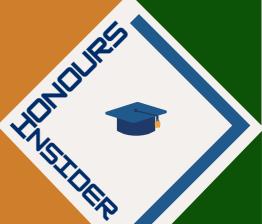




DWARAKA DOSS GOVERDHAN DOSS VAISHNAV COLLEGE
[AUTONOMOUS]

LINGUISTIC MINORITY INSTITUTION,
AFFILIATED TO UNIVERSITY OF MADRAS
ARUMBakkAM,CHENNAI-600106



INDIA'75



SPECIAL ISSUE

"I will pass, So will you,
But on our bones will arise,
The great tale of a new India"





President Address on 76th Independence Day



My dear fellow citizens,

My heartiest greetings in advance to all Indians living in the country and abroad on the eve of the 76th Independence Day. Gender inequalities are reducing, as we have more than 14 lakh elected women representatives in Panchayati Raj Institutions. Our daughters are the biggest hope for the nation. Some of them brought laurels for the country at the recently held Commonwealth Games.

The world has seen a new India rising in recent years, more so after the outbreak of COVID-19. We launched the biggest vaccination drive in human history with vaccines manufactured in the country itself. Last month we crossed the 200-crore mark in cumulative vaccine coverage. In combating the pandemic, our achievements have been better than those of many developed countries.

For this feat, we are grateful to our scientists, doctors, nurses, paramedics and the staff associated with vaccination. A home of one's own is no longer a dream for the poor, but a reality for more and more people, thanks to the 'Pradhan Mantri Awas Yojana'. Under the 'Jal Jeevan Mission', tap water connection is being provided to every household since the launch of the 'Har Ghar Jal' scheme.

I appeal to every citizen to know about their Fundamental Duties and follow them in letter and spirit so that our nation reaches new heights. Yoga and Ayurveda are India's invaluable gifts to the world. Their popularity is on the rise all over the globe. Our beloved country has given us everything we have in our life. We should pledge to give everything we can for the sake of safety, security, progress and prosperity of our country.

Our existence will become meaningful only in building a glorious India.

Thank you

Jai Hind!



