



N.K. BAGRODIA PUBLIC SCHOOL

SENIOR SECONDARY DEPARTMENT

NEWSLETTER

MONTHLY OCTOBER 2022 EDITION

*Be mindful while
celebrating*

*All the lights of the world
cannot be compared even to a
ray of inner light of self.
Let's merge ourselves in this ocean
of lights and enjoy a blissful
festive season!*

*Spend money
wisely not
blindly*

*"October is crisp days
and cool nights, a
time to curl up around
the dancing flames
and sink into a good
book."*

*Economic impact
of festivals*





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EDITOR'S DESK

ॐ असतो मा सद्गमय ।

तमसो मा ज्योतिर्गमय ।

**“Lead us from the unreal to the real
Lead us from darkness to light”.**

One reason why light is so significant in human life is that unlike other creatures, light simply doesn't mean survival.

For a human being, light is not just about seeing or not seeing. The rising of light in our life signifies a new beginning and, above all, clarity. Most creatures exist by instinct, so they have no issues of confusion as to what to do or not to do. A young tiger never sits around and asks itself, “Will I become a good tiger, or will I end up as a housecat?” If it just eats well, it will become a good tiger.

Human intelligence is such that if you do not organize it properly, it causes more confusion and misery than those creatures that have a millionth of your brain will ever experience – they seem to be crystal clear. How amazing it is that it takes a certain intelligence to be confused. Diwali is important because it is a festival dedicated to clarity, to bringing down the murkiness in you.

By this time of year people realized that life hits a point of inertia. But now unfortunately people are creating inertia within themselves. When inertia sets in, life will seem too long. Diwali is a symbol of beating inertia, because inertia is the source of narak, or hell. Once inertia sets in, you will not go to hell – you will be hell. In anger, jealousy, hate, and fear, you create narak and become a Narakasura. If these are taken away, a new light shines. One can defeat this demon Nakrasura by being one's own light by being in a celebration mood 365 days a year, happiness and activity around.

One should remember without the necessary clarity, whatever you try to do will be a disaster. Light brings clarity to your vision – not just in a physical sense. How clearly you see life and perceive everything around you decides how sensibly you conduct your life.

The secret of life is in just this – seeing everything with a non-serious eye, but absolutely involved – like a game.

The whole idea of Diwali is to bring that aspect of celebration into your life.

So be joyous and blessed everyday !

Be a light unto yourself - (आत्म दीपो भवः)

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SOARING HEIGHTS



TOP 50 FUTURISTIC/ PROGRESSIVE SCHOOLS OF INDIA-2022

This is to certify that

***NK BAGRODIA PUBLIC SCHOOL, ROHINI
NEW DELHI***

*has been recognized as the Top Educators of India by EduMirror
International Magazine Organized Online at Zoom Platform.*

TOP
FUTURISTIC &
PROGRESSIVE
SCHOOLS
OF INDIA
2022

50

09 OCTOBER 2022

Date



Signature

"Ambition is the path to success.

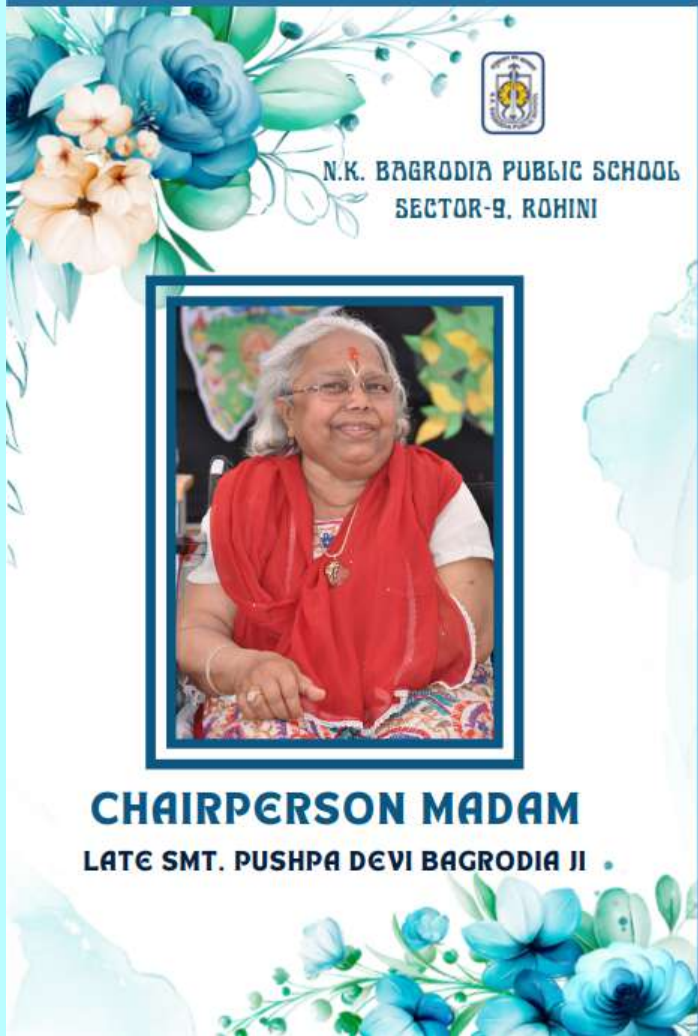
Persistence is the vehicle to achieve it".

