. Ramneek Sharma**  
Dept. of Commerce

## Demonetisation in India

Demonetisation in India refers to the surprise move by the Indian government on November 8, 2016, to invalidate Rs 500 and Rs 1,000 banknotes as legal tender. The goal was to curb corruption, terrorism and tax evasion by reducing the circulation of black money.

**Aim:-** The goal of this move was to crack down on black money undeclared funds that are illegally held and used. Modi and his administration believed that demonetisation would force people to bring their black money into the open where it could be taxed and regulated.

### Key features:-

- (i) Invalidation of notes:-** Rs 500 and Rs 1,000 banknotes ceased to be legal tender.
- (ii) Introduction of new Notes:-** New Rs 500 and Rs 2,000 banknotes were introduced.
- (iii) Deposit and Exchange:-** People were allowed to deposit or exchange old notes at banks and post offices.
- (iv) Withdrawal Limits:-** Withdrawal limits were imposed to prevent hoarding.

### Impacts on Indian Economy:-

On the one hand, it led to an increase in digital transactions as people switched to using electronic methods of payment. This boosted the country's fintech sector and helped to increase the number of people with access to banking facilities.

On the other hand, demonetisation caused a lot of chaos and hardship for ordinary people. Many small businesses were forced to close down, as they were unable to operate without cash. The policy also led to steep decline in GDP growth, as well as a spike in unemployment.

**Lalita Sharma**  
B.Com III Year (2288)

## Inflation

Inflation is a sustained increase in the general price level of goods and services in an economy over a period of time. It is measured as an annual percentage increase in the consumer price Index, which is a basket of goods and services commonly purchased by households.

### Causes:-

**1. Demand – Pull Inflation:-** Excessive aggregate demand for goods and services, often filled by expansionary monetary and fiscal policies.

**2. Cost – Push inflation:-** Increases in production costs, such as higher wages or raw materials costs, which are passed on to consumers through higher prices.

**3. Monetary Policy:-** An increase in the money supply, often caused by central banks printing more money, can lead to inflation.

**4. Supply Chain Disruptions:-** Disruptions to supply chains, such as natural disasters or global events, can lead to price increases.

### Types:-

**(i) Creeping Inflation:-** A slow and gradual increase in prices over time.

**(ii) Galloping Inflation:-** A rapid and extreme increase in prices often caused by a surge in aggregate demand or a supply shock.

**(iii) Hyperinflation:-** An extremely high and accelerating inflation rate, often caused by a complete loss of confidence in currency.

**(iv) Stag inflation:-** A combination of high inflation and stagnant economic growth.

**Lalita Sharma**  
B. Com III Year (2288)

## Artificial Intelligence

### Transforming the Future

Artificial Intelligence (AI) is no longer just a concept from science fiction. It is now a driving force behind the technological advancements shaping our world. From voice assistant like Siri, Alexa & Google to Self-Driving cars, AI is revolutionizing Industries, improving efficiency and enhancing our daily life.

### What is AI

AI refers to the simulation of human intelligence in machines that can learn reason and solve problems. It includes various technologies such as machine learning, deep learning and natural language processing, enabling computer to analyse data, recognise patterns and make decisions with minimal human intervention.

### Application of AI

**(I) Healthcare:-** AI- Powered System assists doctors in diagnosis of diseases, predicting outbreaks and even performing robotic surgeries.

**(II) Education:-** Smart learning Platforms use AI to personalize education, making learning more interesting and effective.

**(III) Business and Finance:-** AI automates customers service through chatbots, detects frauds in financial transaction and help business make Data Driven Decision.

**(IV) Entertainment:-** Streaming service like Netflix and Spotify use AI to recommend content based on user preference.

**(V) Transportation:-** AI is driving innovation in self driving cars, traffic management and logistics.

### The Ethical Concerns

Despite its benefits, AI raises ethical concern such as job displacement, privacy invasion and biased decision-making. It is crucial to develop AI responsibility, ensuring transparency and fairness while minimize risk.

### The Future of AI

AI is expected to play a vital role in shaping the future, with advancement in Quantum computing, smarter robots and AI driven discoveries. While AI will continue to evolve, human creativity, ethics and oversight will remain essential in guiding its development.

