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EMPOWERING IDEAS

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kaleidoscope of thoughts and vision

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FEBRUARY EDITION

AMALGAMATION OF LEARNING



संपादक
डॉ. तरुणा दाधीच

फाउंडर प्रेसिडेंट
देवेश दाधीच

प्रकाशक
शोभा दाधीच



सम्पादकीय- "संस्कार"

यदि सन्ति गुणाः पुंसां विकसन्त्येव ते स्वयम्।
नहि कस्तुरिकामोदः शपथेन विभाव्यते॥

जैसे कस्तूरी की खुशबू शपथ से छुपाई नहीं जा सकती , उसी प्रकार किसी व्यक्ति के अच्छे गुणों को छिपाया नहीं जा सकता।

जिस प्रकार वायु के स्पर्श से पुष्प की सुगंध संपूर्ण परिवेश को सुवासित करती है उसी प्रकार अच्छे गुणों और संस्कारों से संपन्न व्यक्ति के आचरण की पवित्रता संपूर्ण परिवार , समाज और राष्ट्र के मांगल्य का माध्यम बनती है हमारे भारतीय समाज में संस्कार, संस्कृति और जीवन मूल्य सर्वश्रेष्ठ है। श्रेष्ठ संस्कार से ही श्रेष्ठ समाज का निर्माण होता है। क्योंकि संस्कार तो वह पौधा है जो अच्छी सोच और आचरण से बड़ा होता है। इंसान के आचार , व्यवहार को देखकर ही उसके परिवार के संस्कारों का अनुमान लगाया जा सकता है क्योंकि संस्कारों का प्रभाव शरीर , मन, बुद्धि और आत्मा पर निश्चित रूप से पड़ता है। संघर्षों भरे मनुष्य जीवन में दुखों और कठिनाइयों भरे कई मोड़ आते हैं जिनसे लोभ क्रोध, मोह ,सुख आदि प्राप्त होते हैं संस्कार ही इस पर विजय दिलाते हैं और व्यक्ति को मूल्यवान बनाते हैं। टेक्नोलॉजी के युग में इंटरनेट से शिक्षा प्राप्त की जा सकती है, लेकिन संस्कार इंटरनेट नहीं दे सकता है। माता-पिता ,बड़े - बुजुर्गों और गुरु से प्राप्त संस्कार व्यक्ति के सुदृढ चरित्र का निर्माण करते हैं। क्योंकि जिस प्रकार नींव के बिना इमारत टिक नहीं सकती उसी प्रकार संस्कार जीवन की नींव है जैसा संस्कार होगा वैसा ही जीवन बनेगा। अतः अपने दायित्वों का भली प्रकार से निर्वहन करें, जिससे संस्कारवान व्यक्तित्व का निर्माण हो सके ॥

शुभम् भवतु।

संपादक की कलम से.....
डॉ.तरुणा दाधीच



डॉ.तरुणा दाधीच

मुख्य संपादक



Effective Negotiation-

Ashok mishra

01

(He is currently Global Director and leading the Global Marketing organization of Danaher and responsible for strategic planning and building success storie)

In today's Era, Technology and Automation is drastically changing the meaning of "Success". The new world wants or rather demand that an individual should renew the capabilities regularly and at the same time should update his/her mindset to accept changes. Emotional intelligence plays a very important role for an individual to be successful, be it your professional life or personal life what matters the most is how you can emotionally connect with people effectively.

There are many elements which define effective communication but the most crucial element which define communication is how effective you are in negotiation.

Negotiation, in my opinion, is the art and science involved in getting to yes. It is about influence, it is all about getting past no. There are differently terminologies used. But in my opinion, it's about how do you orchestrate that one-on-one discussion in such a way that both parties come out win-win, meeting their own objectives. Negotiation can be at your professional and personal level. We interact with our family members and try to peruse our point of view and make them aligned to what we are saying is right, that's negotiation, Similar we communicate with our leaders and managers in our professional life

In my last 20 years of professional experience I realize there are few mantras for be an effective negotiator in business,

the first one in being a very good listener or rather have a very good listening skills. I meet multiple vendors in my profession and I have realize that most of them are so booged down in so many things that they are essentially not listening to them They want their clients to listen to them, but the starting step would be for you to step back and be one of the best listeners possible. What would your client want, what would your vendor want, what would your subordinates want?, What does your family member want, Once should realize every client, every vendor, every subordinate and every member of your family wants different things, One shoe fits for all doesn't work. Nowadays its all about customize package and the first point to understand the need is being a good listener. We as a human being we tend to already script what we want to speak and what we want to listen even before connecting with an individual through values. Listening help, us to connect with an Individual

the other element of being an effective negotiator is to define what exactly you want before getting into a negotiation, One should not define what he want during the negotiations or change the want in between a negotiation. When you go to buy some vegetable say for example tomato, and the seller says the cost to be 25 Rupees, and you say no I want at 20 and if the seller agrees, we generally feel we are in loss and we are cheated, you should have said 18 and he might have agreed. Don't we do that?. Why should you do this if you have already got what you have asked for. Negotiation is not about one-party wining, its all about win for both parties.

