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PRAYAGRAJ

Kumbha Mela 2025



Greetings from **IMPACT**



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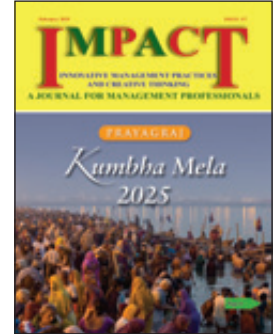
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Dear Readers,

The Union Budget 2025-26, unveiled by Finance Minister Nirmala Sitharaman, introduces significant tax reforms aimed at bolstering the middle class and stimulating domestic demand. The increase in the income tax exemption threshold to ₹12 lakh, coupled with revised tax slabs, is anticipated to enhance consumption and savings among middle-income households. However, this move is projected to result in an annual revenue loss of approximately ₹1 trillion.

In other notable developments, the Indian government has announced a national mission to boost crop productivity, targeting 17 million farmers. Additionally, there is a push to formalize gig economy workers, aiming to provide them with better access to healthcare and welfare initiatives.

In the United States, Donald Trump's victory in the 2024 presidential election marks a significant political shift. His return to the White House, following a campaign that capitalized on economic and security concerns, signals potential changes in both domestic and foreign policies. The global community is closely monitoring how this leadership change will influence international relations and trade dynamics.

These events underscore a period of significant economic and political transitions, both within India and globally. The effectiveness of India's budgetary measures in stimulating growth remains to be seen, while the international community watches closely to gauge the impact of the renewed U.S. leadership on global affairs.

Editorial Team

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How I 'Tricked' Rajaji To Attend His Birthday Function In 1971

When Rajaji was alive, we used to celebrate his birthday every year on 8th December. After he departed, the State Govt had made 10th December as his official birthday.

On Rajaji's 93rd Birthday in 1971, I had planned to celebrate it in a grand manner in New Woodlands Hotel in R.K Salai. A couple of days

earlier, I met Rajaji and requested him to grace the function which was scheduled at 04:30pm. Rajaji was furious. He said "What is the great thing about birthdays. Everyone has to be born on some day. I do not attach any sanctity to it" and asked me to cancel the programme. I coolly told Rajaji "Sir, there is a small hitch about it. I have already invited Shri Kamaraj for the function and he has accepted to come". Those were the days





when Rajaji's Swatantra Party and Kamaraj's Cong (O) were in alliance and both the leaders had a good rapport with each other. No sooner I spoke to Rajaji about the arrival of Kamaraj to the function. Rajaji changed his stance and told me. "Yes, you are right. If the programme is cancelled, Kamaraj may mistake it. All right, You go to his residence and bring him to the function. I will come on my own. Don't waste your time on me". I was extremely happy.

On that wonderful day of 8th December 1971, the birthday function started on the dot, at

04:30pm, in Hotel New Woodlands with a very well attended gathering. The two leaders Rajaji and Kamaraj were in an exhilarating mood, complimenting each other liberally. The whole scene is still etched in my mind. That memorable day was the last public function attended by Rajaji.

During the next birthday on 8th Dec 1972, Rajaji was very sick. He was shifted to the General Hospital, where he passed way into eternity on the evening of Christmas Day 25th December, while the sun was setting. Along with several of his admirers, I, too, was by his bedside.

Dr. H.V. Hande

*Former Health Minister of
Government of Tamilnadu.
Founder & Director of
Hande Hospital.*



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The World's Largest Spiritual Gathering

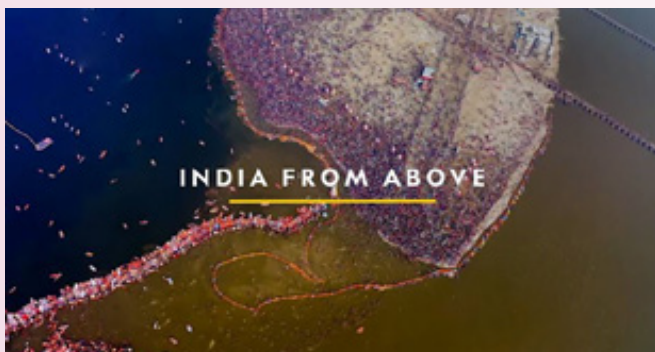
The Kumbh Mela is the world's largest religious and spiritual gathering, drawing millions of devotees, sadhus (holy men), and tourists from around the globe. It is a sacred Hindu festival that takes place in a cycle of 12 years at four different locations in India: Prayagraj (Allahabad), Haridwar, Nashik, and Ujjain.

This mass pilgrimage is deeply rooted in Hindu mythology and is marked by ritualistic bathing in sacred rivers, religious discourses, processions, and various spiritual activities. The event is not just a religious affair but also a massive socio-cultural phenomenon that showcases India's deep spiritual heritage and organizational capabilities.

Historical and Mythological Origins of Kumbh Mela

1. The Legend of the Samudra Manthan (Churning of the Ocean)

The origins of the Kumbh Mela trace back to the ancient Hindu legend of Samudra Manthan,



which is mentioned in various scriptures, including the Bhagavata Purana, Vishnu Purana, and the Mahabharata.

According to the legend:

- The Devas (gods) and Asuras (demons) jointly churned the cosmic ocean to extract Amrit (the nectar of immortality).
- During the battle to secure the nectar, Lord Vishnu took the form of Mohini, a celestial enchantress, and tricked the Asuras to distribute the Amrit only to the Devas.
- As the struggle ensued, a few drops of Amrit spilled onto four places on Earth—Prayagraj, Haridwar, Nashik, and Ujjain.
- These sites became sacred, and Hindus believe that bathing in these rivers during the Kumbh Mela purifies the soul and grants moksha (liberation from the cycle of birth and death).

Types of Kumbh Mela and Their Locations

There are four major Kumbh Melas, occurring at different intervals and locations:

Each of these sites has unique historical and spiritual significance, making the Kumbh Mela a diverse and enriching experience.

Rituals and Activities at the Kumbh Mela

The Kumbh Mela is a grand spectacle featuring numerous religious, cultural, and social activities. Some of the key rituals include:

1. Shahi Snan (Royal Bathing Rituals)

The most significant aspect of the Kumbh Mela is the Shahi Snan, when sadhus, saints, and devotees take a ritualistic dip in the sacred river at auspicious times determined by astrologers. This act is believed to:

- Cleanse one's sins.
- Remove bad karma.
- Lead to spiritual enlightenment and liberation.

The first royal bath is performed by the Akhadas (Hindu monastic orders), particularly the Naga Sadhus (naked ascetics), who rush into the river with great enthusiasm.

2. Processions of Saints and Akhadas

Different sects of saints and spiritual leaders, including the Shaivite, Vaishnavite, and Udasin Akhadas, hold grand processions displaying their unique traditions and spiritual practices.

- Naga Sadhus: Warrior monks who renounce all worldly possessions and live in seclusion.
- Udasin Sadhus: Followers of Sikh and Hindu traditions, known for their strict asceticism.

- Vaishnav Akhadas: Devotees of Lord Vishnu who engage in religious chanting and discourses.

3. Spiritual Discourses and Religious Gatherings

Throughout the Kumbh Mela, spiritual leaders, gurus, and saints conduct discourses on Hindu philosophy, scriptures, and Vedantic teachings. Devotees gather to listen to these wisdom-filled talks, seeking guidance on life and spirituality.

4. Charity and Social Service

Many organizations and individuals engage in daan (charity) by distributing free food, medical aid, and accommodation to the pilgrims. This selfless service is considered an essential part of Hindu Dharma.

Cultural and Economic Impact of Kumbh Mela

The Kumbh Mela is not just a religious festival; it has profound cultural, economic, and social significance.



