



ABOUT

The Youth Discourse magazine is a monthly publication of Think India. It aims to nurture a passion for writing and reading among students and young professionals by offering them a platform to express as well as explore ideas on a wide range of themes. From art & culture to science & technology, geopolitics, spirituality, economics, and current trends, we cover it all. We believe in the power of youth voices to shape the future of the nation. The magazine encourages initiating and sustaining nation-first thoughts.

ADVISORS

Prof. Aditya Maheshwari, IIM Indore

Prof. Debayan Sarkar, IIT Indore

TEAM

Coordinator Divy Dhanotiya

Editor Shivam Soni Aditya Sundwa

Communication Gyaneshwar Mishra

Design Sudeeksha Suman

CONT

FINANCE & ECONOMICS

Beyond the Knuckles: What Kotak Mahindra's Restriction Means for Banking Sector

~Toshamati Meher Student, IIM Indore

> Parallel Roads: Economic Journeys Of India and China

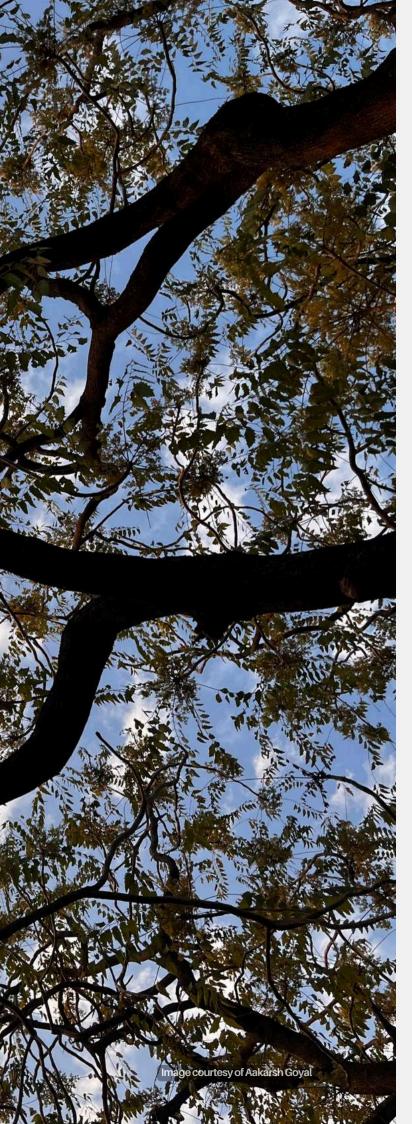
~Daksh Gupta Student, IIM Indore

ART & CULTURE



~ अखिलेश कुमार यादव Student, R K COLLEGE MADHUBANI





SOCIAL (EVENTS & ISSUES)

Elections in India

~Raghvendra Singh Chauhan

The Paradox of Juvenile Justice

~Vedansh Shrivastava Student, RGNUL Patiala

UNSUNG HEROES

The servant of Khalsa: Nawab Kapur Singh Ji

~Kanwar Anmol Singh Student, IIT Roorkee

CAMPUS SERIES

Sanctuaries of Learning: Unraveling Residential Life in India's Top Tier Colleges

~Shivam "Shabdarthsidh" Student, IIM Indore

DISCLAIMER

The views expressed herein are solely those of the authors and do not necessarily represent the official policy or stance of Think India and The Youth Discourse Magazine. Any content provided by authors reflects their personal opinions and is not intended to defame or disparage any religion, ethnic group, club, organization, company, individual, or entity.

FINANCE& ECONOMICS

185

Beyond the Knuckles: What Kotak Mahindra's Restriction Means for Banking Sector



In the contemporary era of modern banking, technological innovation has become synonymous with progress. However, RBI's recent regulatory actions Bank Kotak Mahindra have against highlighted the complex relationship between innovation and regulatory compliance. This has raised questions about digital banking advancement.

The story started long back when a new customer, Piyush opened an account with Kotak and deposited 10,000. However, the amount wasn't reflected in his account. The bank remained silent when a customer contacted them seeking a resolution. Then, Piyush took the matter into his own hands. He posted about the event on Twitter and it gained traction. Sensing the gravity of the situation, the Bank agreed to refund the amount. This is not the only case. Several cases of online service lag and increased downtime have been noticed by RBI and users in the last 2 years.

A similar thing happened on 15th April 2024, where users were unable to use the bank's mobile application for the entire day. Despite several warnings, Kotak Mahindra Bank didn't take any action. Lastly, RBI restricted its online and credit card activities because of its poor IT infrastructure. Following frequent outages and deficiencies found during **RBI's IT examinations**, these limitations demonstrate the importance of strong technological frameworks in online banking.

Kotak Mahindra Bank is ranked among the top private-sector banks in India. It has a consumer base of over five crore customers, with more than two thousand branches, three thousand ATMs, and over one lakh employees. The 811 app provides a comprehensive platform for all its online banking services. It accounts for 81 per cent of total services by volume, making it the backbone of KMB's revenue.

May 2024

The ban by RBI will impact it in the following ways. Firstly, the credit card business used to contribute to 22-23 per cent of the total revenue with a staggering 53% growth. It was the most profitable sector for the bank. It is used to generate money from the issuance fee, interest amount earned, merchant fee and, marketing tie-up. This sector is no longer operational following 24th April.

Secondly, the bank can't onboard new customers online, which was the second most profitable sector for the bank. 95% of the total personal loans, 90% of new investment accounts, 79% of total business loans by volume and the newest segment of consumer durable loans, with 33% growth was via online mode. It was stopped to operate immediately. Apart from the mentioned reasons, it has affected the public trust and expectation. It will take quarters to recover from such a tragic incident and maintain the image of the bank.

Paytm and Mobi Kwik saw an opportunity to grab the Indian online banking segment, while Kotak was lagging behind initially. So, it launched the 811 App in 2017, named after the date Prime Minister Narendra Modi had announced demonetization in the previous year (8 November), which according to Uday Kotak was "the day that changed India." It was widely successful during the pandemic. It provided KYC video approval, creating new account, issuance of credit card and also providing bank insurance. Kotak was a big hit during the pandemic.

But there were some red flags depicted from the beginning. On an average top bank spend around 9 to 10 per cent of their cost on IT infrastructure. Axis Bank around 9.3%, ICICI Bank around 10%, and YES Bank around 17%, while Kotak Mahindra Bank Spends only 3-4%. This is abysmally low considering the online services account for a significant percentage of its total revenue. Also, RBI highlighted the risks of poor technological infrastructure and governance. These include IT inventory, data security, and business continuity planning errors.

