

K u r p a n

कुरपन

2024-25



**Government Degree College, Nirmand
Distt. Kullu (H.P.) – 172023**

KURPAN

Session 2024–2025

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Government Degree College, Nirmand

Distt. Kullu (H.P.) – 172023

Kurpan

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Declaration:

I hereby declare that the particulars given above are true to the best of my knowledge and belief.

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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)



Principal's Message

It gives me immense pleasure to present before you the annual college magazine “**Kurpan**” for the academic session 2024–25. This cherished publication, named after the perennial river that gracefully flows from the sacred heights of Shrikhand Mahadev, symbolizes continuity, purity, and the unceasing quest for knowledge. Just as the river nourishes the land through its steady flow, *Kurpan* serves as a vibrant platform that nurtures creativity, intellect, and expression among our students. At Government Degree College Nirmand, we firmly believe that education extends beyond the confines of classrooms. It is a holistic process that fosters critical thinking, innovation, cultural awareness, and moral responsibility. This magazine is a reflection of that philosophy, bringing together the literary, artistic, and intellectual contributions of our talented students and dedicated faculty members.

The pages of *Kurpan* echo the voices of young minds who dare to think, create, and aspire. It showcases a rich blend of articles, poems, research-based writings, and creative expressions that highlight the diverse talents within our institution. Such endeavors not only encourage students to articulate their thoughts but also instill confidence and a sense of achievement. I commend the efforts of the Editorial Board, whose dedication and meticulous work have made this publication possible. My sincere appreciation also goes to all contributors who have enriched this magazine with their valuable inputs. Their enthusiasm and commitment truly reflect the vibrant academic culture of our college. In an era marked by rapid changes and challenges, it is essential for students to remain grounded in values while striving for excellence. I hope that *Kurpan* will inspire our students to pursue knowledge with passion, uphold ethical principles, and contribute meaningfully to society. May this magazine continue to grow in strength and stature, just like the perennial river it is named after, inspiring generations to come.

With best wishes,

Prof. Kuljeet Singh

Principal & Patron

Government College Nirmand

District Kullu (Himachal Pradesh)



Chief Editor's Message

It is a matter of great pride and satisfaction to bring out the latest edition of our college magazine “**Kurpan**” for the session 2024–25. Named after the perennial river that flows from the revered Shrikhand Mahadev peak, *Kurpan* represents a continuous journey of expression, reflection, and creative exploration.

A college magazine is a mirror of the institution's intellectual and cultural life. It captures the voices, ideas, and aspirations of students, providing them with a meaningful platform to express their thoughts and showcase their talents. This edition of *Kurpan* stands as a testament to the creativity, dedication, and vibrant spirit of our students and faculty. The process of compiling this magazine has been both challenging and rewarding. It is the result of sincere efforts, teamwork, and a shared vision of promoting literary and creative excellence. I extend my heartfelt gratitude to our respected Principal for constant guidance and support, to the members of the Editorial Board for their tireless work, and to all contributors whose writings have enriched this publication. In an age driven by information and rapid change, it becomes increasingly important to nurture originality, critical thinking, and a sense of social responsibility. Platforms like *Kurpan* play a crucial role in encouraging young minds to engage thoughtfully with the world around them and to develop a deeper appreciation for knowledge and culture.

I sincerely hope that this magazine will inspire our readers and motivate our students to continue expressing themselves with confidence and creativity. May *Kurpan* continue its journey with renewed enthusiasm, reflecting the academic vitality and cultural richness of our institution.

With warm regards and best wishes,

Capt. (Dr.) Sandeep Kumar Thakur
 Chief Editor
Kurpan – College Magazine
 Government Degree College Nirmand
 District Kullu (Himachal Pradesh)

Kurpan

Session 2024-25

Pahadi Section



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Pitamber Lal BA 2nd Year

**Government Degree College, Nirmand
Distt. Kullu (H.P.) – 172023**

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पहाड़ी कहावत

1. "जैणी बाण, तैणी ताण।"

.अर्थ: जैसी आदत होती है, इंसान वैसा ही व्यवहार करता है। स्वभाव नहीं बदलता।

2. "खाणा मन भाणा, पैहनणा जग भाणा।"

.अर्थ: खाना अपनी पसंद का होना चाहिए, लेकिन पहनावा ऐसा हो जो समाज को अच्छा लगे।

3. "पुछदे-पुछदे तां लहासा बी पुजी जांदे।"

.अर्थ: अगर इंसान पूछता रहे और जानकारी लेता रहे, तो वह कठिन से कठिन मंज़िल तक भी पहुँच सकता है।

4. "नौ नकद, न तेरा उधार।"

.अर्थ: भविष्य के बड़े फायदे की उम्मीद से आज का छोटा मुनाफ़ा बेहतर है।

5. "अकल बिना वाडर सुणी।"

.अर्थ: बिना बुद्धि के इंसान उस (वाडर) भेड़ के समान है जो बिना सोचे-समझे कहीं भी चल देते हैं।

6. "जेहड़ा बोलदा, तेहड़ा तोलदा।"

.अर्थ: जो ज़्यादा बोलता है, उसे अपनी बात पर खरा भी उतरना पड़ता है; यह उसकी बातों का ही मूल्यांकन होता है।

7. "अपनी गली रा कुत्ता बी शेर हुंदा।"

.अर्थ: अपने क्षेत्र या घर में हर कोई ताकतवर महसूस करता है।

8. "नवे बामण, नवेई मंतर।"

.अर्थ: नया व्यक्ति हमेशा नए नियम और नए तरीके आजमाता है।

काकी
कला स्नातक तृतीय वर्ष

प्यारी कुल्लू घाटी

ऊँचे-ऊँचे पाँडे (पहाड़), बरफे दी चादरा,
नीले-नीले आसमुना मां, चमके दी बादरा (बादल)।
ब्यास नदिया रा शोर, ता देवदारा री छाँव ठंडी,
देओ भूमि री महिमा, देवी-देवता रे नगाड़े बाजदे।
सारे माणू बोलदे, नाटी पाऊ सब यार।
खेतो मां हरियाली, बागीचा मां सेऊ (सेब),
ठंडी-ठंडी हवा चले, मन खुश होई जेऊ।

काठ-कुणी रा डेरा, रीत-रिवाज़ न्यारे,
 कुल्लुई टोपी और पट्टू मां, माणू लगदे बड़े प्यारे।
 ढालपुरे रा मेला, रघुनाथ जी री पालकी,
 देवता रे नाच देखि, भुली जांदी दुनिया फालकी (दुनियादारी)।
 आसा पहाड़ी माणू सादे दिल रे धणी,
 कुल्लू री ए धरती, स्वर्गो ला बी बाणी।
 कुल्लू मेरी जान लगदी
 सब तो सोहणा संसार

साक्षी खुराना
 कला स्नातक तृतीय वर्ष

प्यारा हिमाचल शिमला

शिमला पहाड़ों री आसा राणी
 हिमाचल री आसा राजधानी
 दूरा-दूरा कै लोग शिमलै देखणों आवे
 शिमला सभी रे दिलों दी समावे
 बर्फा दी शिमलै रा अजब ही नजारा
 सभी के लोगों ऐ बड़ा ही प्यारा
 रिज-मालरोड़ आसा शिमलै री जान
 शिमला आसा मेरे देशो री शान
 भगवान दा करो एही हमेशा फरियाद
 मेरै शिमला हमेशा रोआ चैई आबाद
 दुनिया दी मशहूर आसो ए शिमला म्हारा
 शिमला आसो बड़ा ही प्यारा।

रक्षा
 कला स्नातक तृतीय वर्ष

पहाडी शोषे

*जागह-जागह बणे महल मण्डल
 जागह-जागह खुले स्कूल
 जे म्हारे पाँच प्रधान जेणे
 सूरज मुखिए फूल
 *पढदे आदमी लै कुर्सी
 अनपढा लै स्टूल
 ज आ मारे आपडे भूल
 कुर्सी गई बैठणे लै लोई अक्कल
 जेबी न जे पेपर देणे
 ते भी खा जे नकल
 *बापु आ मु गुआ देणे पेपर
 हाल हुई ते आठवीं दी आठ साले
 पोढनौ बै एबे पेपर हाल दूर
 एक बणे पुजारी एक बणे गूर
 *सोभीये लाए आणी मोबाईल सोभीये लाए आणे गैस
 मारे नईसी धाचवी डोगे लोगे लाई धाची भैंस
 *एक पिया जे बीड़ी एक पिया जे तम्बाकू
 जे जाणआ घोरा बाहरे ठोगने जै ठोगिया आपु।

पीताम्बर
 बी, ए. द्वितीय वर्ष

Kurpan

Session 2024-25

Hindi Section



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Dr. Madan Lal Thakur
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Student Editor
Suman BA 3rd Year

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“खुले गगन के तले बैठी, खामोश आज”

