

## PM-VIDYA LAKSHMI SCHEME

The PM-Vidya Lakshmi Scheme is a comprehensive initiative by the Government of India aimed at providing financial support and facilitating access to education loans for students pursuing higher education. The scheme primarily targets students who wish to pursue undergraduate, postgraduate, and professional courses at recognized institutions in India and abroad. By easing the financial burden on students and their families, the PM-Vidya Lakshmi Scheme is designed to promote higher education and make quality education more accessible.

It aims to provide an easy and efficient way for students to avail of education loans, ensuring that financial constraints do not hinder the pursuit of higher education.

The scheme is intended to simplify the process of obtaining loans for students. It reduces the complexities involved in loan applications and ensures that students have access to a streamlined platform to apply for and manage their education loans.

By providing financial assistance, the scheme encourages more students to pursue higher education, particularly in fields like engineering, medicine, law, and management, which require substantial funding.

The scheme is especially beneficial for students from economically weaker sections of society, ensuring they have access to education loans on favorable terms.

The scheme operates through the \*\*Vidya Lakshmi Portal\*\* (www.vidyalakshmi.co.in), a dedicated online platform where students can apply for loans, track the status of their applications, and access information related to scholarships and loan schemes from various public and private sector banks.

The scheme covers loans for various undergraduate, post-graduate, and professional courses. The loans can cover tuition fees, hostel charges, and other educational expenses, such as books and supplies.

Under the PM-Vidya Lakshmi Scheme, students can avail loans ranging from Rs 50,000 to Rs 10 lakh for studies in India. For studies abroad, the loan limit is typically higher, with loans of up to Rs 20 lakh being provided, depending on the course and the financial institution's guidelines.

The interest rates on loans provided under this scheme are relatively competitive. For loans up to Rs 7.5 lakh, the interest rate is set by the respective lending banks, and the government provides an interest subsidy for the first year, thus reducing the burden on students and their families.

# Corruption Beyond Dirty Money Transactions

## There is need to raise vigilance level to track down influence peddlers

■ SAJJAD BAZAZ

A snippet of the statement dished out by the Chief Minister Omar Abdullah on the occasion of kickstarting the Vigilance Awareness Week on October 28, is worth quoting to begin today's column. He said, "As we mark Vigilance Awareness Week, I reaffirm our unwavering commitment to a corruption-free Jammu and Kashmir. Eradicating corruption is more than a priority; it is a mission that drives us to introduce bold reforms, strengthen oversight, and empower citizens. Our goal is to build a governance model where every resource is utilised for the public good."

A declaration of war against corruption from horse's mouth is a huge confidence-building measure for the general public to expect the new governance model driven by accountability, transparency and merit in real sense. It is worth mentioning that promoting a culture of integrity, strengthening institutions, enhancing transparency and accountability, and fostering ethical behaviour are essential components that translate into a high quality governance - be it political governance, corporate governance, socio-economic or bureaucratic governance. However, it requires collective will and efforts from individuals, communities, governments, and other stakeholders to handle these components in an honest and ethical manner. But those having power or authority have a huge responsibility to create and promote a more transparent and just society.

Actually, for the past few years, one of the most buzzwords all over the country is corruption. From primary school to higher echelons of power, the termite of corruption dominates every day discussions. In layman language, corruption is described as the act of

money transactions done under the table exchange. Even as the money in itself is not an evil, it's the under-table deal which has made (and continues to make) the money dirty. Corruption, black marketing, smuggling, drug trafficking, tax evasion or name any form of evil existing in our society, the root cause is the misuse of money. The money-crazy people want more money to cater to their needs and during the course they don't hesitate to have money from any source and it's here the money laundering is prosperously promoted.

So, in terms of money matters, corruption is a game of two players: one who gives, and one who takes it. Wittingly or unwittingly, we have integrated this menace in every aspect of our life, making it extremely difficult for us to stay in business without resorting to unethical or illegal practices.

Notably, the impact of this dirty money has a direct bearing on our economy in several ways. In the first instance it leads to the misdirection of our precious resources. The income distribution gets worsened. It is interesting to note that there are income tax advisers, chartered accountants and other financial advisers who are part of the establishment of dirty money operators. One of the big disadvantages is that the dirty money has viciously corrupted every system. Succinctly, the politics of dirty money has decomposed our moral fibre. The existence of this huge hidden segment of the economy has handicapped our planners in making a correct analysis and formulation of right developmental policies for various sectors of the economy. So, if the dirty picture of the money is not cleaned, it's sure to lead us to ruin.