SMT .DROUPADI MURMU
• HON'BLE PRESIDENT OF INDIA



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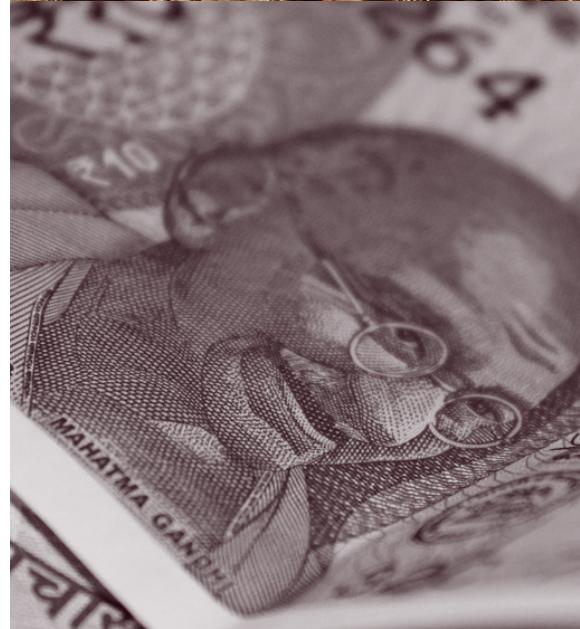
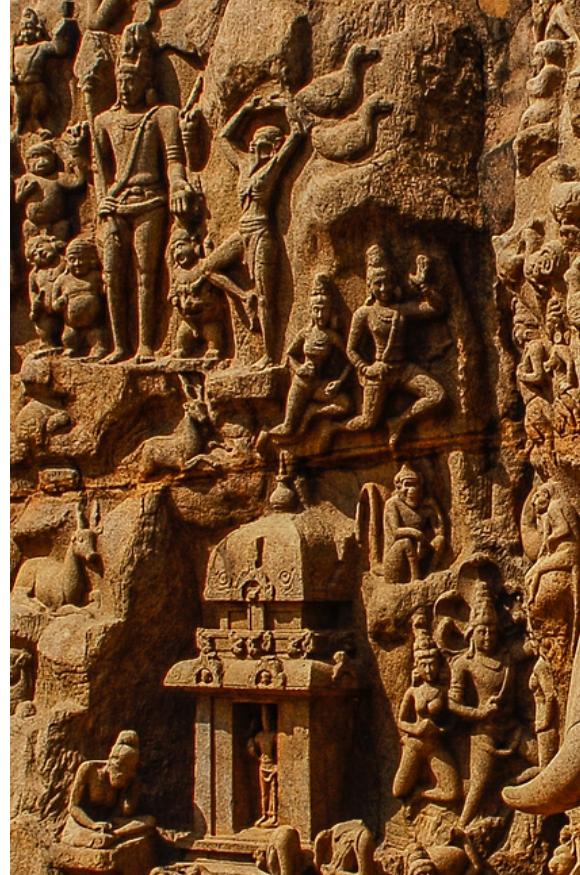
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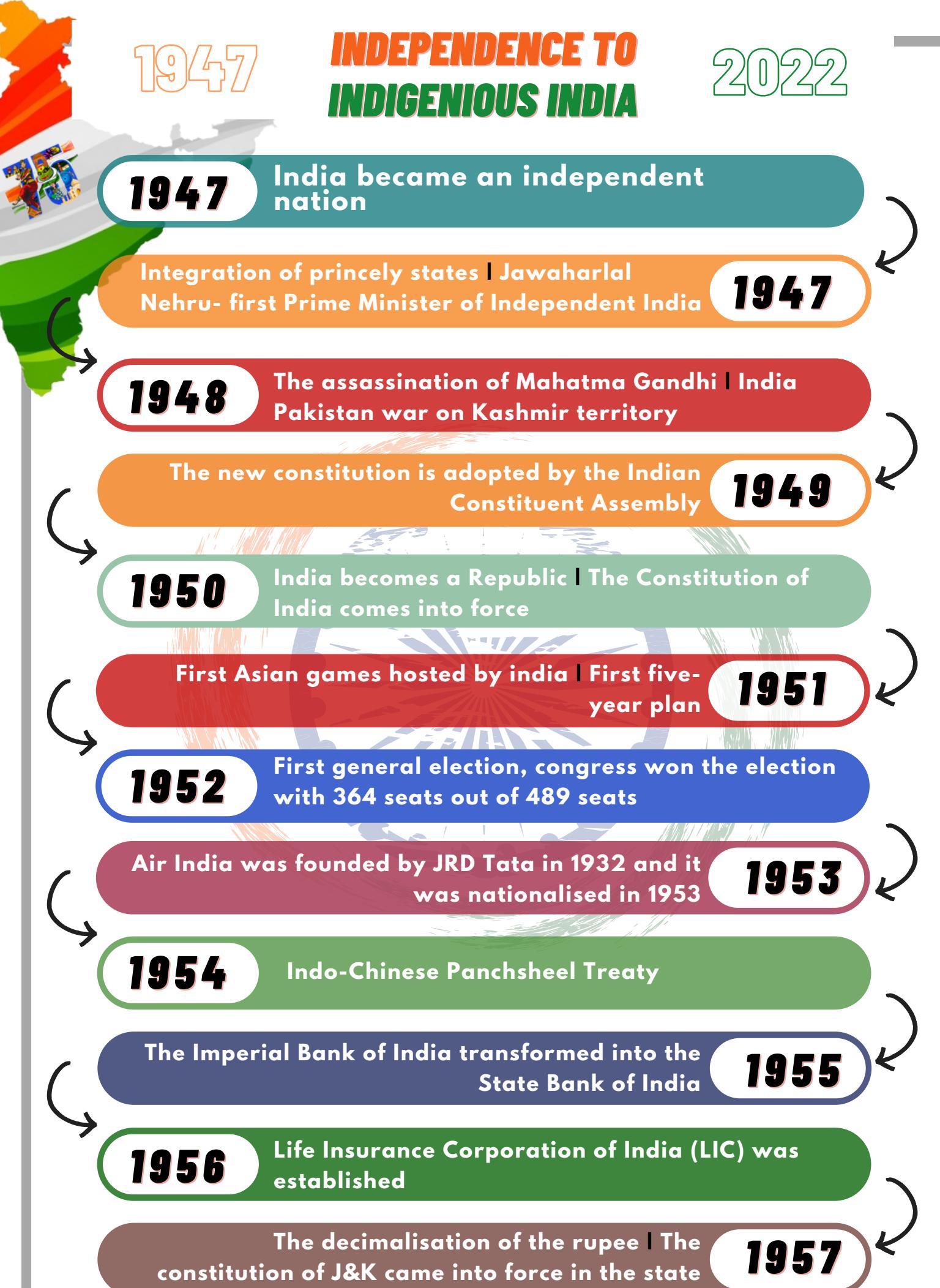
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1958