Never Part Away. Whatever may be the outcome of a negotiation never end the discussion in an unpleasant manner. You should continue your relationship with the individual the way it was before negotiation There is a scientifically proven theory called as "Six degrees of separation". Its states that that any person on the planet can be connected to any other person on the planet through a chain of acquaintances that has no more than five intermediaries. You never know that the same person can be a recommendation for you in near future. Nobody will remember the output of the negotiation for a longer period but will always remember your approach towards. Do visit <https://oracleofbacon.org/> which demonstrate the logic of six degree of separation. It showcase the shortest path between pairs of actors across the world. Yes you got it right across the world. It has records of all Actors across the world and it shows in more then 90% of the cases that any two actors (irrespective of any part of the world) doesn't have more then 3-4 degree of separation.

So always have a cordial ending in any negotiation irrespective of the outcome. Remember wining is always not about having things the way you want. Wining is all about having an outcome which is mutually agree to both parties. A smart negotiator will always ensure that things are not just done the way he want but will always ensure that the other person happily agrees to his need and acknowledge that it was the best outcome in the interest of both





Madhu Tiwari

02

Know future with Tarot Card Reader Madhu Tiwari

(She is serving as a famous tarocard reader in Singapore.)

Tarot Reading Tools – Tarot Cards

A tarot reading aims to reduce stress, release tensions and give you peace in life. here is brief detail for understanding TAROT CARD



In Tarot reading there are a number of different spreads, such as the horse shoe spread or the horoscope spread for example, that the tarot reader may utilize to find solutions to your questions.

A tarot card deck has a total of 78 cards, divided into 22 major cards and 56 minor cards. Minor cards are divided into 4 suits, each associated with an element. The four suits are Cups (associated with the water element), Wands (associated with the fire element), Swords (associated with the air element) and Pentacles (associated with the Earth element). Each of these suits has 14 Cards.

She uses the tarot card deck from Rider Waite to conduct her tarot readings.

Tarot Reading Vs Horoscope Reading

Horoscope reading is known as astrology. Both sciences have their own importance. The biggest differences between the two are highlighted here.

Tarot reading does not require specific details from you such as time, place and date of birth to predict your future while astrology cannot proceed without this information for a reading. Tarot reading is a short term thought process, conducted for near future readings whereas astrology is takes a long term approach.

Check your life this year 2021
according to Tarot Cards. See according to your date of birth Rashi.
Bhavishyaphal

1) Aries (Mesh Rashi)

Born between 21 March to 19 April

Go with the flow this year. Everything is moving very fast for you this year. Any fatherly figure will come in your life and help you. You are excited about your dreams to be fulfilled. Have patience, control anger.

2) Taurus (Vrishabh Rashi)

Born between 20 April to 20 May

You are taking extra burden this year. You may try to add extra pressure in your daily life. Take it easy. You will get new opportunity this year because of your hard work. You may get increment or bonus or unexpected money. You are doing multiple jobs and balancing different priorities. Try to be perfect in each responsibility.

3) Gemini (Mithun Rashi)

Born between 21 May to 21 June

You will get a new project or path this year. You will be confused at a time but you should plan out everything step by step and proceed. Listen your instincts and follow. You should be careful about your finances this year. Save money, invest carefully.

4) Cancer (kark Rashi)

Born between 22 June to 22 July

You are glowing with a sense of achievement, fulfilment and completion this year. A long term project or career is coming in your way. Choose carefully. You are ready for upcoming developments. Take guidance from experienced person for finance matters and proceed.

5) Leo (Sinha Rashi)

Born between 23 July to 22 August

You may take a life changing decision this year. You want to choose one path. Tune into your higher self, trust your judgement because of negative thoughts, it can effect your friends and relatives. Be positive even though hard times. You will achieve your goal and you are confident. There were challenges along the way, focus on target.

6) Virgo (Kanya Rashi)

Born between 23 August to 22 September

You are worrying about a situation this year. You are anxious and fearful. But any motherly figure will help you in this situation. You will get support. You may be emotional. Flow with the surrounding energies. Start or end Everyday by creating a list of three things for which you are most grateful.

7) Libra (Tula Rashi)

Born between 23 September to 22 October

As you implement your plans, you will realise that you have the skills, capabilities and resources this year. You are making progress. Keep going in a team, you are surrounded by wealth and blessed financial abundance. Express sincere gratitude for fulfilling your material goals and dreams.

(8) Scorpio (vrishchik Rashi)

Born between 23 October to 22 November

This year is time for celebration, blissful happiness and appreciation for good things in life. Enjoy this special time together. You are very busy and rushing from one thing to the next, this year. In this situation, you need support and help from others. Keep on trying to get your goals.