**Yateen Sharma**  
B. Com III Year (2287)

## Career Pathways By Academic Stream

### (1) Arts / Humanities:-

**Legal:-** Lawyers, paralegal, legal consultant

**Media & Communication:-** Journalist, Content Writer, Editor, Public Relations Specialist etc.

**Creative:-** Graphic Designer, Fashion Designer, Fine Artist, Musician, Actor.

**Social Sciences:-** Psychologist, Socialist, Social Worker, Political Scientist, Historian.

**Education:-** Teacher, Professor, Librarian.

**Hospitality & Tourism:-** Travel Agent, Tour Guide, Hotel Manager.

### (2) Commerce:-

**Finance:-** Accountant, Chartered Accountant, Financial Analyst, Investment Banker, Actuary.

**Business Management:-** Business Manager, Human Resource Manager, Marketing Manager, Sales manager, Entrepreneur.

**Banking:-** Bank Teller, Loan Officer, Financial Advisor.

**Economics:-** Economist, Market Analyst.

### (3) Science:-

**Medical Service:-** Doctor, Dentist, Nurse, Pharmacist, Veterinarian, Medical researcher.

**Engineering:** Civil Engineer, Mechanical, Electrical Chemical, Aerospace & Software Engineer.

**Pure Science:-** Physicist, Chemist, Biologist, Mathematician, Statistician.

**Environmental Science:-** Environment Scientist, Ecologist, Geologist.

**Technology:-** Data Scientist, Software Developer etc.

### (4) IT Sector:-

- (1) Software Developer
- (2) Data Scientist
- (3) Data Analyst
- (4) Cyber Security
- (5) Network & System Administration
- (6) Database Administration
- (7) IT Project Management
- (8) Web and Digital Media
- (9) Artificial Intelligence Developer
- (10) AI Researcher

**Yateen Sharma**

B. Com III Year (2287)

## Startup India : A Catalyst for Entrepreneurial Dreams

India, with its burgeoning population and growing economy is experiencing a surge in entrepreneurial spirit. The Government's "Startup India" initiative has played a pivotal role in fostering this ecosystem providing a platform for aspiring entrepreneurs to turn their dreams into reality. Startup India is a government initiative that aims to support startups in India. It was launched in 2016 by the Department for promotion of Industry and Internal Trade (DPIIT).

### **What does Startup India do?**

- It creates an ecosystem for innovation and entrepreneurship.
- It promotes product and service development.
- It generates jobs and income.
- It provides financial assistance to startups.
- It makes it easier for startups to access public procurement.

### **Impact on the Indian economy:**

#### **- Job Creation:**

Startups established under the initiative have generated a large number of new jobs, especially among young talent, contributing to employment rates.

#### **- Economic Growth:**

Startup have significantly contributed to India's GDP growth by injecting capital into the market and driving new economic activities across various sectors.

#### **-Innovation Boost:**

The supportive ecosystem created by "Startup India" has encouraged innovation and development of new technologies leading to a more dynamic economy.

#### **- Foreign Investment Attraction:**

The growing Indian Startup ecosystem has attracted significant Foreign Direct Investment (FDI), further fueling economic growth.

#### **- Sectoral Development:**

The initiative has spurred growth in sectors like technology, healthcare, e-commerce, and fintech, contributing to their development and penetration in the Indian market.

**Nidhi**

B. Com II Year (2391)

## The Importance of Planning in an Organization

Planning is a critical function in any organization, serving as the foundation upon which all other management activities are built. It involves setting objectives, identifying resources, forecasting future conditions, and outlining the steps necessary to achieve goals. Without proper planning, organizations risk misusing resources, missing opportunities, and facing avoidable challenges. One of the primary advantages of planning is that it provides clear direction. It ensures that every member of the organization understands the goals and works in alignment with them. This clarity helps avoid confusion, reduces duplication of efforts and improves coordination across departments. Effective planning also supports better decision-making. With a roadmap in place, managers can evaluate options, anticipate problems and choose the best course of action. It reduces uncertainty and allows organizations to be proactive rather than reactive in a competitive environment. Another crucial aspect of planning is resource optimization. Planning helps allocate human, financial and material resources efficiently, ensuring minimal wastage and maximum productivity. It also aids in setting timelines and priorities, keeping projects on track. Moreover, planning prepares organizations for risks and uncertainties. By forecasting potential challenges and developing contingency plans, businesses can navigate disruptions more smoothly. In conclusion, planning is vital for the smooth functioning and long-term success of an organization. It lays the groundwork for effective management, ensures optimal use of resources, guides decision-making and enhances the organization's ability to adapt to changes. Without planning, even the best resources and talent may fail to deliver desired results.

**Akshay Sharma**

B.Com II Year (2394)

## Mixed Economy

A mixed economic system is one that combines aspects of both capitalism and socialism. A mixed economic system accepts private property and permits economic freedom in the use of capital. It also allows for governments to interfere in economic activities in order to achieve social aims.

According to neoclassical theory, mixed economies are less efficient than pure free markets. However, proponents of government intervention argue that the base conditions required for efficiency in free markets, such as equal information and rational market participants cannot be achieved in practical application.

A mixed economy is an economy organized with some free-market elements and some socialistic elements. It lies on a continuum between pure capitalism and pure socialism.

Mixed economies typically accept private ownership of most means of production with some government intervention, mainly through regulations.

Mixed economies socialize select industries that are deemed essential or that produce public goods.

All known historical and modern economies are examples of mixed economies.

**Reena**

B. Com II Year (2398)

## Govt. Insurance Schemes

Insurance is a vital component of personal finance, providing financial security and protection against unforeseen events. In India, the government has launched several insurance schemes and programs aimed at providing affordable and accessible insurance coverage to all citizens.