Armed Forces (Special Powers) Act is passed

Dalai Lama was given political asylum by India

1959

1960

Maharashtra was formed

Indian troops annexed the Portuguese territories of Goa, Daman, and Diu.

1961

1962

The Sino-Indian war breaks out at Himalayan border. It ends in a decisive victory for China

India's first-ever rocket launched to probe the atmosphere in situ using rocket-borne instrumentation

1963

1964

Sirima-Shastri Pact (Agreement on person of Indian origin in Ceylon) was signed | India's first Prime Minister Jawaharlal Nehru dies after 5 months of illness

India - Pakistan war breaks out. The war ends in a stalemate with both sides claiming victory | Hindi becomes the official language of India

1965

1966

Tashkent conference | The 2nd Prime Minister of India, Lal Bahadur Shastri breathed his last in Tashkent | Indira Gandhi elected as a first women Prime Minister of India

Nathu La and Cho La clashes took place also referred to as the Sino-Indian War

1967

1968

Three-language formula was introduced

Nationalization of Banks | ISRO is founded

1969

1970

The Patents Act was passed

1971

India-Pakistan war and the liberation of Bangladesh

1972

The Simla Agreement was signed between India and Pakistan to work towards the establishment of durable peace ,friendship and cooperation

1973

1st international telephone exchange in India | Mysore State renamed Karnataka

1974

First nuclear test at Pokhran (Smiling Buddha)

1975

State of emergency | Launch of India's first satellite, Aryabhata.

1976

Sanjay Gandhi's infamous sterilisation programme

1977

In Lok Sabha election Moraji Desai became the 4th PM of India and first non-Congress government | devastating tropical cyclone hit Andhra Pradesh in November

1978

Indira Gandhi was arrested

1979

Mother Teresa is awarded with the Nobel Peace Prize | The Mandal Commission("identify the socially or educationally backward classes") was established

1980

The BJP was formed | Indira Gandhi became as PM for second time | Sanjay Gandhi, died in a plane crash in New Delhi

1981

Bihar Train Disaster on June 6 ,7 coaches of an over crowded passenger train fall off from the track into Bagmati River and nearly 500-800 people were died

1982

Colour television began its journey in India | NABARD was established

1983

Indian cricket team wins ODI world cup for the first time under captainship of Kapil Dev

1984

The assassination of Indira Gandhi by sikh bodyguards
Satwant Singh & Beant Singh | Bhopal gas tragedy

Air India flight 182 was destroyed with a bomb | TADA
(Terrorist and Disruptive Activities) Prevention Act came
into effect

1985

1986

First Operation Black Thunder took place

Goa became a state of India

1987

1988

Securities Exchange Board of India
was established

Agni was successfully launched. It is a family of medium to
intercontinental range ballistic missiles developed by India

1989

1990

Exodus of Kashmiri Hindus

Assassination of Rajiv Gandhi
former Prime Minister of India

1991

1992

Demolition of the Babri Masjid which
leads to communal violence in the country

Bombay blasts

1993

1994

Prithvi missile inducted in the Indian Army | Sushmita Sen
and Aishwarya Rai wins the Miss Universe and World Titles