9) Sagittarius (Dhanu Rashi)

Born between 23 November to 21 December

You will spark a new idea this year. You have a clear vision about what you want to create. You are bold and courageous to complete your mission. Open your mind to all possibilities. Manage your money and resources more carefully. So that you can reach your financial goals and live a secure and stable life.

10) Capricorn (Makar Rashi)

Born between 22 December to 19 January

This year you are in the midst of battle and competition with others. Take a moment to listen to what others have to say, even if you agree or disagree. You have a willpower, determination and strength. Take focused action and stick to the course, no matter what challenges may come in your way.

11) Aquarius (Kumbh Rashi)

Born between 20 Jan to 19 February

Looks like you are ending something this year. Let go and accept the current situation. You have a choice to pick yourself up and move forward. Be optimistic and have faith that the universe will take care of your situation. The magic of fate and destiny is behind you.

12) Pisces (Meen Rashi)

Born between 20 February to 20 March

Everything you need right now is at your fingertips this year. Now is the perfect time to move forward on an idea. You are ready to turn your ideas into reality. You might be moving house, changing job this year. You will become a better person. Decide what you need to take with you. And what you can leave behind.





सयाली दायमा

03

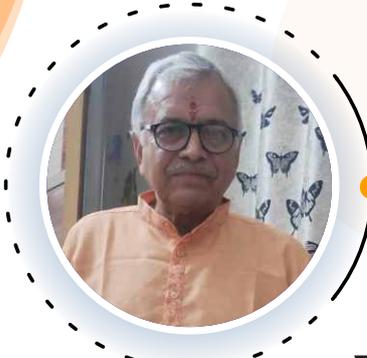
(आप पूणे में कन्टेंट राईटर हैं और कविता-लेखन में विशेष रुचि रखतीं हैं।)

तू ना झुकना कभी
 तू ना रुकना कभी
 तुझ में ही छुपा एक नूर है
 ठान ले कि अब हर
 आनेवाली मुश्किल मंज़ूर है !
 चट्टानों से हौसले रख
 मंज़िल जो ना नज़र आए
 अपनी हिम्मत से कुछ ऐसा कर दिखा
 कामयाबी का एक तूफानी कहर आये !
 वो तेरी सफलता से दंग रह जाए
 जिसने भी तुझे कमज़ोर समझा
 कर ऐसा करिश्मा कि अपनी लगन से
 तू खुद एक मिसाल की डोर बन जा !
 अगर राह धुंधली - सी लगे अब भी
 ठान ले कि अंत तक जाना ज़रूर है
 कठिनाइयों के सामने यूँ मजबूर ना हो
 तू खुद ही एक कोहिनूर है !

कोहिनूर
 -हौंसला आफज़ाई



उद्यमिता



बसन्त कुमार आसोपा

03

सेवा निवृत्त उपप्रबन्धक

राजस्थान वित्त निगम (आपने डीआईटीएफ द्वारा आयोजित

किए गए वेबिनार में अपने उत्कृष्ट वक्तव्य द्वारा लाभान्वित किया है।)

स्व रोजगार में सफल होने के लिये उद्यमी को तकनीकी कौशल के साथ साथ सॉफ्ट स्किल्स जैसे सत्यनिष्ठा, जीवन मूल्य और संवाद में भी दक्ष होना चाहिये। उद्यमिता जन्मजात नहीं होती। इसे तकनीकी ज्ञान व प्रशिक्षण द्वारा प्राप्त किया जा सकता है। बिरला, टाटा, अंबानी ये जन्मजात उद्यमी नहीं थे। इन्होंने एक छोटे से एंटरप्राइज से इतने बड़े अंपायर खड़े किये हैं।

यह देखने में आता है कि नियोक्ताओं को ऐसे प्रशिक्षित मेहनती ईमानदार कार्यकर्ता नहीं मिलते। ज्यादातर नियोक्ताओं को कार्य शुरू करवाने से पहले नवनि्युक्त कर्मचारियों को प्रशिक्षण देना पड़ता है। आजकल शिक्षण संस्थान भी कोर्सेस में व्यवसायिक प्रशिक्षण देने लग गये हैं। नई शिक्षा नीती में इस बात का विशेष ध्यान रखा गया है। यह भी देखा गया है कि प्रशिक्षण के पश्चात् ज्यादातर युवा अपना स्वयं का रोजगार करना प्रसंद करते हैं। बैंकों से वित्तीय सहायता प्राप्त करने में भी बैंक प्रशिक्षित उद्यमी को पसन्द करता है।