1. Cultural Heritage and Global Recognition

- Recognized by UNESCO as an Intangible Cultural Heritage.
- Attracts millions of international tourists, scholars, and researchers.
- A living testament to India's ancient traditions and spiritual practices.

2. Economic Boost

- Generates revenue through tourism, hospitality, transportation, and handicrafts.
- Employs thousands of workers in infrastructure development, security, and event management.
- Benefits small-scale vendors and artisans who sell religious items, books, and local crafts.

3. Organizational Marvel

- Requires massive logistical planning for sanitation, crowd management, medical care, and security.

- The Indian government, NGOs, and local authorities work together to ensure a smooth experience.
- Showcases India's capability to handle large-scale events with precision and efficiency.

Modern-Day Adaptations and Challenges

1. Digital Kumbh Mela

- Live-streaming of rituals for global audiences.
- Smart city technology for managing crowds and sanitation.
- Kumbh Mela apps for navigation and information dissemination.

2. Environmental Concerns

- Pollution control measures to keep the rivers clean.
- Waste management systems to handle millions of visitors responsibly.
- Awareness campaigns promoting sustainable pilgrimage practices.



PRAYAGRAJ KUMBH MELA 2025

(Jan 13 to Feb 26, 2025)

BATHING DATES

13 January 2025	-	Paush Poornima (Important Bathing)
14 January 2025	-	Makar Sankranti (Royal Bathing/Shahi Snan)
29 January 2025	-	Mauni Amavasya (Royal Bathing/Shahi Snan)
3 February 2025	-	Basant Panchami (Royal Bathing/Shahi Snan)
4 February 2025	-	Achla Saptami (Important Bathing)
12 February 2025	-	Maghi Poornima (Important Bathing)
26 February 2025	-	Maha Shivratri (Important Bathing)



3. Safety and Security

- Deployment of thousands of police officers, drones, and CCTV cameras for crowd control.
- Medical camps and emergency response teams set up across the mela grounds.
- Health precautions, especially post-pandemic, to prevent disease outbreaks.

The Eternal Significance of Kumbh Mela

The Kumbh Mela is not just an event; it is a timeless spiritual phenomenon that unites millions in faith, devotion, and celebration. It is

a testament to India's rich religious heritage, the resilience of its traditions, and its ability to adapt to modern challenges.

For Hindus, attending the Kumbh Mela is a once-in-a-lifetime opportunity to connect with divine energies, seek spiritual enlightenment, and cleanse their souls. As the festival continues to evolve, it remains a beacon of devotion, faith, and cultural unity—an event like no other in the world.

Ms. Lalitha Suri
Cultural Travel Curator

Mahakumbh At The Parliament! Union Finance Budget 2025

The Honourable Finance Minister created ripples throughout our country by presenting a highly favourable Union Budget for 2025 for the vast middle income group of India in the Parliament on February 1 2025.

For the Tax Payers in general

No tax on income upto Rs 12 lacs. With the standard deduction of Rs 75000- increased from the last year's Rs 50000-salaried remain tax free upto Rs 12.75 lacs. Rebate of Rs 60000 and tax slab changes will result in savings upto Rs 1.1 lac.

Updated Returns can be filed upto 48 months from end of assessment year- increased from the present 2 years.

No deemed rent for two self-occupied house properties.

Threshold for TCS on overseas remittances raised to Rs 10 lacs. No TCS on remittances for education from loan.



TDS on house rent to apply only beyond Rs 6 lacs a year against earlier Rs 2.4 lacs.

For Senior citizens withdrawals from NSS Accounts post August 29 2024 to be tax exempt.

New Tax Rates-

Rs 0-4 lacs- Nil.

Rs 4-8 lacs- 5%

Rs 8-12 lacs- 10%

Rs 12-16 lacs- 15%

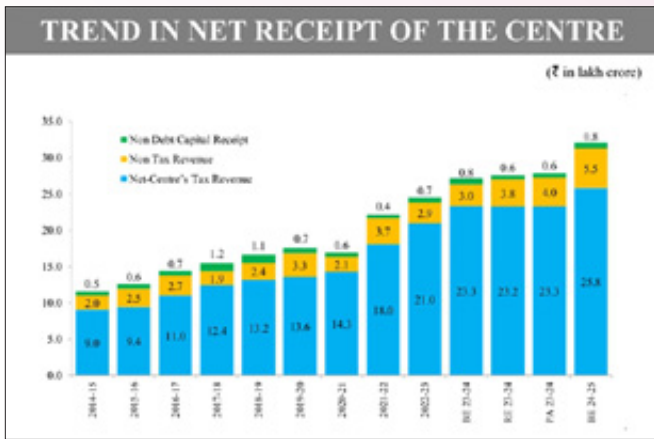
Rs 16-20 lacs-20%

Rs 20-24 lacs-25%

Above Rs 24 lacs-30%

Under the new tax regime, individuals earning a taxable income of Rs 25 lacs can save as much as Rs 110000 in taxes.

No basic Customs duty on 36 life saving drugs for cancer and other rare diseases.



10 year tax holiday for Start-ups incorporated before April 1 2030. Fund of Funds for Start-ups with Rs 10000 crores corpus.

Senior citizens are not taxed upto Rs 12 lacs pension for the year along with a Standard Deduction of Rs 75000, totalling to Rs 12.75 lacs.

The limit for tax deduction -TDS- on interest income for Senior citizens has been increased from the present Rs 50000 to Rs 1 lac.

For other tax payers, this limit has been increased to Rs 50000 from the present Rs 40000.

Tax on perks such as rent free accommodation, use of car, driver, reimbursements of fuel and maintenance of car, stock incentives, gifts, club memberships etc.

Insurance Sector

FDI in the insurance sector has been increased from 74% to 100%.

The Minister has promised easier entry norms for the Foreign Players, who can invest all their excess funds in India only.

Further the proceeds from ULIPs which do not benefit from tax exemptions, will be taxed at a capital gains rate of 12% instead of the higher marginal tax rate which can go up to 30%.

Also the Reinsurance for Crop cover has been exempt from service tax.

Threshold for tax deduction at source on insurance commission has been increased to Rs 20000 from Rs 15000 earlier.

There would be relaxation on the appointment of key management personnel and other norms.

With these narratives for strengthened investment, the industry can further drive digital transformation, develop customer- centric solutions and expand its reach towards its goal of Insurance for All by 2047, as mandated by IRDAI.

Health Care Industry

In addition to exemption of Customs Duty on 36 cancer therapies, the Minister has reduced the import duty to 5% on six critical medicines.

Additionally 13 patient assistance programs-PAP-have been included under this exemption framework, which will further ease the financial burden on patients requiring critical therapies.

Government will add 10000 medical seats during the next financial year. The goal is to have 75000 more seats in five years.



In a big push to expand cancer treatment facilities beyond big cities, Day Care Cancer Centers will be set up in all district hospitals over the next three years and 200 of them will be established in 2025-26, a step towards making cancer treatment more accessible and affordable. These centers offer facilities such as biopsy, blood transfusion and chemotherapy, treatments that do not require hospitalization for more than 24 hours.