**Our school has been listed among the top 50
futuristic and progressive schools of India .**

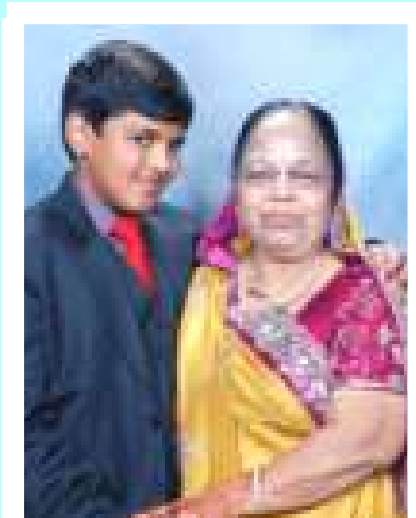
IN FOND REMEMBRANCE

DEATH ANNIVERSARY OF CHAIRPERSON MADAM

October 01, 2022



No longer in our life to share, But in our hearts you will always be there.



“ And even though it's hard and I may struggle through it all, you may see me struggle... but you will NEVER see me fall. ”



Remembering the torch bearer of the Bagrodian fraternity on her first Death Anniversary NKBPS, Rohini paid a humble tribute to the noble soul. A special assembly was organised where soulful renditions were sung to pay tribute to our Chairperson Late Smt. Pushpa Devi Bagrodia ji.
May all Bagrodians follow the enlightened path shown by her to us.





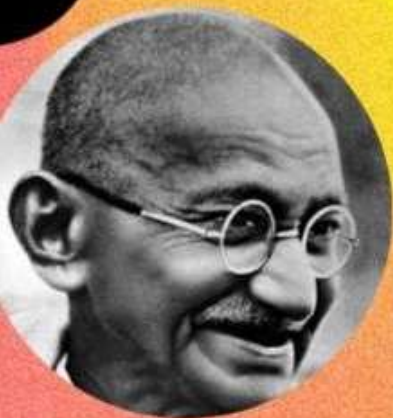
**THANK YOU FOR
TEACHING US THAT**

What can't be conquered by

Actions,

can be conquered by

Silence!



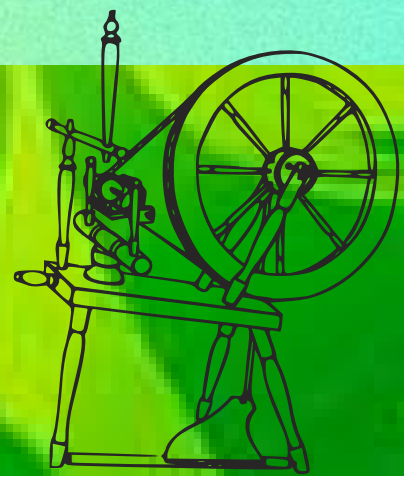
"In a gentle way, you
can shake the world"



"We believe in peace
and peaceful
development, not
only for ourselves
but for the people a
over the world"

**HAPPY GANDHI AND
SHASHTRI JAYANTI**

OCTOBER 02, 2022



Dussehra: Triumph of the good

OCTOBER 05, 2022

Dussehra, the festival to commemorate victory over a devil. This festival is being celebrated across the whole country from starting of the day till night. Even being a holiday each member of family need to wake up early to celebrate. Festivals make an excuse to put up traditionals and have some pictures for social media..! The festival brings again a startlement to the books of business , where elders of the home make swastik (satya) on the books for a good omen. Everyone is amped about the festival as they receive gifts this day , sisters fill their brother's home with blessings , happiness and pray for their well being and prosperity. Not just this , they are excited for the effigy they make of Ravana assuming themselves as Ram. This makes them provided with the etiquetes and encourage them to follow the path of truth. The festival of joy an happiness , grandparents make their children to listen about ground theme reality of this day. Festival season makes one to get more knowledge about the culture or the Indian tradition and on the social platforms they could found more during the festivities and even they do because the festivals fascinate them with a true feeling. Even the story is being dictated with the help of shows speacially created called 'Ramleela' . Children are excited to go there , offcourse not for the story only , but also for the swings there. Festivals act as the reason for friends to come together and to explore the culture. Festivals upload good and true vibes in each heart which make them to overwhelm with joy and forget all the bad memories they had.

लौका नोट.डि
19-12-2021



HITEN GULATI 11D

Design Developer

JOY OF GIVING WEEK



OCTOBER 15, 2022

THE RESIDENTS BID GOODBYE
WITH INSPIRATIONAL WORDS
AND LIFE LESSONS.

EXCERPTS OF WHAT OUR
STUDENTS EXPERIENCED :

"Our interaction with the elderly was amazing".

- **Lakshita Singhal 11D**

"Although aged, they were young at heart".

- **Madhav Pasrija 11D**

"I was afraid it would be emotionally overwhelming but it left me with a warm feeling in my heart.

- **Varenja Rustagi 11D**

"Their perfect smiles, made me smile".

- **Kanika 11D**

"They were generous to share their anecdotes and it touched my heart."

- **Simran Batra 11B**

N.K. Bagrodia Public School, Rohini

Joy of giving week

"Getting old is like climbing a mountain, you get a little out of breath but the view is much better".

N.K. Bagrodia Public School celebrated the Joy of the Giving week as a part of its annual tradition.

The students of class XI visited the "Kamala Bakshi Elder's Home" in Rohini sector-17, Delhi-89 on 15/10/22

It would not be an exaggeration to say they were exhilarated to sit amongst the elders of the home. One of the elders on behalf of all the residents gave a heartfelt welcome to the students. The students had prepared a series of activities to engage the equally enthusiastic elders. Brain teasers and jokes added joviality to the atmosphere. They collectively put forth a show of melodies and played games like dumb charades. One of the elders showed the true meaning of "growing old is mandatory but growing up is optional". The residents bid goodbye with inspirational words and life lessons.