आसपास नजर डाल कर हम देख सकते कि कौन कौन से उद्योग या स्व रोजगार किये जा सकते हैं। प्रमुख उद्योगों में : - सिलाई, रेडीमेड गारमेंट्स, वस्त्र हस्त कला, कढ़ाई, ब्यूटीशियन, गोटा किनारी, मीनाकारी, चित्रकारी हस्तशिल्प, अम्बर चरखा कताई बुनाई, फल सब्जी प्रोसेसिंग, फूड प्रोसेसिंग, कृषि यंत्र, पशुपालन मशरूम की खेती, केंचुआ खाद, मधुमक्खी पालन, मोबाइल रिपेयर, कम्प्यूटर रिपेयर इलेक्ट्रिशियन, हाउस वायरिंग, मोटर वाइंडिंग, कम्प्यूटर ओपरेटर, कम्प्यूटर टेली बेसिक, ऑयल मिल, होटल रेस्टोरेंट, फर्निचर, ड्राइवर, मैकेनिक, खुदरा विक्रय विपणन, सोलर बिजनस यदि इनमें से हम किसी अपनी रुचि के एक कार्य में दक्ष हो जायें एवं सच्चाई, ईमानदारी, मेहनत एवं निष्ठा जैसे जीवन मूल्य भी हों तो हमें सफल होने से कोई नहीं रोक सकता। आओ हम देखें कि हमें यह प्रशिक्षण कहाँ से प्राप्त हो सकता है। (१) प्रत्येक जिले में प्रधानमंत्री कौशल विकास योजना के अंतर्गत राष्ट्रीय कौशल विकास निगम एवं प्रांतीय स्तर पर कौशल एवं आजीविका विकास निगम के कार्यालय हैं जो कि अपने ट्रेनिंग सेंटर के माध्यम से निःशुल्क प्रशिक्षण देते हैं ताकि युवा नौकरी या स्वरोजगार कर सकें। प्रशिक्षण समाप्ति पर प्रमाणपत्र व स्टाइफंड भी देते हैं।

(२) का नाम तो सभी युवाओं ने सुन रखा है। ये औद्योगिक प्रशिक्षण संस्थान युवाओं को लगभग सभी ट्रेड्स में जैसे कारपेंटर, विहीकल मैकेनिक, प्लंबर, इलेक्ट्रिशियन, फिटर, कम्प्यूटर ओपरेटर, फुटवीयर, ड्रेस मेंकिंग, फेशन डिजाइनिंग आदि में ट्रेनिंग देने का कार्य करते हैं। मैंने यहां से ट्रेन्ड युवाओं को अधिकांशतः स्वरोजगार में या नौकरी में नियोजित देखे हैं।

(३) जिला उद्योग केन्द्र, खादी ग्रामोद्योग बोर्ड एवं जिले के अग्रणी बैंक युवाओं के उद्यमिता एवं कौशल विकास के लिये प्रशिक्षण एवं कार्य शालाओं का वर्ष भर आयोजन करती रहती है। विस्तृत जानकारी संबंधित वेबसाइट पर उपलब्ध होती है। प्रशिक्षण संबंधित कार्यालय में आवेदन कर प्राप्त किया जा सकता है। यहां पर प्रशिक्षण के अलावा योजना बनाने, वित्तीय सहायता प्राप्त करने के लिये आवेदन पत्र तैय्यार करने व अन्य सभी तरह का मार्गदर्शन भी प्रदान किया जाता है। उद्यमी को इन मार्गदर्शन ब्यूरो से संपर्क करना चाहिये।

लोन लेने के लिये वित्तीय संस्थान को योजना प्रस्तुत करनी होती है जैसे भी किसी भी उद्योग या व्यवसाय को शुरू करने करने से पूर्व योजना बनानी चाहिये । यह एक तरह से उद्योग के भविष्य की संकल्पना है अतः जितना संभव हो वास्तविक बनाने की कोशीस करनी चाहिये ।

योजना का संक्षिप्त प्रारूप

(१) प्रस्तावना

स्वयं के बारे में , उत्पाद या सेवा कार्य के बारे में

स्कोप

बिजली , पानी , कच्चा माल व बाजार की उपलब्धता

(२) भूमि

स्वयं की अथवा लीज पर

साइटप्लान , क्षेत्रफल व मूल्य

(३) भवन

स्वयं का अथवा निर्माण करना

अनुमोदित नक्शे के अनुसार वर्णन व मूल्य

(४) मशीनरी

क्र.सं.	नाम मय स्पेशिफिकेशन	सप्लायर	संख्या	रेट	मूल्य
(५)	इन्स्टालेशन कोस्ट				
(६)	कन्टीन्जेन्सी				
	स्थाईसंपत्ति या अनावृत्ति खर्च योग		-----		
(७)	कार्यशील पूंजी या आवृत्ति खर्च				
	कच्चा माल				
	मजदूरी				
	पावर खर्च				
	अन्य खर्च				
(८)	कुल योजना की लागत				