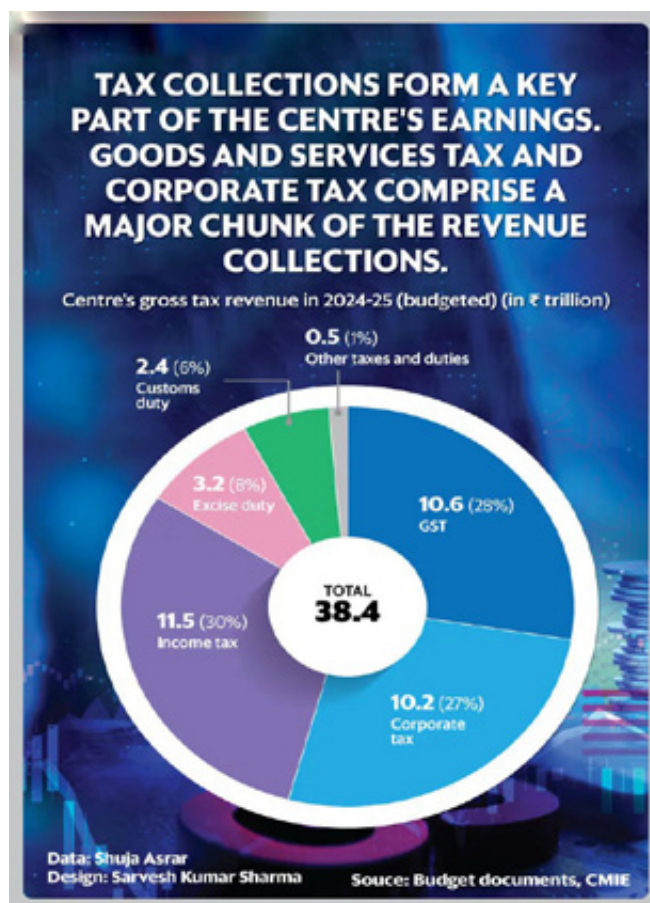
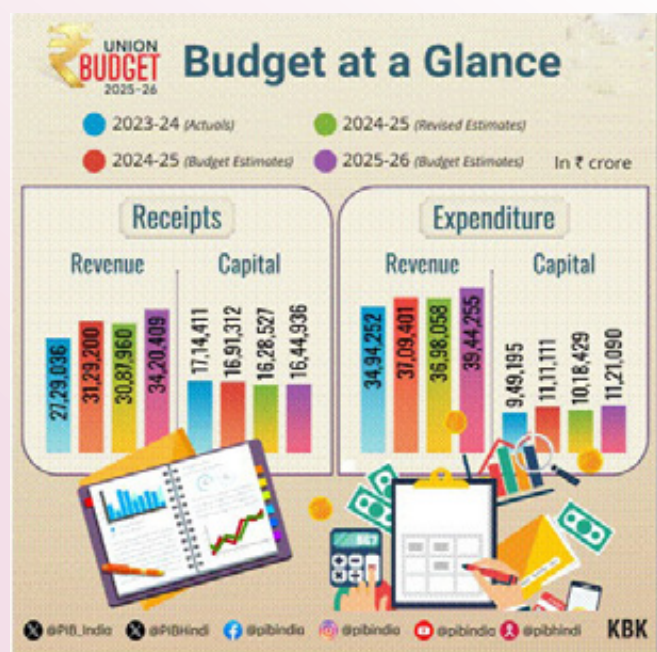
Gig workers will be provided health care facilities under PM Jan Arogya Yojana, thereby giving Rs 5 lacs health insurance. This may cover 12 crores poor and vulnerable families.

This gesture is in addition of such insurance scheme to all senior citizens aged 70 and above regardless of their income.

These budget measures will encourage medical tourism and promote ‘Heal in India’ concept making our country a global health care destination.

Booster for a higher economic growth

This budget prioritises consumption, employment, enhances rural prosperity and addresses bottlenecks in our economic outlook.



Rationalization of personal tax structure could unleash a consumption boom in the country.

Focussing on the middle class and youth will help the economic engine with robust consumerism and productivity led growth.

This budget has sufficient provisions to unshackle India's demographic dividend and it will promote social justice through new welfare policies and will take our country to a more significant position in the world economy.

R. Venugopal

Mr. Venugopal has served in LIC of India from 1968 to 2006 for 38 years and retired as an Executive Director.





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The Unique Planetary Parade

The vast cosmic dance of celestial bodies continues to mesmerize astronomers and astrologers alike. Among the most captivating celestial events is the rare alignment of multiple planets, often called a “Planetary Parade.” In January 2025, a unique planetary alignment took place, involving Venus, Mars, Jupiter, Saturn, Uranus, and Neptune. Such alignments are relatively rare and hold significant importance not only in astronomy but also in astrology, where planetary positions are believed to influence human life and world events.

Let us explore the science behind the planetary parade, how it was observed, and the astrological interpretations associated with this extraordinary alignment.

The Science behind the 2025 Planetary Parade:

What is a Planetary Parade?

A planetary parade occurs when multiple planets align on the same side of the Sun, appearing in a single



region of the sky from Earth’s perspective. While perfect straight-line alignments are incredibly rare, planetary groupings where multiple planets are visible in the same portion of the sky are more common.

The January 2025 alignment included:

- Venus (The Morning Star)
- Mars (The Warrior)
- Jupiter (The King of the Gods)
- Saturn (The Disciplinarian)
- Uranus (The Rebel)
- Neptune (The Mystic)

Why Was This Alignment Unique?

This particular alignment was unique because:

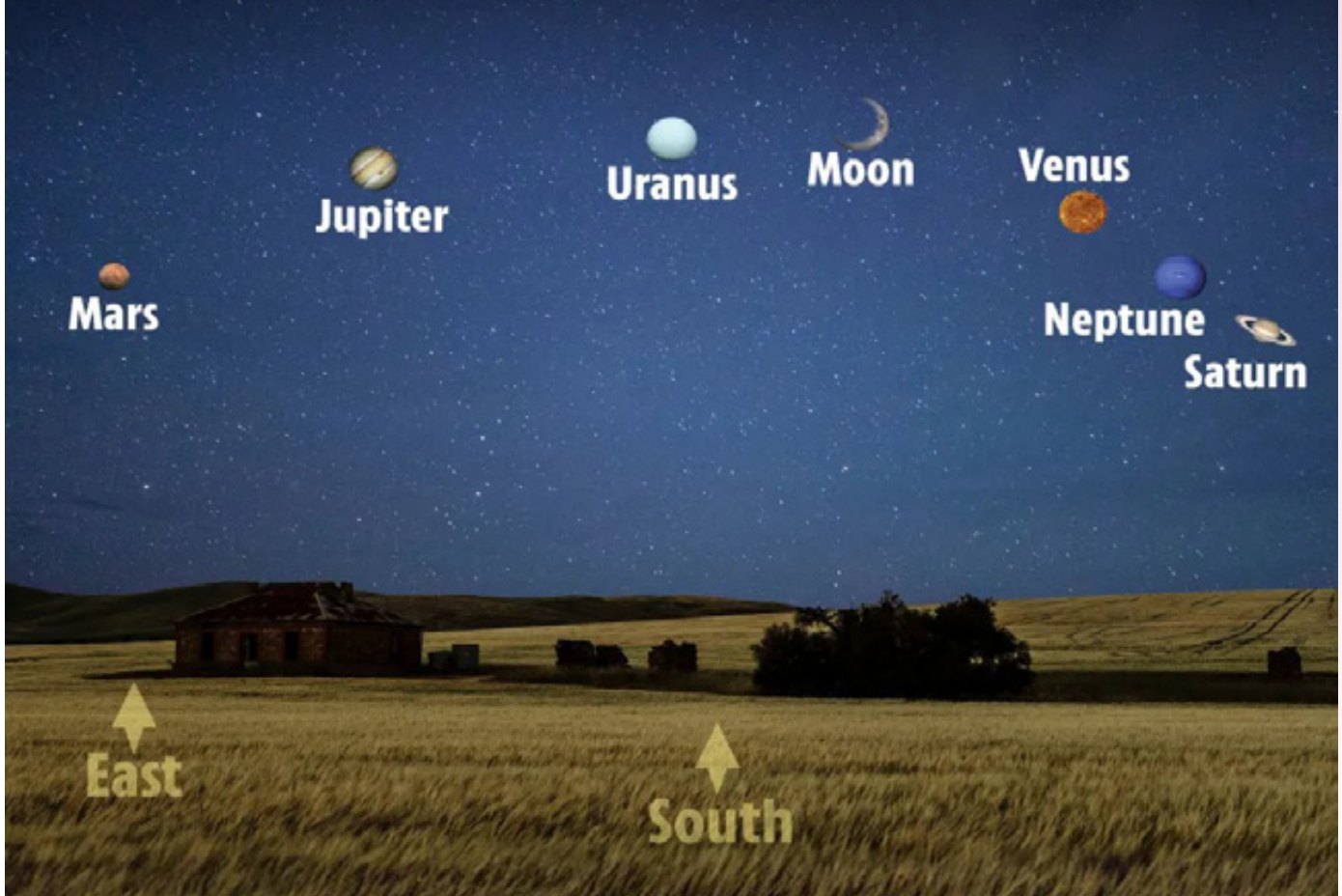
1. Visibility – Four of the six planets (Venus, Mars, Jupiter, and Saturn) were visible to the naked eye.
2. Timing – The alignment lasted from January 21 to January 31, giving astronomers and skywatchers ample time to observe.
3. Zodiac Placement – All six planets aligned within a narrow celestial band, intensifying their astrological impact.
4. Proximity to the New Moon – The alignment occurred near a new moon phase, enhancing the visibility of fainter celestial bodies.