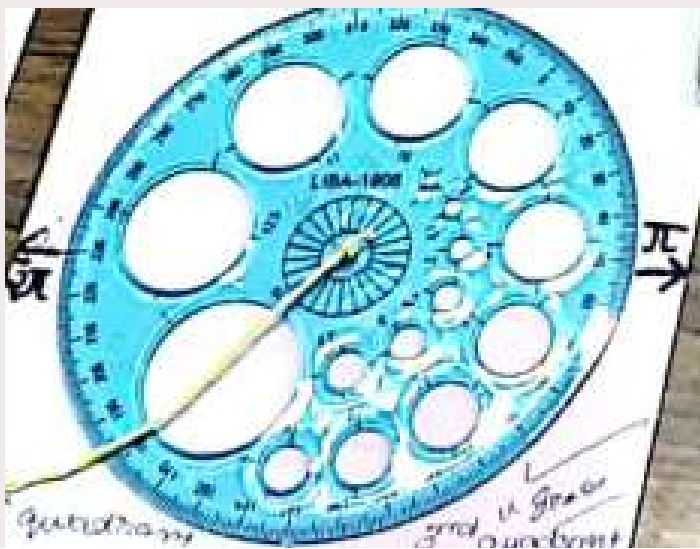
- Some pictures don't need
any captions

MATHEMATICS PRACTICAL EXAMINATION

OCTOBER 07, 2022

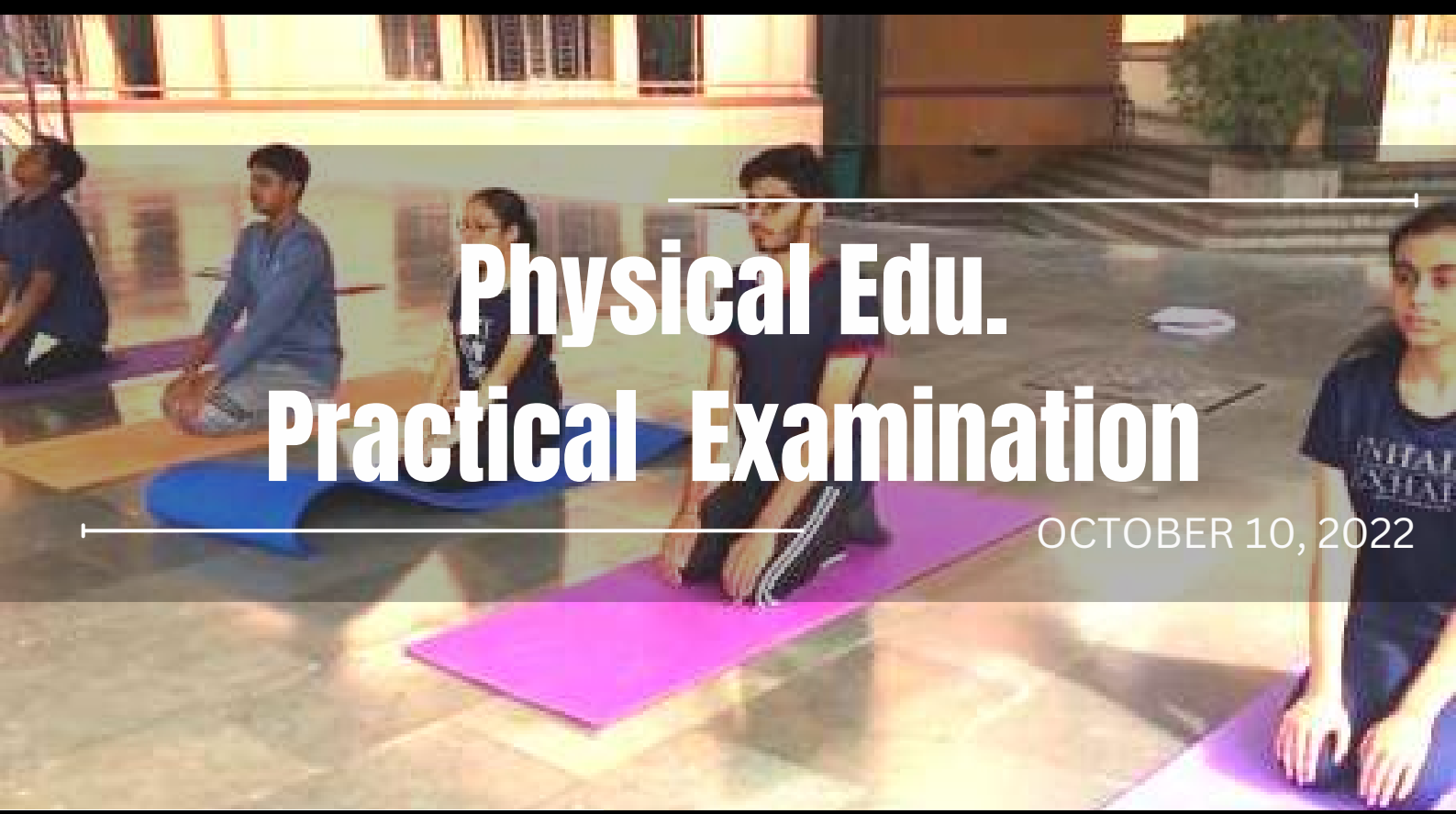


Mathematics is the art of saying many things in many many different ways
-MAXWELL




: Mathematics is a significant part of human logic and thoughts. It gives an effective way to create mental discipline and increases logical reasoning. Moreover, mathematical knowledge plays an essential role in understanding the concept of other subjects like science, social studies, and even music and art.

Maths is used in several fields and disciplines. The concepts and procedures of mathematics are used to solve engineering, science, and economics problems. To check application based learning of students maths practical were conducted.


A group of students in a school courtyard are performing yoga on mats. They are in a kneeling position with their hands resting on their knees. The scene is outdoors with a building in the background.