What is the way forward for Kotak? Kotak need to strengthen its IT infrastructure, which would cost 700 crore per year. The Cost to Income Ratio for Banks is generally lower. Kotak's Cost to Income was already 49% which is already higher



than Indian Bank's average of 47%. The cost will further increase and it can cause short or medium-run cash crises for the bank. By applying Porter's Five Forces, we can clearly analyze, how it will have a long-run impact on its customer base and reputation. Indian Banking Sector depicts high competition and rivalry, superior say of technology providers and regulatory bodies like RBI, low switching costs and a wide range of options available to customers. The ban will weaken its position in the market. The longer the ban, the larger the impact. It typically takes a year to lift the ban. The rivals like Indus Bank, and Bank of Baroda, with slightly less market share than Kotak but the higher growth rates will be most benefitted from this.

There are several lessons the banking sector can learn from Kotak. Most importantly to prioritize Tech

कोटक महिन्द्रा बैंक Kotak Mahindra Ban



Infrastructure. Kotak critically underscores this here. Adequate resource allocation, maintaining and upgrading frameworks to ensure compliance with RBI's requirements and guidelines.

KMB's regulatory scrutiny shows the growing importance of cybersecurity and data protection in digital banking. Banks must strengthen their security to prevent cyberattacks and data breaches as they use more digital channels. May 2024

Kotak despite getting multiple warnings from the regulatory bodies over the last two years, chose to ignore it until the ban. Banks need to proactively engage with authorities, conduct regular external or third-party audits and immediately address the discrepancies to avoid sanctions and reputational damage.

Major Financial news like a ban on a leading bank like Kotak, often triggers quite strong reactions from the general public and stakeholders. Such a case is especially true for the Indian Market. It can rapidly shift perceptions. Selfefficacy and expectation theory plays an important role in managing long-term images during a crisis situation. It can undermine trust, leading to scepticism about the service quality and reliability. Banks should balance creativity and financial system reliability and safety. Alongside innovation and customer well-being and experience, customer banking ecosystem integrity are crucial for long-term survival.

Financial Year 2023 was the most successful year for Indian Banks. Indian Banking depicts the highest growth while world-leading banks were trapped in a worldwide crisis. The stringent measures by RBI like the Implementation of Basel III frameworks, double layer protection, the Indian Bankruptcy code 2016, and Mergers of weak Public Sector banks from 27 banks in 2017 to 12 banks in 2023. It is making the system more robust via IT inventory management, user access, vendor risk, data security management, data leak prevention strategy and, Business continuity and disaster recovery rigor. KMB's experience may transform the banking sector despite regulatory restrictions. The incident may spur technology and governance investments as banks rethink innovation and compliance. This could boost the banking sector's resilience and competitiveness.



Parallel Roads: Economic Journeys Of India and China ^{-Daksh Gupta}

Across the bulk of the twentieth century, only a handful of affluent and industrialised nations enjoyed the benefits of economic prosperity. At this time, income inequalities between countries remained stark with inequitable access to resources and opportunities for the populace of lowincome countries. Despite the rapid pace of development in a limited set of countries, a large swath of the world was mired in poverty. It was a period when countries in North America and Western Europe prospered while those in Africa and South Asia grappled with difficulties. The roots of these conditions can be traced back to the era when some of these developed countries colonised different parts of the world and exploited their resources while hindering their growth.

Among the nations that were on the lower rungs of development for most of the twentieth century were India and China. The two neighbouring countries are among the oldest and still ongoing civilisations of the world. At one time, these countries were centres of immense wealth and profound knowledge. However, by this time, their economies had been reduced to what the West referred to as bywords for weak, stagnant, and underdeveloped. Both countries started their developmental journeys around the same time. While India gained independence in 1947, the People's Republic of China was established in 1949. Until the 1970s, both countries had similar GDPs and per capita incomes. Circling back to the present, these countries are now counted among the ranks of the dynamic modern economies of the world. Over the last few decades, the strategies pursued by these countries have propelled them different levels. This article aims to track down and compare the developmental journeys of the two nations after the 1980s.

Historical Context:

The current structure of the Indian economy is not just a product of the

present; its historical roots run deep. When the British exited India in 1947, the nation was left grappling with numerous socioeconomic challenges. The colonial rule that lasted almost centuries two had transformed the economy into a backwards, amputated, and depleted one. Deindustrialisation, commercialisation of agriculture, and drainage of wealth into Britain are just a few illustrations of the economic ruin that the British had caused. In the 1960s, India went through what is popularly known as the Three Twos, which involved the death of two prime ministers, two wars, and two harvest fails.

Several policies were implemented in different sectors of the economy to promote their growth after independence. In the agriculture sector, land reforms were implemented. Earlier, the ownership of lands was with intermediaries who collected rent from the actual tillers of the soil. Through the land reforms. intermediaries were abolished and a land ceiling was imposed to promote agricultural sector equity. The Green Revolution in the 1960s led to an increase in agricultural output, resulting in food grain selfsufficiency. In the industry sector, the Industry Policy Resolution of 1956 was implemented. A plethora of vital industries were reserved for the government, and a licensing system was introduced to regulate the activities of the private sector industries. To foster rural development, small-scale industries were promoted by reserving certain products for exclusive manufacturing under these industries. An inward-looking trade strategy, popularly known as import substitution, was also implemented to protect domestic industries from foreign competition. High import duties were also imposed.

In China's case, after establishing the People's Republic of China in 1949, many essential sectors were brought under government control. The government sought to centralise economic planning to In 1958, the Great Leap Forward initiative was launched by Mao Zedong to bring industrialisation about rapid and agricultural development in the country. It also witnessed the establishment of communes in rural areas to encourage farming. However, collective these measures resulted in widespread famines and economic disasters in the country. The promotion of backvard steel production led to further diversion of resources from the agriculture sector, worsening the food shortage. Moreover, the occurrence of natural calamities like droughts further intensified the irregularities in food grain production. Around 30 million people perished as a result of starvation and related causes during the catastrophic events that

The Great Proletariat Cultural Revolution, which took place between 1966 to 1976, is another dark occurrence that destabilised the Chinese economy and resulted in widespread turmoil across the nation. It disrupted agricultural and industrial production due to the divergence of resources to carry out political activities. Moreover, many students and professionals, who were seen as a threat to the communist

unfolded during the Great Leap Forward.



pursue rapid economic transformation.



ideology, were sent to rural areas for relabor. education and manual further reducing the availability of skilled workforce. Additionally, many people were massacred during this period. There was a negative impact on the country's international trade and foreign investment.