Delhi Metro Rail Corporation
Limited was founded

1995

1996

Atal Bihari Vajpayee became PM
for the first time

1997

KR Narayanan was elected to become the President of India | Mother Teresa passed away in Calcutta

India conducted Pokhran-II tests at Rajasthan

1998

1999

Kargil war. Decisive Indian Armed Forces victory | Air India flight hijacked

Creation of new states of Jharkhand, Chhattisgarh, and Uttranchal | US President Bill Clinton visited India to rekindle India US relationship

2000

2001

Earthquake strikes Gujarat | Lashkar-e-Taiba (LeT) and Jaish-e-Mohammed (JeM) attacked the Parliament of India

Gujarat Riots | A. P. J. Abdul Kalam became President of India

2002

2003

Mumbai bombings

Permanent seat on the UN Security Council | Manmohan Singh Became PM | Tsunami

2004

2005

Delhi bombings | a landmark judgement | Right to Information act implemented

US and India sign a nuclear agreement

2006

2007

First women President-Pratibha Patil | India won the 2007 ICC World cup T20

Moon mission-Chandrayaan-1 launched on October 22 | The heinous 26/11 attacks is the most significant & deadly terrorist attacks carried on Indian soil

2008

2009

The National Investigation Agency (NIA) was formed

2010

Education became a fundamental right of children | First time Commonwealth game held at New Delhi

2011

Pranab Mukherjee became the President of India

2012

The heinous Delhi gangrape and murder ('Nirbhaya') | The 4th annual BRICS summit was held at Taj Hotel in New Delhi for the first time that India had hosted a BRICS summit

2013

Mars Orbiter Mission | Criminal Law (Amendment) Act was passed

2014

Narendra Modi became the PM | Telangana was formed

2015

India & Bangladesh sign a historic deal | First space laboratory Astrosat | NITI Aayog was formed

2016

India's surgical strikes in Pakistan | Demonetisation of Rs.500 & Rs.1000

2017

GST implemented | India became a full member of the SCO (Shanghai Cooperation Organisation)

2018

Kerala floods | PM Narendra Modi inaugurates world tallest statue, Statue of Unity

2019

The scrapping of Article 370 and 35A, which granted special status to the state of Jammu and Kashmir | Pulwama attack

2020

The Government of India announced a total lockdown of the country on March 24th

2021

The 3 new farm laws and laws were formally repealed too

2022

India gets its first tribal President Droupadi Murmu On July 25, 2022 | 44th Chess Olympiad held at Chennai from 28th July - 9th August



INDIA'S RANKINGS AT GLOBE ON VARIOUS CATEGORIES



07

S.no	Index	Rank	S.no	Index	Rank
1	MILK PRODUCTION	1	21	ASIAN POWER INDEX	4
2	DIGITAL SKILLS	1	22	COMMON WEALTH GAMES 2022	4
3	GLOBAL DIGITAL SKILLS INDEX 2022	1	23	AUTOMOTIVE INDUSTRY	5
4	AGRICULTURE	2	24	GROSS DOMESTIC PRODUCT	5
5	POPULATION	2	25	WEALTH	5
6	GLOBAL MANUFACTURING SECTOR	2	26	WORLD INVESTMENT REPORT 2021	5
7	GLOBAL CRYPTO ADOPTION INDEX	2	27	GLOBAL CLIMATE RISK INDEX	7
8	GLOBAL MANUFACTURING RISK INDEX	2	28	INDIAN NAVY(POWERFUL)	7
9	GLOBAL INVESTMENT IN DIGITAL SHOPPING 2021 INDEX	2	29	SERVICE SECTOR	8
10	ICC CRICKET STANDINGS	2	30	AGRICULTURAL PRODUCE EXPORTERS	9
11	RICE	2	31	INFRASTRUCTURE	10
12	WHEAT	2	32	GLOBAL CYBERSECURITY INDEX	10
13	ECONOMY	3	33	FOREST AREA/RESOURCE	10
14	RENEWABLE ENERGY COUNTRY ATTRACTIVENESS INDEX	3	34	CLIMATE CHANGE PERFORMANCE INDEX (CCPI) 2021	10
15	AIR FORCE	3	35	GLOBAL TERRORISM INDEX	12
16	LEED (LEADERSHIP IN ENERGY AND ENVIRONMENT DESIGN)	3	36	NATURE	12
17	PHARMACEUTICAL INDUSTRY	3	37	TOTAL IMPORTS	12
18	WORLD AIR POWER INDEX	3	38	WORLD GIVING INDEX 2021	14
19	HOCKEY(MEN)	4	39	EMPLOYABILITY	15
20	MILITARY	4	40	GLOBAL DRUG POLICY INDEX 2021	18



