

Central  
Chronicle

Founder: Late Shri Ramgopal Maheshwari  
Inspiration: Late Shri Prafulla Kumar Maheshwari

EDITORIAL

### CCTV cameras in trains

Indian Railways has made an announcement regarding the safety of passengers, which should be called not only a technological improvement, but also a historic and far-reaching step towards building public confidence. This scheme announced by Union Railway Minister Ashwini Vaishnav—under which CCTV cameras will be installed in the coaches and engines of all trains across the country—will not only make rail travel more secure, but it is also a proof of the sensitivity and readiness of the railway administration. This decision is not only an expansion of passenger facilities, but is a clear indication of entering the era of ‘digital security’.

After successful pilot testing done in Northern Railway, now this project is being implemented on a nationwide level in mission mode. In total, more than 4 lakh CCTV cameras, 74,000 passenger coaches, and 15,000 locomotives—these are not just figures, but the foundation of a vigilant and responsible railway system. Cameras will be installed at all angles of entry gates, traffic corridors and engines, which will now take the railways from the “track of negligence” to the “track of vigilant monitoring”.

The biggest feature of this plan is the sensitivity towards the privacy of passengers and the judicious use of technology. It is commendable that these cameras will be installed near the seats or away from private places, which will maintain the privacy of passengers. At the same time, these cameras will be able to make high quality recording even in trains running at a speed of more than 100 km per hour. The railways also plan to connect these cameras with artificial intelligence in the future so that automatic identification and alert of suspicious activities can be possible. This ambitious plan has

clear objectives. Surveillance will effectively curb incidents like poisoning, theft, molestation, and harassment and will facilitate identification and arrest of criminals. The constant presence of CCTV will in itself have a preventive effect, due to which women will be able to travel more safely and confidently. Be it a fire, a medical crisis or an accident on the train—visual evidence will help the authorities take quick decisions. The footage will be crucial for a fair investigation of any incident, which will not only prevent false allegations but also ensure accountability.

It would not be an exaggeration to say that this initiative will transform the train from being just a means of travel to a dynamic, vigilant and technologically enabled surveillance system—where every passenger is safe, and every incident is recorded.

Of course, there will be technical and administrative challenges in implementing this entire plan. Complexities like data storage, legal issues related to privacy, and integration of these cameras into the existing railway network will come in the way, but if the will is true and the purpose is clear, a solution is sure to be found. The way the railways has prioritized infrastructure, station improvements, and digital services in the last few years shows that the department is no longer just running the trains, but giving momentum to the nation. In fact, it is also important that this entire system should not be seen as just “government surveillance”, but it should be accepted as “shared social responsibility”. Overall, the monitoring of this decision with public participation will not be one-sided, but will be participation-based - where every passenger will have the confidence as soon as he boards the train that now we are not alone, the eyes of the country are with us.

# Focus on accelerating the advancement in the monetary review process

Satish Singh

In a notable push to accelerate economic development, the Reserve Bank of India (RBI) has implemented a significant reduction in the repo rate, trimming it by 0.50% during the monetary review. This adjustment brings the repo rate down to 5.50%. Previously, in its monetary reviews conducted in February and April, the RBI also enacted reductions of 0.25% each time, culminating in a total decline of 100 basis points for this year alone.

The repercussions of this 100-basis point reduction are becoming increasingly apparent within the banking sector. Approximately 60% of loans in India are linked to the External Benchmark Lending Rate (EBLR), suggesting that this latest rate cut is poised to decrease the average lending rates by an estimated 30 basis points.

However, this decrease in lending rates is likely to be accompanied by reductions in interest rates for term deposits and savings accounts, a situation that could adversely affect small investors. As these deposit rates dwindle, many investors may seek alternative investment avenues outside of traditional banking options. Cumulatively, this has led to a slower growth rate for bank deposits, which

stood at 10.3% up to January 2025, a decline from the previous year's figures.

In addition to the repo rate adjustment, this monetary review also saw the RBI cut the Cash Reserve Ratio (CRR) by 100 basis points. This move is expected to infuse an additional Rs2.5 lakh crore into the banking sys-

seen in FY24. The global rating agency Standard & Poor's has echoed this sentiment, projecting that credit growth for FY25 could be constrained to a range of 12% to 14% due to persistently high loan interest rates.