Development Strategies:

By the 1980s, India ran into several challenges, including a balance of payments deficit and a slowdown in economic growth. The PSUs, which were supposed to play a major role in industrial development, were under huge losses, the foreign exchange reserves had declined to unusually low levels, and the economy's foreign debt had been rising. By 1991, the condition had deteriorated to the point that the economy was on the verge of bankruptcy, prompting its approach to the IMF and World Bank for aid.

In 1991, the 'New Economic Policy' was announced to foster a more competitive and global economic environment by removing various restrictions. These reforms were centred around liberalisation, privatisation, and globalisation. Under liberalisation, the regulated system was sought to be replaced by a system where be minimised. It regulations were to included industrial, financial, foreign exchange, fiscal, trade, and investment

reforms. Through privatisation, the role of the public sector was reduced, and the private sector was given a greater role in economic activities. Moreover, several PSUs were given special (Maharatna, Navratna, and Miniratna) statuses to improve efficiency. The economy was integrated into the global market by opening it up through globalisation. It was achieved through various measures such as the devaluation of the rupee, an increase in equity limit participation of foreign investors, allowing convertibility of the Indian rupee, and modifications in tariffs and technology agreements. These reforms resulted in an inflow of foreign investment, control of inflation, and a rise in growth rate and exports. However, there were several inefficiencies in the implementation of disinvestment and tax policies, resulting in a fall in government receipts.

The dislocation of the Chinese economy caused in the preceding decades meant that those who came into power after the death of Mao had to focus their attention on economic recovery. When Deng Xiaoping came into power in the late 1970s, he initiated several economic reforms that completely changed the economic trajectory of the economy. Initially, the reforms were introduced in the agriculture, foreign trade, and investment sectors of the economy, and were later expanded to the industrial Under agriculture sector. reforms, communes were divided into small plots of land that were then allotted to individual households. The liberalisation resulted policies in the increased participation of private enterprises, the development of stock markets, the diversification of the banking system, and increased foreign trade and investment. In the later phases of the reforms, Special Economic Zones (SEZs) were established foreign to encourage trade and commerce.

Another aspect of the reforms was the adoption of a dual pricing system, under which farmers and industrial units were required to sell fixed quantities of inputs at prices fixed by the government, while the remainder of the produce could be sold at market prices. The state-owned enterprises of China were made to face increased competition from township and village enterprises, which led to an increase in the efficiency of these enterprises. The results of these reforms were visible in the GDP growth of China in the following years. The GDP growth peaked in 1984, as it touched 15.2%. Moreover, the strong growth of its industrial sector led to its emergence as the world's largest exporter in 2010.

Economic Performance, Development, and Global Integration:

The disparity between the current positions of India and China and their positions about four decades ago is remarkable. According to World Bank data, India grew at an average of 5.9% in the past 4 decades. However, despite this progress, India remains far behind China's growth of 9.5% in the same period. Before the liberalisation phase of the two countries, China was slightly behind India in terms of GDP per capita. But liberalisation could not help us replicate what it had done for the Chinese economy. In the 1990s, China grew at 11.5% in comparison to our growth of 5.6%. Then, China grew at 16.5% in the 2000s followed by a growth of 8.8% in the following decade. Meanwhile, India grew 6.5% and 5.1% respectively in the same periods. In addition to China, Japan and South Korea, which had similar figures as the Indian economy in the latter half of the previous century, also grew at a rapid rate to surpass India in terms of GDP per capita. Since 1980, China has recorded double-digit growth on 15 occasions, while India has not accomplished this milestone even once.

However, in the years following the COVID-19 pandemic, India's growth rate has significantly exceeded that of China, being valued at 9.05% and 7.24% in 2021 and 2022 respectively. China, on the other hand, experienced a slump in the growth rate and grew at 8.45% and 2.99% in the same years. One reason for such a gap is the substantial amount of investment made by China in education and skill development for its population in the early years. It created a workforce capable of supporting the rapid industrialisation and export-led growth model. On the other hand, India struggled to keep up due to poor skill development and infrastructural base in the country.



Both countries have made significant strides in poverty alleviation since the 1980s. According to World Bank data, China successfully brought 439 million people out of poverty between 1990 and 2011. In 2001 and 2011, two ten-year policies were implemented to combat poverty. Rapid industrialisation. infrastructure development, and integration of poverty alleviation into the national development policy also created many jobs and reduced poverty levels. In India's case, the New Economic Policy 1991 produced mixed results in poverty alleviation across different states. Moreover, the focus on service sector implied development fewer job opportunities for unskilled labour. However, the country has done an incredible job of lifting over 415 million people out of poverty in the past 15 years.

The reforms of 1978 significantly benefitted China, driving its FDI from

almost zero in the 1980s to over \$40 billion annually by the late 1990s. China emerged a favourable location for foreign as investors due to the availability of cheap skilled labor and enticing market opportunities. Even in the post-pandemic period, China has continued to maintain levels of FDI. In India, high many restrictions were removed to encourage foreign investment. In several industries, there was a rise in the allowed limit of foreign equity participation to encourage FDI. However, the average annual FDI in India was far behind that of China. In the post-pandemic period, India has become an attractive increasingly destination for foreign investment, with rising FDI inflows in technology and services.

Since its reforms, China has also heavily invested in infrastructure development to industrialisation. support rapid Infrastructure investments (in % of GDP) grew from about 4% in 1985 to over 8% in 2002 and then jumped to nearly 24% in 2016. This growth significantly contributed to its phenomenal economic growth and poverty alleviation. In recent years, China has also focused on the development of digital infrastructure such as 5G networks and AI technology. India's infrastructure development initially lagged behind that of China from the 1980s to the 2000s, without significant change in the level of а investment (in % of GDP). However, since the 2010s, India has seen a significant increase in infrastructure development, with a multifold increase in the budget allocation towards it. The rapid development of highways, reaching a peak average of 37 km per day in 2020-21, along with the electrification of railway routes and the modernisation of rail travel through the Vande Bharat trains, are some of the kev developments that took place. Moreover, there have been significant upgrades in the digital infrastructure.

China's international trade in the prereform period was typically characterised bv high level а of The opening up regulations. of its economy helped China to develop a strong foundation to become the major global trading power it is today. Today, China is the largest exporter and the second largest importer in the world. Its entry into the World Trade Organisation in 2001 further eased its trade deals. However, following the trade war, China's exports to and imports from the USA have been negatively affected. It also resulted in a disruption of the global supply chain.

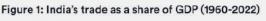


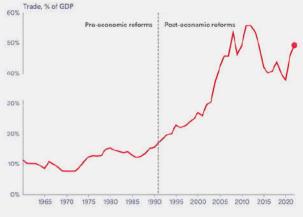
Moreover, although the COVID-19 pandemic resulted in a fall in the country's exports in the first quarter of 2020, the export figures rebounded explosively as there was a surge in the demand for medicinal drugs and consumer goods. It also resulted in the growth of its e-commerce platforms like Alibaba internationally.