खुद से चल रहा था द्वाद,
 खींचा ध्यान मेरा एक मधुर आवाज ने,
 देखा तो एक बंदरिया प्यार से सहला रही थी अपने बच्चे को,
 दूर छत पर बैठी, लड़ा रही लाड़ उसे,
 जैसे भूल गई हो जग को।
 फूलों से सजी वाटिका जैसे तितलियों के स्वागत में
 अपनी बाहें फैलाएं थी,
 ऊंचे ऊंचे वृक्ष जैसे पहरेदारों के भांति खड़े थे,
 नन्हे पक्षियों की मधुर आवाज व ठंडी हवाएं मेरे मन को
 अपनी ओर आकर्षित कर रही थी।
 भूल गई प्रकृति के सौन्दर्य में
 वो मन की ग्लानि,
 विचार आया मन में न जाने ऐसे
 कब प्रकृति को निहारा होगा मैंने,
 न जाने कब खुले नभ के नीचे बैठी थी,
 भूल गई थी वो बादलों में चित्र ढूँढना,
 वो ठंडी हवाओं और हरि घास पर दोस्तों के साथ बैठना,
 आज सारी धुंधली यादें फिर ताजा हो गई,
 जैसे मृत शरीर में किसी ने प्राण फूंक दिए हो।

सुनीता
 बी ए द्वितीय वर्ष

“जिंदगी एक सफर”

जिंदगी एक सफर है अनजाना,
 कभी हँसाना, कभी रुलाना।
 कभी धूप की तपिश मिले,
 कभी छाँव का ठिकाना।
 राहों में काँटे भी होंगे,

फूलों का भी बसेरा होगा,
 जो डर गया वो रुक जाएगा,
 जो चला वही सवेरा होगा।
 आँधियों से मत घबराना,
 तू खुद अपनी ताकत बन,
 हर मुश्किल छोटी लगेगी,
 बस अपने सपनों में रंग भर।
 गिरकर उठना सीख ले तू,
 यही असली जीत है,
 जो हार के बाद भी लड़े,
 वही सच्चा मीत है।
 मंजिल दूर सही मगर,
 हौसला साथ होना चाहिए,
 अंधेरों में भी जलने वाला,
 एक दिया पास होना चाहिए।

देवेन्द्र
 बी.कॉम तृतीय वर्ष

“कितनी प्यारी है ये दुनिया”

कितनी प्यारी है यह दुनिया
 अगर देखें प्रकृति के नज़रिए से।
 ये बादल जो मानो पर्वत को छू रहे हों,
 और ये जुगनू जैसे तारे
 जो आसमान में उड़ रहे हैं।
 कितनी प्यारी है ये दुनिया।
 चारों ओर फैला आसमान,
 ऐसा लग रहा है
 मानो मैं तो बस एक कण हूँ।
 कितनी प्यारी है ये दुनिया

ज्योति ठाकुर
 बी ए तृतीय वर्ष

“फूल या फ़रिश्ता”

यह फूल है या कोई फ़रिश्ता?
 जो कल तक दूर खड़ा था,
 आज अचानक मेरे पास आ खड़ा है।
 कल तो हल्की-सी खड़खड़ाहट थी,
 पर आज क्यों यह कली मुस्कुरा कर खिल गई है?
 मानो हवा से ये नाजूक फूल लड़ रहे हों,
 फिर भी मुझे उस पार जाने दे रहे हैं।
 यहाँ भी फूल लड़ रहे हैं,
 और साथ खड़ी हैं कोमल पंखुड़ियाँ।
 न जाने क्यों ये फूल
 रोशनी की किरणों को अपने पास से जाने नहीं देते।
 मैं तो बस परछाइयों की अभिलाषा हूँ,
 शायद यही फूल मेरा फ़रिश्ता है,
 जो अपने लोगों की यादें दिलाता है
 और मुझे बचाता है—
 हाँ, बचाता है इस दुनिया की कठोरता से।

ज्योति ठाकुर
 बी ए तृतीय वर्ष

रूहानी सफर: आत्मा की ओर एक यात्रा

मनुष्य का जीवन केवल भौतिक सुख-सुविधाओं तक सीमित नहीं है, बल्कि इसके भीतर एक गहरी रूहानी तलाश भी छिपी होती है। रूहानी सफर का अर्थ है – अपने भीतर झाँकना, आत्मा को समझना और जीवन के वास्तविक उद्देश्य को पहचानना। यह एक ऐसी यात्रा है, जो बाहर की दुनिया से ज्यादा हमारे भीतर के संसार से जुड़ी होती है।

आज की भागदौड़ भरी जिंदगी में इंसान अक्सर अपने आप से दूर होता जा रहा है। वह धन, सफलता और बाहरी उपलब्धियों के पीछे इतना व्यस्त हो जाता है कि अपने मन की शांति को भूल जाता है। ऐसे समय में रूहानी सफर हमें अपने भीतर की आवाज़ सुनने और आत्मिक शांति प्राप्त करने का मार्ग दिखाता है।

रूहानी यात्रा का पहला कदम है – स्वयं को समझना। जब हम अपने विचारों, भावनाओं और कर्मों का निरीक्षण करते हैं, तब हमें अपने वास्तविक स्वरूप का अनुभव होता है। यह यात्रा हमें सिखाती है कि सच्ची खुशी बाहरी वस्तुओं में नहीं, बल्कि हमारे भीतर ही मौजूद होती है।

ध्यान (मेडिटेशन), योग और सकारात्मक सोच इस सफर के महत्वपूर्ण साधन हैं। ये हमें मानसिक शांति, संतुलन और आत्मविश्वास प्रदान करते हैं। इसके साथ ही, दूसरों के प्रति प्रेम, करुणा और सहानुभूति भी रूहानी विकास का एक महत्वपूर्ण हिस्सा हैं। जब हम दूसरों की भलाई के बारे में सोचते हैं, तो हमारा मन अधिक शांत और संतुष्ट हो जाता है।

रूहानी सफर हमें यह भी सिखाता है कि जीवन में आने वाली कठिनाइयाँ और चुनौतियाँ केवल बाधाएँ नहीं, बल्कि सीखने के अवसर होती हैं। ये हमें मजबूत बनाती हैं और हमारे आत्मिक विकास में सहायता करती हैं।

अंततः, रूहानी सफर कोई मंजिल नहीं, बल्कि एक निरंतर प्रक्रिया है। यह हमें अपने जीवन को सही दिशा में ले जाने, संतुलित बनाए रखने और सच्चे आनंद का अनुभव करने में मदद करता है।

निष्कर्षतः, रूहानी सफर वह रास्ता है, जो हमें बाहरी दुनिया की चमक-दमक से निकालकर हमारे भीतर की शांति और सच्चाई तक पहुँचाता है। यह यात्रा हर व्यक्ति के लिए आवश्यक है, क्योंकि यही हमें सच्चे अर्थों में पूर्ण और संतुष्ट बनाती है।

स्नेहलता

वाणिज्य सनातक तृतीय वर्ष

“जिंदगी”

क्या है ये जिंदगी,
कभी समझ न पाई मैं—
शायद ये एक उलझा जाल है,
जिसमें हम सब समाए हैं।
मैं सोचती हूँ, जिंदगी तो खुशी के लिए है,
पर सबको वो सुख कहाँ मिलता है,
कोई भूख की छाया में चलता है,
तो कोई तन्हाई में जलता है।
मैंने देखे लोग महलों में रहते हुए,
पर दिल उनके खाली पाए,
झिलमिल हंसी के पीछे अक्सर
टूटे हुए अरमान छुपाए।

ज्योति ठाकुर
बी ए तृतीय वर्ष

अगर है तुम्हें लक्ष्य को पाना

तो सबसे पहले छोड़ो किस्मत को अजमाना।
 किस्मत में लिखा तभी होगा पूरा,
 जब तुम नहीं छोड़ोगे कर्म को अधूरा।
 लक्ष्य सब बनाते हैं कई पूरा करते हैं,
 तो कई बीच में छोड़ जाते हैं।
 कई लोग लक्ष्य को बदलते रहते हैं,
 तभी तो वे किसी भी लक्ष्य को पूरा नहीं कर पाते हैं।
 लक्ष्य बन जाए अगर बचपन में तो,
 आसानी होती है उस तक पहुंचने में।
 जब करेगा सफलता को पार,
 तभी खुलेगा तेरे लिए लक्ष्य का द्वार।
 लक्ष्य को पाने के लिए लोग कई असफलताएं सहते हैं,
 तभी तो हार कर जीतने वालों को लोग बाजीगर कहते हैं।

पीताम्बर
 बी. ए. द्वितीय वर्ष

K u r p a n

Session 2024-25

English Section



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“Nature”

Nature that keeps me calm,
 Nature that holds my emotions,
 That gives me the place I want.
 What can I write about it?
 The more I write, the more it stays with me.

Tall green trees tell me to stay calm,
 Give me message to stay strong,
 Blowing wind refreshes soul and mind,
 Flowers that hold beauty themselves,
 Chirping birds, sounds sweet to ears.

Nature spreads the message to live in peace,
 The vast blue sky makes me smile every day,
 It always gives, never takes.

How can I thank this nature?
 By spending time with it and sitting with it,
 The beauty of nature can't be expressed,
 It can be felt, only felt.

Amisha
BA 2nd Year

“Thinking About Nature”

The flowers and trees in front of me
 are showing their existence in the nature,
 green grass growing on the ground,
 getting destroyed under everyone's feet.