Physical Edu. Practical Examination

OCTOBER 10, 2022

Two students are performing yoga in a courtyard. They are in a kneeling position with their hands raised above their heads. The scene is outdoors with a building in the background.

'What hurts today makes you stronger tomorrow.' – Jay Cutler, pro bodybuilder, and four-time Mr. Olympia


A group of students are performing yoga in a courtyard. They are in a kneeling position with their hands raised above their heads. The scene is outdoors with a building in the background.

It is no secret that appropriate physical activity is necessary to a student's overall well-being. The benefits of physical education in schools are far-reaching, including both increased student physical health and better academic performance. Physical education is more than just running around a track or kicking a ball. It teaches children key life skills alongside improving their health and wellbeing.



CBSE PROJECTWORK GRADE 12

OCTOBER 10, 2022

Iodine Test



Practicals provides a platform for the students to use their scientific knowledge and bring the best invention from their brains. It also allows students to work together in groups and learn from each other. They share their ideas and collectively galvanize those ideas to bring something innovative into implantation.

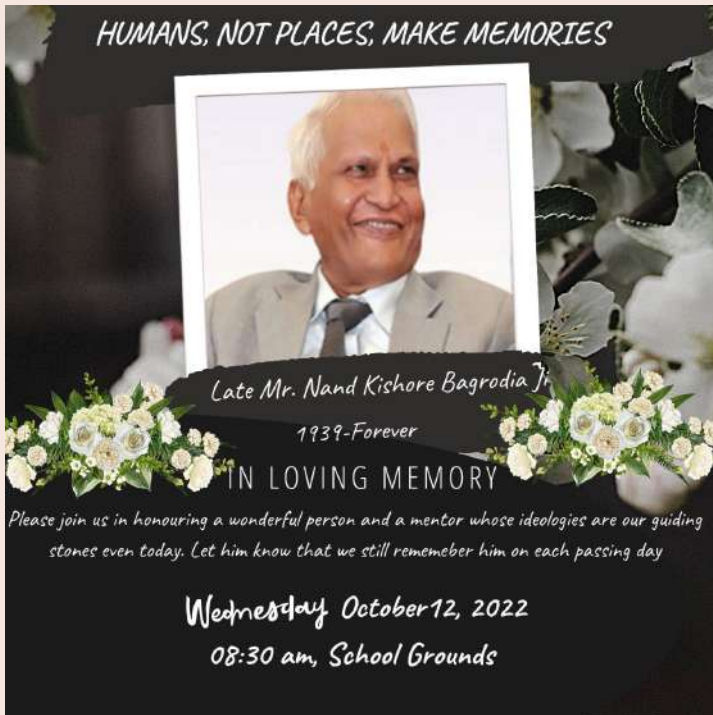


“Science is magic that works.” - Kurt Vonnegut.

IN LOVING MEMORY

DEATH ANNIVERSARY OF LATE. MR. NAND KISHORE BAGRODIA

October 12, 2022



Those who touch our
lives stay in our
hearts forever



He was a true 'Karamyogi' who translated all his faith and beliefs into action and had set a noble exemplary image of his fine thoughts and deeds.



13 October marks the death anniversary of the founder chairman of NKBPS group of schools. It's a day not to mourn but to remember the valuable teachings that he left behind. The special assembly organised on this occasion was held by the music department where soulful bhajans were sung and the staff and students of NKBPS, Rohini paid him a humble tribute. The school also organised community food for the underprivileged to commemorate this day.



MINDSET

CURRICULUM

OCTOBER 14, 2022



The Delhi government introduced the Happiness curriculum in 2018, Entrepreneurship mindset curriculum in 2019 and the Deshbhakti curriculum last year with the aim of inculcating problem-solving approaches among students and making them more self-aware, self-confident and socially responsible.

With the directorate of education (DoE) introducing new assessment guidelines for government, government-aided, and unaided schools in the Capital from the current academic session to assess the impact of the mindset curriculum — happiness, entrepreneurship, and Deshbhakti — on students' behaviour, schools in the Capital said they will focus on creating tools for mapping the impact of the mindset curricula on the students.

-Simran Batra IIB
Student Editor

-Madhav Pasrija IID



ASSESSMENT OF SPEAKING AND LISTENING SKILLS

OCTOBER 14, 2022

The ASL test was formulated to ensure that the importance of listening and speaking skills of learners is emphasised at schools.

It evaluates the student's ability to comprehend basic instructions or the academic materials. The focus is to use the assessment of Listening Skills for improving learners' competency to listen for basic interpersonal, instructional and academic purposes.

-Madhav Pasrija 11D

-Vidit Shah 11C





Art Integration Workshop

OCTOBER 20, 2022



An Art Integration workshop was organized by CBSE, at Mamta Modern School, Vikas Puri on 20th Oct 2022. The resource persons were Mrs. Vibha Khosla, Principal, Sri Ram Global School and Mrs Reetika Bhandari, HOD Chemistry, Guru Harkishan Public School, GK1. Dr. Sanjay Tahilini attended the workshop. The participants were acquainted with innumerable possibilities of enriching the teaching process by integrating art in their lesson plans. Subject teachers of all departments were acquainted with different pedagogies that could be infused with activities, assignments and questionnaires. Each subject was addressed with specific techniques of art integration. At the end of the session the teachers were asked their view points and were appreciated for their active participation and responses.

RESPLENDENT RANGOLI PATTERNS

20 OCTOBER 2022



Vivekananda :1st Position



Siddhartha:2nd Position



Arybhata:3rd Position



Balmiki:4th Position

Imagination is the spark that ignites the fire of creativity. Rangoli is a traditional form that brightens up an occasion and is believed to be harbinger of good luck. Beautiful patterns are created on the floor using coloured rice, flowers, coloured sand or paints. Keeping up with this thought, the talent and creativity of the students was well brought out in an Inter-House Competition organized on the eve of Diwali.