The system of regulations over trade and industry before the economic reforms in India led to what is known as the "Hindu rate of growth", i.e. a period of low economic growth between the 1950s and 1980s, between the 1950s to the 1980s. After 1991, several changes were made in the policy, such as reducing import duties and removing quotas, export duties, and import licensing. These changes had a positive impact on India's trade deals. The country has also witnessed major economic shifts in due the past decade, majorly to occurrences such as the COVID-19 pandemic and the Russia-Ukraine war. Exports are on the rise, with an average annual growth of about 5% in the past 10 yrs



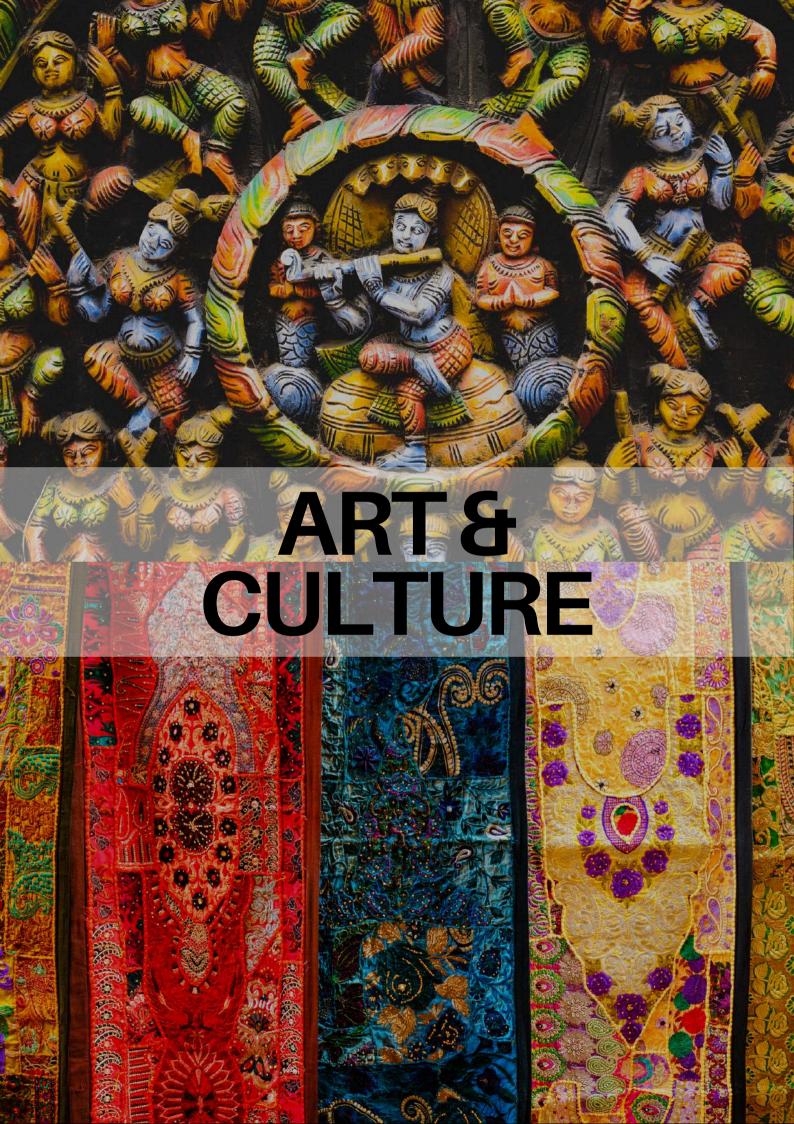
This is also accompanied by a rise in the level of imports. As a share of its GDP, India's trade has grown from about 18% in 1991 to over 49% in 2022. Here, trade refers to the sum of imports and exports. According to the current account, India also enjoys a surplus of \$143 billion in the trade of services (RBI, 2023).







India China and started on their developmental paths around the same but with contrasting growth time trajectories since the 1980s. China not only initiated reforms earlier than India, but it also executed them on a vast scale. Focus on infrastructure development helped China to build a strong foundation for the subsequent phenomenal growth that was observed. India, on the other hand, has faced several challenges in infrastructure development which have led to its slower growth. The style of governance also has a role to play in this. China's one-party rule has resulted in swift decision-making, political stability, and implementation of long-term policies. In contrast, India's democratic system makes the procedure much slower and less efficient. Both India and China have come a long way in their developmental journeys. India, with its immense potential, still has considerable ground to cover to attain a development status like that of China. Both India and China have their challenges facing them, and each has its way of tackling them. They will likely find new and unique ways to grow and develop, just as they have in the past.





~ अखिलेश कुमार यादव abbrothers.in@gmail.com

बिहार में कला और संस्कृति की परंपरा में मधुबनी पेंटिंग का स्थान अद्वितीय और प्रतिष्ठित है। किंतु यह पेंटिंग कितनी पुरानी है इसका कोई सही प्रमाण अब तक नहीं मिल सका है। हालांकि, मिथिलांचल में यह पेंटिंग बहुत पहले से ही लोक कला के रूप में घर-आंगन में देखने को मिल रही है। यह कला मिथिला के मधुबनी, दरभंगा, सहरसा, मधेपुरा, सुपौल, पूर्णियाँ आदि जिलौं की समस्त लोक जीवन की कला है। हाल के दिनों में इसे अंतरराष्ट्रीय ख्याति भी मिली है।

मधुबनी पेंटिंग तीन प्रकार की होती है:

1.भित्तिचित्र 2.अरिपन (भूमिचित्रण) 3.पटचित्र

भित्तिचित्र दो प्रकार के होते हैं:

- गोसौनिक (गृह देवता) के घर की सजावट
- कोहबर घर तथा उसके कोणीय सजावट

गोसौनिक के घर की सजावट के अंतर्गत धार्मिक महल के चित्र होते हैं। इस कला के विकास में ब्राह्मण और कायस्थ परिवारों का मुख्य योगदान है। धार्मिक चित्रण में देवी-देवताओं का चित्रण अधिक होता है, जैसे- दुर्गा, राधा-कृष्ण, सीता-राम, शिव-पार्वती, विष्णु-लक्ष्मी, दशावतार, सरस्वती आदि।