(५) इन्स्टालेशन कोस्ट

(६) कन्टीन्जेन्सी

स्थाईसंपत्ति या अनावृत्ति खर्च योग

(७) कार्यशील पूंजी या आवृत्ति खर्च

कच्चा माल

मजदूरी

पावर खर्च

अन्य खर्च

(८) कुल योजना की लागत

अनावृत्ति खर्च

आवृत्ति खर्च

(९) वित्तीय उपलब्धता

स्वयं की पूंजी

लोन

सब्सिडी

(१०) उत्पादन लागत

आवृत्ति खर्च

लोन पर ब्याज

स्थाई संपत्तियों पर मूल्य ह्यास

पेकिंग खर्च

अन्य खर्च

(११) बिक्री

(१२) लाभ

बिक्री- उत्पादन लागत

आगामी वर्षों में लाभ वित्तीय सहायता के पुनर्भुगतान करने में पर्याप्त होना चाहिये ।

वित्तीय सहायता

योजना की लागत स्वयंकी पूंजी की उपलब्धता से ज्यादा होती है। ऐसी स्थिति में उद्यमी को वित्तीय सहायता की आवश्यकता पड़ती है किंतु इसके साथ ही ब्याज के भुगतान व वित्तीय सहायता के पुनर्भुगतान का जोखिम हो जाता है। अतः स्वयंकी पूंजी से दोगुना अथवा तीनगुना से ज्यादा की वित्तीय सहायता लेने का जोखिम नहीं लेना चाहिये। वित्तीय सहायता का उपलब्ध हो जाना उद्यम के सफल होने की गारंटी नहीं है। देखा गया है कि उद्यमी को वित्तीय सहायता उपलब्ध हो ही जाती है।

(१) युवाओं को स्वरोजगार के लिये प्रधानमंत्री रोजगार सृजन कार्यक्रम (PMEGP) के अंतर्गत ऋण विनिर्माण क्षेत्र के लिये २५ लाख व सेवा क्षेत्रों के लिये १० लाख रु तक की सहायता प्रदान की जाती है। विनिर्माण इकाइयों के लिये १० लाख व सेवा क्षेत्र इकाइयों के लिये ५ लाख रु से ज्यादा की परियोजनाओं के लिये आवेदक की न्यूनतम शैक्षणिक योग्यता ८वीं पास है। इस योजना के अंतर्गत १८ वर्षसे अधिक उम्र के उद्यमी ऋण के लिये फार्म भरकर खादीग्रामोद्योग, जिला उद्योग केन्द्र या सीधे बैंक में जमा करवा सकते हैं। ऑनलाइन आवेदन भी कर सकते हैं।

निषिद्ध उद्योगों व सेवाक्षेत्रों जैसे मांस बीड़ी सिगरेट पान चाय कॉफी रेशम मत्स्य सूअर मुर्गीपालन पोलिथिन थैलियां ग्रामीण परिहवन आदिको छोड़ कर सभी उद्योगों के लिये आवेदन कर सकते हैं। आवेदनपत्र जिला कलेक्टर की अध्यक्षता में गठित टास्क समिति के समक्ष रखा जायेगा। आवेदनपत्र के साथ आधार कार्ड शैक्षणिक योग्यता जन्मतिथी जातीप्रमाण पत्र ग्रामीण निवास प्रमाणपत्र परियोजना रिपोर्ट लगाई जाती है। फिर व्यक्तिगत साक्षात्कार द्वारा ऋण की अनुशंषा होगी तथा संबंधित बैंक को भेजा जायेगा। संबंधित बैंक द्वारा ऋण स्वीकृत होगा। दो सप्ताह का प्रशिक्षण होगा। स्वयं की पूंजी के रूप में परियोजना लागत का ५ या १० % अंशदान बैंक में जमा करवाना होता है। इस योजना में परियोजना की लागत का १५ से ३५% तक के अनुदान का प्रावधान शहरी व ग्रामीण क्षेत्र एवं सामान्य व विशेष श्रेणी जैसे अजा/अजजा / विकलांग / महिला / पूर्व सैनिक के आधार पर है जो कि इकाई के तीन वर्ष तक कार्यरत रहने पर खाते में समायोजित कर दी जाती है।

(२) प्रधानमंत्री मुद्रा योजना

इस योजना के तहत बिना गारंटी लोन मिलता है। इसमें प्रासेसिंग चार्ज नहीं लगता तथा लोन चुकाने की अवधि को ५ साल बढ़ाया जा सकता है। कोई भी उद्यमी जो अपना व्यवसाय शुरू करना चाहता है इसे ले सकता है। इसमें १० लाख रु तक के ऋण के लिये बैंक में आवेदन कर सकते हैं। आवेदन पत्र के साथ आधारकार्ड पैनकार्ड, भूमिभवन के मालिकाना अथवा किराया संबंधित दस्तावेज व प्राजेक्ट रिपोर्ट प्रस्तुत करनी चाहिये। बैंक मैनेजर द्वारा ऋण स्वीकृत किया जाता है। ब्याजदर निश्चित नहीं आमतौर पर १२ % वार्षिक होती है।