S.no	Index	Rank	S.no	Index	Rank
41	TOTAL EXPORTS	18	58	GLOBAL FOOD SECURITY INDEX	71
42	GLOBAL STARTUP ECOSYSTEM INDEX	20	59	CORRUPTION PERCEPTION INDEX	85
43	INDEX OF CANCER PREPAREDNESS 2019	22	60	SMART CITY INDEX	85
44	PARALYMPICS 2021	24	61	COVID- 19 RESPONSIVENESS INDEX	86
45	IN PROVIDING QUALITY OF EDUCATION	33	62	HENLEY PASSPORT INDEX	87
46	WORLD COMPETITIVE RANKING	43	63	ENERGY TRANSITION INDEX	87
47	INTERNATIONAL INTELLECTUAL PROPERTY INDEX	43	64	GLOBAL HUNGER INDEX	101
48	DEMOCRACY INDEX	46	65	FIFA RANKING 2021	104
49	GLOBAL INNOVATION INDEX	46	66	GLOBAL KIDS RIGHTS INDEX	113
50	GLOBAL SKILL INDEX	51	67	ECONOMIC FREEDOM INDEX	121
51	GLOBAL HOUSE PRICE INDEX Q4 2021	51	68	HUMAN DEVELOPMENT INDEX	131
52	MONEY DEPOSITED IN SWISS BANKS RANK	51	69	GLOBAL GENDER GAP INDEX	135
53	TRAVEL AND TOURISM COMPETITIVENESS INDEX	54	70	GLOBAL PEACE INDEX	135
54	WORLD TALENT RANKING REPORT	56	71	WORLD HAPPINESS REPORT	136
55	OLYMPICS	58	72	GDP (NOMINAL) PER CAPITA	142
56	DIGITAL QUALITY OF LIFE INDEX 2021	59	73	WPFI WORLD PRESS FREEDOM INDEX	150
57	GLOBAL HEALTH SECURITY INDEX	66	74	LITERACY	172
			75	ENVIRONMENTAL PERFORMANCE INDEX	179

Sources:

- [1. https://studyhaba.com/india-ranking-different-indexes-pdf/](https://studyhaba.com/india-ranking-different-indexes-pdf/)
- [2. https://www.bankexamstoday.com](https://www.bankexamstoday.com)



EVOLUTION OF BANKING

@ INDIA'75

India is accelerating fast on the highway of digital economy, and currently boasts of a superior ecosystem which has encouraged thousands of innovations across the spectrum. We have already hit a century when it comes to unicorns in startups with a total valuation of \$332.7 billion. In the first four months of 2022, India has given birth to 14 unicorns with a total valuation of \$18.9 billion, and it is estimated that one out of every 10 unicorns globally are from India.

In this backdrop it comes as no surprise if digital lending is also attracting the attention of both banks and policy-makers. The Government of India's initiative, announced in the Union Budget in February, to set up 75 Digital Banking Units (DBUs) in 75 districts is indeed a major step to bring more people into the formal economy. The frontline medias are speculating that the hon'ble Prime Minister Narendra Damodar Das Modi will inaugurate these 75 DBUs to commemorate 75 years of Independence on August 15, 2022.

Even today, 65 percent of India's population is still alive in rural areas. There are about 640,000 villages in our country and, for various reasons, a sizable population of these villages are still out of ambit of formal credit. We have about 53,000 public sector bank branches in the villages (rural and semi-urban). On an average one bank branch is serving some 12 villages. In some states, and in underdeveloped areas, one bank branch is serving 20 or more villages.