भित्तिचित्र के दूसरे रूप के अंतर्गत कोहबर घर और उसके कोणीय सजावट में कोहबर घर के भीतर और बाहर बने चित्र कामकु व्याप्ति के होते हैं। कोहबर के बाहर रति और कामदेव के चित्र तथा अंदर में पुरुष-नारी के जनन अंगों की आकृति और चारों कोनों पर यक्षिणी के चित्र बनाए जाते हैं। पशु-पक्षियों की चित्रकारी प्रतीक के रूप में होती है, जैसे- केला-मांसलता के प्रतीक के रूप में, मछली - कामोत्तेजक प्रतीक के रूप में, सिंह-शक्ति के रूप में, सुग्गा - कामवाहक प्रतीक के रूप में, हाथी-घोड़ा ऐश्वर्य के रूप में, बांस - वंशवृद्धि के प्रतीक के रूप में, हाथी-घोड़ा ऐश्वर्य के रूप में, बांस - वंशवृद्धि के प्रतीक के रूप में, कमल का पत्ता - स्त्री जनन अंगों के रूप में, हंस-मयूर शांति के प्रतीक के रूप में और सूर्य-चन्द्र दो जीवन के प्रतीक के रूप में चित्रित किए जाते हैं।

अरिपन (भूमिचित्रण): बंगाल में इसे अल्पना और मिथिला में



अरिपन के रूप में जाना जाता है। यह परंपरा महिलाओं द्वारा पीढ़ी-दर-पीढ़ी चलती आ रही है।

यह आंगन या चौखट के सामने जमीन पर बनाए जाने वाले चित्र होते हैं। यह पुराणिक एवं अन्य शास्त्रों के तत्वों पर आधारित है। इन चित्रों को बनाने में कुटे हुए चावल को पानी और रंग में मिलाकर प्रयोग किया जाता है। इन चित्रों की पाँच श्रेणियाँ हैं:

- 1.मनुष्यों और पशु-पक्षियों के चित्र
- 2.फूल, पेड़ और फलों के चित्र
- 3.तांत्रिक प्रतीकों पर आधारित चित्र
- 4.देवी-देवताओं के चित्र
- 5.स्वास्तिक और दीप के चित्र

विभिन्न अवसरों से संबंधित अरिपन के अलग-अलग रूप प्रचलित हैं, जैसे- अविवाहित लड़कियों के लिए तुलसी पूजा के अवसर पर बनाए गए अरिपन में ज्यामितीय आकार, विशेषकर त्रिकोणात्मक और आयताकार आकारों का अधिक प्रयोग होता है। विवाह और उत्सवों के अवसर पर पक्षियों के आकार का सर्वोच्च उपयोग होता है। इस प्रकार यह अन्य लोक कथाओं की भाँति विभिन्न पर्व, त्योहारों, अनुष्ठानों, विवाह, यज्ञोपवीत और धार्मिक अवसरों में अभिन्न रूप से जुड़े रहते हैं। पटचित्र: मधुबनी चित्रकला में पटचित्रों की भी अपनी विशेषता है, जिसका विकास प्राचीन भारतीय चित्रकला और नेपाल की पटचित्रकला से हुआ है।

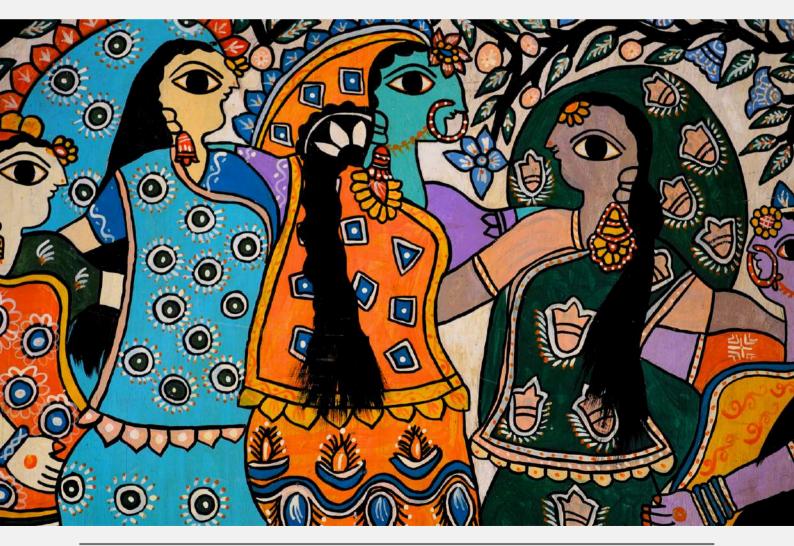
मधुबनी शैली के चित्रों में चित्रित वस्तुओं को सांकेतिक रूप दिया जाता है। जैसे - अगर किसी पक्षी का चित्र बनाना है तो उसका आकार ऐसा बनाया जाता है कि वह पक्षी लगे। अगर किसी आदमी का चित्र बनाना है तो उसकी शारीरिक सुदृढ़ता और सौष्ठव पर ध्यान देने के बजाय पुरुष या स्त्री के व्यवसाय, गुण और दार्शनिक पक्ष को सूक्ष्मता के साथ दर्शाया जाता है। विशेषतः चित्र मुख्यतः दीवारों पर ही बनाए जाते हैं। मगर वर्तमान में व्यावसायिक दृष्टिकोण से कपड़े और कागज पर चित्रांकन की प्रवृत्ति बढ़ी है। चित्र अंगुलियों से या बांस की कूची से बनाये जाते हैं। चित्रों में लोक-कल्पना की ऊँची उड़ान, गहरी भावनात्मक लगन और सुंदर प्राकृतिक रंगों का उपयोग आकर्षण का केंद्र होता है। इस चित्रकला में प्राकृतिक रंगों का उपयोग मुख्य रूप से किया जाता है - काजल और जौ मिलाकर बनाया जाता है, काला रंग चूना और बेर के पत्तों का दूध मिलाकर बनाया जाता है, पलाश के फूलों से लाल रंग, कुसुम के फूलों से या शहतूत के फूलों से हरा रंग- सीग के मुनों से और सफेद रंग चावल और उडद की दाल से बनाया जाता है। चित्रण में रंगों का समायोजन उल्लेखनीय है।

पीला रंग - धरती, उजला रंग - पानी, लाल रंग - आग, नीला रंग - आकाश और काला रंग वायु के लिए युक्त होता है।

मुख्य कलाकार:

इस शैली के मुख्य कलाकारों में पद्मश्री सीता देवी, कौशल्या देवी, बौआ देवी, सावित्री देवी तथा महासुन्दरी देवी (पद्मश्री -2010) आदि के नाम उल्लेखनीय हैं। इनकी प्रसिद्ध चित्रकला जयन्ती जनता एक्सप्रेस रेलगाड़ी के डिब्बों में, संसद भवन के द्वार पर, पटना रेलवे स्टेशन पर और मधुबनी रेलवे स्टेशन की दीवारों पर अंकित है। चित्रकला को विश्व ख्याति दिलाने का श्रेय श्री भास्कर कुलकर्णी, प्रो ललित नारायण मिश्र और उपेन्द्र ठाकुर को दिया जाता है।