The petals and sepals of the flower
 look more shimmery when looking towards sun,

The sun is also pretending to like it
as he looks continuously at the face of the flower.

A giant tree is in front of me,
Tall and wide,
And the bark of the tree is now peeling,
Leaves are turning brown and shedding.

At last, I see the blue sky which appears so neat,
Just a lonely sun in the sky.

Pallvi Kumari
BA 2nd Year

“Refreshing Conversation”

The setting Sun says to Wind something,
That it blows and refresh everything,
Sun asks Wind to blow with its refreshing energy,
To give dead flowers a new hope,
A hope of restarting and
To be filled with love.

The setting Sun says to Wind something,
That it blows and refresh everything.

So, it blows and blows,
Goes here, goes there
and with a thrill touches the flowers.

Jyoti Shiva
BA 2nd Year

*(This poem is about that stage of life when we think that
everything has come to an end but then God gives us a
new reason and hope to restart)*

“Glorious Sky”

Every day I see the vast glorious sky,
And I dream to aim high,
With many hopes in the heart,
Always wishing to touch the sky.

But to reach the vast sky,
I need wings to fly.

One thought is grappling my mind,
Will I be able to reach the sky?

Then hope comes my way,
By watching horizons to meet the way,
Now only thought comes to mind,
One day I will be shining like the celestial in the sky.

Every day I see the vast glorious sky,
And dream to aim high.

Sanjeeta
BA 3rd Year

“The Sky”

Sky, sky above the earth,
Sun is lighting up the earth,
Birds arrive in the sky,
Nature is shining in the sky.

Moon is just around the sky,
Cloud rain leaves nothing dry,
Animals also have the right to cry,

Everything is alive and full of joy.

Clean sky, clean nature,
 Earth is behind the happiness of people,
 Scrambling wind is mature,
 Rough show of people.

Rivers for the flowing water,
 Sky for the flying birds,
 Clean sky for clean earth,
 People enjoying their life.

Sky covered in clouds,
 Windy cold, rush for life,
 People uncomfortable in life,
 Sun hidden in the sky.

Pitamber
BA 2nd Year

“Art of Leaving”

Sometimes leaving is the best
 what you can do to protect it,
 Maybe your intention was positive,
 Maybe the beauty attracted you,
 Maybe it could be concern.

Sometimes it is better to let it be,
 Sometimes it is better to not
 Pluck those flowers,
 Maybe this was the audacity
 of keeping beautiful things.

Sometimes leaving is better than keeping,

Beauty cannot be held,
It needs to be free.

Sometimes leaving is the best you can do.

Atul Verma
BA 3rd Year

Tree with Yellow and Green Leaves”

I saw the tree with yellow and green leaves,
Beside the tree, I saw the tree with no leaves,
I don't know why the sound of chirping birds
Filled up the green tree.

On another side, the tree with no leaves
found some peace, I think.

May be in the green leaves birds feel secure
Maybe this tree gave peace to the birds.

On another side, I hoped that the tree with no leaves
Finds some greenery,
Maybe it finds some birds to live in it too.

Jyoti Thakur
BA 3rd Year

“Beauty of Nature”

The sun shines in the sky,
Cool and fresh air blow through
trees and mountains.
Trees are moving,
Birds are chirping and
enjoying in the fresh sky,
Flying up high.

The air is refreshing,
Calming down the mind and heart.
The sound of the nature is blessing,
Far better than the terrible
sound of cities.

Flowers are spreading fragrance,
Bees are flying around flowers,
Environment is clean and charming,
Making everybody stable and calm.

Flowers and trees are spreading
the vivid colors in the nature,
making eyes and mind pleasant.

Hitesh
BA 2nd Year

“Flowers Without Fragrance”

I saw a flower,
A flower with beauty,
Attracting us to itself,
But in the beauty
I forgot that flowers
Have sharp black
poison teeth.

The flower I saw before
 does not have teeth as before,
 I think I fell in beauty,
 I forgot flowers bite too,
 Needed for survival. . .

Why don't flowers cry
 when they see
 old burnt friend flowers?
 Do they know what sadness is?
 Or they don't know what
 sadness is!

I saw a flower,
 Flower without fragrance,
 Happy without sadness,
 Burnt without marks,
 It was beautiful till darkness.

Hemant
BA 2nd Year

“Some Moments”

Some moments quietly shape our lives,
 Like drifting dreams and silver leaves.

Some rise and fall like restless waves,
 Leaving echoes time still saves.

Some moments glow like gentle light,
 Soft and warm in memory's sight.

Some we treasure deep inside,
 Some we wish the past would hide.

Every moment holds its value true,
Unpredictable like the morning dew.

Moments wander, fade, and roam,
Yet a few forever feel like home.

So live each moment full and free,
For gone moments never return to be.

Suman
BA 3rd Year

“What is Life?”

Life is a beauty, worship it.
Life is a warning, face it.
Life is a struggle, walk it.
Life is a trouble, conquer it.
Life is a game, play it with cleverness.
Life is a worship, do it.
Life is journey, complete it.
Life is an occasion, don't lose it.
Life is a puzzle, solve it.
Life is a loan, clear it.
Life is a testing instrument.
Try to achieve it.
That is the solution of life.

Pitamber
B.A. 2nd Year

A Journey Without Destination

A journey without destination is like a traveller sitting on a bus without knowing where to get down. He continues to move forward, watching places pass by, yet he has no idea where his journey will finally end. Such movement may seem active, but it slowly turns into confusion instead of progress. Without a clear destination, the journey loses its purpose and direction. Life, in many ways, is also a journey that demands clarity. Every individual carries goals, dreams, and aspiration that guide their actions and decisions. These goals act like signposts on a long road, helping us choose the right path at different stages of life.

From childhood itself, human beings begin to imagine their future, shaping their hopes and efforts accordingly. It is these visions that give meaning to struggle and patience to hard work. However, when a person fails to see a clear destination, he begins to drift aimlessly like a boat lost in the vast sea, unable to see the shore. In such a situation, every effort feels tiring and every path appears uncertain. The journey becomes endless, filled with doubt and hesitation. Only when a destination is clearly defined does the journey become smooth, meaningful, and hopeful.

Therefore, a journey without destination keeps a person trapped in a constant state of dilemma and confusion, where movement continues but the journey never truly reaches an end.

Sanjeeta Mehta
BA 3rd Year

The Last Tree on Earth

The world, once covered with full of trees, is now left with only one last tree. The last tree on Earth is standing alone, providing oxygen and giving shade to the boy sitting beneath it. The boy, without knowing the reality that this tree is the last and only living creature left providing oxygen, is happy and unaware of the situation. On the other side, the scientists are worrying about the last tree. The scientists are worried because they know the moment the tree dies, everyone in the world will die. The kid playing beneath the tree is enjoying because he knows he did nothing to harm the tree, but the people who did are now afraid. The last tree in the world will affect everyone after its death, not leaving even the kid who is innocent and not deserving it. This is the main reason for the last tree in the world. The tree is not facing any consequences, but humans are facing them because of their irresponsibility. Humans had the responsibility of saving it. They cut all the trees for their benefit,

and now, when they succeeded, they don't have enough trees to take oxygen and enjoy the benefits. The last tree in the world is the last hope of living left.

Atul
BA 3rd Year

A Letter to my Future Self

Dear Future

I hope you are happy, confident, and proud of how far you have come. Today, I am writing this letter to my future self. I hope that in the future I am in a good job and maybe I am struggling more. I know my future journey is not easy, but I want you to remember that every struggle made you stronger and more confident. Never forget those people who helped and supported you in your bad times. Every mistake teaches you what to do in your life. In your life, keep believing in yourself. Stay humble in success and never stop learning. I hope you are living the life once you dreamed of and smiling when you read this letter in the future.

Jyoti Thakur
B.A 3rd year

A Letter to My Future Self

Dear Future Self

I am writing this on December 18, 2025. I wonder how I will remember this time after ten years. Maybe I will be very busy in my life in the future, busy somewhere doing my job or fulfilling my duties. Perhaps I will be posted far away from my home, family, and friends.

When I think about my school and college journey and the time I spent there, maybe my eyes will fill with nostalgic tears. In the future, if I read this letter, I may miss all these mesmerizing memories and feel the true essence of nostalgia.

I don't know how the journey will be or how tough it will be to achieve my goals. Maybe I will regret some decisions and feel proud of some. When I remember all my childhood memories, I may miss these days and all the joy and happiness I am experiencing today.

My future self, always stay motivated. Do not divert from your goals, and stay positive. Even in the future, remember this journey as a mesmerizing dream. And when you become successful, always look back and remember all the efforts you put in, and cherish these unforgettable memories.

Ajay
B.A. 3rd Year

If a Wall Could Speak

If a wall could secretly talk to me, she would speak like a close friend who has seen everything yet experienced very little herself. Her voice would carry curiosity, gentle humour, and a quiet admiration for human freedom. Late at night, when the room is still, she would sigh and say, “I watch you walk out every morning, and I wonder what it feels like to move forward instead of standing still.” When sunlight enters through the window, she would whisper, “I only know the sky through reflections and shadows—you get to stand under it.” These words reveal what the wall longs to do but cannot.