Looking ahead, the RBI has set an optimistic gross domestic product (GDP) growth projection of 6.5% for

and an impressive 7.4% in Q4. Notable sectors include agriculture and allied sectors, which experienced a growth rate of 3.8%, a marked improvement over the previous year's growth of 1.4%. The construction sector saw robust growth at 8.6%, and sectors related to finance, real estate, and professional services posted a growth rate of 7.3%. In contrast, both private and government final consumption expenditures exhibited a decline during FY 2024, with private consumption growing at 7.3% and government expenditure at 4.1%. Nevertheless, sectors like agriculture, rural demand, government investment, and services substantially contributed to sustaining the overall growth rate.

The RBI typically refrains from cutting the repo rate in times of high inflation, recognising inflation as a significant impediment to development. Remarkably, the retail inflation rate plummeted to 3.16% in April, representing the lowest figure in 69 months, while wholesale inflation also dipped to a 13-month low of 0.85%. This decline in inflation rates gives the RBI a window of opportunity to stimulate growth.

Inflation closely correlates with purchasing power, with an increase in inflation indicating a decrease in the value of money.

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tem by December 2025. With an increase in available liquidity, banks will likely reduce their lending costs, encouraging a rise in borrowing demand due to more favourable loan interest rates.

High lending rates have historically cramped the growth of bank credit, which saw a year-on-year increase of just 11.2% until April 2025, compared to a healthier 15.3% during the same period the previous year. Rating agency ICRA has forecasted a decline in credit growth to about 12% for FY25, notably lower than the 16.3%

the financial year 2025-26. This prediction is bolstered by positive developments in the rural economy, the expansion of the services sector, a recovery in corporate balance sheets, and a boost in government capital expenditure. Additionally, the forecast for retail inflation has been revised downward from 4.0% to 3.7%, attributed to favourable monsoons and a decline in crude oil prices.

India achieved a GDP growth rate of 6.5% in the financial year 2024-25, with quarterly performances recorded at 6.7% in Q1, 5.4% in Q2, 6.2% in Q3,

## Reforming global financial architecture is critical for gender equality and right to health

SHOBHA SHUKLA – CNS

A person in a pink sari smiling AI-generated content may be incorrect. While governments have committed to deliver on Sustainable Development Goals by 2030, inequalities, injustices and deadly divide between the Global North and Global South nations (and within rich and poor nations) has jeopardised progress on SDG goals and targets – including gender equality and right to health – both of which are fundamental human rights.

“If we do a reality check, in the current times, we are in a dysfunctional international financing architecture – with countries in the Global South facing the brunt. We are increasingly facing challenges to mobilise resources for our own development. Because most of the countries in the Global South are in the cycles of perennial debt – which they have to keep servicing to international financial institutions. This results into austerity measures which include countries cutting down on public services, access to health ser-

vices, education services, social protection services, among others,” said Sai Jyothirmai Racherla, Deputy Executive Director, Asian-Pacific Resource and Research Centre for Women (ARROW).

“While it impacts the general population, marginalised communities, and poor people, the impact on women and girls in all their diversity across the strata is much higher. Data tells us that developing countries are seeing a record high debt servicing costs in 2023. This is straining low-and middle-income economies. This is compounded by a US\$ 4 trillion annual investment gap for SDG achievement in developing countries,” she added.

In 2024, official development assistance from 30 DAC nations (developed nations that provide aid to developing countries) declined by 7.1% in real terms - the first drop in five years - reaching only US\$ 212.1 billion (0.33% of combined gross national income). UN target for developed countries is to allocate 0.7% of their gross national income



**Feminist agenda refers to a gender transformative economic system that is based on rights to justice, care, and equality for everyone urgently.**  
This was central to the Political Declaration of Feminist Forum held before the FID4 began in Seville, Spain. But FID4 failed to deliver on gender equality and feminist agenda

as official development assistance but it dipped to less than half to 0.33%.