इस तरह स्पष्ट है कि मिथिला की इस लोक चित्रकला ने न केवल मिथिला बल्कि सम्पूर्ण भारतवर्ष का आध्यात्मिक और सांस्कृतिक श्रेष्ठता को प्रदर्शित किया है। हजारों वर्षों से चली आ रही प्राचीन और सनातन संस्कृति को मिथिलावासी धरोहर के रूप में आज भी जीवित रखे हुए हैं। वर्तमान में इसके व्यवसायीकरण से इसमें कुछ गिरावट जरूर आई है, किंतु इसका लाभ यह हुआ है कि यह कला अब देश की सीमाओं को लांघकर अंतरराष्ट्रीय स्तर पर ख्याति अर्जित कर रही है।



SOCIAL (EVENTS & ISSUES)

Elections in India

"Democracy is the worst form of Government except for all those other forms that have been tried from time to time." -Winston Churchill

Long queues outside government buildings or schools/colleges with smiling and happy faces are a rare sight. Add to the fact that the work inside would only take a couple of minutes and leave a mark on the body; you would say that people coming outside would surely be angry and frustrated.

On the contrary, people line up voluntarily and come out more relieved and cheerful, clicking selfies and showing off their 'marks'. This utopian-sounding situation was visible within 2 km of your house in polling stations across India during the seven-phase-long Lok Sabha elections.

As Indians, we are happy to avoid visits to government buildings, school offices, or any government event, and yet people take great pride in walking into a polling station. It is the only place where long queues are signs of a prospering democracy.

When India started its experiment with Modern electoral democracy in the 1951 Lok Sabha elections, not many on the world stage gave us any chance of conducting free and fair elections. Political thinkers were sceptical about how a largely illiterate population, with a vast geography and a lack of resources, would conduct an election where more than 400 million people would vote. For Indian democracy, the biggest challenge was to make people believe in the Democratic process, which required a free and fair election.

The 1st Lok Sabha election built the trust of the people of India in Elections and the process of Elections. This success was due to the efforts of the newly formed Elections Commission of India and the last legacy of our Freedom movement leaders. ~Raghvendra Singh Chauhan raghuraghvendra7@gmail.com

Freedom movement leaders not only gave everyone the Right to Vote without any limitation (the only limit is age) but also made efforts to make it a success by participating in large numbers, in their capacity, as candidates, workers, or cheerleaders of the elections.

Evolution of Elections:

After 73 years, we are still building on the foundations of the first general elections. In the First Lok Sabha elections, there were 175 Million eligible voters, more than two lakh ballot boxes, 68 phases of voting, and the Indelible Ink.



Manufactured and made in India by Mysore Paints and Varnish, the Indelible Ink marks people who have voted once and yet do not leave any permanent mark on their skin. Seventy-three years later, the Ink has remained. It is a shining example of solutions made for India. ECI identified the problem and found a solution that has stood the test of time and has been a resounding success.

In 1993, ECI took the next step in stopping fraudulent voting. ECI, under TN Seshan, introduced the photo Voter ID, which now verifies the voter with a photo ID. Photo Voter IDs put an end to people voting using other voter slips. While Voter IDs have been in practice since the first general elections, people usually did not carry photo IDs, which made them susceptible to being



misused for voter fraud. With the added feature of Photo IDs, this practice has come under control.

Issuance of Voter IDs in itself is a democratic process that has made Indian democracy strong. Unlike in USA, where the voter has to register before every election and laws are varied across state lines. Voter registration, since 1951, has only become more accessible. Reduction of the age limit to 18 years from 21 years, online application and tracking on the ECI website, home delivery of Voter IDs, registration and single for all Elections(including Vidhan Sabha. Municipality, or Panchayat) have made Voting easier and reflected in higher voter turnouts.

With higher turnouts, ECI also knew it would face a big problem in counting votes. Any delay in the announcement of results and counting gives space and time for the legitimacy of elections to come under scrutiny. With Ballot boxes, ECI had a massive task of counting and increasing the trend of Booth captures and ballot boxes filled with bogus votes, as they were non-unique vote slips.

Since the 2004 Lok Sabha elections, with the help of Electronic Voting Machines, ECI has counted more than 600 Million votes within a day. Since the introduction of EVMs, instances of booth captures have been fewer, and bogus voting has reduced. Paired with the Voter Verified Paper Audit Trail (VVPAT), EVM has increased the trust in the voting process. However, in recent elections, it has come under scrutiny by some parties. Still, the same have parties won their state elections using the same technology.

Reforms

Criticism regarding Elections in India is often seen as a question or criticism of the ruling government or the recent results, due to criticism only coming from the opposition dispensation wanting to defame or discredit the government. Criticism and reforms should be an honest attempt to let the Voters make the best possible decision on the ballot.

Changes like the introduction of the EVM machine, the reduction of the age limit, and limits for candidates spending have improved elections in India and have been successful. We need to look at reforms and criticism of the election process as a way to improve the process and take the Democratic process further.

The influence of money and empowering NOTA are the issues in elections that need new reforms. Corporate funding in political parties is another issue that needs reforms to increase transparency.

NOTA is the reform that needs strengthening. Indian voters value their votes and vote intelligently. The best example of this is Odisha voters, who voted for both Lok Sabha and Vidhan Sabha simultaneously and showed different trends in both. While BJD won easily in Vidhan Sabha, BJP gained massively in Lok Sabha. NOTA needs to be a viable option in the ballot list, and if it wins, it triggers reelection. Indian Voters need the option of not choosing the candidates put forward by parties. NOTA re-elections would lead to parties fielding new leaders and Voters not being restricted to choosing a lesser representative because of a lack of options. enabling our large Reforms internal migration population to vote is another long overdue reform. States like UP, Bihar, Jharkhand, and districts where large season migration happens during Voting months suffer with low percentages due to the lack of financial ability to make a single day round trip just for voting.

Elections are a festival in India. From the day of the announcement of voting dates to the actual polling date and the counting day, each day has its fanfare and preparation.

Map not to Scale
Map courtesy: Election Commission of India

This festival of democracy has come a long way from 1951 and has strengthened over these 73 years. Elections have always captured the voice of voters, be it in the elections of 1977 after the end of the Emergency or the era of coalitions of the 1990s, when numerous coalitions won. This Lok Sabha election will be no different, where on the 4th of June, the real winners would be the Indian democracy and the Voters.