Apart from dirty money transactions, which is a universal source of promoting corruption,

the most lethal form of corruption is influence peddling. This is a situation where a person is selling his influence over the decision process involving a third party-be it a person or an institution.

The coterie around any power or authority is always engaged in peddling influence or connections for personal gain, often involving gaining favors or advantages in decision-making processes. These influence peddlers exploit the power of decision-makers to manipulate outcomes or secure favorable treatment for themselves or others. In the end, this practice undermines the principles of fairness, transparency and accountability by allowing individuals to gain advantages through personal connections. This influence peddling results in the erosion of public trust, distorts decision-making processes, and perpetuates social disorder breeding unrest in societies, communities and the region.

It is here the Omar Abdullah-led J&K government has to raise vigilance level to track down influence peddlers, both within the system and outside the system. This lethal form of corruption mostly has its roots in the governance system as some of those vested with huge powers at the top misuse the system to serve their coterie.

This needs a serious thought as the menace in some cases can prove lethal. In fact, harming the person on flimsy grounds through influence peddling is another form of fake encounter.

Even as there are regulations in place to prevent conflicts of interest, ensure transparency in decision-making, and restrict the undue influence of powerful individuals or groups, there is an urgent need to revisit the existing measures to make stringent laws so that any authority at the top found involved

in influence peddling is booked under relevant laws of the land. Promoting transparency, accountability and integrity in government as well as private sector is crucial in combating influence peddling.

Strengthening governance structures, implementing codes of conduct and enforcing anti-corruption measures through renewed accountability laws where an authority or those vested with huge powers are made accountable for their decisions can go a long way to help prevent and address this form of corruption, which is lethal in nature. Remarkably, experts suggest whistleblower protection mechanisms, independent oversight bodies and strong enforcement of regulations to detect and deter peddling of influence.

Meanwhile, in the words of our Prime Minister Narendra Modi: "No matter how powerful the corrupt may be, they should not be saved under any circumstances. No corrupt person should get political-social support, every corrupt person should be put in the dock by the society, it is also necessary to create this environment."

Touching upon a worrying trend, the Prime Minister said, "We have seen that many times the corrupt people are glorified in spite of being jailed even after being proven to be corrupt. This situation is not good for Indian society."

It is true, the government alone cannot fight a war against corruption. Common citizens too have a responsibility to fight out this menace. The prime minister has also stressed the need to bring in common citizens in the work of keeping a vigil over corruption.

(The author is a veteran journalist/columnist).

# AI is revolutionizing skill development

■ SURJIT SINGH FLORA

In the contemporary, rapidly evolving digital environment, artificial intelligence has surfaced as a transformative force for experts across diverse disciplines. Artificial intelligence instruments are transforming our approach to work. It streamlines procedures, boosts efficiency, and stimulates creativity.

In the beginning, people thought that AI was the biggest threat to professionals because they were afraid of losing their jobs. But the truth is that AI is not the biggest threat to professionals. Not only does it help young people find new jobs, but it also helps them get better at what they do. It helps them in a lot of different ways, from teaching students to training teachers and professionals. Artificial intelligence (AI) can help you find new jobs and make the future better if you want to work in business or improve your skills.

Make the resume impressive:

Artificial intelligence facilitates the crafting of compelling resumes and cover letters, effectively showcasing your skills to potential recruiters. Reji serves as a valuable resource for the development of resumes and cover letters. It enhances the resume by presenting the skills and educational background in a compelling manner. Additionally, it tailors a job application to align with the published advertisement for the candidate and the hiring organization's designation.

Preparing for the interview:

These computer-led interviews are quite popular these days. Understanding the format will help you prepare the best. Just as in every interview: research the business and the position ahead. Out loud, practice your responses, paying especially attention to concision and clarity. Treat it seriously; even if it is a computer, you want to present your best self.

While for many of them, feeling anxious about the interview questions is a common response. To overcome this anxiety, one can seek assistance from ChatGPT. Nevertheless, relying entirely on ChatGPT is not advisable. This serves as a viable alternative for individuals seeking potential suggestions. This resource provides insights into potential interview questions and key considerations to keep in mind during the interview process, based on the company name and the candidate's profile. Utilizing the skills and capabilities proposed by ChatGPT can enhance your response.

AI for promotion:

Artificial intelligence not only facilitates the job acquisition process but also empowers professionals to strategically navigate their career advancement. One may also explore methods to engage in a dialogue regarding one's promotion with one's superior through platforms such as ChatGPT and Gemini, among others.