इस तरह हम अपने स्वयं के व्यवसाय में सफल हो सकते हैं। यदि पुश्तैनी व्यवसाय हो तो उसी को आधार मानकर आगे बढ़ने में सफलता की संभावनाएं ज्यादा हो जाती है।

किसानों को खेतीबाड़ी के साथ स्वयंके उद्योग लगाने के अनेक अवसर प्राप्त हो रहे हैं। केन्द्र व राज्य सरकारें भी अनेक तरह की योजनाओं के माध्यम से ऋण व अनुदान प्रदान कर प्रोत्साहन दे रही हैं। उदाहरण के लिये किसान अपने उत्पाद का भण्डारण हेतु गोदाम का निर्माण कर सकते हैं। मशीनें लगा कर अनाज दालें व तिलहन फसलों को बेचने से पूर्व सफाई, ग्रेडिंग व पैकिंग द्वारा ज्यादा मूल्य प्राप्त कर सकते हैं। अपने उत्पाद की प्रोसेसिंग जैसे आटा, दाल व ऑयल मिल लगा सकते हैं। इसी तरह फलों की ग्रेडिंग, वेक्सिंग कर ज्यादा मुनाफा प्राप्त कर सकते हैं। सब्जियों हेतु पोली हाउस का निर्माण कर सकते हैं। खेती के साथ पशुपालन, मधुमक्खी पालन, केंचुआ खाद, मशरूम की खेती व बागवानी का व्यवसाय शुरू कर सकते हैं। पानी की बचत के लिये जलाशय का निर्माण कर स्प्रिंगलर और ड्रिप इरिगेशन एवं डिजल पंप की जगह सोलर पंप का उपयोग कर सकते हैं। किसान सोंफ, धनिया, हल्दी, मिर्च आदिकी खेतीकर उन को सुखाकर, पीसकर और पैकिंग कर ज्यादा मूल्य प्राप्त कर सकते हैं। आज के इस मिलावटी दौर में किसान यदि अपने उत्पाद को गुणवत्ता के साथ बेचें तो उन को कोई प्रतिस्पर्धा नहीं दे सकता। युवाओं को आगे आकर स्वरोजगार के इन अवसरों का लाभ लेना चाहिये।



कविताएँ-

स्नेहप्रभा शर्मा,

आप मैजिक जैक ,अमरीका में रहती हैं और
हिंदी कविता-लेखन में आपकी विशेष रुचि है।



कविता- 1 'बरखा रानी'
आई बरखा रानी
भरा कुए में पानी
आई नीला आई बेला
सखी देख दंग रह गई
बहे तेज नदी का पानी
छलके मटकी सर पर अटकी
दूर दराज नहीं कोई ढाणी
आई बरखा रानी
बहते झरने बहते नाले

नहीं कोई दिखाई दे दूर किनारे
आई बरखा रानी
भरे कुए में पानी

कविता 2 -
कोरोना का कहर
जैसे धरती थमी
अब देखी नहीं जाती
जीवन की कमी

सुई हो या काढा
जिसने जीवन को संवारा
ना मालुम
कौन जीता
कौन हारा।



SPIRITUALITY, THE GOD, THE SOUL, THE BODY AND THE MIND

Anmol Naresh sharma
(passed 12th class)



उभरती प्रतिभा

1) Spirituality means the study of Self (Self means the Atma i.e. the Soul) & its relationship with our body, mind & God.

The entire universe is the creation of the God. The Earth, the Moon & the various Planets are moving in perfect harmony around the Sun.

The Earth moves around the Sun & spins on its own axis. The entire system moves in a perfect Rhythm. The Creation implies a Creator & similarly the Law implies a Law Maker.

Therefore, the perfect yet complex material creation of this universe with all its Laws implies a "Higher Intelligence". We may call it "Supreme Power" or may call it "Infinite Intelligence".

It is the source of all "Universal Energy".

This entire creation of this universe is the play of this "Universal Energy".

We call it God. It is difficult to define God or to confine Him by giving a shape or a symbol. Yet for our own convenience we had given various names like God, Ishwar, Paramatma, Allah, Parmanand.

God is the cause of all causes, He is the Supreme Controller and the Supreme Proprietor. He is the Creator, He is the Sustainer & He is the Destroyer of all things. He is omnipotent, omnipresent and omniscient.

Thoughts are the product of your mind. Quality of your actions, deeds, karmas depend upon the quality of your thoughts. Your thoughts, feelings, emotions, belief systems decide the quality of your Karmas. Positive thoughts lead to positive actions.

Your mind is the most powerful transmitter cum receiver of electro-magnetic energy vibrations.

Your mind continuously keeps generating thoughts, feelings and emotions. All your thoughts, feelings and emotions are powerful energy vibrations.

2) There are two types of Bank Balances namely Human Bank Balance and the Divine Bank Balance. If you present a Cheque to the Human Bank and if you do not have any credit balance in your account it would not be honored by the Human Bank.