Image courtesy: The Leaflet

INDIA

GENERAL ELECTION 2024

ELECTION PHASES-2024 ase No of PCs No of St

The Paradox of Juvenile Justice

~ Vedansh Shrivastava vedanshdevansh@gmail.com



The juvenile crime rate in India has been a growing concern in recent years. The Juvenile Justice Act, 2015, which came into force on January 15, 2016, is one of the major acts dealing with the issue of juvenile crime in India. The first juvenile justice act was passed in 1986 after the adoption of the United Nations Standard Minimum Rules for the Administration of Juvenile Justice in 1985. The term minor was used for the first time in international law through these rules. Thereafter came the JJ Act of 2000, which completely prohibited the use of prisons and police buildings at any point in investigating an offence against a minor. The Juvenile Justice Act 2015 was implemented after the heinous Delhi gang rape case.

Major changes introduced by the Act of 2015 are the use of the terms 'child in

conflict with law' (CCL) and 'child in need of care and protection' (CNCP), they respectively refer to children who have been alleged or have committed any offence and to children who, by virtue of not being in proper care or being orphan or being in conflict with labour laws and need proper care and protection. Matters relating to CCL are dealt with by the Juvenile Justice Board (JJB) (under section 4 of the Act) and those of CNCP by the child welfare committee. JJB consists of one principal magistrate and two social workers.

The most bewildering thing one notices after entering a child observation home is the use of private contractual security guards instead of government prison guards.



Delinquents in observation homes are provided with all sorts of prohibited substances, like tobacco, alcohol, and other narcotic substances, just to make some extra money. Recently, there have been many instances of fights between the delinquents, resulting in the deaths of inmates. In the case of Gokul Sri, who died under mysterious circumstances in an observation home in Tamil Nadu, the postmortem reported that the boy was subject to physical torture. A recent case happened in Rajasthan, where inmates killed a juvenile while he was asleep. It was found out that he had personal enmity with them and was murdered because of that. All these instances show the dire situation of the juvenile justice system and the security guards deployed there.

The second baffling thing about the observation homes is that delinquents, irrespective of the offences they have committed, are kept together. That simply means no distinction is made; a Protection of Children from Sexual Offences (POCSO) accused and a minor in custody for petty theft are kept together. The company may have a negative effect on a minor and might result in his overall deterioration, with an increased inclination toward criminal acts and indulgences, as the best friendships are made in prison. According to NCRB data, in there 31170 2021, were instances nationwide that were reported against minors, this is a 4.7% rise from 29,768 cases in 2020.

The bulk of them, 28,539 in total, or 76.2% of the total, were between the ages of 16 and 18. Juvenile crime increased as well, rising from 6.7% to 7.0%. Also, the then union minister for women and child development, Smriti Irani, answered in parliament that from 2017 to 2019, 1340 cases were registered against caretakers of observation homes, out of which only 75 were convicted.

Thirdly, the setup of the juvenile justice board is different from regular courts as there is no judge's bench (an elevated area where a judge or magistrate sits), and the setting has been made in such a way that it does not have a negative effect on the psyche of the child. All these steps show the reformatory approach of our judicial system, of which I am a strong supporter, but an undue advantage has been taken by all these measures, which directly have a great impact on the future of our country.

The first and foremost recommendation would be the appointment of "bal gruh prahari," specially trained security personnel for the observation home's security. Also, different wards should be made based on the basis of crimes committed or accused of so that habitual offenders are not in proximity with young juveniles.

There is a dire need for proper methods for determining juvenility. Fake birth and matriculation certificates can be easily made, especially in rural and remote areas. Bone ossification tests also cannot be 100% accurate be said to in determining the correct age. All these aspects discussed above will definitely help in the smooth functioning of child care homes, and as said by Joseph Jackson, 'in being strict, you were able to control' this strictness in the form of stringent laws, which might result in the betterment of the observation homes, securing the future of our nation.

UNSUNGHEROES

Kanwar Anmol Singh singhanmol8051@gmail.com

Sikhs have always been known for their Gobind Singh Ji was still carefree and distinct identity of saint-soldiers since the busy taking head-on with the tyrants for creation of Khalsa by Guru Gobind Singh Ji their repressive acts. After so much in 1699 AD. Due to its independent and effort, when the Mughals witnessed that universal outlook, Khalsa had therefore Khalsa wasn't afraid of the Mughal been subjected to various throughout history for the protection of the rights to live freely, they came up with an weak against the tyrants.

The story of Nawab Kapur Singh Ji dates brotherhood by internal rivalries; hence, back to 1733 AD, when the Mughals were the title of 'Nawab' was offered to the ruling India under the emperor Muhammad Sikhs and all the repressive measures Shah 'Rangeela'. The situation of the empire were abandoned. Soon, Bhai Subeg Singh, was weak and outlawed. The then Governor a Sikh Kotwal of Jhambar village in of Punjab, Zakariya Khan 'Bahadur', was one Lahore, was chosen to negotiate with the of the tyrants who left no stone unturned Sikhs. towards torturing and killing the families of Bhai Subeg Singh rode to Akal Takht at the Sikhs. It was a common sight for the Amritsar to offer the 'Nawabi' to the populace of Lahore, then the capital of Sikhs, which the Khalsa rejected in the Punjab, to witness the heads and dead first place, considering the title by the bodies of the Sikhs displayed in public tyrants to be pathetic. The ceremonial places to instill fear in ordinary minds. dress was placed outside the Akal Takht Meanwhile, the mighty Khalsa of Guru

sacrifices Sultanate and kept on fighting for their idea to divide the united spirit of Khalsa

entrance at the shoe store for Sangat



visiting the holy place. After canvassing for three days, Bhai Subeg Singh succeeded in convincing the Sikhs to accept the Nawabi, as it would allow them to strengthen themselves for future endeavours. It was still unclear who would be bestowed with the title 'Nawab',' as anyone who was offered the title rejected it. So, a prayer to Sri Guru Granth Sahib Ji was offered, and the Hukamnama (the divine order of the Guru) emerged as-.

ਟਹਲ ਮਹਲ ਤਾ ਕਉ ਮਿਲੈ ਜਾ ਕਉ ਸਾਧ ਕ੍ਰਿਪਾਲ ॥

टहल महल ता कउ मिलै जा कउ साध कृपाल ॥

(He alone obtains the Lord's service and the Mansion of His Presence, unto whom the Holy Saint is compassionate.)