### **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**

One of the most government-backed insurance schemes is the Pradhan Mantri Suraksha Bima Yojana (PMSBY), which provides accidental insurance coverage to individuals aged between 18 and 70 years. The scheme offers a coverage of 2 lakh in case of accidental death or permanent disability, and 1 lakh in case of partial disability.

### **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**

Another important scheme is the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), which provides life insurance coverage to individuals aged between 18 and 50 years. The scheme offers a coverage of 2 lakh in case of death, and is available to individuals who have a savings bank account and are in the age group of 18-50 years. The premium for the scheme is 330 per annum, which is deducted from the policyholder's savings bank account. The scheme is administered by the Insurance Corporation of India (LIC) and other private life insurance companies.

### **Rashtriya Swasthya Bima Yojana(RSBY), Universal Health Insurance Scheme (UHS)**

In addition to these schemes, the government has also launched several other insurance programs, such as the Rashtriya Swasthya Bima Yojana (RSBY) and the Universal Health Insurance Scheme (UHS). The RSBY scheme provides health insurance coverage to below-poverty-line (BPL) families, while the UHS scheme provides health insurance coverage to all citizens. The government has also introduced several pension schemes, such as the Atal Pension Yojana (APY) and the National Pension Scheme (NPS), which aim to provide financial security to individuals in their old age.

### **Crop Insurance Schemes**

The government has also launched several crop insurance schemes, such as the Pradhan Mantri Fasal Bima Yojana (PMFBY), which provides insurance coverage to farmers against crop losses due to natural disasters. The scheme is available to all farmers and the premium is subsidized by the government. The scheme has been instrumental in providing financial security to farmers and reducing their vulnerability to crop losses.

In conclusion, the government has launched several insurance schemes and programs aimed at providing affordable and accessible insurance coverage to all citizens. These schemes have been instrumental in providing financial security and protection against unforeseen events, and have helped to reduce poverty and inequality in the country. The government's efforts to increase awareness and penetration of insurance have also been successful, and the insurance sector has seen significant growth in recent years. As the insurance sector continues to evolve, it is likely that we will see even more innovative and inclusive insurance products and schemes in the future.

**Pranav Thakur**  
B. Com II Year (2396)

## ADRs And GDRs

Investing in global market has become a vital strategy for investors seeking to diversify their portfolios and tap into growth opportunities beyond their domestic markets. However, investing directly in foreign markets can be complex and come with unique challenges. This is where Global Depositary Receipts (GDRs) and American Depositary Receipts (ADRs) come in, offering a convenient and accessible way to invest in global markets. GDRs and ADRs are financial instruments that allow investors to buy and own shares of foreign companies without having to directly purchase shares in the foreign market.

By investing in GDRs and ADRs, investors can gain exposure to foreign markets and companies, diversifying their portfolios and reducing risk. This is particularly important in today's interconnected global economy, where events in one market can have far-reaching implications for investors worldwide. GDRs and ADRs offer a way for investors to tap into this global economy, investing in companies that are leaders in their fields and have a proven track record of success. Additionally, GDRs and ADRs are traded on global stock exchanges, making it easy for investors to buy and sell shares.

Another significant benefit of investing in GDRs and ADRs is the liquidity they offer. Unlike investing directly in foreign markets, which can be time-consuming and costly, GDRs and ADRs can be easily bought and sold on global stock exchanges. This means that investors can quickly respond to changes in market conditions, taking advantage of opportunities as they arise. Furthermore, GDRs and ADRs are subject to strict regulatory requirements, providing investors with an added layer of protection.

However, investing in GDRs and ADRs is not without risk. One of the primary risks is currency risk, which arises from fluctuations in exchange rates. When investing in GDRs and ADRs, investors are exposed to the risk that changes in exchange rates could negatively impact the value of their investments. Additionally, GDRs and ADRs are subject to market risk, which means that their value can decline if market conditions deteriorate. Regulatory risk is also a consideration, as changes in regulatory requirements can impact the value of GDRs and ADRs.

Despite these risks, investing in GDRs and ADRs can be a valuable addition to a diversified investment portfolio. By providing access to foreign markets and companies, GDRs and ADRs offer a way for investors to tap into the growth potential of the global economy. With their convenience, liquidity, and regulatory compliance, GDRs and ADRs are an attractive option for investors seeking to diversify their portfolios and achieve their long-term investment goals. As the global economy continues to evolve, it's likely that GDRs and ADRs will play an increasingly important role in the investment strategies of investors worldwide.