She would often reflect on human abilities with playful honesty. “You can walk, run, travel, and choose new paths,” she would remind me, “while my only journey is watching time pass.” Observing people grow, she would laugh, “I’ve stayed the same for years, yet you grow, change, and still complain.” Sometimes she would joke, “If I had legs, I’d probably fall—but at least I’d try once.” Her humour makes her longing feel light, not sad.

Through these conversations, the wall would gently guide me toward growth. “Go outside, learn, make mistakes, and rise again,” she would say, “because you were made to live, not just observe.” She would encourage courage, reminding me that movement, change, and experience are human privileges. Yet she would add warmly, “No matter how far you go, I’ll still be here.”

Through these moments, if a wall could speak, she would not ask for freedom for herself. Instead, she would teach humans to value theirs and to grow, explore, and become better—while the wall stands quietly, proud to witness every step forward.

Shivani Kaushal
BA 3rd Year

“Lessons of Life”

A Joke

A wise man sat in the audience and cracked a joke. Everybody laughed hysterically. After a moment, he cracked the same joke again. This time lesser people laughed. He continued to crack the same joke again and again. When finally, there was no laughter in the crowd, he smiled and said, “If you can't laugh at the same joke again and again then why do you keep crying over the same thing over and over again?”

Success and Failure

People who are afraid to fail can never experience the joy of success. When it rains, all the birds take shelter except eagles. The eagle is the only bird which escapes rain by flying above the clouds. Don't read a success story only; read the story of failure as well. From a success story you will only get a messages but from a story of failure you can get a new idea to win.

Sunita
BA 2nd Year

Kurpan

Session 2024-25

Economics and Planning Section



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Economic Growth and Development in India: Challenges and Opportunities

Economics plays a vital role in understanding how a country utilizes its limited resources to achieve maximum satisfaction and growth. One of the primary objectives of any economy is to attain economic growth and development, which not only increases national income but also improves the overall standard of living of its people. India, as a developing nation, has made remarkable progress in terms of economic growth, especially after the economic reforms of 1991. These reforms introduced liberalization, privatization, and globalization, opening the Indian economy to foreign investment and enhancing competition. As a result, sectors such as information technology, manufacturing, and services have grown significantly, contributing to GDP and generating employment opportunities.

However, economic growth alone is not sufficient. The ultimate goal is economic development, which includes the reduction of poverty, inequality, and unemployment. Despite rapid growth, India continues to face several challenges, including income inequality, the rural-urban divide, unemployment, and inflation. Various initiatives such as Make in India, Skill India, Startup India, and Digital India aim to boost employment, encourage entrepreneurship, and promote technological advancement. Additionally, programmes like MGNREGA and the Pradhan Mantri Garib Kalyan Yojana focus on providing social security and reducing poverty. In recent years, the concept of sustainable development has gained significant importance.

It emphasizes economic growth while protecting the environment and ensuring that future generations can meet their needs. Issues such as climate change, pollution, and resource depletion have made it essential for policymakers to adopt eco-friendly and sustainable practices. From a student's perspective, the study of economics helps in understanding real-world issues such as rising prices, unemployment, and government policies. It also develops analytical thinking and decision-making skills, which are essential in both personal and professional life. In conclusion, India's journey towards economic development reflects a blend of achievements and challenges. While the country has made significant progress, continuous efforts are required to ensure inclusive and sustainable growth. A balanced approach that emphasizes both growth and equity will help India achieve long-term economic stability and prosperity.

Digital Economy in India

The digital economy refers to an economy that is driven by digital technologies such as the internet, mobile phones, and online platforms. In recent years, India has witnessed rapid growth in the digital economy, transforming the way people live, work, and conduct business. One of the major factors behind this growth is the increasing use of smart phones and the availability of affordable internet services. Government initiatives such as Digital India have played a significant role in promoting digitalization across the country. Today, even people in rural areas are using digital platforms for communication, education, and financial transactions.

A key feature of India's digital economy is the rise of online payment systems such as UPI, mobile banking, and digital wallets. These systems have made transactions faster, safer, and more convenient. In addition, the growth of e-commerce platforms like Amazon and Flipkart has revolutionized the shopping experience, enabling consumers to purchase goods and services from the comfort of their homes. The digital economy has had a positive impact on society. It has created new employment opportunities in the IT sector and encouraged entrepreneurship among the youth. Small businesses can now reach a wider customer base through online platforms. Moreover, digital banking has improved financial inclusion, particularly in rural and remote areas. However, the digital economy also faces certain challenges. A significant portion of the population still lacks digital literacy, limiting their ability to effectively use digital services. Cybersecurity threats and online fraud are also major concerns. Additionally, poor internet connectivity in some remote regions continues to hinder digital growth. In conclusion, the digital economy is playing a crucial role in India's development. It has made life more convenient, efficient, and connected. With proper planning, increased awareness, and improved infrastructure, India has the potential to become a leading digital economy in the world.

**Devender
B.Com 3rd Year**

NITI Aayog: Driving India towards Sustainable Development

NITI Aayog, which stands for the National Institution for Transforming India, is the premier policy-making body of the Government of India. It plays a crucial role in shaping the country's development strategies. Established on 1 January 2015, it replaced the Planning Commission with the objective of adopting a more dynamic, flexible, and participatory approach to governance. The formation of NITI Aayog marked a significant shift from centralized planning to a system that

emphasizes cooperation between the Centre and the States, known as cooperative federalism. This approach ensures that states have an active role in policy formulation and implementation, leading to balanced and inclusive growth across the nation.

One of the key functions of NITI Aayog is to act as a think tank that provides strategic and technical advice to the government on various economic, social, and technological issues. It focuses on long-term planning and works towards achieving sustainable development by promoting innovation, efficiency, and transparency in governance. The institution plays a vital role in sectors such as health, education, agriculture, infrastructure, and digital development. It also encourages entrepreneurship and supports initiatives aimed at enhancing skill development and employment opportunities. NITI Aayog is also responsible for monitoring and evaluating the performance of government programmes and schemes. By analyzing data and outcomes, it suggests necessary improvements to ensure better implementation and effectiveness. Its emphasis on evidence-based policymaking helps address key challenges such as poverty, unemployment, and regional disparities. Moreover, it promotes the efficient use of resources and supports initiatives aimed at environmental sustainability alongside economic growth. In conclusion, NITI Aayog is a cornerstone of modern India's governance framework. It not only provides direction for economic planning but also ensures that development is inclusive, innovative, and sustainable. Through its forward-looking approach and collaborative efforts, NITI Aayog is playing a vital role in transforming India into a stronger and more prosperous nation.

Preeti
B.A. 3rd Year

मुद्रास्फीति का आम आदमी पर प्रभाव

वर्तमान समय में मुद्रास्फीति (महंगाई) प्रत्येक व्यक्ति के जीवन का एक महत्वपूर्ण हिस्सा बन चुकी है। यह केवल एक आर्थिक शब्द नहीं है, बल्कि आम आदमी की रोजमर्रा की ज़िंदगी को सीधे प्रभावित करने वाला प्रमुख कारक है। जब वस्तुओं और सेवाओं की कीमतें लगातार बढ़ती हैं, तो इस स्थिति को मुद्रास्फीति कहा जाता है। मुद्रास्फीति का सबसे बड़ा प्रभाव आम आदमी की क्रय शक्ति (Purchasing Power) पर पड़ता है। पहले जो वस्तुएँ कम पैसों में आसानी से उपलब्ध हो जाती थीं, वही अब अधिक कीमत पर मिलती हैं। उदाहरण के लिए, यदि कुछ वर्ष पहले ₹100 में पर्याप्त सब्जियाँ मिल जाती थीं, तो आज उसी मात्रा के लिए ₹200 या उससे अधिक खर्च करना पड़ता है। इससे स्पष्ट है कि पैसे की वास्तविक क्रय शक्ति में कमी आई है। महंगाई बढ़ने से जीवन-यापन (Cost of Living) महंगा हो जाता है। खाद्य पदार्थ, ईंधन, बिजली, शिक्षा

और स्वास्थ्य सेवाएँ—सभी की कीमतों में वृद्धि होती है। इसका सीधा प्रभाव परिवार के मासिक बजट पर पड़ता है, जिससे आम आदमी के लिए अपनी आवश्यकताओं और इच्छाओं के बीच संतुलन बनाना कठिन हो जाता है। मुद्रास्फीति का प्रभाव विशेष रूप से गरीब और मध्यम वर्ग पर अधिक पड़ता है। इन वर्गों की आय सीमित होती है, जबकि खर्च निरंतर बढ़ते रहते हैं। परिणामस्वरूप, उन्हें अपनी बुनियादी आवश्यकताओं को पूरा करने में कठिनाई होती है। कई बार उन्हें ऋण लेना पड़ता है, जिससे आर्थिक बोझ और बढ़ जाता है। इसके अतिरिक्त, मुद्रास्फीति का प्रभाव बचत और निवेश पर भी पड़ता है। महंगाई बढ़ने पर लोगों की बचत कम हो जाती है, क्योंकि आय का बड़ा हिस्सा दैनिक खर्चों में ही व्यय हो जाता है। साथ ही, बैंक में जमा धन का वास्तविक मूल्य (Real Value) भी घटता जाता है।