Across most states, and especially in eastern India, the share of the number of accounts held by small and marginal farmers is disproportionately low when compared to their actual numbers. This again does not include the landless farmers, oral lessees, and sharecropper

Erstwhile, the government has initiated Jan dhan Yojna (PM-JDY) to take banks to houses of each area. This DBU inauguration program will further maintains a cordial relationship with the people of marginalized section. These DBUs in 75 districts amounts to about 10 percent of the total districts in India. Insights, these inceptions can be taken to other districts which are currently unbanked.

Bringing the postal offices, which is another budget announcement, under core banking solutions will enhance the access of people living in rural areas to formal banking and formal credit network. The existing 53,000 odd bank branches with about 120,000 postal offices in rural areas will bring down the number of villages per bank branch to about four. The business correspondents can continue to play their bank 'mitra' roles. The transfer payment story has been quite a success from a modest beginning in 2016 to now when the NPCI aims at 1 billion transactions a day in the next 3-5 years.

In a similar fashion, these DBUs can usher in the next generation reforms in India's banking sector.



S. SAIRAM
ASSISTANT PROFESSOR

POEMS | கவிதைகள்

பாரத வளம்

இனம், மொழி வேறில்லை
வேதங்கள் புதிதில்லை
பிரிவினைக்கு இடமில்லை
அடிமைத்தனம் இங்கில்லை.

போர்வாள் ஏந்திய ஜான்சியும்
நீதியை நிலைநாட்டிய காந்தியும்
இரும்பு மனிதரான சர்தாரும்
எழுத்தால் போரிட்ட பாரதியும்
சட்டம் நிறுவிய அம்பேத்கரும்
பொதுநலவாதி பாண்டிதர் நேருவும்
ஏடு இணையற்ற பரல்கள்.

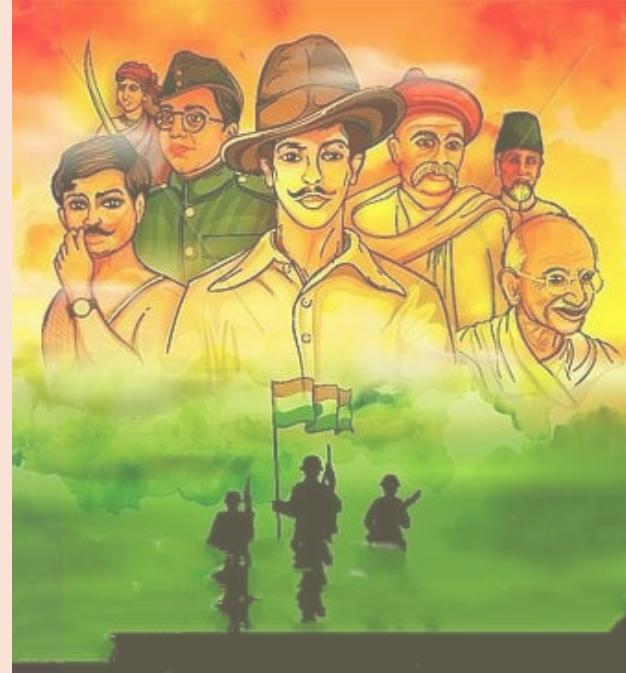
விண்ணிலே விண்கலம்
மண்ணிலே பொன் நிலம்
துணிவுற்ற படைத்தளம்
எண்ணற்ற தொழில் வளம்

வீரர்கள் ஏந்திய கேட்யம்,
எங்கள் ஐம்பெரும் காப்பியம்,
கதைகள் விளக்கும் நாட்டியம்;
இவையனைத்தும் பாரத காப்பியம்



SAVITHA SRI P B
II YEAR B.COM (HONS)

21E1603



எலியவரின் வலிமை

காலங்கள் கடந்து போனாலும்,
கடந்துவந்த பாதை
மறைவதில்லையே !
கூட்டங்கள் கூடி நின்றாலும்,
கூட்டத்தின் கொள்கை
இறப்பதில்லையே!