How Was It Observed?

Observers in clear-sky regions saw the bright planets lined up in the early morning and evening

PLANETARY PARADE

The four visible planets, Mars, Jupiter, Saturn and Venus, will be strung across the evening sky on 18 January



skies. Binoculars and telescopes were required to observe Uranus and Neptune, which are not visible to the naked eye. The best viewing locations were away from city lights, where the dark sky provided a clear backdrop for this celestial spectacle.

Astrological Interpretations of the Planetary Parade:

1. The Influence of Venus and Mars: Love and War

- Venus (Love, Beauty, Harmony) and Mars (Action, Conflict, Passion) coming together signifies a time of romantic intensity,

heightened creativity, and potential conflicts in relationships.

- Astrologically, this alignment often brings clarity in personal relationships—either strengthening bonds or highlighting issues that need resolution.
- On a global scale, it may intensify diplomatic tensions or peace negotiations.

2. Jupiter and Saturn: Expansion vs. Restriction

- Jupiter (Growth, Luck, Wisdom) and Saturn (Discipline, Limitations, Karma) are often seen as opposites in astrology.

- Their alignment suggests a period of re-evaluation, where optimism is tempered by realism.
- Governments and economies may experience policy shifts—expansion efforts may be met with strict regulations or restructuring.

3. Uranus and Neptune: The Awakening of Consciousness

- Uranus (Rebellion, Innovation, Sudden Change) signals disruptions in technology, politics, and personal freedom.
- Neptune (Spirituality, Illusions, Mysticism) brings a veil of mystery, deception, or artistic inspiration.
- When these two align, it may spark revolutions in consciousness, breakthroughs in science, and deep spiritual awakenings.
- However, it also warns of mass deception, propaganda, or collective confusion—a time where distinguishing truth from illusion becomes crucial.



Impact on the Zodiac Signs:

Fire Signs (Aries, Leo, Sagittarius)

- Boost in ambition and leadership due to the fiery influence of Mars and Jupiter.
- A time of bold decisions in career and personal life.
- Possible unexpected travel opportunities or career advancements.

Earth Signs (Taurus, Virgo, Capricorn)

- The alignment of Saturn and Uranus may



create financial shifts—either sudden gains or the need for reorganization.

- A period of practicality, discipline, and restructuring in long-term plans.
- Grounding energy will help Earth signs stay stable amid chaos.

Air Signs (Gemini, Libra, Aquarius)

- Enhanced communication skills—ideal for negotiations, creative projects, and academic pursuits.
- Neptune’s influence may bring deep introspection or spiritual insights.
- Possible unexpected relationship changes or intellectual breakthroughs.

Water Signs (Cancer, Scorpio, Pisces)

- A highly emotional period—spiritual revelations, deep healing, or artistic inspiration.
- Increased intuitive abilities due to Neptune’s influence.
- A need to avoid escapism and face reality with clarity.

Historical and Global Impact of Planetary Alignments:



Planetary alignments have long been associated with historical turning points. Some past significant alignments include:

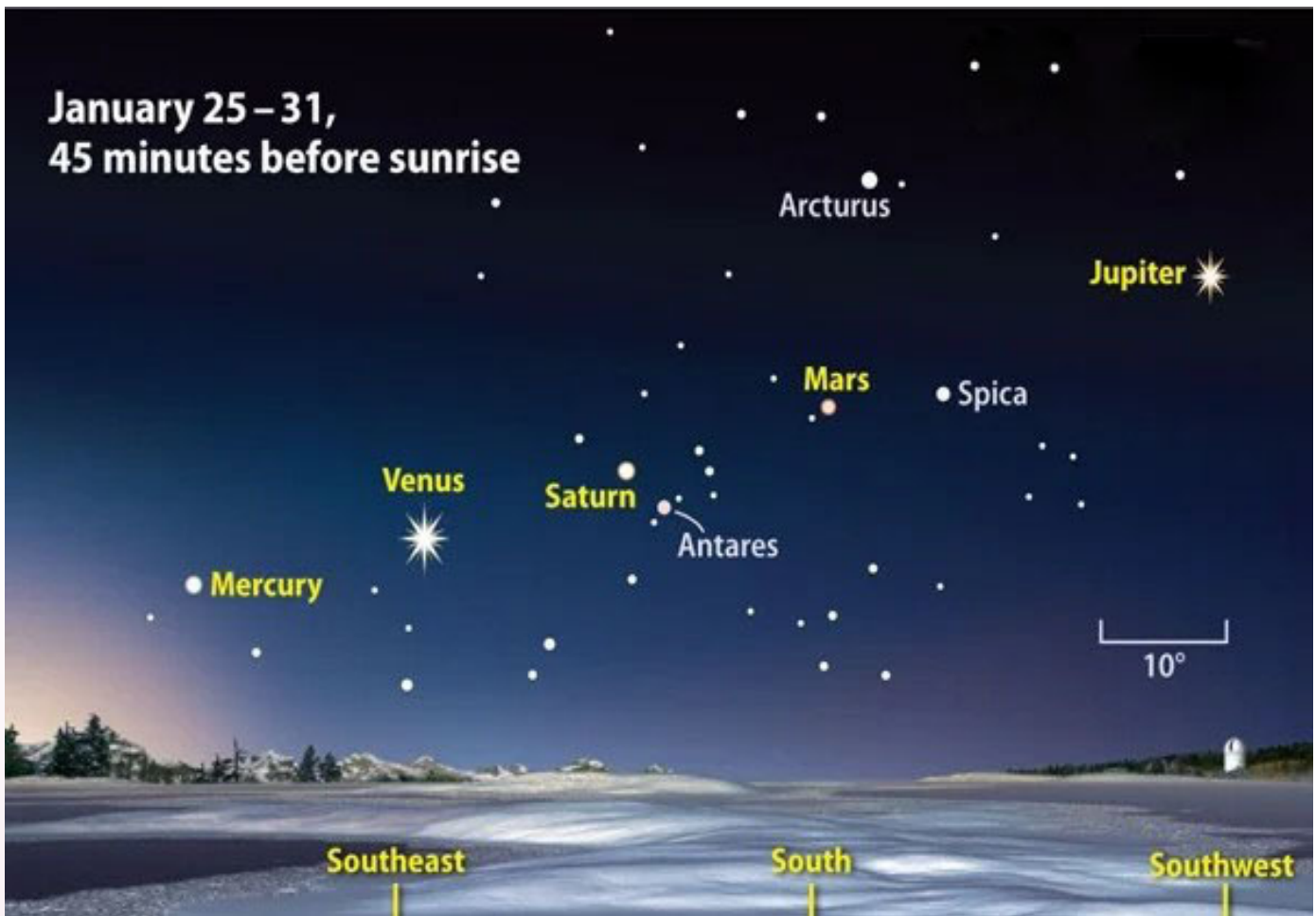
1. The Great Conjunction of 2020 (Jupiter-Saturn) – Marked global shifts in economy and leadership.
2. The 1962 Alignment – Preceded major social revolutions and technological advancements.
3. The 2000 Grand Alignment – Associated with global technological transformation.