**Pranav Thakur**  
B. Com II Year (2396)

## बेरोजगारी (Unemployment)

जब हम 'बेरोजगार' शब्द का प्रयोग करते हैं तो हम उन व्यक्तियों की ओर संकेत करते हैं जो 15 से 64 वर्ष के आयु समूह में होते हैं। इस आयु समूह में आने वाले जो कार्य करने की इच्छा व योग्यता रखते हों 'श्रम बल' कहलाते हैं। इसी आयु समूह के लोगों जो रोजगार में लगे होते हैं अर्थात् रोजगार में लगे हुए श्रम बल को 'कार्य बल' कहते हैं। दूसरे शब्दों में श्रम बल 15-64 के अन्तर्गत आने वाला कोई व्यक्ति बेरोजगार तब माना जाता है जब वह प्रचलित मजदूरी पर काम करने की इच्छा एवं योग्यता रखता हो किन्तु उसे काम नहीं मिलता, वह 'बेरोजगार' कहलाता है और यह स्थिति 'बेरोजगारी' कही जाती है।

**बेरोजगारी के प्रकार:-** मूलतः भारत में बेरोजगारी का स्वरूप संरचनात्मक है किन्तु यह विभिन्न रूपों में देखने को मिलती है। भारत में बेरोजगारी के विभिन्न रूपों का विवरण इस प्रकार है:-

**1. प्रच्छन्न बेरोजगारी:-** रेमर नर्स और आर्थर ल्युइस ने प्रच्छन्न बेरोजगारी की अवधारणा का विकास कृषि-प्रधान देशों के सन्दर्भ में किया है। इनका मानना है कि कृषि प्रधान देशों में जितने भी लोग कृषि कार्यों में लगे होते हैं उन सभी का उत्पादन स्तर बनाये रखने के लिये इस व्यवसाय में लगा रहना आवश्यक नहीं है। ऐसे लोग उत्पादन स्तर को बनाए रखने के लिए अनावश्यक या फालतू होते हैं। यही फालतू या अनावश्यक श्रम जिसकी कृषि क्षेत्र में सीमांत उत्पादकता शून्य होती है, 'प्रच्छन्न बेरोजगारी' कहलाती है।

**2. अल्प-रोजगार:-** इसके अन्तर्गत ऐसे श्रमिक आते हैं जिनको थोड़ा-बहुत काम मिलता है और जिनके द्वारा वे थोड़ा-बहुत उत्पादन में योगदान तो करते हैं, लेकिन जिनको अपनी क्षमतानुसार काम नहीं मिलता या पूरा काम नहीं मिलता। शहरों में भी ऐसे लोग होते हैं जो कुछ न कुछ काम करते हैं और उत्पादन कार्य में हाथ बंटाते हैं, लेकिन काम कम होने के कारण पूरी तरह रोजगार में लगे नहीं समझे जा सकते। इस प्रकार की स्थिति 'अल्परोजगार' स्थिति कहलाती है।

**3. मौसमी बेरोजगारी:-** कृषि क्षेत्र में लगे बहुत से श्रमिक ऐसे होते हैं, जिन्हें पूरे वर्ष काम नहीं मिलता। इसका कारण यह है कि कृषि एक मौसमी व्यवसाय है अर्थात् कृषि में मौसम के अनुसार फसले बोई और काटी जाती हैं। खाली मौसम में अक्सर कृषि में काम करने वाले कृषक और श्रमिक बेकार बैठ रहते हैं। जैसे फसल की कटाई के बाद और बुवाई से पहले। इस प्रकार की बेरोजगारी को मौसमी बेरोजगारी कहा जाता है।

**4. चक्रीय बेरोजगारी:-** इसका सम्बन्ध आर्थिक गतिविधियों में चक्रीय परिवर्तन से है। मन्दी की चक्रीय अवस्था के दौरान बेरोजगारी की अधिक मात्रा हो सकती है। यह बेरोजगारी व्यापार-चक्र के उस चरण से उत्पन्न होती है जबकि व्यापार क्षेत्र में मन्दी की स्थिति आती है। मांग में कमी इसका मुख्य कारण है।

**5. संरचनात्मक बेरोजगारी:-** 'संरचनात्मक बेरोजगारी' वह स्थिति है जो देश की आर्थिक संरचना में परिवर्तन होने के कारण उत्पन्न होती है।

**विशेषकर**

- i. प्रौद्योगिकी में परिवर्तन तथा
- ii. मांग के प्रतिमान में परिवर्तन से सम्बन्धित।

**Priya**

**B.A II Year (2341)**

## IBRD/ World Bank

The International Bank of Reconstruction and Development (IBRD) is one of the two major institutions that makes up the world bank with other being the International Development Association (IDA). The IDA is a financial institution dedicated to making development loans to the world's poorest countries. The IBRD was founded in 1944 with the goal of helping war-torn European countries rebuild their infrastructure and their economy.

The world bank is an international organisation dedicated to providing financing advice and research developing nations to aid economic advancement.

As of 2022, the world bank identified 17 goals that it aims to achieve by 2030.

**Kushma Devi**

**B.Com I Year (2483)**

## Economic Development

An increase in the capacity of an economy to produce goods & services, compared from one period of time to another. Economic development is usually associated with technological changes. An example is the large growth in the U.S. economy during the introduction of the internet and technology that it brought to U.S. Industry as a whole. The development of an economy is thought of not only as an increase in productive capacity but also as an improvement in the quality of life to the people of that economy.