Creativity:

Automation Anywhere's AI-powered automation platform empowers profes-



sionals to streamline repetitive tasks, thereby liberating time for more strategic contemplation and creative endeavors. Google Cloud AI provides sophisticated machine learning tools, empowering professionals to construct AI models that facilitate business insights and foster growth. IBM's AI platform equips professionals with an array of sophisticated tools for the analysis of data, visualization, and informed decision-making.

Computer vision tools:

Computer vision tools like TensorFlow and OpenCV enable professionals to implement artificial intelligence models that can understand visual data and make sense of it.

Chatbots:

Chatbots such as Dialogflow and Botpress empower professionals to develop conversational interfaces that enhance customer engagement and support. Consequently, AI tools are transforming the professional landscape, allowing us to operate with greater intelligence, efficiency, and expertise. Through the adoption of these tools, professionals may unveil novel opportunities.

AI Conversation Starter Tool:

Some companies choose not to use traditional advertising methods to announce job openings. We refer to this phenomenon as the concealed employment landscape. Engaging in networking proves to be quite advantageous for acquiring job-related information. In addition to this, LinkedIn's AI conversation starter tool facilitates connections with professionals in analogous fields while showcasing your competencies. In addition to LinkedIn, there exist AI tools like Taplio and Engage that can enhance your networking capabilities

through integration with the platform.

Also, certain abilities will be in high demand in a world where artificial intelligence is becoming more prevalent since they are necessary to complement and operate alongside AI systems. They are frequently referred to as "human skills" or "soft skills," and they are skills that artificial intelligence is unable to simply mimic. A few of the talents that will prove to be especially helpful are as follows:

The capacity to analyze difficult situations, evaluate information, and make judgments based on that evaluation will be crucial. Critical thinking and problem-solving skills are also essential. Among these are creative approaches to problem-solving and thinking that is outside the norm.

When it comes to emotional intelligence, qualities such as empathy, compassion, and the capacity to comprehend and connect with other people on an emotional level will be put in high demand. The ability to communicate with people is essential for positions that need human interaction, such as those in customer service, healthcare, and leadership.

Capability to swiftly adjust to new technologies, procedures, and settings will be necessary. Adaptability and flexibility are two characteristics that will be required. It is necessary for workers to be adaptable and willing to continue their education and acquire new skills.

Communication in Interpersonal Relationships: Strong communication skills, both verbal and written, will continue to be essential for effective cooperation, teamwork, and relationship-building. It is easier to bridge the gap between human users and AI systems when there is clear communication.

Leadership and Management: Leadership traits such as vision, strategic thinking, and the ability to encourage and inspire people will be extremely valuable. Management skills will also be essential. Effective managers will steer their teams through transformations driven by artificial intelligence and encourage innovation.

Ethical Decision-Making: As the application of artificial intelligence (AI) expands across a variety of fields, ethical considerations are becoming increasingly important. There will be a significant demand for people who are able to handle ethical challenges and ensure that artificial intelligence technologies are employed in a responsible manner.

In spite of the fact that artificial intelligence is capable of processing enormous volumes of data, humans are still required to analyze and contextualize that data. It will be vital for anyone working in any industry to possess fundamental data literacy abilities, which include the capacity to comprehend, analyze, and interpret data.

When it comes to technical skills, having a solid understanding of technology and digital tools will continue to be necessary, despite the fact that soft skills are quite important. Skills in fundamental coding, familiarity with topics related to artificial intelligence and machine learning, and competency in appropriate tools and platforms are included in this.

Resilience and Stress Management: The capacity to deal with difficulties, failures, and stress will be extremely valuable in organizations that are driven by technology and consist of a fast-paced environment. Individuals that are resilient are able to recover more quickly from setbacks and are better able to adjust to new circumstances.

Cultural Competence and Awareness of Diversity Issues: As the workforce becomes more varied and interconnected, it will be vital to have cultural competency and awareness of diversity issues. The ability to collaborate well with individuals who come from a variety of backgrounds and have a variety of points of view will be highly valued.

Despite the fact that artificial intelligence will automate a great number of tasks and alter the nature of work, human skills that place an emphasis on creativity, emotional intelligence, adaptability, and ethical decision-making will become increasingly crucial in a future where AI is dominant. By cultivating these talents, individuals will be able to prosper in the ever-changing employment market and make important contributions to society more effectively.

In the end! Confidence serves as a fundamental element. Clearly express your skills. Don't view it as a test. The dialogue ought to be reciprocal. It's primarily about showcasing who you are, what you enjoy, and what you can do. Demonstrate your exceptional qualities to them! All the best!