DIWALI SPECIAL ASSEMBLY

OCTOBER 21, 2022



A riot of colours was visible in the Diwali celebration at NKBPS, Rohini today. The programme was showcased by Vivekananda House. Diwali is a festival celebrated all over India with different names and rituals but same festivities and fervour. The special assembly presented the celebration of Diwali by all 4 directions and apprised

*“Diwali is about setting goals, not accumulating gold.
As Lakshmi comes from Lakshya, meaning Goal.”*

प्रकाश और अंधकार हमारी नेत्रों की धारणा हैं

MAY YOU KNOW THE LIGHT BEYOND THE SENSES



Peace is superior to happiness; A calm mind is more potent than a goofy state of enjoyment. In a similar way, if a wise man looks deep into the forms of celebrations without subjectifying the matter, we surely CAN NOT see a bright future after the great "Festival of Lights". The change starts from minds and connects to the roots of improvements. Being mindful is a key to long-term happiness, before, during and even after the Diwali season.

A GLIMPSE INTO THE FUTURE

21 OCTOBER 2022



Twenty six students of class 12B accompanied by two teachers visited the campus of Delhi Technological University, Shahbad Daultapura on 21st October, 2022. The tour began with a recreational hour. The students enjoyed playing Badminton, Table tennis and Basketball in the spacious sports complex. The students were then taken to visit different Labs of various Departments like Electrical Engineering, Civil engineering, Design and Mechanical Engineering. The professors helped the students understand the value of core subjects and taught them about the various nuances of the equipment's used in the Lab. The students had a very enriching discussion with the Dean, Mr. A. K. Srivastava, about their future aspirations and dreams. In the end he wished them well for their future. The tour ended with a fascinating demonstration of 'Lab of Wheels' an initiative by the University to help 'education reach the underprivileged.' It was a wonderful experience to help students get a glimpse of the upcoming chapter of their lives.



COMMEMORATION OF THE RENOWNED HOMECOMING

OCTOBER 24, 2022

Diwali is a festival which is synonymous to firecrackers, diyas, new clothes and lanterns but its so much more than just that.

Diwali season is that time of the year when everyone forgets grudges and petty arguments in order to celebrate to their heart's content. It's the time where people finally get together with their best friend who might've moved for college and wear beautiful outfits, bindis and jhumkas after which their mothers put a kala tika on them as a sign of love and care, it's the time where even teenagers of this generation willingly embrace their culture. It's lovely how a lot of us get a chance to adorn our houses with festive lights after a possible period of darkness. It's about late-night gossip sessions, sitting in a circle while playing card games and watching uncles argue over politics and topics they don't know anything about. The siblings who barely ever talk finally get together to sit on the floor and make beautiful rangoli designs in order to later pose with the masterpiece to flex their artistic skills on the world. Diwali is an excuse to laugh, smile and simply hangout with our family and friends because in today's time it's hard to find one. It's about stringing lights out in the balcony with your father and making sweets with your mother. The entire festival is centred around love and light and I think that's what makes it so beautiful. But let's not forget that even in this festive season there's a lot of us who are away from home and miss it, who wish home could be a better place, who have lost someone, who are sick or have someone close to them who is struggling with something, the ones who are lonely or don't feel like celebrating for some other reason. Whatever their reasons maybe, they're still just as valid and worthy of happiness and we should never forget to pay our regards to every single one of them.



**-Varenya
Rustagi 11D
student
editor**

Significance of festivals

-Kanika XI-D
Student Editor

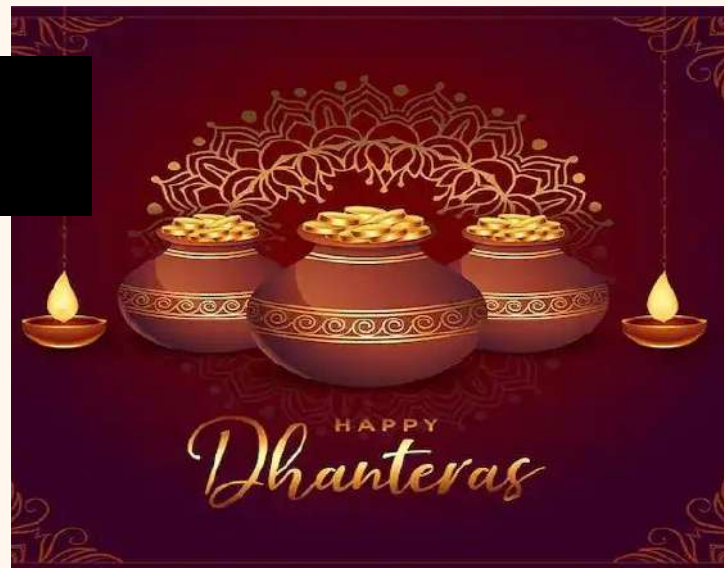


DURGA POOJA

epitomizes the victory of good over evil, though it is also in part a harvest festival celebrating the goddess as the motherly power behind all of life and creation.

DHANTERAS

On this day, hindu devotees worship Goddess Laxmi and God dhanvantari to recieve their blessings for a healthy, happy and wealthy life.



NARAKA CHATURDASHI

The day celebrates the victory of good over evil as on this day the evil demon Narakasura was defeated and killed by Lord Krishna, his wife Satyabhama and Goddess Kali.