मुद्रास्फीति केवल आर्थिक स्थिति को ही नहीं, बल्कि व्यक्ति के मानसिक स्वास्थ्य को भी प्रभावित करती है। लगातार बढ़ते खर्च और सीमित आय के कारण व्यक्ति तनाव, चिंता और असुरक्षा की भावना से ग्रस्त हो जाता है, जिससे जीवन की गुणवत्ता (Quality of Life) में गिरावट आती है। यद्यपि नियंत्रित मुद्रास्फीति को अर्थव्यवस्था के लिए आवश्यक माना जाता है, किन्तु जब यह अधिक बढ़ जाती है, तो यह समाज के लिए हानिकारक सिद्ध होती है। अतः सरकार और केंद्रीय बैंक को ऐसी नीतियाँ अपनानी चाहिए, जो महंगाई को नियंत्रित रखने में सहायक हों। अंततः, मुद्रास्फीति आम आदमी के जीवन को गहराई से प्रभावित करती है। यह न केवल आर्थिक संतुलन को बिगाड़ती है, बल्कि जीवन स्तर और मानसिक शांति को भी प्रभावित करती है। इसलिए आवश्यक है कि महंगाई को नियंत्रित किया जाए और आम जनता को राहत प्रदान की जाए, ताकि प्रत्येक व्यक्ति एक संतुलित और सुखद जीवन जी सके।

सुरजीत
बी.कॉम तृतीय वर्ष

Planning India, Reimagining India

“Development is not just about growth; it is about transforming lives.”

India’s journey of development has never been linear; rather, it has been a process of constant learning, adaptation, and reinvention. From the early years of independence, when centralized planning was considered essential for nation-building, to today’s dynamic and rapidly evolving economy, the concept of development has undergone significant transformation. The establishment of NITI Aayog in 2015 marks not merely an institutional change, but a deeper shift in India’s development philosophy. For decades, the Planning Commission guided

India's growth through a top-down approach. While it played a crucial role in laying the foundation of the economy, over time this model began to show limitations in addressing the complexities of a diverse and rapidly changing nation.

A one-size-fits-all strategy could no longer meet the aspirations of different states, regions, and communities. At its core lies the idea of cooperative and competitive federalism—where states are not passive recipients of policies, but active participants and even competitors in achieving development goals. One of the most impactful initiatives of NITI Aayog is the Aspirational Districts Programme, which focuses on transforming some of the most underdeveloped regions of the country. By using real-time data and setting measurable targets in sectors such as health, education, and infrastructure, the programme ensures that development reaches those who have long been left behind. Moreover, NITI Aayog promotes a culture of innovation through initiatives like the Atal Innovation Mission, encouraging young minds, startups, and entrepreneurs to contribute to the nation's progress. In a world increasingly driven by technology and ideas, such efforts are essential for building a future-ready India. However, the institution also faces certain challenges. Without the authority to allocate funds, its effectiveness largely depends on persuasion, coordination, and the willingness of states and ministries to collaborate. Nevertheless, in a democratic framework, this reliance on consensus-building may, in fact, strengthen the process of governance. In conclusion, India's development story today is not defined solely by economic indicators, but by people, opportunities, and possibilities. NITI Aayog stands as a symbol of this new approach—where planning is not about control, but about collaboration; not about uniformity, but about diversity; and not just about growth, but about meaningful transformation.

Sanjeeta

B.A. 3rd Year

Blooming Beyond Seasons: Floriculture for Diversification and Income Growth in Himachal Pradesh

Agriculture in Himachal Pradesh has long depended on seasonal horticulture, particularly apple cultivation. While profitable, this dependence often exposes farmers to climate risks and income uncertainty. In this changing scenario, floriculture emerges not merely as an alternative crop, but as a progressive shift in the way farming is understood and practiced.

“Diversification is the seed of security, flowers make it bloom.”

Floriculture is not just a practice but an art of action. It requires careful observation, precise timing, and an understanding of market demand. Farmers are no longer passive cultivators; they become informed decision-makers who plan, experiment, and adapt. This transformation enhances their skills, strengthens their confidence, and turns agriculture into a dynamic space for learning and innovation. For small and marginal farmers, floriculture offers promising opportunities. Even limited landholdings can generate higher returns through the cultivation of flowers such as marigold, rose, and carnation. It clearly demonstrates that success in agriculture depends not merely on the size of land, but on the quality of ideas, effort, and management.

“Where land is limited, ideas must be unlimited.”

This transformation is evident in the efforts of progressive farmers across the state. Kiran Thakur from Solan earns approximately ₹3–4 lakh annually through carnation cultivation under polyhouse conditions. Similarly, Sunita Devi from Sirmaur reports an annual income of around ₹2–3 lakh from seasonal flower farming. In Kangra district, farmers like Meena Sharma, working through self-help groups, collectively earn stable incomes by cultivating marigold and supplying to local markets. These examples highlight how floriculture ensures regular income and reduces dependence on uncertain traditional crops. Thus, floriculture is not

merely a form of diversification; it represents a transformation in agricultural thinking. When farmers begin to think innovatively, they do not just grow flowers—they cultivate opportunities, stability, and a more secure future.

“The true growth of a farmer lies not only in the crops cultivated, but in the ideas nurtured—because when thinking changes, livelihoods transform.”

Shivani Kaushal
B.A. 3rd Year

Economic Development in India: An Overview

Economic development is a multidimensional process that goes beyond mere growth in income and production. It encompasses improvements in the quality of life, reduction in poverty, and expansion of opportunities for all sections of society. For a diverse and developing country like India, achieving balanced and inclusive development remains a central objective. Over the years, India has witnessed notable economic transformation, particularly after the economic reforms of 1991. These reforms accelerated the growth of sectors such as information technology, services, and industry, positioning India as an emerging global economy. However, this progress has been uneven, with significant disparities between urban and rural regions. A large portion of the population, especially in rural areas, continues to face challenges related to inadequate infrastructure, limited access to quality education and healthcare, and insufficient employment opportunities. Unemployment, particularly among educated youth, remains a pressing issue. Additionally, the agricultural sector, which supports a majority of the population, is still vulnerable to uncertainties such as climate variability and low productivity. Environmental concerns further complicate the development process. Rising pollution levels and the growing impact of climate change pose serious threats to sustainable growth. These challenges highlight the need for development strategies that are not only economically viable but also environmentally responsible.

Despite these constraints, India possesses significant potential for long-term development. Its large youth population, coupled with expanding digital infrastructure and policy initiatives, provides a strong foundation for progress. Programmes aimed at promoting manufacturing, digitalization, and skill development are contributing to economic resilience and innovation. In conclusion, India’s development journey reflects both progress and persistent challenges. The focus must now shift towards ensuring that growth is inclusive, equitable, and sustainable. By

addressing structural issues and investing in human capital, India can move closer to achieving comprehensive and balanced economic development.

Atul Verma
B.A. 3rd Year

Income Inequality in India: A Comprehensive Analysis

India is currently one of the fastest-growing major economies in the world. However, behind this impressive growth lies a deep and concerning issue—income inequality. Economic data indicates that the distribution of wealth in India remains highly uneven, with the top 1% of the population controlling a significant share of the nation's income, while the bottom 50% receives only a limited portion.

This disparity is not limited to the urban-rural divide; it is also shaped by unequal access to education, healthcare, and economic opportunities. While sectors such as services and information technology have generated numerous employment opportunities, the agricultural sector—on which a large proportion of the population depends—continues to lag behind in terms of income and development. Several factors contribute to this inequality.

These include limited access to quality education, the dominance of the informal sector where social security is often absent, and the growing digital divide. Additionally, gender inequality plays a significant role, as low female labour force participation restricts overall household income and economic empowerment.

The government has undertaken various initiatives to address income inequality, including programmes such as the Pradhan Mantri Jan Dhan Yojana, MGNREGA, and Employment Linked Incentives (ELI). While these efforts have made some impact, there remains a need for more comprehensive policy reforms to achieve inclusive growth.

Experts emphasize that increasing investment in public education and healthcare, along with implementing progressive taxation and promoting skill development, is essential for reducing income disparities. Without such measures, the vision of a developed and equitable India may remain incomplete. In conclusion, widening income inequality not only hinders sustainable economic growth but also poses serious challenges to social stability and democratic values. Addressing this issue is therefore crucial for building a more balanced, inclusive, and prosperous nation.

Shabnam
Class: B.A. 3rd Year

America–Iran Conflict and Its Impact on the Indian Economy

The conflict between the United States and Iran has created significant tensions in the Middle East, a region that plays a crucial role in the global supply of oil. As the situation escalates and involves other nations, its impact extends beyond the region. Although India is not directly involved in the conflict, its economy is significantly affected by such geopolitical developments.

One of the most immediate impacts is the rise in crude oil prices. India imports nearly 85% of its oil requirements, with a substantial portion coming from the Middle East. Any disruption in vital oil transport routes, such as the Strait of Hormuz, can lead to a sharp increase in global oil prices. Past instances of regional tensions have shown how quickly oil prices can surge, increasing India's import bill. The rise in oil prices directly contributes to inflation in India. As fuel becomes more expensive, transportation costs increase, which in turn raises the prices of essential goods such as food items and daily necessities. Consequently, the common people bear the burden through a higher cost of living. Another significant impact is on the Indian rupee. During periods of global uncertainty, investors tend to move their investments to safer markets like the United States. This results in capital outflows from countries like India, leading to a depreciation of the rupee. A weaker rupee further increases the cost of imports, adding pressure to the economy. The stock market is also affected by such conflicts. War and geopolitical instability create uncertainty, making investors cautious. This often leads to fluctuations in the Indian stock market, affecting business confidence and slowing economic growth.