Divine Bank Balance keeps going up or down depending on your Karmas. If you keep doing Punya Karmas on day to day basis your Divine Bank Balance keeps increasing. Such persons who do not have Divine Bank Balance because instead of doing Punya Karmas they have all through committing Paap Karmas their Divine Bank Balance would be in Debit.

If a person having good credit balance in his Divine Bank account puts up any request to God it would be immediately granted. Practically every faith in the world preaches the Law of Karma.

Spirituality teaches you to do good karmas & abstain from doing bad karmas. Even an atheist who does not believe in God says that he believes only in his Karma.

3) The Law of Karma comes into action right from the stage when a thought is created by you. A thought would lead to action, repeated action would lead to habit, habit would lead to character and character would lead to your destiny. Somebody has rightly said

"Sow good thought, Reap good action
Sow good action, Reap good habit
Sow good habit, Reap good character
Sow good character, Reap good destiny"

Therefore you should always be conscious about your thoughts, feelings and emotions. Thoughts, feelings & emotions are created by the conscious mind. There is a constant interaction between the conscious mind and the sub-conscious mind.

Therefore there is lot of emphasis in cleaning of your subconscious mind and the soul of your past karmic impressions by following various spiritual practises like mantra jap, prayers, sadhana, satsang, charity, selfless service & Practising forgiveness



How to Choose Your Financial / Stock Market Advisor ? What should be a reasonable Expectation from the Stock Market ?

-Prakash Sharma

(Certified Financial Planner , Equity Analyst & Trainer in stock market)



This is my 22nd year in Financial Markets and I still think I am just a Student. The experience of this long journey can be summed up in a few sentences. One must look for a mentor / advisor / teacher before you start your journey into Financial World. I still regret this that I was not fortunate in this regard. How to choose your Financial / Stock Market Advisor is one such experience I would like to share with you all friends.

Before you look to start investing in the stock market or any other financial product (insurance , tax saving etc) you must first understand the mathematics of compounding and its power in relation with TIME. Remember Time is very powerful tool and the most expensive power in your investing journey. Unfortunately it is most

underrated among the majority of investors. Next comes your own temperament friends , you must be very humble in your approach and always show patience as and when needed. You must not look to blame others , and learn from mistakes. Then comes the question of choosing your Mentor or advisor who will guide you in this journey and help you reach your objectives/financial goals for financial freedom.

The number one factor to choose your financial advisor is TRUST. You must know the person well enough (take your time to judge , don't hurry) and he/she must be having good knowledge/experience of this subject. Your advisor must be updated and aware of various financial products available in the market. He/She must always judge and choose a product as per your requirement, need and risk profile. Look to avoid advisors who are selling financial products on commission basis. Avoid stock market intraday hot tips providers or options trading tip providers. Investing is a long term process. Don't fall prey to fast money making ideas friends. I know we all love to make quick money but then whatever comes fast , goes even faster. As our greed rises with every profitable trade. Apply some common sense before you go for products which you don't understand well.

Figure out simple question : 1) Am I willing to dedicate more than 2-3 hours a day for learning about stock market and financial products , 2) Am I willing to invest 2-3 years of learning the Markets 3) What's my risk appetite , am I ready to lose some capital in learning this process? Knowing answer to above questions will help you judge whether you need a stock market advisor / financial planner / mentor or not. You can go for Mutual Funds if you want to avoid risk of investing in direct equity/shares.

Always keep reasonable expectations from stock market friends. Sometimes some people make huge returns but then it can't be repetitive in nature. You must not try to copy him/her without proper understanding. If you can make double digit returns (Annual 12%-15%-18%++) in the long run(say 10++ years) it is superb for your investment journey. Higher the returns , higher the risk. Always invest in frontline stocks to start with. Greed and Fear must be controlled at market extremes.

Nowadays you can look for Certified Financial Planners , Registered Investment Advisors (Recognized by SEBI, a Govt. body) or experienced known Market Advisors who give only fee based advice. It is better if someone is recommended to you by some reliable sources. You must meet and discuss well before you hire any professional. Share your objectives well. You can ask for track records. Spend a few months before you hire him/her in order to understand and develop relationships.

(Those who want to ask me personally send me email on this e-mail id.. charts.technical@gmail.com)



प्रेरणात्मक कविता

" मंजिल अभी दूर है "

- ज्योति प्रसाद दाधीच

(आप सिविल इंजीनियर के साथ वॉटर, सेनेटाइजेशन, हाइड्रोजन एक्सपर्ट हैं।
वर्तमान में आप ग्लोबल रिसर्च थिंक टैंक नई दिल्ली के साथ काम कर रहे हैं।)

लक्ष्य को साध तो लेगा एक दिन वो,
मगर मंजिल अभी दूर है!!

अपने दोस्तों की तरह उसे भी जीना है,
पर कर्तव्यों के आगे उसकी इच्छाएं मजबूर है!

इच्छाओं को पूरी कर भी लेगा एक दिन वो,
मगर मंजिल अभी दूर है!!