GOVARDHAN POOJA

It upholds the powerful bond of faith, devotion and protection between God and devotees. It teaches us to respect the forces of nature and be grateful for all the blessings bestowed on us .

गोवर्धन पूजा

BHAI DOOJ

This tika ceremony signifies the sister's sincerest prayers for the long and happy life of her brother .

BHAI
DOOJ



CHHATH POOJA

It's one of the most auspicious festivals of Bihar in which the rising and setting sun and chhathi Maiya is worshipped for the well being and prosperity of the devotees



National Unity

Day OCTOBER 31, 2022



India is celebrating October 31 as National Unity Day to pay tributes to veteran freedom fighter Sardar Vallabhbhai Patel, who was also the country's first home minister whose contribution in convincing many of the princely states to join the Union of India after Independence remains especially notable. As the country remains grateful for Patel's crucial efforts leading to the integration of India, the day is celebrated as a homage to that “national unity”.



National Unity Day Celebration

OCTOBER 31, 2022



National Unity Day was observed at NKBPS, Rohini on 31 October 2022 to commemorate the birth anniversary of Sardar Vallabh Bhai Patel. National leaders like Sardar Patel are the true heroes of today's youth and an inspiration to students. A special assembly was organised to apprise the students about the glorious life of The Iron Man of India. Students and staff took a pledge to contribute to the welfare of their motherland. Run for Unity was also organised to be in sync with the nationwide celebration of National Unity Day.

Students's Creative Corner



Crackers are never meant to do us good in the long run. So light your surroundings and souls with goodness and well wishes, not with pollutants
-Shagun Chadha

XI-A



“This Diwali burn your bad habits, not Firecrackers.”

After Diwali, news channels are full of headlines of high A.Q.I (Air Quality Index) levels, which not only affect the environment but also, cause breathing problems in asthmatic people, the elderly, and children alike.

So, let us celebrate a peaceful, happy, clean & eco-friendly Diwali by saying NO to crackers.

Gargi Monga

XI-A



✦ **The situation still has the scope to be mended and about time that we start thinking wisely because regret will not be a sweet taste**

Divyanshi Shrivastava

11A



Celebrate festivals safely today, to celebrate them forever.

Nimish Jindal

11A



Crackers will not do us good in the long run so instead of regretting tomorrow, be cautious today. Celebrate a free and pollution free Diwali.

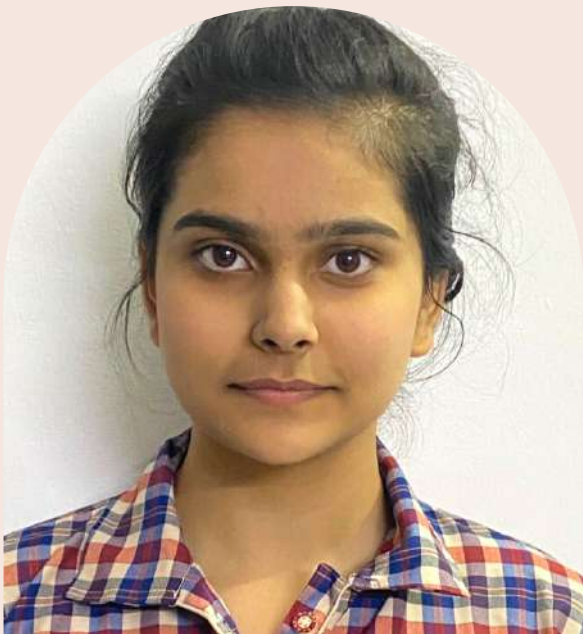
Jaspreet Singh Sokhi

11A



✦
**Hundreds could be blessed,
only if one looks at the nature
with concern.**

**Kanika 11 D
Student Editor**



**Spread the light of positivity
with diyas and love, not
dread by firing crackers.**

**Vanshika Dhaka 11 B
Student Editor**



- 1. Green Diwali lighting earthen lamps is also good for the atmosphere as these lamps can be easily disposed of.**
- 2. Use eco-friendly Organic colors to make rangoli and other decorations ✦**



**Srishti Gupta
11A**



The Importance of Diwali in modern India's economy

The festive spirit is palpable as Diwali, the festival of lights, approaches. Houses are re-painted, flowers, traditional lights – diyas – and sparkling lights used to adorn them, and one can almost smell the aroma of sweets and other goodies as people prepare to celebrate Diwali.

The joy and the hustle and bustle are everywhere. Diwali celebrations are full of zeal and sparkle.

A festival not only has a huge impact on the social and cultural environment of a country, it also impacts the economy. All over the world, consumer sentiment and religious beliefs, often underlying festivals, play an important role in the economic activities of buying and selling of goods and services.

“Diwali, and its preceding weeks, are traditionally a period of consumption and investment in India. Demand and sales during this period are often seen as a barometer of the vitality of business, and the Indian economy.”

Diwali especially benefits several sectors and businesses, and for many, marks the beginning of a financial year.

Businesses in India are looking forward to a much-needed boost from the Hindu festival of Diwali this month, which is traditionally a time when consumer spending spikes in Asia's third-largest economy.

Optimism is strong despite recent signs of slowing economic activity in the country and steep inflation, as well as fears about the global economy slipping into a recession.

“Consumption tends to spike significantly during Diwali. Even the risk of an inflation-ridden recession on the global front cannot dampen the festive spirit.”

“Sales, discounts and across the board increase in footfalls in shops and

digital footfall for e-commerce websites alike means demand increases. More festive demand means more to cheer for the businesses.”

Diwali, often referred to as the festival of lights, is widely associated with the goddess of wealth, Lakshmi, and many Indians wait until this time to splash out on big purchases, from jewellery to televisions, new cars, and even home.