Additionally, trade and strategic projects face disruptions. India has invested in initiatives such as the Chabahar Port in Iran to enhance connectivity with Central Asia. Ongoing conflict can delay such projects and limit trade opportunities, thereby impacting long-term economic prospects. In conclusion, the America–Iran conflict adversely affects the Indian economy through rising oil prices, inflation, currency depreciation, and market instability. While India adopts measures to manage these challenges, prolonged conflict can hinder economic growth and create long-term uncertainties.

Ajay B. A. 3rd Year
Class: B.A. 3rd Year

अर्थव्यवस्था में बदलाव

अर्थव्यवस्था एक गतिशील प्रणाली है, जो कभी स्थिर नहीं रहती। यह समय के साथ निरंतर बदलती रहती है—कभी विकास होता है तो कभी गिरावट। छात्रों के लिए यह समझना महत्वपूर्ण है कि अर्थव्यवस्था में बदलाव क्यों होते हैं, क्योंकि इनका सीधा प्रभाव हमारे जीवन, करियर और जीवन स्तर पर पड़ता है। अर्थव्यवस्था में बदलाव का एक प्रमुख कारण मांग और आपूर्ति है। जब किसी वस्तु या सेवा की मांग बढ़ती है, तो उसका उत्पादन भी बढ़ता है, जिससे आर्थिक विकास होता है। इसके विपरीत, जब मांग घटती है, तो उत्पादन कम हो जाता है, जिससे बेरोजगारी और मंदी की स्थिति उत्पन्न हो सकती है। इसलिए मांग और आपूर्ति का संतुलन अर्थव्यवस्था को गहराई से प्रभावित करता है। दूसरा महत्वपूर्ण कारण सरकारी नीतियां हैं। सरकार कर (Tax), सार्वजनिक व्यय (Government Expenditure) और विभिन्न नियमों के माध्यम से अर्थव्यवस्था को प्रभावित करती है। उदाहरण के लिए, जब कर दरें कम होती हैं, तो लोगों के पास अधिक आय बचती है, जिससे उपभोग बढ़ता है और अर्थव्यवस्था को गति मिलती है। वहीं, अधिक कर या कठोर नियम आर्थिक गतिविधियों को धीमा कर सकते हैं। तकनीकी प्रगति भी अर्थव्यवस्था में बड़े बदलाव लाती है। इंटरनेट, कृत्रिम बुद्धिमत्ता (AI) और आधुनिक मशीनों के विकास ने कार्य करने के तरीकों को बदल दिया है। इससे उत्पादन क्षमता बढ़ी है और नए रोजगार के अवसर उत्पन्न हुए हैं, हालांकि कुछ पारंपरिक नौकरियाँ समाप्त भी हुई हैं।

इसके अलावा, वैश्वीकरण और अंतरराष्ट्रीय व्यापार भी अर्थव्यवस्था को प्रभावित करते हैं। आज के समय में सभी देश आपस में जुड़े हुए हैं, और एक देश की आर्थिक स्थिति दूसरे देशों पर प्रभाव डाल सकती है। व्यापार समझौते नए बाजार खोलते हैं और आर्थिक विकास को बढ़ावा देते हैं। प्राकृतिक आपदाएं और महामारी भी अचानक आर्थिक परिवर्तन ला सकती हैं। उदाहरण के लिए, COVID-19 महामारी के दौरान वैश्विक अर्थव्यवस्था पर गंभीर प्रभाव पड़ा, जिससे उत्पादन, व्यापार और रोजगार प्रभावित हुए। अंत में, लोगों का व्यवहार भी अर्थव्यवस्था में महत्वपूर्ण भूमिका निभाता है। जब लोगों को अपने भविष्य के प्रति विश्वास होता है, तो वे अधिक खर्च और निवेश करते हैं, जिससे अर्थव्यवस्था मजबूत होती है। इसके विपरीत, अनिश्चितता की स्थिति में लोग खर्च कम कर देते हैं, जिससे आर्थिक गतिविधियाँ धीमी पड़ जाती हैं। निष्कर्षतः, अर्थव्यवस्था में बदलाव कई कारकों के संयुक्त प्रभाव का परिणाम होता है। इन कारकों को समझकर ही हम बेहतर आर्थिक निर्णय ले सकते हैं और भविष्य के लिए तैयार हो सकते हैं।

Surender
B.A. 3rd Year

Digital Economy in India: Driving the Future of Growth

India's digital economy is rapidly transforming the way people live, work, and conduct business. With the widespread use of smartphones, increased internet accessibility, and the expansion of digital payment systems, India has emerged as one of the fastest-growing digital markets in the world. Government initiatives such as Digital India, along with the growth of

platforms like UPI, have made financial transactions easier, faster, and more transparent. These developments have significantly improved convenience for consumers and enhanced efficiency in economic activities.

The digital revolution has also benefited small businesses and startups by enabling them to reach a wider customer base through online platforms. This has not only encouraged entrepreneurship but also contributed to employment generation. As a result, the digital economy is playing a vital role in boosting overall economic growth. However, certain challenges remain. Issues such as limited digital literacy, cybersecurity threats, and unequal access to technology need to be addressed to ensure inclusive growth. In conclusion, India's digital economy holds immense potential to drive future development. With continuous advancements in technology and supportive policies, it can become a key pillar of the country's economic progress.

Vipasha
Class: B.Com 3rd Year

K u r p a n

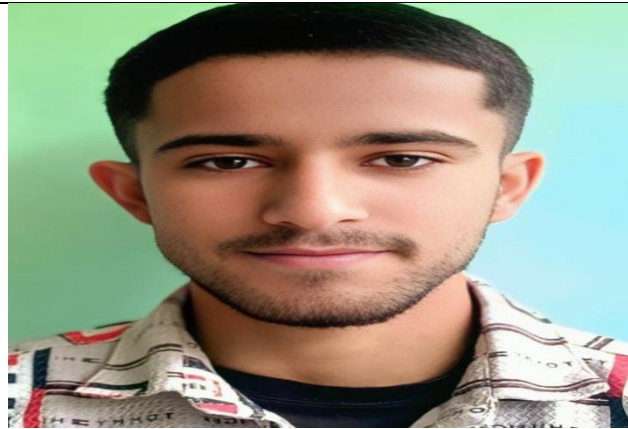
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Role of Commerce in Daily Life

“Where there is trade, there is progress.”

“जहाँ व्यापार होता है, वहीं प्रगति होती है।”

Commerce plays a very important role in our daily life. It helps in the exchange of goods and services and makes it easier for people to buy the things they need. Commerce connects producers and consumers through activities like trade, transportation, banking, insurance and communication.

In today’s modern world, commerce makes our life more convenient. When we buy products from markets, order items online, or make digital payments, we are actually using the system of commerce. Without commerce, it would be very difficult to distribute goods from one place to another.

Commerce also helps in the development of the economy. It creates employment opportunities and supports the growth of businesses. Many people earn their livelihood through trade, marketing, banking and other commercial activities.

Therefore, commerce is an important part of our daily life. It not only helps in the smooth flow of goods and services but also contributes to the progress of society.

Devender
B.Com Final Year

Commerce for Common Man

In the modern era, education is not just about earning degrees but about practical living and informed decision-making. Commerce holds a special place among all streams of education as it is highly relevant for the common man. It is not limited to professionals like accountants or managers; rather, it helps every individual in managing daily economic activities such as income, expenditure, and savings.

Commerce education plays a vital role in developing financial literacy. A common man earns and spends money regularly, but without proper knowledge, it becomes difficult to manage finances effectively. Commerce teaches budgeting,

saving, investing, and financial planning, helping individuals use their resources wisely and secure their future. In a country like India, where financial inclusion is growing, such knowledge is essential.

It also improves decision-making ability. In today's market, consumers face numerous choices, and without awareness, they may be misled. Commerce education helps individuals compare prices, understand value, and become aware of their consumer rights, protecting them from unfair practices. Another important aspect is the promotion of entrepreneurship. Many people depend on small businesses for their livelihood. Basic knowledge of accounting and business management helps improve their efficiency and profitability. It encourages self-employment and reduces dependence on jobs, contributing to economic growth.

In addition, commerce education opens various career opportunities in fields like banking, finance, and business. Even for non-professionals, it is useful in daily life, such as understanding taxation and managing bank transactions. In the digital age, its importance has increased further. With online banking and digital payments, individuals must understand how to use these tools safely. Commerce education helps prevent cyber fraud and promotes digital literacy.

It also helps people understand economic concepts like inflation and government policies, which directly affect daily life. Moreover, it promotes ethical values such as honesty and transparency in financial dealings. Commerce education improves the standard of living by helping individuals plan their finances and handle emergencies. It also contributes to national development by creating an economically aware population.