பணம் இல்லாமல் வாழந்தாலும்,
மனிதனின் மானம்
குறைவதில்லையே!
வெற்றி பெற்று வந்தாலும்,
வேர்வை சிந்திய மனிததுளிகள்
அழிவதில்லையே!

காந்தி அணிந்த துண்டு முதல்
கலாம் பெற்றப் பட்டங்கள் வரை
என்றும் தமிழன்,
எதிலும் இந்தியன்,
வாழக பாரதம்!!



JEEVANANDAM R
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POEMS | கவிதைகள் | कविता



SHOBANA B
I YEAR B.COM (HONS)
22E1607

நம் பாரதம்

சுதந்திரத்தைப் பெற்றோம் !
சுதந்திரமாக பறந்தோம்!
பெற்றக் காரணத்தைக் கற்றோம்!
போராடிய தலைவர்களை
அறிந்தோம்!
இன்று கொண்டாடுகின்றோம்!
என்றும் அதை மறவாதிருப்போம் !
பெற்றதைப் போற்றி
மகிழ்ந்திருப்போம்!
ஜெய் ஹிந்து!!!



आज़ादी के बाद



VINEET SHRIMAL
II YEAR B.COM (HONS)
21E1625



KEERTHANA S
III YEAR B.COM (HONS)
20E1516

MY INDIA, MY PRIDE

From Small Namasthe to Great "Adhiti Devo Bhavah"
My land is known for its culture...

From Chennai to Mumbai
My land is known for its Hospitality...

From Kargil War to Tokyo Olympics
My land is known for its victory...

From Kashmir to Kanyakumari
My land is known for its diversity...

Filled with all prosperity,
My mother land is known for Unity..
This mother land my pride
Proud to be her Child.



हम तो आज़ाद हुए लड़कर पर
आज़ादी के बाद भी लड़ रहे हैं
पहले अंग्रेजो से लड़े थे
अब अपनों से लड़ रहे हैं
आज़ादी से पहले कितने
रव्वाब आँखों में संजो रखे थे
अब आज़ादी के बाद वो
रव्वाब ,रव्वाब ही रह गए हैं
अब तो अंग्रेज़ी राज और
इस राज में फर्क न लगे
पहले की वह बद स्थिति
अब बदतर हो गई है...

ARTICLES

#JustIndianThinks



LAKSHMIPATHY S
II YEAR B.COM (HONS)
21E1607

What is the first thing that comes to your mind when we talk about Independence Day?
Gandhi? Nehru? Bhagat Singh?
No, Chocolates! Isn't it?

Back then, there was this kid who used to dress up for Independence Day just because their teacher said that they'd distribute burfis and 5 rupees chocolates. The teacher wanted every student to pin a national flag on their shirt pockets, which actually needs to be in their hearts. Patriotism wasn't developed in the hearts of children by our schools, they used to trick us by giving chocolates, just the way a politician does.

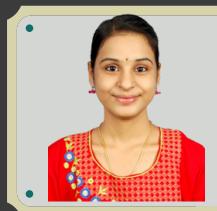
However, the use of chocolate's to teach children will always be remembered, as will the events of Independence Day. At the same time we can't support and encourage the politician's deceptive methods. Today Chocolates might have changed to money but not the people's mindset to get paid for their contribution towards the country .

Well, who ever wondered that the kid who was found behind chocolates and burfi's is now trying to expose this scam.

But deep inside I think I would still be happy if a burfi and chocolate is given to us in college.
And yes that's me trying to recover from being "a school boy" to a grown up teenager but for sure he won't get chocolates from a politician !



INDIA AT 75 : A MASSIVE HIT



ABHINAYA PC
II YEAR B.COM (HONS)
21E1602

As we all know that in 1947, the newly born independent india inherited a shattered economy from the british.

India achieved a lot of changes in form of constitutional development but a very massive hit in form of science and technology.

In the last seven and a half decades my concern towards agriculture, irrigation, telecommunication, science education and research achieved a lot.