जिंदगी मे साथी कम प्रतिद्वंदी हज़ारों है,
पर तरक्की की राह में सारी बाधाए उसे मंजूर है!
प्रतिद्वंदियों को पराजित कर भी लेगा एक दिन वो,
मगर मंजिल अभी दूर है!!

तमन्ना उसकी भी है अपने सपनों का शहर बसाने की,
पर नहीं जानता ये दुनिया कितनी मगरूर है!
सपनो को पूरा भी कर लेगा एक दिन वो,
मगर मंजिल अभी दूर है!!





Drisha dadheech

(XI Humanities Shiv Nadar School, Gurugram)

What is capitalism? Economists define it as a type of an economic system where production and distribution are majorly privately or corporately owned while operations are funded by personal profits. A good example of how capitalism would be the case of the prison system in the United States being operated by private companies. In addition to this, there are certain characteristic features of capitalism. The first is that there is economic freedom i.e. the freedom of action given to private owners under the system. Next, is voluntary exchange which is to say that the act of buyers and sellers engaging in market transactions, according to the proponents of the term happens freely and willingly. Thirdly, there is a high significance of private property rights—someone who owns property is entitled to any value associated with the property and the owners of private property have the right to transfer ownership as they see fit. The last one, and an important one, is profit motive and competition. The profit motive exists because individuals and corporations have a private interest in a company, and to compete in a free economy means to create and offer better values to customers than rival firms.

The next question then would be, is capitalism good or bad? One answer to this question is simply that there is no one answer. As Milton Friedman states, “An economic system is a mean, not an end.” So really, it's how we as individuals shape it that makes it good or bad. Be that as it may, critics argue that capitalism is associated with the unfair distribution of wealth and power. They talk about the high tendency towards market monopoly in a free market. Conversely, some factions argue that capitalism is responsible for the purpose of providing better products and innovation as it fosters competition—which in turn benefits society. In the final analysis, I still think Friedman's words stand out, it really depends on the activities on ground and not just the economic system. Let's explore this with reference to the case of the United States.

When we analyze the creation of a unified national bond and banking system in the US in the late 1790s to the early 1970s, it is seen that finance took individual and corporate savings and funneled them into productive enterprises. This created new jobs, new wealth and, eventually, economic growth. Despite many failures along the way, for the most part, finance—which today includes everything from banks and mutual funds, insurance firms, trading houses and such—essentially served business. It was a vital organ but not, for the most part, the central one.

It's crucial to note then that over the past few decades, finance has turned away from this traditional role. Now, academic research shows that only a fraction of all the money in the financial markets these days actually makes it to Main Street businesses or is invested in productive enterprises. By the estimates of academics like Oscar Jorda, Alan Taylor and others, around 15% of capital coming from financial institutions today is used to fund business investments, whereas it would have been the majority of what banks did earlier in the 20th century.

But what's the way forward then? Sanders talks of anti-trust laws; Trump says hedge funders should pay higher taxes and Clinton wants to strengthen existing financial regulation. But America's economic problems go far beyond rich bankers, too-big-to-fail financial institutions, hedge-fund billionaires, offshore tax avoidance or any particular outrage of the moment. In fact, each of these is symptomatic of the flaws in the functioning of the entire system. But the US has a rare second chance to do the work of refocusing and right sizing the financial sector. Despite the lobbying power of the financial industry, there's a growing push to put the financial system back in its rightful place, as a servant of business rather than its master. The tax system must be reformed, and the government must take more direct action on job creation and poverty reduction, and address inequality in a meaningful way.

Capitalism then becomes about reforming business education, changing a tax system that treats one-year investment gains the same as longer-term ones, and induces financial institutions to push overconsumption and speculation—consequences of which were evident in 2008. It's about rethinking retirement, crafting smarter housing policy and off-putting a money culture filled with lobbyists who violate the country's essential economic principles. In simple words, capitalism needs to be saved—it needs to go back to its original role. And for that, we need reform.



Kids Corner sudoku

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Studying in 6th standard



ANSWER KEY of DITF January Edition

8	5	3	6	2	9	7	1	4
9	4	1	7	5	8	3	2	6
7	2	6	3	1	4	9	5	8
6	1	4	9	7	5	2	8	3
3	8	7	4	6	2	5	9	1
2	9	5	1	8	3	4	6	7
1	6	2	5	4	7	8	3	9
4	3	8	2	9	6	1	7	5
5	7	9	8	3	1	6	4	2

Sudoku

5	3			7				
6			1	9	5			
	9						6	
8				6				3
4			8		3			1
7				2				6
	6					2	8	
			1	4	9			5
				8			7	9

सम्माननीय बन्धुओं से आग्रह है बुलेटिन के लिए
अधिक से अधिक रचनाएँ प्रेषित करें।

यह पत्रिका **निःशुल्क** है, पत्रिजनों को भी भेजें और
नए पहलुओं से परिचय करवाएं।

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