(The writer is a veteran journalist and freelance writer based in Brampton).

## GURU TATTVA

■ MOHANJI



We must differentiate between a Guru and an Acharya.

I have said so many times already that Mohan Does Not Exist. Mohan was never born and will never die. But the principle called Guru will always flow.

This body will die. But the principle called Guru will keep flowing through different bodies. We have to catch hold of the Guru principle. The principle of Guru has operated over Many, Many Mouths over the ages.

I repeat, do not equate a Guru with an Acharya. You may find others' expressions in Acharyas. They collect materials from various sources and present them to you. The expression of a true Guru is always Original.

## Increasing distance from books

■ VIJAY GARG

The desire to learn something as soon as possible makes human beings different from other living beings. The things that play the most important role in this continuous journey of intellectual development are books on spirituality, science, music, literature, art etc. There have been times when it was believed that books will gradually disappear from this world. For example, when radio, television, internet came, it was said who will read books now! Now all the information. Despite being present on your screen, the demand for books remains the same but the availability of books may disappoint us all. Smartphones and internet are accessible to the masses in the country. The young generation is reaping the benefits of this revolution. During the corona epidemic, there was a rift between teachers and students, people were imprisoned in their homes, no social relations were taking place. Then people were connected to each other through smartphones but when this item of our need became our habit, it is not known that the younger generation started playing games, started wasting their time in watching videos, chatting etc. This is a concern for all of us. The important thing it took away from us is Patience As we progress along the path of development, our patience is waning. It usually takes a week to finish a single book. Due to waning patience, a large section has stopped reading books and In the early days when I started watching movies, Hindi movies used to be two and a half to three hours long. Then the filmmakers kept decreasing the audience. Due to tolerance, the films have been shortened further, now the films are completed in a maximum of two hours But people's patience is no longer witnessing watching a two-hour movie. A large section has started watching fifteen to twenty-minute videos on YouTube. is just a one-minute video A step ahead of entertainment reels in a minute, the 'meme' trend has emerged, an image created in such a way that it can make people laugh in just a few minutes. Entertainment in seconds It's better to spend a week reading a book than laughing at a meme in seconds. Who is responsible for this? We are always in a hurry. In this age of competition, we don't have time to read books. We are still running. For example, spending time with the elderly, gardening, going for morning walks, talking to the young children of the area, etc. are the most important aspects of today's era. In, far from reading a book, people don't even want to buy a book The condition of Hindi literature is even worse. English is the language of business, so people are forced to study Hindi, Punjabi is the language of love, so large population is ignoring it, popularity of Hindi Punjabi newspapers is also decreasing among the youth. People of the Hindi belt are also reading English newspapers in the process of getting out of the competition. Why is this happening? Why is the young generation turning away from Hindi books and newspapers? Decreasing patience, Also, is there any other part that needs to be worked on? Readers are declining Need a discussion on how to bring them back The internet will trap people in its network even if they don't want to Your time on the internet will be wasted in such a way that you will start to enjoy instead of guilt What Is this pleasure possible through books and newspapers? Can't knowledge on the internet be made easily available through books and newspapers? It is not only the responsibility of the writers and editors, but more of them Readers too we should all take a vow that we will read at least two books in a month Knowledge takes time Patience is the key to knowledge Of course, one should be entertained by watching the dance in Reels. Can, but the knowledge that is obtained from books, it is impossible to get elsewhere, so it is important to love books

(The writer is Retired Principal and Educational Columnist)

## YOUR COLUMN

### Appeal to Administration

Dear Editor,

A very unfortunate incident took place on October 31, 2024, in which a Junior Nursing Staff namely Rahul Kotwal resident of Doda who is posted at GMC Kathua was attacked by

an unknown person with sharp edged weapon inside the premises of GMC Kathua inflicting serious injuries to Rahul Kotwal.

Through Media sources it has been revealed that the unknown person has been identified as Dr Zahir Abbas resident of Janipur posted at Vijaypur Hospital.

This incident once again exposed the Security management in the Hospitals, and the Administration failed to provide safe and secure atmosphere for the Health care workers in the

Hospital to perform their duties smoothly.

We strongly condemn the unfortunate incident in which again a Health care worker suffered threat to life while performing his duties in the Hospital. We appeal to the Administration and Police authorities to take strict action against the culprit and also ensure that he should not be released and must receives highest punishment prescribed under law for this heinous crime.

President J&K Nursing Association