The new look India is all poised for a giant leap forward in science and technology

As per my knowledge

"we should not look back in anger at what we have not accomplished, look back with wonder at what we have"

THE LAND KNOWN FOR ITS UNITY IN DIVERSITY



DIVYA DHARSHINI M
III YEAR B.COM (HONS)
20E1511

I always ended up with these questions:

1. India : famously known for "Unity in diversity"? Is it so?
2. Why and for what we are proud of our nation?
3. Who is God?

Firstly, though as Indians we all divided by 28 states, 8 union territories, 121 languages, highest-various caste's & religion's ,30 major festivals but 1 country, 1 common Celebration. "It is not only a celebration of Independence but also of Unity with the diverse culture of the country." It's the day when we put aside differences in our culture & come together as true Indians. And this Motivates us to defend our Motherland against Any attack on the country's dignity & Sovereignty.

Need to be proud right? but is it enough to be proud ? then for what as a teenager I feel proud of my nation?

"People who fought for freedom
Saving the life was their wisdom
Risk was on the way
But their wasn't a delay...

We are the Indians
With the assorted culture,
Millions of language differs from states to states
We love the remix of our nation...

Respects are still being paid
On that day many lives were laid
Feelings of every festivals
Touches the heart's of Indian people ...
From north to south
Himalaya's to Indian ocean's
Youthful grass & pushes the wind & tossed in waves...

We don't depend on any resources
We are good enough from our own experience
Pride to be an Indian citizen
Because, we are people from the unique nation...

Held up faces with a happiness ,
The flag is flying on the highest
Tri-colour saffron, white , green
Contains the meaning of our nation...

We stand together ,
Pray together ,
Fight together ,
Struggle together
Because,
Indian are meant to live together!!!

Well done its great I found answer for first 2 question and it's my inner-Patriotism towards my nation!

Now coming to 3rd question, like me those who are reading this will ended up in : is 3rd q is related to what the article goes through about?

The Thoughtful mind says :

10 named deities were available for selection, though no answer options were read aloud.

The selection's made, to know them

See the questionnaire or topline for the full list of gods offered.

So, "A Thoughtful mind, When it sees a nation's flag, sees not the flag, but the nation itself"

I believe in " unity in diversity is better than unity in similarities". Diversity in our religion never created any difference in us Indians (for eg:

HINDUISM
JAINISM
BUDDHISM
SIKHISM
ISLAM
CHRISTIAN

We are proud Indians!!!

"Unity in diversity is our biggest asset, which lasted in India since ages"

Now it is fair enough to be proud of my nation right?
Unity : The word starts with U(refers Us, Indians) if not U(us) ,then who?

"THE LAND KNOWN FOR IT'S UNITY IN DIVERSITY"

Proud to be Indian!

Jai Hind !!!





MAKE IN INDIA

GUGAN S
III YEAR B.COM (HONS)
20E1529

Artistic



HAPPY
INDEPENDENCE
DAY!

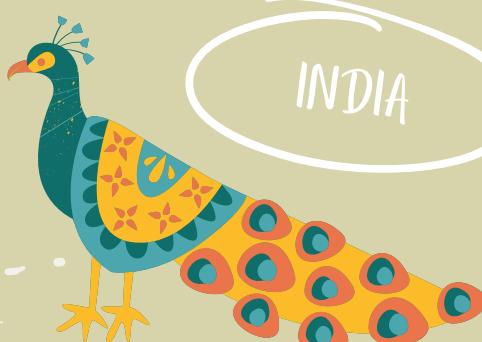
Let's
CELEBRATE

Freedom is a chance to be better.

SUBASHINI V
I YEAR B.COM (HONS)
22E1604

India

MATHANGI P
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22E1605





ANBUSELVAN P
II YEAR B.COM (HONS)
21E1638

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BOOMIGHA K
II YEAR B.COM (HONS)
21E1624



GLIMPSES

OF 76th INDEPENDENCE DAY.



HONOURS

On August 15 ,2022

We celebrated 76th Independence day in our Honours Department on the theme of "Make in India" highlighting the Development of various sectors of our country.

Various Departments of our College showed their Tribute towards our Nation through March-Past.



EDITORIAL BOARD

*Independence day
special issue*



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