Similarly, the 2025 Planetary Parade may mark the beginning of:

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- New technological innovations (due to Uranus' influence).
- Global financial changes (Saturn-Jupiter effects).
- Shifts in political structures and social movements (Mars' energy).

- Balance discipline with optimism (Saturn-Jupiter connection).
- Seek truth amid illusion (Neptune's mysticism).
- Channel passion and conflict into constructive change (Venus-Mars alignment).

Embracing the Cosmic Message:

The Planetary Parade of January 2025 was more than just a beautiful celestial event—it symbolized a major energetic shift on both personal and global levels. While astronomers admire the alignment for its rarity and beauty, astrologers see it as a cosmic signal of change.

As we move forward in 2025, whether we look at this event through a scientific lens or a mystical perspective, one thing remains clear—the universe continues to guide us with its celestial rhythms, and it is up to us to listen.

Mrs. Janaki Vis
Astro Physicist – U.S.A

This alignment encouraged humanity to:

- Embrace transformation and innovation (Uranus-Jupiter influence).

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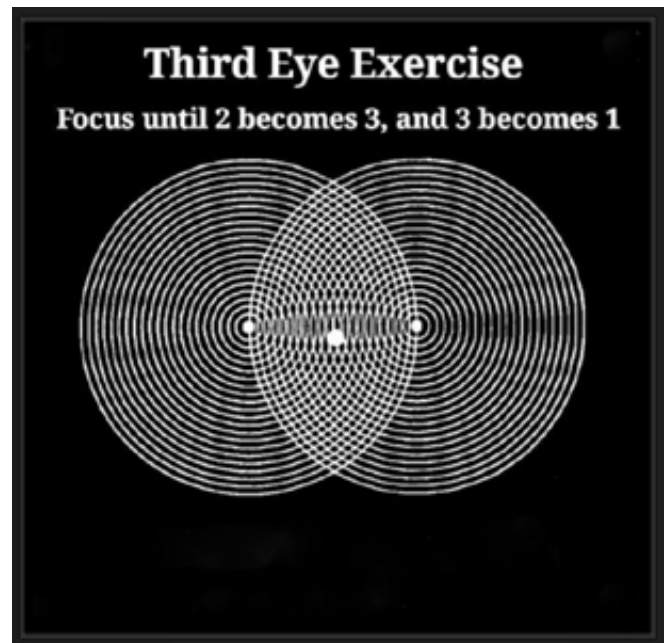
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The Third Eye And The Inner Voice

We have entered into an era where AI has spread its wings everywhere. And the internet and particularly the YouTube has opened up the window to see the world around us from every nook and corner of the world. And podcast shows have gained momentum and during some free times I am watching the hour long podcasts of various experienced persons from various fields of life. This time I am sharing some of my personal experiences due regards this computer.

We belong to the Jajpur district of Odisha and during childhood we used to visit our native place , Hara singhpur,during the school vacations. In the nearby town named Singhpur,I had seen a computer when I had an opportunity to visit the college with one of my uncle who was a graduate student in that college. Then I was in grade V and somewhere during those years while returning from a marriage function I had fallen from the train. And



after almost 30 years, now I am sharing those days of my life when I have experienced a different world not visible to the naked eye of ours.

In our culture,we are aware of Lord Shiva and his essence. And we see him with a third eye present between the two eyes in a vertical arrangement. These photos had created several curiosities from childhood but I was more attracted towards Lord Jagannath. In our Jagannath temples, the cult of Lord Balabhadra is considered as Lord Shiva, the elder brother and as a kid, whenever I used to visit the nearby Jagannath temple in Sunabeda, my birthplace, after worshipping in the Jagannath temple when I used to visit the Shiva temple, I used to talk to him telling, "Oh Lord Shiva, I don't know



who you are, and I don't know why I don't have much attachment with you the way I have with lord Jagannath, but somewhere I feel, I like you too".

But I remember, when I was in the primary grades, upon returning from the UP school, I used to play with other small children when we used to make shivling with soil and used to do pooja offering flowers plucked from our gardens and biscuits taken from our houses. Beyond these small feelings I wasn't much close to lord Shiva. But I had heard about the Lokanath temple that is located on the outskirts of Puri Jagannath temple and its residing deity Lord Lokanath, a form of lord Shiva had fulfilled some of my father's wishes and he had offered his gratitude in that temple. Hearing this story from my mother, I had wondered about the location of that temple as youtube and google maps were not available then.

And recently I happened to watch a podcast where a spiritual leader was explaining the significance of the third eye of lord Shiva and its connection with the pituitary gland of our brain about which modern medical knowledge has limited findings and researches. According to his explanation, just like lord Shiva, we all have that third eye and that is the Ajna Chakra or the Brow Chakra of our body that is related to connections and intuitions. And many of us know about the seven chakras that include the Muladhara, the Swadhisthana, the Manipura, the Anahata, the Vishudhha, the Ajna

and the Sahasrara and their locations and their significances in our body.

Well, I was not a person who had any interest in these topics and neither had I tried to acquire any such knowledge. But, today I realise that without my knowledge I have experienced the powers of these chakras when I am able to correlate my feelings and experiences with the explanation of a spiritual leader named Shri M whom many of you might have seen in the videos and podcasts. I happened to watch him a few months ago when he was addressing the AI Manthan conclave at IIM Nagpur and later I traced out many of his videos and podcasts. During one such podcast discussion he happened to narrate the Kriya Yoga and how the masters of such yogic practices activate the chakras consciously with full control over them. But he also mentioned one thing that took me back to my personal experiences. According to him, for some people those chakras get activated automatically and the enormous energy getting released create behaviour patterns that are very unusual for normal human beings.

I am not in a position to explain what exactly and why exactly led to many such unusual behaviours in me, but I have experienced them.