The economic importance of Diwali lies in the fact that consumers tend to spend more during this period, with several upgrading their products. This expected consumption boom leads to an increase in industrial activity and investments, while also increasing employment across the nation.



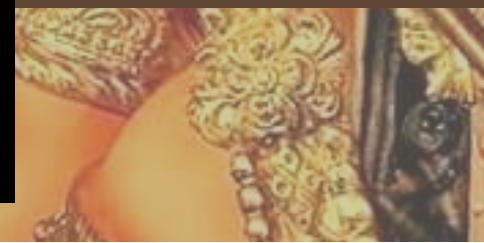
-Jiya 12C

Nine Nights Of The Divine Forces

Navratri the time when we celebrate goddess Durga for killing the demon, Mahishasura. It's the nine day festival celebrated with much pomp across the country. Navratri is commemorated or dedicated to three goddess. First three days for Durga , the second three days for Laxmi and the last three days are dedicated to goddess Saraswati. It is celebrated by the devotees reverently but one should keep some measures in mind. The idols that are immersed in rivers , lakes at the end of the nine day festivities are made using toxic paints which pollute the water bodies , assassination of aquatic animals. So, the idols should be made eco-friendly using eco-friendly material. The 'bhog' (prashad) should be dispensed in areca plates which are environment friendly as well as disposable. Taking cognizance of sound pollution, anti-sound pollution measures should be adopted by the committees to reduce or control the noise pollution. Last but not least - "Festivals are sign of jubilation and delightfulness". They should be celebrated to spread exultation , not misery in anyone's life.



*-Khushi Piplani 11D
Student Editor*



Boosting Economy With Prudent Finance

The festival season has a decisive impact on the economy because it drives up consumption and leads to huge money circulation in the economy despite of increasing prices or inflation. More money circulation will have better prospects for the economy. Festivals such as Diwali, Dhanteras, Dusshera and others create a hustle and bustle in the markets, thus leading to an increase in demand of products such as sweets, electronic items, sweets etc. People tend to use their savings incessantly without thinking of the consequences. Spending all your cash, using your savings, or maximizing your credit cards can lead you into a debt trap. It is very obvious to spend extra money during festivals but it is equally important to plan and track your finances so as to avoid financial hardships in the future. Avoid spending wastefully and promote sensible spending. Festival times generally show an increase in spending upon perishable items which otherwise are not useful in the long run. One should be cautious while spending money and prepare a budget in order to spend within a limit. Moreover, festivals lead to a boost in the GDP of the country due to a push in internal consumption such as that of earthen lamps, electric lights and decorations. However, this increase in GDP is only for a short period of time due to low demand after the festival season. In addition, there is sudden peak in certain sectors of production and manufacturing thus promoting more employment, leading to increase in the purchasing power of the consumer. Hence, festivals prove to be an asset for the economy when celebrated wisely along with proper budget planning.



-Paridhi Tayal

Be emphathetic towards Animals, Elderly, Kids And Enviornment At Large

Diwali, the festival of joy and lights. But, shouldn't everyone have the right to experience the joy and prosperity this auspicious festival?

So why does an individual's 'fun' of bursting crackers become a punishment for others? We should understand that Diwali is not only about bursting crackers but about spreading love and joy. Crackers are a source of air and noise pollution. They are not only detrimental for the environment, but are also harmful for kids, elderly and animals. The noise pollution caused by these are harmful for animals as well as the elderly. Animals often get scared due to these sounds and the elderly are not able to sleep properly. Air pollution caused by these is a major cause of dust allergy, asthma, lung diseases, etc. Children are often not able to study or sleep properly due to the noise caused by crackers.

So, instead of bursting crackers, we should try to spend a gala time with our loved ones. We can find joy and happiness in the smallest of things. The real meaning of Diwali is to spend time with our loved ones and to spread love, joy and prosperity.



-Ridhima Nagpal 11A

Government Policies During Festivals

To promote expenditure by citizens, government has announced various policies regarding festivals .

Around 17 lakh Maharashtra government employees will get the salary for the month of November before Diwali by October 22 .

Pensioners will also get their monthly pension by the same day.

In September, Eknath Shinde announced a Diwali bonus of Rs 22500 for each employee of Brihanmumbai Municipal corporation (BMC), Brihanmumbai Electricity supply and transport (BEST), and teachers associated with the civic body . Meanwhile, health workers will receive one month's salary as a bonus .

The government of India in an office Memorandum dated 6th October 2022 approved the grant of Non Productive linked bonus to Central government employees in group C.

DOE said that the casual labour who have worked in offices following a 6 days week for at least 240 days for each year for 3 years or more, will be eligible for this Non-PLB Payment. The amount of Non-PLB payable will be $(Rs.1200 \times 30 / 30.4)$ i.e. Rs.1184.21 (rounded off to Rs.1184).

These extra earnings will encourage the people to spend more and that too without the fear of running out of money.

Points to remember

Extra money and advance salary should be used for diverse investments .

People tend to be unmindful while spending during festivals. To avoid financial crisis later, budget should be formed and efforts should be made to stick to it and actual cash should be used rather than plastic money. Spend money only on what you need and not on what you want to flaunt .