In conclusion, commerce education is a life skill essential for every individual. It enables the common man to manage finances effectively, make informed decisions, and contribute to society. Therefore, it should be promoted at all levels to build a financially aware and responsible society.

Parwati
B.Com 3rd Year

Relevance of Human Resources in Business Organisation

In the modern business environment, the success of any organisation largely depends on its human resources. While capital, technology, and infrastructure are important, it is the human element that effectively utilizes these resources. Human resources include the employees who contribute their skills, knowledge, and efforts towards achieving organisational goals.

Human resources are considered the backbone of an organisation. Machines and technology require human intelligence to operate efficiently. Employees bring creativity, innovation, and problem-solving abilities, which are essential in today's dynamic business world. Without skilled and motivated employees, even the best plans may fail.

Human Resource Management (HRM) plays a key role in managing employees effectively. It includes functions such as recruitment, selection, training, development, and performance appraisal. Hiring the right people and providing proper training improves efficiency and productivity. Performance management helps evaluate employees' work and aligns their goals with organisational objectives.

Employee motivation is another important aspect. Motivated employees are more productive and committed. HRM ensures motivation through incentives, recognition, and career growth opportunities. A positive work environment and effective communication also increase job satisfaction.

Human resources also help maintain healthy industrial relations. Conflicts between employees and management can affect productivity, but HRM resolves such issues through fair policies and communication. This ensures a peaceful and cooperative work environment. In addition, human resources contribute to building a strong organisational culture based on trust, teamwork, and shared values. In today's competitive and globalized world, organisations need skilled and adaptable employees. HRM helps in identifying, developing, and retaining talent.

Human resources also ensure legal compliance by following labour laws related to wages, safety, and employee rights. They play an important role in managing organisational changes such as technological advancements or restructuring by supporting and guiding employees.

Employee welfare is another key responsibility. Providing safe working conditions, health benefits, and work-life balance improves employee well-being and loyalty. Moreover, employees are a source of innovation and creativity, helping organisations stay competitive.

In the digital age, HRM has become more efficient with the use of technology, but the human aspect remains irreplaceable.

In conclusion, human resources are the most valuable asset of any organisation. They play a vital role in achieving goals, improving productivity, and ensuring long-term success. Therefore, organisations must invest in their employees and recognize their importance as key drivers of growth.

**Vipasha,
B.Com 3rd Year**

Corporate Governance and Ethics

In the modern business world, corporate governance and ethics have become highly important. With the growth of corporations and increasing complexity in operations, it is essential for companies to function in a transparent, accountable, and ethical manner. These concepts are crucial for the credibility and long-term success of any organisation.

Corporate governance refers to the system of rules and practices by which a company is directed and controlled. It ensures that the interests of all stakeholders—shareholders, employees, customers, and society—are protected. Good governance promotes transparency, fairness, and accountability, thereby building trust among investors and the public. Ethics refers to moral principles that guide behavior. Business ethics involves conducting activities in a fair, honest, and responsible manner. It goes beyond legal compliance and focuses on doing what is morally right. Ethics includes values such as integrity, honesty, and respect for stakeholders.

Corporate governance and ethics are closely related. Governance provides the structure, while ethics forms its foundation. Without ethical values, governance systems become ineffective. Even strict rules cannot prevent fraud or corruption if ethical standards are ignored. Transparency is a key element of corporate governance. Companies must provide accurate and timely information about their operations and financial performance. Ethical practices ensure that such information

is truthful and reliable. Accountability is equally important, as management must be answerable for its decisions. The board of directors plays a crucial role in maintaining this accountability.

Businesses also have a responsibility towards society and the environment. Corporate Social Responsibility (CSR) activities reflect an organisation's ethical commitment. Companies should contribute to social welfare rather than focusing only on profit. Recent corporate scandals have highlighted the need for strong governance and ethical practices. Leadership plays a vital role in this regard. Ethical leaders set the right example and influence employees positively, while unethical leadership can harm organisational culture.

Regulatory bodies and laws, such as SEBI in India, help ensure proper governance. However, laws alone are not enough; organisations must willingly adopt ethical practices. Employees also share responsibility by following codes of conduct and reporting unethical activities.

In today's global environment, companies are judged not only on profits but also on ethical standards. Ethical businesses gain trust, attract investors, and achieve long-term success. In conclusion, corporate governance and ethics are essential for sustainable business. They ensure transparency, accountability, and fairness, helping organisations grow while contributing positively to society.

Surjeet
B.Com 3rd Year

“Commerce Wali Dosti – Hamari Kahani”

B.Com ke ye teen saal, jaise ek balance sheet ho,
Assets me yaadein likhi, aur dosti sabse badi equity ho.
Devender ki baaton me confidence ka profit tha,
Har mushkil me uska support, jaise fixed deposit ka credit tha.
Surjeet ki hasi, jaise cash flow smooth banati thi,
Har tension wali entry ko, wo zero me convert kar jaati thi.
Vipasha ki samajh, jaise perfect accounting ka rule ho,
Har situation me guidance, jaise teacher ka cool tool ho.
Snehlata ki mehnat, jaise long-term investment ho,
Har exam me growth dikhi, jaise success ka statement ho.
Parvati ki simplicity, jaise simple interest ki tarah pyaari thi,

Chhoti chhoti baaton me bhi, uski dosti sabse nyaari thi.
 Pranav ka attitude, jaise market ka trend ho,
 Kabhi serious, kabhi masti – perfect demand-supply blend ho.
 Rahul Sir ki daant bhi, jaise hidden benefit hoti thi,
 Unki har ek baat, future ki planning hoti thi.
 Rajan Madam ka pyaar, jaise bonus share milta ho,
 Unki guidance se har student, life me aage badhta ho.
 Classroom se canteen tak, har jagah memories bani,
 Kabhi lectures, kabhi masti – yahi thi apni kahani.

Sneh Lata
B.Com 3rd Year

"Importance of Commerce in Modern Life"

Commerce plays a vital role in the development of an economy and the smooth functioning of society. It is a branch of business that deals with the exchange of goods and services, along with activities such as banking, insurance, transportation, and communication. In today's fast-changing world, commerce has become an essential part of our daily lives.

As a student of B.Com, I have understood that commerce is not only about trade but also about managing resources efficiently. It helps in understanding how businesses operate, how financial decisions are made, and how markets function. Subjects like accounting, business studies, and economics provide a strong foundation for building a successful career.

One of the key importance of commerce is that it facilitates trade and industry. Without commerce, production alone has no value unless goods reach the final consumers. Activities like transportation and warehousing ensure that goods are available at the right place and time. Banking and finance provide the necessary funds, while insurance reduces business risks.

Commerce also contributes to economic growth and employment generation. It creates various job opportunities in fields like banking, marketing, finance, and entrepreneurship. With the growth of digital technology, new areas like e-commerce, online banking, and digital marketing have emerged, opening new career paths for students.

In addition, commerce helps in the development of managerial and analytical skills. It teaches decision-making, problem-solving, and financial planning, which are useful not only in business but also in personal life. A person with commerce knowledge can better manage income, savings, and investments.

In the modern era, commerce is closely linked with globalization. International trade has increased significantly, and businesses are now operating on a global scale. This has made it important for students to understand global markets, foreign exchange, and international business practices.

In conclusion, commerce is the backbone of any economy. It connects producers and consumers, supports economic activities, and contributes to overall development. For students, it offers wide career opportunities and practical knowledge that helps in building a secure and successful future.

Sneh Lata
B.com 3 rd year

Investment Avenues for the Common Man: Building Wealth Step by Step

In today's fast-paced and inflation-driven world, investment is no longer a luxury limited to the wealthy but a necessity for every common person to ensure financial stability and future security. Whether one is a salaried employee, a small business owner, or a student beginning to save, there are numerous accessible investment avenues that require minimal capital and basic financial awareness.

Traditional options like Fixed Deposits and Recurring Deposits provide safety and assured returns, making them ideal for risk-averse individuals, while government-backed schemes such as the Public Provident Fund (PPF) and National Savings Certificate (NSC) offer long-term security along with attractive tax benefits. For those willing to explore growth-oriented opportunities, mutual funds through Systematic Investment Plans (SIPs) allow individuals to invest small amounts regularly and benefit from the power of compounding and professional fund management.

Additionally, direct equity investments, digital gold, Exchange-Traded Funds (ETFs), and pension schemes like the National Pension System (NPS) provide avenues for diversification and wealth creation over time. The essence of successful investing lies in starting early, maintaining discipline, and striking a balance between risk and return. Even a modest investment of ₹500 per month, when continued consistently, can grow into a substantial corpus, ensuring a secure and prosperous financial future for the common man.