The Sikhs then appointed Kapur Singh, an energetic Sikh, fanning the Sangat on that occasion, who used to perform the Sewa of maintaining the horses of Khalsa for the title. Kapur Singh accepted the Nawabi only after touching the ceremonial dress and sword to the feet of five Sikhs as a mark of respect to the Panth. Despite becoming a Nawab, Kapur Singh continued with the Sewa of maintaining horses and fanning the Sangat during congregations.

Nawab Kapur Singh Ji emerged as the next Jathedar of Khalsa. He organised the Sikhs into a more robust military power against the oppressors into two factions: Buddha Dal (The old army) and Taruna Dal (The young military), and further classified both into autonomous groups of Sikh warriors, known as 'Misl's', stationed at different





places for their security and management, which further led to the expansion and strengthening of the Sikh military power and their holy shrines in the region.

Shocked at these reforms, Zakariya Khan revoked the title of Nawab from Kapur Singh in 1735 AD, resuming the repressive methods to torture and battle the Sikhs. Soon after, the Battle of Kahnuwan, popularly known as 'Chhota Ghallughara' (smaller massacre), was fought between Sikhs and the heavily outnumbered Mughals, led by Diwan Lakhpat Rai. The conflict resulted in the martyrdom of more than 7,000 Sikhs. Nawab Kapur Singh Ji led the Khalsa Army valiantly through these tough testing times, showcasing his excellent military leadership and war tactics.

Nawab Kapur Singh Ji epitomises humility, selflessness, dedication, and loyalty. Even after the attainment of the title, he never missed the chance to serve the Khalsa and always stayed respectful towards the Panthic traditions. His contribution as Jathedar of Khalsa Panth is unmatched. There is much to learn from the great ideals and values of 'Singh Sahib' Nawab Kapur Singh Ji!

Image courtesy of Aakarsh Goyal

CAMPUS SERIES

Sanctuaries of Learning: Unrayeling Residential Life in Indias Top tier Colleges

Top Tier institutions in India are symbols of comprehensive growth because they combine academic brilliance with unrivaled residential experiences.

Sprawling and lush, these campuses are ecosystems teeming

with life, invention, and a special kind of community; they are not merely places of learning. Crafted with care and consideration, each campus provides students with more than just an education; that encourages a way of life it's development in all areas.

Through a series of cover stories, we intend to unravel how these institutes work, but from the lens of a student. Our lives are more than just crawling through books aiming to join big brands. The first story is about how we live. The prime focus is on the residential programmes offered, which are one of a kind. And, due to their holistic nature, they are the best industry and academia can come together to offer.

Each campus has its own USPs- Unique

selling points. Take, for instance, IIM Indore. Known for its scenic beauty, the campus is adorned with multiple areas that captivate both students and visitors alike. The Spiritual Garden offers a tranquil escape from academic rigours, while the Stairway to Heaven provides a panoramic view of the lush surroundings. Sunset Point, with its breathtaking views, is a favorite spot for reflection and relaxation. The Triple Arcs and the Jabreshwar Temple add a spiritual and historical dimension, making the campus a microcosm of diverse experiences.

Each institute, hence, boasts its own distinct landmarks, weaving a tapestry of experiences. IIT Bombay's serene Powai Lake, a favorite haunt for students

Image courtesy of Divy Dhanotiya

seeking respite from academic rigour. This contrasts with the bustling streets of Delhi's North Campus, home to Delhi University's prestigious colleges. The iconic clock tower at IIT Roorkee stands as a silent sentinel, witnessing generations of students pass through its holy halls.

Hostel life, a cornerstone of the residential experience, is as diverse as the students it houses. Undergraduate hostels, often segregated by gender, offer a 24x7 haven for students to unwind and recharge. Highspeed internet, both through Wi-Fi and LAN ports, is a given.

Water supply, often a concern in many parts of India, is consistently reliable, ensuring that students can focus on their studies without such distractions.

But here is a catch. The amenities vary significantly from one institute to another, reflecting the diversity and individual character of each campus. In some institutes, luxury is epitomized by airconditioned rooms, while others may rely on ducted cooling systems or simple ceiling fans. Bathrooms, too, come in various configurations, ranging from shared facilities for the whole wings to private ensuites per room.

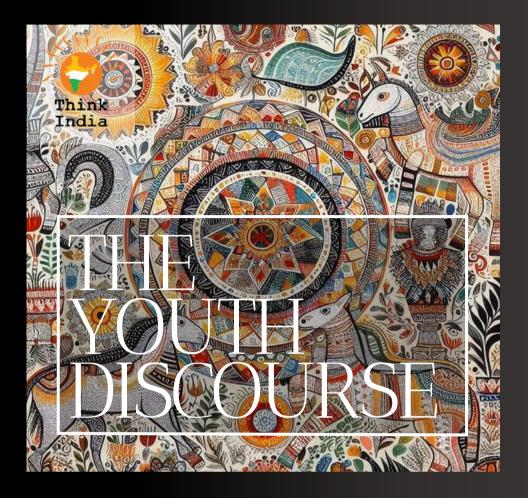
The common rooms in these hostels are the heart of social life. Equipped with a range of amenities to cater to diverse interests. Televisions and projectors for movie nights, bean bags and sofas for relaxed gatherings, and tables for table tennis and pool games create an engaging environment. The microwaves hum, and vending machines dispense snacks to satisfy midnight cravings.

The culinary experience is equally diverse. Some institutes boast 2 or 3 central mess halls, where students from various hostels converge for their meals. Others provide individual mess facilities for each hostel, allowing for a more personalized dining experience. These include the 4 am riser who jogs The menu is something many of us disagree upon and all of us unanimously can quote, that yes, we miss "Ghar ka Khana". About the food taste and how bearable it is, let us leave it for some other day.

diversity extends beyond This the physical and into the social fabric of these institutions. Students from every corner of India, representing a myriad of backgrounds, religions, castes, states, ethnicities, and languages, come together to create a vibrant tapestry of cultures. campus. And around the diversitv extends up to the 4 am sleeper, who burns the midnight oil, the variety in student lifestyles is vast. Amidst this diversity, a common thread binds the students together _ the institute's mission statement.

The mission statements of these premier institutes resonate deeply with their students. The are responsible for aligning their personal goals with the collective vision of their college. This shared mission fosters a strong sense of belonging and pride. Thus, making the students not just inhabitants of a campus but integral parts of a larger family. It is bond. forged this through shared experiences and mutual respect, that truly defines residential life in India's Tier 1 colleges.

In the hallowed halls of India's Top tier colleges, students lifelong forge friendships, discover their passions, and embark on a transformative journey of learning and growth. The residential experience, offers them a simulation of the real world. This prepares them to face and the challenges embrace the opportunities that lie ahead.



CALL FOR THE ARTICLES



Scan the above code to submit your article

connect@theyouthdiscourse.org