-Kavya Lamba12C

Diwali at the end of the month VS beginning

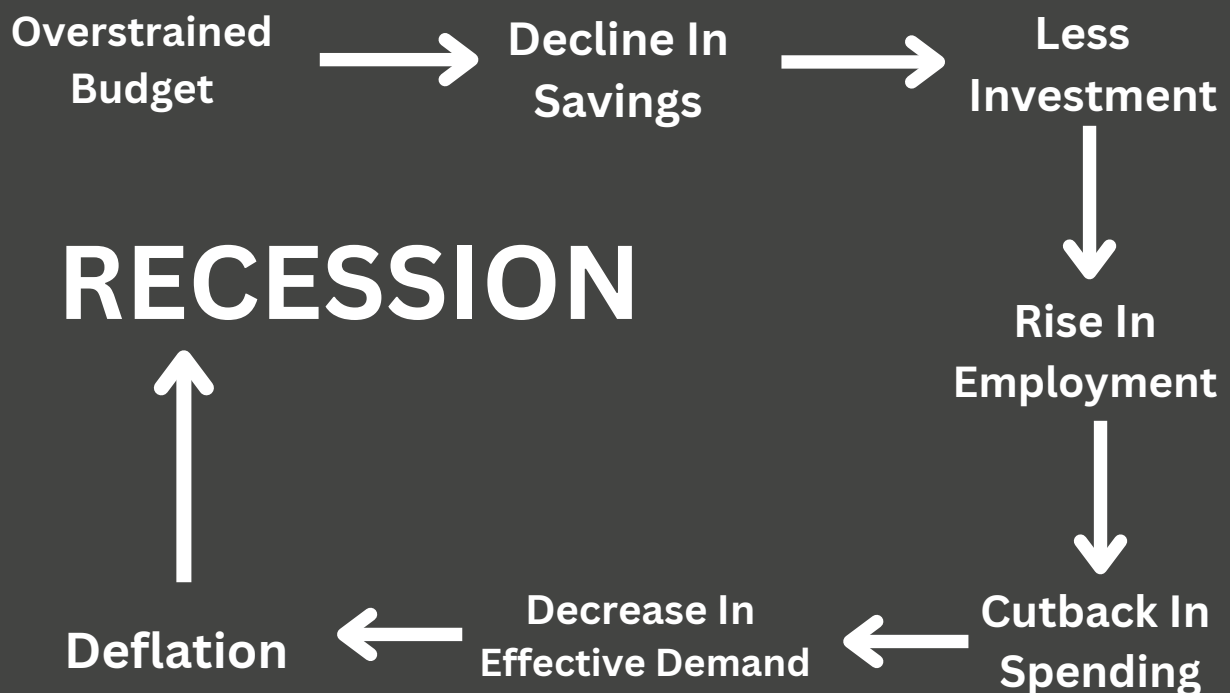
Any festival has a lot of economics involved. Money helps us celebrate in a much better way. So I think if it falls in the beginning of a month, usually people get their salaries at the beginning of the month so they naturally have a higher tendency to spend more at that time. It is human nature that a person spends more when he/she has cash in hand, so people unconsciously spend more at the beginning of the month in contrast to the end, when they are willing to save money. Thus, whenever Diwali or any other festival is at the beginning of the month (as the Indian festivals are scheduled by lunar calendar), then expenditure over these festivities is at peak and is increased whereas while this appears to have a positive impact on the overall economy, it may upset the individual's budget due to excess drain of funds during the festive season. Most of the population in India have a higher propensity to save throughout the year but during the festive season out of religious sentiments or societal pressure, people spend much beyond their budget which does not have a positive impact on the economy, what is needed is an equilibrium to be created in terms of expenditures and savings. As a balanced and planned management of funds in limit of one's financial capacity results into flourishing of economy along with happy and satisfied households.



-Raghav Goel 12C

Economic Strain During Festivals

Apart from bringing joy and cheerfulness, festive season also brings prosperity in our country i.e. a boost in our GDP. But ever thought what could happen if you spend beyond your limits and overstrain your budget?



The flowchart situation might seem exaggerated but its really not. The rationales behind a recession are at times not only unpredictable but also unexpected. Though recession is an economy wide phenomenon yet economy is nothing but the sum total of all individuals, firms and corporations combined. Just how the decision made by the government impacts the individuals in an economy, similarly the decisions made by individuals also to a certain extent impact the larger macro phenomenon. Thus, the measures which could be taken by one during festive season on an individual level in order to survive a recession are-:

1. Sensible investment

Expenditure in crackers will presumably increase our GDP but it will not only take the opportunity from a person (suffering from asthma and other illnesses) of celebrating Diwali again but since crackers are perishable it is highly likely that you will not get anything in return. Therefore, try to invest more in semi perishable items which will increase the standard of living for example cars, furniture and non perishable items like gold silver diamonds etc.

2. Diversification in investment

Human nature is complex and so is an economic situation. At times prices of non perishable items can also go down just like happened during the great recession 2008 when prices of houses plunged. That's why, try to build a portfolio of investment pairs that aren't strongly correlated meaning that when one is up the other is down and vice versa for eg gold and bond, stocks and car etc.

3. Focus on debt repayment if you're able

Everyone sees a boost in their income during festive season as they are full of bonuses. So, it's important to understand which bills you need to pay as that will have a direct impact on your credit scores. When credit markets tighten, if anyone is going to get approved for a credit card, or another type of loan, it will be those with excellent credit. Therefore, try to repay your debt to keep your credit scores high so you can yield a loan when needed during a recession.



-Sanya 11D

Crackers Ain't Symbolic of Happiness

Peace is superior to happiness; A calm mind is more potent than a goofy state of enjoyment. In a similar way, if a wise man looks deep into the forms of celebrations without subjectifying the matter, we surely CAN NOT see a bright future after the great "Festival of Lights". The change starts from minds and connects to the roots of improvements. Being mindful is a key to long-term happiness, before, during and even after the Diwali season.



-Sukhleen K Walia 12A



OVERJOYED OCTOBER

"HAPPY
READING"

October Feels Like...

Not too warm, not too cold, not too busy, not too slow. You can smell the festive season in the air. You want to work less, spend more time with your friends, family. Everything feels a lil better.