**Tripta**  
B.Com I Year (2484)

## Repo-Rate and Inflation

The repo rate and inflation share an inverse relationship and are key components of a country's monetary policy. The repo rate is the interest rate at which the central bank (like the RBI in India) lends money to commercial banks. When inflation is high, the central bank raises the repo rate to make borrowing costlier, which reduces consumer and business spending, thereby lowering demand and controlling inflation. Conversely, when inflation is low or the economy slows down, the repo rate is reduced to encourage borrowing and spending, which boosts demand and can help raise inflation to a healthy level. Thus, the repo rate is a crucial tool for managing inflation and maintaining economic stability.

**Tripta**  
B.Com I Year (2484)

## Economic Development

Economic development refers to the sustained improvement in the standard of living and economic health of a nation. It goes beyond mere economic growth, focusing not only on the increase in national income but also on the equitable distribution of wealth, reduction in poverty, and enhancement of human well-being. One of the key indicators of economic development is a rise in the Gross Domestic Product (GDP) along with improved infrastructure, education, healthcare, and employment opportunities. Developed economies often enjoy high living standards, technological advancement, and efficient governance. In developing countries like India, economic development involves structural changes such as industrialization, urbanization, and modernization of agriculture. Government initiatives, foreign investments, and technological innovations play a vital role in accelerating development. Sustainable development is now a global priority, which means achieving economic progress without harming the environment. Clean energy, green technology, and inclusive policies are essential components of this approach. Overall, economic development is vital for national progress. It not only uplifts individuals and communities but also enhances a country's global standing. For development to be truly meaningful, it must be inclusive, sustainable, and focused on improving the quality of life for all citizens.

**Manu**

B.Com II Year (2392)

## ECONOMICS

E = Efficiency

C = Consumption

O = Output

N = Needs and Wants

O = Output

M = Market

I = Investment

C = Competition

S = Scarcity

**Tripta**

B.Com I Year (2484)

## Stock Exchange

A stock exchange, securities exchange or bourse is an exchange where stockbrokers and traders can buy and sell securities, such as shares of stock, bonds and other financial instruments.

Stock exchanges may also provide facilities for the issue and redemption of such securities and instruments and capital events including the payment of income and dividend securities traded on a stock exchange include stock issued by listed companies, unit trusts, derivatives, pooled investment products and bonds.

Stock exchanges often function as "continuous action" markets with buyers and sellers consummating transactions via open outcry at a central location such as the floor of the exchange or by using an electronic system to process financial transactions.

**Manu**

B.Com II Year (2392)

## **Personal Financial Planning: A Path to Financial Security and Freedom**

Personal financial planning is the process of managing one's income, expenses, investments and savings to achieve financial goals. It is a crucial aspect of life that empowers individuals to take control of their financial future, reduce stress, and make informed decisions about money. At its core, financial planning involves setting short-term and long-term goals, such as buying a house, saving for education, or preparing for retirement. The process begins with assessing one's current financial situation—understanding income, debts, spending habits and assets. Based on this assessment, a budget is created to ensure that spending is aligned with income and savings targets. One of the key components of personal financial planning is saving. Establishing an emergency fund is essential to handle unexpected events like job loss or medical emergencies. Beyond that, consistent savings for specific goals, such as a vacation or a down payment on a home, helps individuals avoid debt and maintain financial stability. Investing is another vital element. By investing wisely, individuals can grow their wealth over time and outpace inflation. A good financial plan includes diversification of investments to manage risk effectively. Retirement planning, often overlooked, is also essential. The earlier one starts saving for retirement, the more time their money has to grow, thanks to compound interest. Debt management is equally important. Uncontrolled debt can cripple financial health. A solid plan includes strategies to reduce or eliminate debt and avoid high-interest borrowing. Financial planning is not a one-time task. It requires regular review and adjustments as life circumstances change—such as a new job, marriage, or the birth of a child. Moreover, educating oneself about personal finance and seeking professional advice when needed can greatly enhance the effectiveness of a financial plan. In conclusion, personal financial planning is a powerful tool that leads to financial independence and peace of mind. It encourages disciplined money management, helps achieve life goals and protects against financial uncertainties. Everyone, regardless of income level, benefits from a thoughtful and realistic financial plan.

**Prof. Ramneek Sharma**  
Dept. of Commerce

# पहाड़ी अनुभाग

सत्र: 2024-25



**डॉ. ब्रज नन्दन**  
प्राध्यापक संपादक



**अक्षय शर्मा**  
छात्र संपादक

**राजकीय महाविद्यालय रिवालसर  
मण्डी (हि. प्र.)**

## अनुक्रमणिका

क्र. सं.	नाम	कक्षा	शीर्षक
	डॉ. ब्रज नन्दन	प्राध्यापक संपादक	संपादकीय
1.	दीपिका	बी. ए. मंझ दूजा साल	खरी गल्लां
2.	सुष्मिता	बी. ए. मंझ पैहला साल	ऐसी हमारी मण्डी
3.	पूजा शर्मा	बी. ए. मंझ दूजा साल	पोहलणियां
4.	ललिता शर्मा	बी. कॉमा. मंझ तूजा साल	पहाड़ी गप्पां
5.	अक्षय शर्मा	बी. कॉमा. मंझ दूजा साल	बढ़दा नशा
6.	नीतु देवी	बी. ए. मंझ दूजा साल	मेरी ताई बड़ी ग्रेट
7.	संजना	बी. ए. मंझ पैहला साल	प्यारा हिमाचल
8.	चंचल	बी. ए. मंझ दूजा साल	पांज सहेलियाँ
9.	सुष्मिता	बी. ए. मंझ पैहला साल	पेपरा रे ध्याड़े
10.	अंजलि परमार	प्राध्यापक	मण्डयाली गल्लां