When we were in grade IX, computer as a subject was introduced to us in the school and we had created a computer club to spread its importance

THIRD EYE CHAKRA AFFIRMATIONS

- My life moves with grace
- I use my intuition wisely
- I see connections and the deeper truth
- I have deep sense of knowing everything I need to know
- All that I need is within me
- I dwell in the state of presence
- I am a timeless, eternal being, connected to the wisdom of the Universe
- I see challenges in my life with great clarity
- I learn from the challenges in my life, they are spiritual lessons
- I open myself to the wisdom of elders
- I love and accept myself
- I open myself to insights and clarity
- I can consciously create my life

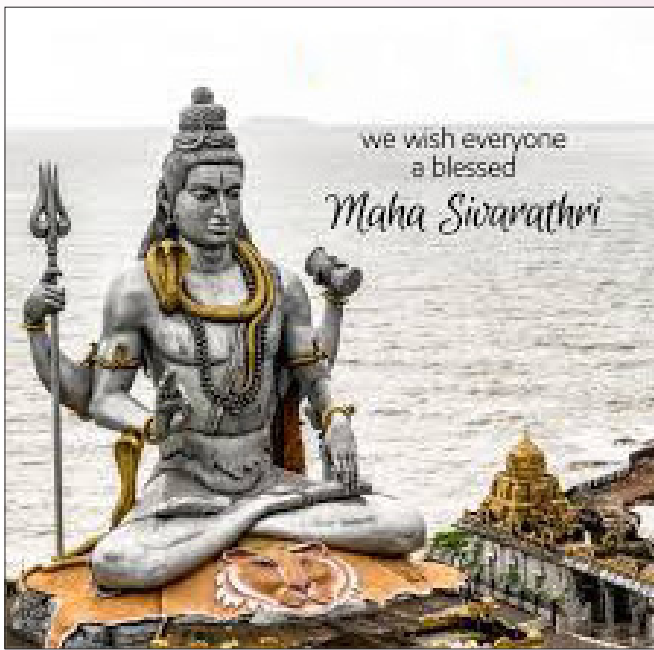
to more and more students. After grade V having seen a computer in that college, in grade IX, I happened to see another computer and I was super excited to know more about it. But unfortunately, from that same year, my life entered into a different dimension about which I have mentioned in some of my previous articles. A sudden depression in life, the inner voice calling for salvation and the dire desire to see God started engulfing me from within. Many extrasensory perceptions started terrifying me and the nightmare like dreams started showing me a completely different world that wasn't visible when I used to get up and open my eyes but the impact of those dreams started affecting me. Though I was very good at studies, my memory was not supporting me. My heart started palpitating and I started experiencing a different realm around me even during the daytimes. Those experiences kept me occupied from within and from outside, when I tried to live a normal life, the results were dissatisfactory.

That was the year 1995, I was in grade IX. Externally I kept climbing up each year of my life, but internally I

kept climbing down several years of some unknown journey. As if a tug of war was going on between my conscious self and the unconscious unknown self. During grade XI and XII, those feelings were gaining momentum and my thoughts were out of control. Then during the college days, those unusual feelings started appearing as sudden outburst of emotional crying for reasons unknown and my father used to rush to Bhubaneswar all the way from Sunanda to pacify me. Amidst such conditions for which I had no clues, I decided to appear for the UPSC and in 2005, when I was in Delhi, the worst form of weird experiences had disturbed me from within. But one thing that kept me survive all these years is my attachment with almighty. Then in 2015, when I was nourishing my few months old son, those thoughts used to keep me feel haunted and terrified.

As I mentioned, those dreams used to affect me a lot, I am sharing some of my dreams that have turned into reality which were like intuitions and connections with the greater universe and maybe the chakras of my body have got activated without my knowledge during which I have experienced all these weird experiences. Due to the fall, my L4 L5 area is broken and that is the area where the Muladhara and the Swadhisthana chakras are located and I have survived all these years experiencing the presence of several other realms around us. Then the Anahata or the heart chakra being activated might have given me such severe palpitations though the Eco, TMT and ECGs of the heart revealed a completely healthy heart. And finally the Ajna chakra might have got activated due to the fall affecting the pituitary gland and all those dreams that were visible to me while I was climbing down several years of some unknown journey of mine. Well, many spiritual leaders like the Sadguru, and Shri M talk about their past lives but I am not skilled enough to talk about such past life of mine, but I am sharing some of my experiences through dreams.

While in grade XI, I had seen a dream where I had seen myself as Arjuna wearing white dhoti or vesti



and roaming around in a forest along with mother Kunti and the other four brothers and suddenly the scene had changed and I had struck the arrow in the eye of the moving fish. I was clueless then and even now. But while travelling to Delhi in train, when I was crossing the Chambal area and the other nearby forest areas through the train route that connects Nagpur with Delhi, those forests of my dream appeared to be the ones that I was crossing. During XI and XII I had opted for biology and not computer. And don't know what would have happened if I would have chosen computer as an option.

Then, when I was in RIE, those unusual feelings kept me so occupied that I started developing lots of fear and phobias from within, about which I was clueless and even was helpless as to how to express them and to whom. As I was very close to my father, I had tried to express them to him and as a father, who had seen me reading Gita and Upanishads and he himself who had given me the little Gita in my hand had suggested me to stop reading that and, to just have that with me. And I had stopped reading the Gita but I am still carrying it with me. Among the phobias, fear for computers and the newspapers was one. I don't know why, but computer started scaring me and so also the newspapers. Whenever I was

seeing my friends reading the newspapers displayed on the stand near the dining hall of the hostel, I used to run away from there. As usage of computer was gaining popularity, in the hostel a special computer room with a computer and a computer lab with several computers in the college were setup.

But in four years, I couldn't dare to enter those two rooms of my hostel and college. Newspaper reading is a must in UPSC preparation, but I struggled the worst in that part.

My memory and consciousness were not completely of the present, rather the memories and consciousness of some unknown past were surfacing and every effort of mine left me helpless. I got surrounded by fear, frustration and failure. I was not aware of the internal disturbances and I was not able to avoid the external situations. My life was pathetic. As human beings, we need something good to live a happy life, be it the love and affection of parents or personal achievements or a mental support when we are into trouble or some financial security or atleast a good health. I had all these when I was a kid, but since that fall from the train, gradually my health started deteriorating, my studies got affected, my career is still at stake, my decisions took away my family's love from me, my new family hasn't yet accepted me fully, time took away my first child and I was in the middle of a chakravayuh .

10th August 2010, Adi Amavasya, Tuesday and I lost my son one month before the due date of delivery. Maybe the Manipura chakra was activated and the infant got detached from me when the umbilical cord got disconnected and at midnight, by the time I was in the hospital, severe blood loss led to brain death. I had seen the baby in the previous scan and before that incident I had a dream of some danger approaching me and my child but I couldn't express those feelings to anybody. Then during 2011 when I had visited my home, I had visited the Puri temple and the Loknath temple about which I had heard from my mother. There, my inner voice had prayed to Loknath, "if possible, return me my lost treasure".



In the year 2014, on the day of Mahashivratri, I had a unique dream. I and some of my college friends had visited the Gupteshwar temple in Jeypore, Odisha and there lord Shiva is worshipped as Gupteshwar, in the form of a lingam inside a cave. Though that place is nearby Sunabeda, till now I haven't visited the place. But that day, in that dream, I had seen lord Shiva, wearing those tiger skin and holding the Trishul who stopped me when my friends had gone a little inside the cave and blessed me saying, you will be giving birth to a son. That time I was carrying my child and due to unavoidable situations when I was admitted to the hospital for two months, I had expressed about my dream to Dr Lakshmi whom I was consulting. But keeping the rules and regulations of the hospital, she never mentioned about the child she was aware of. On the day of delivery, she had shown me my son and had reminded me of my dream stating, "what Chinmayee, have you got a son as per your dream?". And I cried along with my child's first cry. Recently, when I visited Puri with my husband and son, we paid a visit to the Loknath temple and had a darshan.

I have never tried to find out if I was ever born as Arjuna in my past life. But, in my present life, I have experienced many situations that Arjuna might have experienced. And not just me or Arjuna, each one of us face such situations in our life, when we get trapped between the personal struggle and the social circumstances not knowing what to do. During those days of unknown internal struggle and the known external situations, the only thing I could do was to keep fighting, keep believing in

truth and justice and listening to my inner voice that kept telling me - Don't Give Up.