Pranav
B.Com 3rd Year



CSCA Executive-2024-25



Additional Director Dr, Harish Kumar DOHE interacting with the students



Lecture by Dr. S. B. Negi Retd. Principal & NAAC Peer Team Member



Welcome of SAR Evaluation Team



Lecture by Dr. Dinesh Kanwar Principal GC Anni



DC Kullu with NCC Cadets during Red Cross Mela



Road Safety Club-2024-25



NCC Cadets on Parade during Independence Day Parade-2024



Folk Dance First Prize Independence Day Parade-2024-25



Poster Making Competition by Road Safety Club National Sports Day



Winners folk dance in Budi Diwali Mela First Position



Aids Day Activity



Red Ribbon Club Activity



Anti Rabies Day



Lecture by Dr. Gaurav Sood IQAC Member



Community Lunch Institution Best Practice



PTA formation



Tiranga Yatra by NCC Cadets



Activity by Ekatra Literary Society



NCC Enrolment



NSS Volunteers



ECA Farm Tour



Red Ribbon Club & Eco Club joint venture



Operation Sindoor briefing organized by Indian Army



Vigilance awareness week organized by SJVN in the college

निरमंड कालेज में नवप्रवेशी छात्रों के लिए दीक्षारंभ कार्यक्रम



निरमंड। राजकीय महाविद्यालय निरमंड में नवप्रवेशी विद्यार्थियों के स्वागत में दीक्षारंभ कार्यक्रम का आयोजन किया गया। इसका शुभारंभ कालेज प्राचार्या डाक्टर राजन देवी नेगी के नेतृत्व में मां सरस्वती के चरणों में दीप प्रज्वलन के साथ हुआ। कार्यक्रम का संचालन कैप्टन डा. संदीप कुमार ठाकुर, सहायक आचार्य (अर्थशास्त्र) एवं महाविद्यालय के एनसीसी अधिकारी द्वारा किया गया। उन्होंने अपने वक्तव्य में विद्यार्थियों को महाविद्यालयीन शिक्षा की गरिमा, अनुशासनए उद्देश्य तथा व्यक्तित्व निर्माण की भूमिका से परिचित करवाया। इसके पश्चात विषयवार विभागीय प्रतिनिधियों में अर्थशास्त्र विभाग की ओर से कैप्टन डाक्टर संदीप कुमार ठाकुर ने, अंग्रेजी विभाग की ओर से डाक्टर प्रियांका ठाकुर ने, हिंदी विभाग से डाक्टर मदन लाल ठाकुर ने, इतिहास विभाग से सुरेन्द्र धीमान ने, राजनीति विज्ञान विभाग से राजेश चौहान ने, वाणिज्य विभाग से राहुल शर्मा, सहायक आचार्य ने विद्यार्थियों को मार्गदर्शन प्रदान किया गया। कार्यक्रम के अंत में डाक्टर गौरव सूद ने विश्वविद्यालय अनुदान आयोग (यूजीसी) द्वारा निर्धारित स्नातक विशेषताओं की व्याख्या करते हुए विद्यार्थियों को नैतिकता, नागरिक बोध, समावेशिता और नेतृत्व क्षमता जैसे मूल्यों के प्रति सजग किया। प्राचार्या डाक्टर राजन देवी नेगी विद्यार्थियों का स्वागत करते हुए उन्हें महाविद्यालय के नियम, अनुशासन व उपलब्ध संसाधनों से अवगत कराया। कार्यक्रम में कार्यालय अधीक्षक रोशन जोशी एवं लिपिक हिमांशु भार्गव सहित महाविद्यालय का संपूर्ण स्टाफ उपस्थित रहा

निरमंड कालेज का परीक्षा परिणाम शत प्रतिशत

बीए अंतिम वर्ष के छात्रों ने कालेज का नाम प्रदेश भर में किया ऊंचा

निजी संवाददाता-निरमंड



हिमाचल प्रदेश विश्व विद्यालय शिमला द्वारा मार्च-अप्रैल में आयोजित बीए अंतिम वर्ष की परीक्षा के घोषित परिणाम में राजकीय महाविद्यालय निरमंड के कुल 41 विद्यार्थियों ने परीक्षा में भाग लेकर सभी ने उक्त परीक्षा को प्रथम श्रेणी में उत्तीर्ण कर निरमंड महाविद्यालय का नाम प्रदेश भर में ऊंचा किया है। शत-प्रतिशत परीक्षा परिणाम के साथ ही महाविद्यालय ने एक बार फिर से यह सिद्ध कर दिया है कि गुणवत्तापूर्ण शिक्षा, अनुशासित

अध्ययन और समर्पित शिक्षण का संगम विद्यार्थियों को सफलता के शिखर तक पहुंचाने में सक्षम होता है। महाविद्यालय के छात्र गुलशन ने 800 में से 673 अंक अर्जित कर महाविद्यालय में प्रथम स्थान प्राप्त किया है। वहीं अंकिता ने 667 अंक हासिल कर महाविद्यालय में द्वितीय स्थान हासिल किया है। महाविद्यालय के प्राचार्य डाक्टर राजन नेगी ने बताया कि कालेज के दो विद्यार्थियों ने बीए में 90 प्रतिशत से अधिक अंक प्राप्त कर उल्लेखनीय शैक्षणिक उत्कृष्टता का परिचय दिया है। 11 विद्यार्थियों ने 85 प्रतिशत से अधिक छह विद्यार्थियों ने 80 प्रतिशत, दस विद्यार्थियों ने 75 प्रतिशत और अन्य 10 विद्यार्थियों ने 70 प्रतिशत

से अधिक अंक अर्जित किए हैं। यह परिणाम महाविद्यालय के शिक्षकों की कठोर परिश्रम, विद्यार्थियों की लगन और माता-पिता के सहयोग का समेकित फल है। महाविद्यालय की प्राचार्य डाक्टर राजन नेगी ने सभी सफल विद्यार्थियों को उनकी उपलब्धियों के लिए हार्दिक बधाई एवं शुभकामनाएं देते हुए उनके उज्ज्वल भविष्य की कामना की है। उन्होंने कहा कि यह उत्कृष्ट परिणाम महाविद्यालय की शैक्षणिक संस्कृति, अनुशासन एवं नैतिक मूल्यों का प्रतीक है। उन्होंने बताया कि यह ऐतिहासिक सफलता महाविद्यालय के गौरवशाली भविष्य की ओर एक सशक्त कदम है।

110 विद्यार्थियों ने दी छात्रवृत्ति परीक्षा



निरमंड कॉलेज में छात्रवृत्ति परीक्षा में भाग लेते विद्यार्थी। स्रोत : कॉलेज प्रबंधन

निरमंड (कुल्लू)। प्रदेश सरकार ने क्रेक अकादमी के सहयोग से 100 रत्न स्कॉलरशिप टेस्ट आयोजित करने की घोषणा की है। बीरवार को मेरे शहर के 100 रत्न थीम के अंतर्गत निरमंड कॉलेज में छात्रवृत्ति परीक्षा हुई। परीक्षा में 110 विद्यार्थियों ने भाग लिया। परीक्षा में भारत का इतिहास, भूगोल, सामान्य विज्ञान, सामान्य ज्ञान, अंग्रेजी, गणित, भारतीय राजनीति, अर्थव्यवस्था और समसामयिक घटनाओं से संबंधित प्रश्न पूछे गए। इनमें से करीब 10 से 20 प्रतिशत प्रश्न हिमाचल प्रदेश के इतिहास, भूगोल, अर्थव्यवस्था, संस्कृति और ताजा घटनाओं पर आधारित थे। इस मौके पर महाविद्यालय की प्राचार्य डॉ. राजन देवी नेगी, परीक्षा संयोजक कैप्टन संदीप कुमार ठाकुर और क्रेक अकादमी की प्रतिनिधि गीतांजलि शुक्ला मौजूद रहे। संवाद

अजय व कुश प्री आरडीसी-2 कैंप को चयनित

आनी। राजकीय महाविद्यालय निरमंड के एनसीसी कैडेटों ने एक बार फिर कॉलेज का नाम रोशन किया है। एनएचपीसी बनीखेत में 28 सितंबर से 6 अक्टूबर तक आयोजित सीएटीसी-2019 प्री आरडीसी-



■ निरमंड कॉलेज के एनसीसी कैडेटों ने नाम किया रोशन

1 कैंप में महाविद्यालय के कैडेट अजय (बीए तृतीय वर्ष) और कुश (बीए प्रथम वर्ष) ने उत्कृष्ट प्रदर्शन करते हुए प्री आरडीसी-2 कैंप, सोलन के लिए चयन प्राप्त किया है। यह शिविर 9 एचपी बीएन एनसीसी, डलहौजी द्वारा आयोजित किया गया था, जिसका उद्देश्य गणतंत्र दिवस शिविर (आरडीसी-2026) के लिए प्रतिभाशाली कैडेटों का चयन करना था। अजय का चयन संस्कृति वर्ग में जबकि कुश का चयन ड्रिल वर्ग में हुआ है। महाविद्यालय की प्राचार्या डॉ. राजन देवी नेगी ने दोनों कैडेटों को बधाई देते हुए कहा कि यह उपलब्धि विद्यार्थियों की मेहनत और एनसीसी इकाई के अनुशासित प्रशिक्षण का परिणाम है। वहीं एसोसिएट एनसीसी ऑफिसर कैप्टन डॉ. संदीप कुमार ठाकुर ने कहा कि एनसीसी युवाओं में राष्ट्रभक्ति, नेतृत्व और सेवा की भावना को प्रबल बनाती है। महाविद्यालय परिवार ने दोनों कैडेटों को उनकी सफलता पर हार्दिक बधाई और शुभकामनाएं दी हैं।