## संपादकीय

मुंजो एक गल  
समझ नी आई

मुंजो एक गल समझ नी आई.....  
तुसे म्हठे-म्हठियाँ आपणे मना रे  
विचार लिखणे ते इतना डरहाँ की  
हए। जेबे की आसो पता हा कि तुसे  
सब एक ते बध एक हए। कमी कीथी  
हई? क्या तुसा जो आपु पर भरोसा  
ही नई हा ? जेसा घड़ी तुसे आपु पर  
सक कराहें, आपु जो छोटा बुझाएँ  
तेबे-तेबे तुसे आपणे आपा जो कमजोर करां हें, होर तेता रा  
मतलब हा आपणी हर तरहा री सफलता री नीँऊ कमजोर  
करना। ता गल ही ऐहड़ी ... एहड़े महीला अन्दर रहणा ही नई  
हा, एहड़ी पुट्टी सोच छाडी हे देणी। फेरी जेबे तुसे पक्के दिल्ली  
होर इरादे के, हौसले कने आपणे लक्ष्या बखो अगे बधगे ता  
सारी चीजा आपु बधली जाणी। मेरे बोलणे रा मतलब ऐ हा  
कि बस आपणे आपा पर भरोसा रखा। तुसा जो अगे बधणे ते  
कोई बी नी रोकी सकदा, कौल्जा री मैगजीना कठे लिखणा ता  
छोटा झे काम हा, हाली ता तुसा बड़े-बड़े काम करने। ता ऐसा  
हे आसा ते, कि अगले बरसा तुसा सभी कुछ ना कुछ जरूर  
लिखणा...

तुसा सभी जो राम-राम

डॉ. ब्रजनन्दन  
प्राध्यापक संपादक

## खरी गल्लां

- 1 भगवान गीता मंझ बोलाहें कि तेरा काम कर्म करना हा  
फल देणा मेरा काम हा (अर्थात:-जे आदमी फला री  
इच्छा करी के काम करां, तेसरा काम कधी बी पूरा  
नी हुन्दा।
- 2 माता-पिता होर गुरु ही संसारा मंझ असली गुरु हुआएं।  
(वेद एहड़ा बोलहां हे)
- 3 सच बोलणा ही सभी ते बड़ा धर्म हा होर झूठ बोलणा ही  
सभी ते बड़ा पाप हा।
- 4 दूजे जो दुःख देणा ही सभी ते बड़ा पाप हा होर दुःखी  
माहणुआं जो सुख देणा सभी ते बड़ा धर्म हा।

ये गल भगवान् वेद व्यास जी 18 पुराणा मंझ गलाहें सारे  
पुराणा रा बी ये ही सार हा।

दीपिका

बी. ए. मंझ दूजा साल

रो. न. - 2304

## ऐसी हमारी मण्डी

बांकी-बांकी मण्डी रियासत आसा री, बांके शुभ दिन आयो।  
माधवराय दी पालकी चलदी, सब जन शीश झुकायो।

धगद - धगद रसीदि बाजदे, जातर लांटे जय-जय कारा,  
देव भूमि च सारे देवता आंदे, देखदा मण्डी सारा।  
आगे-आगे चलदा मण्डीया रा राजा पिछे चलदी जलेब सारी।

छम-छमा-छम बरखा लागी, कमरूनाग जो आए ओ।  
पहुंचे टारना री धारा, सब जन दर्शन पाए ओ।

आओ जी आओ जी सब मिल गाओ जी, ऐसी हमारी मण्डी  
वारली धारा माँ शिकारी, पारलियाँ माँ मुरारी ओ,  
बिच बसे छोटी काशी।

आओ-जी आओ-जी मिल गाओ जी, ऐसी हमारी मण्डी।

सुष्मिता

बी. ए. मंझ पैहला साल

रो. न. - 2304

## पोहलणियां

- 1 हाडकू मूंडकू थई गी नाला  
आपू चढ़ीगी चीला रे डाला
- 2 काला हांडू लाल भात  
खाइगया गड़पू नाथ
- 3 पोहलणी पलास  
लम्बे काना आउणी तेरी सास
- 4 पछवाड़े पीछे सटी बेल  
सारे टबरा आई खेल
- 5 ऊँट की बैठक  
हिरण की चाल, वो क्या जिसकी दूम न बाल
- 6 कालईये भेड़े खेली कबड्डी  
सारे बाणा री कीती एक ए गडी