December -2019, I was travelling with my son in a taxi heading towards my husband's office as we were invited to the office as part of the office Christmas and New Year celebration program of "Bring your family to your workplace". In my husband's office many women are working who have small children but I wasn't able to start my career. My eyes were wet, yet I controlled and took my son to the party and I too participated in that party. After coming home, for the first time my inner voice had guided me to express my inner feelings as some writings. I had written my first situational stanza - The Caterpillar Mom.

THE CATERPILLAR MOM

I am the caterpillar mom,
Always in spirit, never in form.
I toil morning to night,
Pillar to post, to make my house
A sweet little home,

I struggle in my cocoon,
To keep everything in form,
But can't afford some time
For a parlour or gymnasium,

Oneday my child will grow,
And will need no attention,
Then I will add some colours
To my hobbies and passion,

Soon I will transform,
Will have my wings and
Fly around and see new things,
Will join some profession
With perks and remuneration,
Will fulfill my wishes and dream,
Till then I am the caterpillar mom,
Always in spirit, never in form.

And on 28 th January -2020, I had the blissful experience of experiencing the almighty in my

dreams about which I have mentioned in my article - The Visual Impact. After that dream till this day, my life has slowly entered into a normal phase just like that of any other human being. My inner voice kept praying to almighty to give me back my abilities, my skills and my part of love and affection and somewhere my prayers are addressed. I completed the courses of grammar and maths and teaching is twice learning. And due regards my computer knowledge, it's very minimal, but I am trying to learn those aspects along with my son while helping him for his exams. But, at the end, now Elon Musk and others have started manufacturing the humanoid robots and isn't it that we humans are the ultimate autobots created by almighty.

At first, I had chosen Odia literature and geography as my optional subjects for UPSC but as my memory wasn't supporting me, then I took Public Administration and then Psychology and finally Sociology.

Not knowing the cause of failure, I kept reading those books and kept changing the optional papers only to gain quite a lot of knowledge without any success in my career. But, those knowledge have never gone wasted, rather that has helped me to understand life and its various aspects a little more deeply. Hope, one day my computer knowledge will help me understand life a

little more. At one point in life, I had felt very helpless because of my phobias towards the computer as it is used in every field of life. But, nowadays, those phobias are gone and when I am seeing many IITians who have left their professions and are entering into the spiritual journeys seeking inner peace, I feel that I am nowhere left behind. Rather, almighty has been more merciful towards me, when he has taught me the essence of inner peace by becoming my inner voice and now when others are going away from the worldly affairs, I am entering into it.

If the almighty has any great plans to be executed through me by closing all the doors of I becoming an executive officer of Indian administration, let his dreams and desires be fulfilled.

My biggest dream and desire of seeing God has got fulfilled and I have achieved salvation in surviving in my given conditions. I wish to die and take rebirth again and again to keep experiencing the mysteries of this universe to keep experiencing those forces of love and affection, to keep crying and to keep smiling. Almighty be in the form of lord Shiva or lord Krishna, or any other form is connected with each one of us, the way every computer is connected to the internet and the server. If we trace our past, it's possible to reach the root of our origin and so also it's possible to predict our future.

But, for me, it's best to live in the present and face life the way it comes.

Wishing you all a blissful Mahashivratri...

YOUR 3RD EYE CHAKRA IS ABOUT INTUITION

The 3rd eye chakra is also linked to the space element. It serves as the gateway to inner perception. It represents the ability to trust your inner vision and knowledge.

Practicing with the 3rd Eye chakra means:

- Seated meditation with a focus on the Third Eye chakra
- Child's pose, forward bends, or gentle inversions to calm the mind



Ms. Chinmayee

Am a full-time homemaker and a self-taught passionate artist and an amateur writer looking forward to take my passions to a professional level. I have written certain situational stanzas in English and an amateur autobiography of my life experiences from 1999 to 2021 in Odia titled Baishi Pabache meaning on the 22 nd step.



Implications of India's Union Budget 2025 on MSMEs

The Micro, Small, and Medium Enterprises (MSMEs) sector plays a crucial role in India's economic landscape, contributing approximately 30% to the GDP and 45% to exports while providing employment to millions. The Union Budget 2025-26, presented by Finance Minister Nirmala Sitharaman, has introduced several measures aimed at bolstering this sector. However, it also raises concerns regarding credit accessibility, taxation, infrastructure, and digital transformation. This article analyzes the key implications of Budget 2025 on MSMEs.

1. Boost in Credit Availability

Increase in Credit Guarantee Fund

The government has enhanced the Credit Guarantee Scheme for MSMEs, increasing the



fund allocation and lowering the interest burden on small businesses. This move is expected to provide relief to MSMEs struggling with liquidity issues.

Extension of Emergency Credit Line Guarantee Scheme (ECLGS)

The budget has extended the Emergency Credit Line Guarantee Scheme (ECLGS) for an additional period to ensure continued financial support to MSMEs still recovering from pandemic-induced stress. This scheme has already helped over 1.3 crore MSMEs by providing collateral-free loans.

Implications:

- Easier access to funds will enable MSMEs to expand operations and invest in technology.
- Lower interest rates will help reduce financial stress.

- However, credit disbursement mechanisms need to be streamlined to ensure timely access.

2. Tax Reforms and Compliance Easing

Tax Relief for Small Businesses

- The budget has increased the threshold limit for presumptive taxation for MSMEs, reducing their tax burden.
- Corporate tax incentives for new MSMEs and start-ups have been extended, allowing them more time to claim tax benefits.

Simplification of GST Compliance

- The government has proposed simpler GST return filing procedures for small businesses, reducing compliance costs.
- Further relaxation in input tax credit claims is expected to improve cash flows.

Implications:

- Lower taxation and compliance costs will improve profitability.
- However, frequent policy changes require MSMEs to stay updated and adapt quickly.

3. Digital Transformation and AI Integration

Support for Digital MSMEs

- The government has announced incentives for MSMEs adopting digital payment solutions and AI-driven business models.
- Special funds have been allocated to support digital literacy and e-commerce adoption among MSMEs.

Introduction of AI-Powered Solutions

- A dedicated fund for AI-driven automation in MSME operations aims to enhance efficiency.



- AI-based fraud detection in digital transactions will provide security to small businesses.

Implications:

- Digital adoption will make MSMEs more competitive in global markets.
- The challenge lies in training small business owners to effectively use AI-based tools.

4. Infrastructure Development for MSMEs

Expansion of Industrial Clusters

- The budget has proposed new MSME industrial clusters in key states to promote local manufacturing.
- Special Economic Zones (SEZs) will now have relaxed compliance norms to encourage MSME participation.

Better Connectivity and Logistics Support

- Allocation for transportation and logistics subsidies will reduce operational costs for MSMEs in remote areas.
- Development of MSME-exclusive export hubs is expected to boost exports.



Implications:

- Improved infrastructure will enhance productivity and reduce costs.
- However, execution delays and bureaucratic hurdles remain a concern.

5. Challenges and Concerns

Despite the positive measures, certain concerns persist:

1. Reduction in Capital Expenditure: A cut in government capital expenditure may indirectly affect MSMEs dependent on public sector contracts.
2. Delayed Implementation: Many schemes take time to materialize, leading to delayed benefits for small businesses.

3. Lack of Awareness: Many MSMEs, especially in rural areas, are unaware of available government schemes and benefits.

The Union Budget 2025 presents a balanced approach to supporting MSMEs by offering credit relief, tax benefits, digital incentives, and infrastructure improvements. However, effective execution, streamlined processes, and awareness programs will be crucial to ensuring these benefits reach the intended businesses. If properly implemented, these measures can strengthen MSMEs, drive economic growth, and boost employment in the coming years.

Ms. Lakshmi Narasimhan
Global Investments Consultant

The Rise of AI Tools

The rapid development of artificial intelligence (AI) has transformed how humans interact with technology. AI-driven tools like OpenAI's ChatGPT, DeepSeek, and other generative AI systems have revolutionized industries such as content creation, customer service, education, and business analytics. These technologies leverage machine learning, natural language processing (NLP), and deep learning to generate human-like responses, analyze vast amounts of data, and even create art and music.

Understanding ChatGPT and DeepSeek

1. ChatGPT: A Conversational AI Powerhouse

ChatGPT, developed by OpenAI, is one of the most prominent large language models (LLMs). It is based on the transformer architecture and trained on massive datasets, allowing it to generate text, answer queries, write essays, and even code. The strength of ChatGPT lies in its ability to:

- Understand and generate natural language responses
- Mimic human-like conversation patterns
- Assist with research, writing, and brainstorming
- Provide multilingual support

ChatGPT's flexibility has made it widely adopted in sectors like customer support, content marketing, and education. However, it faces challenges like potential biases, misinformation risks, and factual inaccuracies.



2. DeepSeek: The Emerging AI Research Giant

DeepSeek, developed as an open-source alternative to ChatGPT, has gained traction for its focus on efficient AI search and analytics. It is designed to offer:

- Faster and more relevant AI-generated responses
- Improved search capabilities for structured and unstructured data
- Customizable AI models for specific industry applications

DeepSeek stands out in data-driven decision-making and business intelligence, making it a valuable tool for enterprises looking to optimize workflows through AI-driven automation.

The Power of Generative AI: A Paradigm Shift:

Generative AI is a subset of AI focused on creating new content rather than just analyzing existing data. It includes models that generate text, images,

videos, code, and even 3D models. Some well-known generative AI tools include:

- DALL•E (for AI-generated images)
- MidJourney (for AI-driven artistic visuals)
- Google’s Gemini (formerly Bard) (for text and conversational AI)
- Anthropic’s Claude (for safe and reliable AI interactions)

1. Applications of Generative AI

Generative AI has revolutionized various fields:

- Content Creation: AI can generate high-quality articles, marketing copies, and scripts.
- Entertainment & Media: AI-assisted music composition, film editing, and scriptwriting.
- Education: Personalized learning experiences through AI-generated lessons and quizzes.
- Healthcare: AI-assisted drug discovery, diagnostics, and research analysis.
- Business & Marketing: Automating reports, customer interactions, and predictive analytics.



2. The Rise of AI in Creativity and Innovation

Generative AI is not just limited to automation—it is redefining creativity by enhancing human imagination. Artists, writers, and designers now use AI as a collaborative tool rather than a replacement, pushing the boundaries of what’s possible in digital art, storytelling, and interactive media.

Challenges and Ethical Concerns of AI Tools

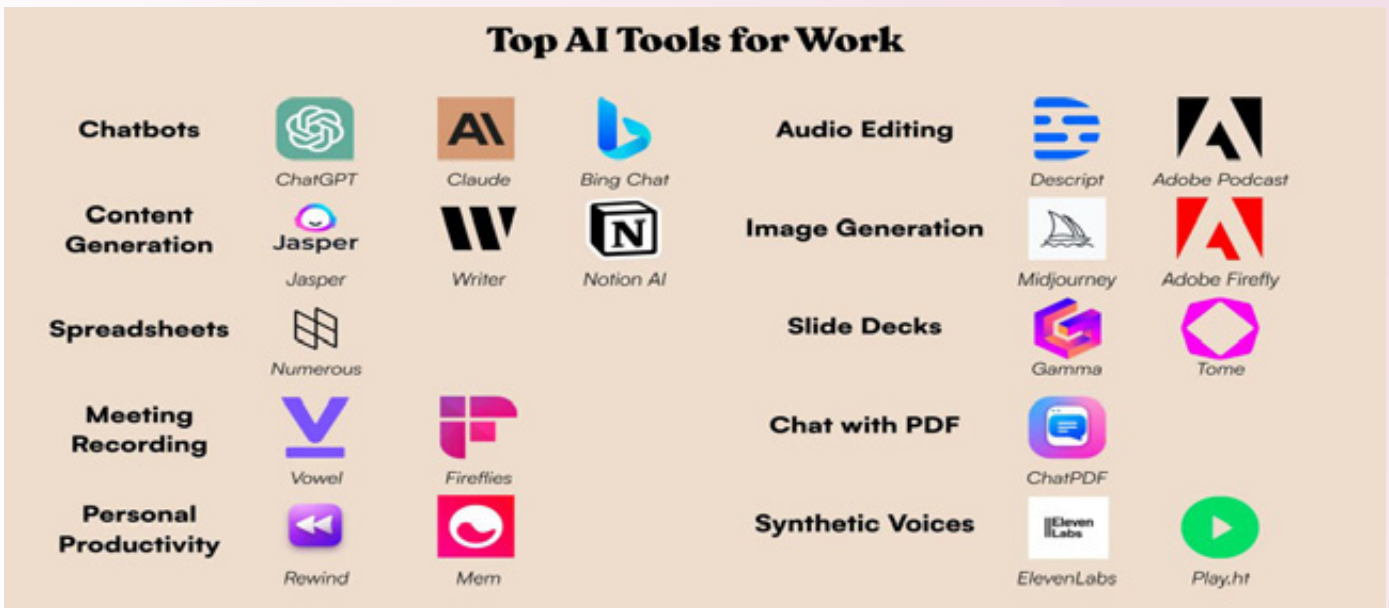
Despite their advantages, AI tools come with several concerns that need to be addressed:

1. Bias and Misinformation

AI models like ChatGPT and DeepSeek are trained on vast datasets, which may contain biased or inaccurate information. If not properly managed, these biases can lead to misleading narratives or discriminatory AI outputs.

2. Ethical Concerns in AI-Generated Content

- Plagiarism and originality: AI-generated content raises concerns about authorship and copyright.
- Deepfake technology: AI can create fake images and videos, leading to misinformation and reputational risks.



- Job displacement: Automation threatens some human jobs, particularly in content writing and data analysis.

3. Data Privacy and Security Risks

Generative AI tools process large amounts of user data, leading to concerns over data security, privacy, and regulatory compliance. Companies must ensure responsible AI practices to mitigate risks.

The Future of AI-Powered Tools:

1. Human-AI Collaboration: The Next Frontier

The future of AI will focus on enhanced collaboration between humans and AI. Rather than replacing human creativity, AI will serve as a co-pilot in various industries.

2. AI Regulation and Ethical AI Development

Governments and tech companies are working on AI regulations to ensure responsible AI development. Initiatives like AI transparency, bias mitigation, and responsible AI governance will shape the evolution of AI tools.

3. AI-Powered Personal Assistants

Future iterations of ChatGPT, DeepSeek, and other AI models will likely become more context-aware, multimodal (text, image, and voice), and deeply integrated into everyday applications like:

- AI-powered virtual assistants
- Personalized AI tutors
- Advanced AI search engines.

AI-driven tools like ChatGPT, DeepSeek, and other generative AI models have reshaped industries, making information more accessible and enhancing human productivity. However, these advancements come with challenges, including ethical dilemmas, bias, and privacy concerns.

The key to harnessing AI's potential lies in developing responsible AI frameworks, ensuring human oversight, and fostering a balance between AI efficiency and ethical considerations. As AI continues to evolve, its role in shaping the future of work, creativity, and decision-making will only expand, making it a crucial part of our digital ecosystem.

Ms.Susheela Dhanasekaran
Research Scholar

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