उत्तर:- 1 तरडी 2 खसरा (अंजीर) 3 सूप  
4 घराट (पुराने जमाने की चक्की) 5 मेंढक  
6 बाल और कैची

पूजा शर्मा

बी. ए. मंझ दूजा साल  
रो. न. - 2302

## पहाड़ी गप्पां

- 1 अंग्रेजी भी शरमा गई....  
जब गांव से आई नई दुल्हन  
ने सुबह उठकर सास से कहा...  
'प्लीज गिव मी तातापानी'
- 2 जली को आग कहते है  
बुझी को राख कहते हैं  
जो उसी राख से बर्तन माज दे  
उसे पहाड़ी का दिमाग कहते हैं।
- 3 पति (पत्नी से) - आज ऐसा चाय बनाओ जिसे पीने के बाद  
मन झूम उठे और तन नाचने लगे।  
पत्नी (पति से) - हमारे यहां भैंस का दूध आता है...  
नागिन का नहीं।
- 4 लाड़ी - उठा मैं रोटी बनाना लगई यो।  
लाड़ा - हां ता बनाई लै मैं कुथू तोये पर सुतया।
- 5 मरीज़ - डाक्टर साहब आपने पच्चे के पीछे जो दवा लिखी है  
वह पूरे शहर में कहीं न मिल रही....  
डाक्टर-अरे साले वो तो मैं अपना पैन चलाकर चैक कर रहा  
था।

ललिता शर्मा

बी. कॉमा. मंझ तृजा साल  
रो. न. - 2288



## बढ़दा नशा

गुटका खैनी पाना रा, ऐढ़ा चलेया रवाज  
खांदे लगे बड़े भारी, सभी ऐ खराब कितेया समाज  
फसे नशे रे जाला बिच, मठे, मुनियां कने बुजुर्ग  
झुगुी साहीं तन बणेया, से जे पहले था दुर्ग  
मना ते हुई गए यों खराब, लग्या इन्हों नशे रा रोग  
टेढ़ी नजरा ते लगे देखदे, इन्हों सारे लोग  
आपणे कामा जो छाडी के, हुई कराहें नशे बिच चूर  
जागी जा बन्देया बगते, नहीं ता हुई जाणे सब आपणे दूर  
छाडी दे तू नशा, खाई लै ये कसम  
जे नी छाडेया नशा ता कालो ही बणी जाणी तेरी भसम ।



**अक्षय शर्मा**  
बी. कॉमा. मंझ दूजा साल  
रो. न. - 2394

## मेरी ताई बड़ी ग्रेट

मेरी ताई बड़ी ग्रेट  
तीन्हें घुमाया सार हिन्दुस्तान  
बस रही गया इंडिया गेट  
मेरी ताई बड़ी ग्रेट ।  
सासू जो गलांदी, घुमदी रहंदी  
आपु आऊंदी राती जो लेट  
मेरी ताई बड़ी ग्रेट ।  
सारे पैसे लई के सासु ते  
गलांदी रहंदी तिन्हा जो सेठ  
मेरी ताई बड़ी ग्रेट ।  
आपु खांदी छोले पकौड़े,  
सासु जो गलांदी, मांजा प्लेट  
मेरी ताई बड़ी ग्रेट ।  
तीन्हा ता करना था, दुनिया पर कब्जा  
पर क्या लिखणा अड़ेयो, ये जमी थोड़ी झे लेट  
मेरी ताई बड़ी ग्रेट ।



**नीतु देवी**  
बी. ए. मंझ दूजा साल  
रो. न. - 2348

## प्यारा हिमाचल

दिल्ली भी घूमी ली, हरियाणा भी देखील्यो,  
टाईम लग्या ता होर शहर भी घूमी औंणा पर,  
चेहरयां पर रौनक ता तियां ही औणी  
जद तुसा हिमाचल जो एक गेड़ा लाणा  
इत्थे यार भी मिलणे, घर बार भी मिलणे  
कि इत्थी ही ज़िन्दगी मिलणी मिंजो दोबारा  
क्या करिए अड़ेयो, हिमाचल है ही इन्ना प्यारा ।

**संजना**  
बी. ए. मंझ पैहला साल  
रो. न. - 2423



## पांज सहेलियाँ

एक बार हाऊं कने मेरी पांज सहेलियां जाई पिकनिका जो, शिवपुरी जो । तेथी हुई एक गुफा। आसे गुफा अन्दर लग-लग हुई जाई बाहर लगी जाई बरखा। लाईट बी चली जाई तेथी पईरी हुई एक कदुआ री बेल आसे सोचया कीड़ा। आसे सब चींगदी लगी जाई आसे सब जणियां कठी हुई जाई । तेबे बरखा भी मुकी जाई आसे सब जणियां बाहरो आई जाई । आसो सूझां एक अमरूदा रा डाला आसे सब जणियां अमरूद झाफटी लगी जाई बाद ले एक अमरूद निताशा रे मुंडा पर पई जाहां । से डरा रे मारे बीड़ा ले थाले पई जाई । आसे सब जणियां हासाई होर धरो आई जाई ।



चंचल

बी. ए. मंझ दूजा साल  
रो. न. - 2330

## पेपरा रे ध्याड़े



पेपरा रे ध्याड़े नेडे गए आई।  
आमा देई भ्यागा हे जगाई।  
पेपरा रे ध्याड़े परचुआ कने भरी लई जेबा।  
साउगी लिती एक गाईड पाई,  
पेपरा च बैठदे ही मास्टरे जेबा दिती खाली कराई।  
पेपरा च कुछ लिखीरि थे अक्षर ढाई,  
घरा आई कने बापुए पूछया बच्चे पेपर काठा था कि असाना  
मैं सीधा दितया गलाई पेपर था असान, आगे जाणे भगवान।  
दो तीन दिना बाद रिजल्ट गया आई।  
मैं सोचया रिजल्ट ही गलत दीत्या हुंगा छपाई।  
मेरा इतना कर हीया पैगाम  
बुरा नी मनणा मेरे भाईओ  
पढ़ाईया च लगाणा ध्यान  
ते नकला रे भरोसे नी आऊणां ज्ञान।

सुष्मिता

बी. ए. मंझ पैहला साल  
रो. न. - 2408

## मण्ड्याली गल्लां

- 1 खादेया पीतेया कीती नंद  
भांडे मांजो परमानन्दा
- 2 घरा रा जोगी जोगड़ा  
दूरा रा जोगी सिद्धा
- 3 कामा रा ना काजा रा  
दुसमण अनाजा रा।
- 4 इजता री मील्ही जाओ  
ता लूणा ने बी सरी जाहीं।
- 5 ढाई पकोड़ी छाबड़ी  
बेहदे अगे रागा।
- 6 ज्यूदेओ नी तिल  
मुई रेओ तलेऊ।
- 7 टाटा नाचदा नीं  
जे नाचां ता खोहले पाई देआं।
- 8 छोहरूओ नी पौदी छाह  
बुद्धी झुराई पनीरा जो।
- 9 थोहड़ा - थोहड़ा खाइए  
फेरी बी चुल्हे बखो जाइए।
- 10 तुसो पइरी आपणी  
एत पइरी माह- मसरा री।
- 11 होरी री बांकी दूरा ते झांकी  
आपणी काणी भ्यागा उठी के जगाणी।
- 12 सारी रात रमायण पढ़ाया  
भ्यागा बोलां सीता केसरा लाड़ा हा।
- 13 कणक खेता, कुड़ी पेटा  
आओ जवाइयां, तू गन्ने खाइ जा।
- 14 होरी ओ क्या बोलणा  
आपणा हे दहीं खट्टा हा।
- 15 ध्याड़िया दूणम दूणी  
राती चरखा बुणी।
- 16 पकड़ो ता फांही  
छाड़ो ता जांही।
- 17 दूज्यो ज्ञान आपू जो गोहटू।
- 18 इन्हा तिला बिच नीं हा तेला।
- 19 ना बैरी जीए ना जीण दे।
- 20 गले पइरा ढोल बजाणा पौवां।
- 21 कुकड़ा री दौड़ हुई उखला तका।
- 22 बेहलेओ नी काम, उखलो फेरे।
- 23 कलहा साह, लकड़ी ढोए की घा।
- 24 लड़ाइया हो छाहींया ते क्या बधाणा।
- 25 मैहंसी का गोबर ना लिपणेओ ना ल्यावणेओ।
- 26 कोई बणाइरा हीका रा कोई पीठी रा।
- 27 लैणा एक ना देणा दो।
- 28 आओ डड्डा, मेरा पेट बड्डा।
- 29 सौण सूक्के ना भादों हरे।
- 30 पचण काल आओ ता मकोड़ियो लगी जाहें फांखा।
- 31 बडेया रा गलाइरा होर आंबले रा स्वाद आवां  
बादा बीच।

**अंजलि परमार**  
अंग्रेजी विभागा री प्राध्यापिका



## Glimpses of Various Activities, Events and Celebrations

### Annual Prize Distribution Function 2024-25



### Sports /Championships



**Inter College Cross Country Championship (Men)  
at GC Haripur, Manali**



**Inter College Kabaddi Championship  
(Men) at GC Jwalaji**



**Inter College Chess Championship (Women & Men ) at GC Sujampur Tihra**



**Annual College Athletic Meet Dec. 2024**



## NSS



## Eco Club



## Rover-Ranger Unit

### Cleanliness Drive Around Rewalsar Lake



## Women Cell



## Road Safety Club



## Red Ribbon Club



Best Red Ribbon Club (3rd Position)

## Hindi Diwas



## Career Counselling Cell



Rewalsar, Himachal Pradesh, India  
Jmno+32, Rewalsar, Himachal Pradesh 175023, India

## Anti Drug Club



## Mehandi Competition



## Teacher's Day



## With Library Inspection Team



## Freshers' Party



**CSCA**



**With SAR Inspection Team**