**Poor investment in social sector fails us in economic sector too**

“When there are poor social investments in the social sector then it does not contribute to the economic sector. Domestic resource mobilisation for the public sector for social protection, health, and education is less too. With declining official development assistance and perennial debt cycles, the impact becomes even more severe. This is going to impact gender equality and sexual and reproductive health and rights at so many different levels,” said Sai of

ARROW. Sai was delivering her keynote address at SHE & Rights (Sexual Health with Equity & Rights) session on the theme: “Did the 4th International Conference on Financing for Development deliver on gender equality & feminist agenda?”, organised around UN inter-governmental High Level Political Forum (HLPF 2025) and 13th International AIDS Society Conference on HIV Science (IAS 2025). HLPF 2025 will review SDG3 (health and wellbeing), SDG5 (gender equality) among others.

SHE & Rights session was co-hosted by International Conference on Family Planning (ICFP) 2025, Family Planning News Network (FPNN), Global Center for Health Diplomacy and Inclusion (CeHDI), International Planned Parenthood Federation (IPPF), Asian-Pacific Resource and Research Centre for Women (ARROW), Women's Global Network for Reproductive Rights (WGNRR), Asia Pacific Media Alliance for Health and Development (APCAT Media) and CNS.

### Satire

### Bowler makes batsman helpless



The friend told us, ‘We read in the news that the ruling party cleverly put the ball in the opposition’s court. There is also a person named Gendalal. In football and hockey matches, 22 players from both the teams keep chasing the ball. Children play cricket with rubber ball or tennis ball. The ball of ping pong or table tennis is small. Different types of balls are used in games like golf and polo. Baseball, basketball and volleyball balls are of different types. Metal balls are used in shot put or shot put. The ball of games like rugby is not round but oval. Tell us where was the ball invented? Was it invented in India or abroad?’ We said, ‘Lord Krishna used to play ball with his friends on the banks of Yamuna. He had decided that Kaliya Naag has to be taken out of Yamuna, so on the pretext of taking out the ball that had fallen in Yamuna, Krishna jumped into the water stream and smashed Kaliya to pieces by hitting him with his feet. He danced on his hood. That

Naag had to go elsewhere with his family.

We said, ‘Similarly in Ramayana, Sheshavatar Lakshmanji had said to Parshuram - ‘Kanduk sam brahmand uhaun’ meaning I can lift the earth like a ball!’ The neighbor said, ‘Shooter, there is a ball-shaped round rock placed on a hill in Karnataka which does not fall. People look at it with surprise. It is called the ‘Butter Ball of Krishna’. Skilled players in football can kick a bicycle.

Friend said, ‘Apart from feet, the ball is also hit with the head. Only the goalkeeper can stop the ball with his hands.’ We said, ‘Red ball is used in test cricket while white ball is used in ODI and T-20. There are 3 types of balls in use in cricket. In England, cricket is played with Duke ball which is manufactured by an Indian Dilip Jagodia. Kakkabura ball is used in Australia. Apart from this, SG ball is popular in India. In this way, the mathematics of the ball looks different on every scale.

### Science Fact

### Ayurveda Diet for Monsoon: Expert Tips to Achieve Glowing and Healthy Skin Naturally

By Dr. Madhumitha Krishnan, Ayurveda Expert

During the monsoon season, the skin appears to be dull, lifeless and without any glow. Everybody looks for remedies that are mostly skin deep that give temporary relief at times requiring multiple applications which could result adverse effects such as rashes, dark spots, itching etc. Therefore, Dr. Madhumitha Krishnan, an Ayurveda expert, recommends resorting to simple natural remedies to support optimal skin health and overall well-being from within. She recommends focusing on eating healthy and making mindful food choices by incorporating natural foods like almonds, herbal teas, and turmeric into your diet. Ayurveda suggests that clean eating helps balance the three doshas-Vata, Pitta, and Kapha-ensuring good skin as well as overall health, as the key to healthy skin is a good metabolism. Incorporate nutritious foods like almonds, Almonds with their ability to balance Vata dosha not only set the imbalance of the season right but are also highly strengthening to the body energizing and rejuvenating all the tissues from within. In fact, almonds hold an important position in traditional Ayurvedic preparations, which are widely followed by people throughout India. When it comes to skin health, Dr. Madhumitha recommends adding almonds as a daily snack to achieve healthy, glowing skin. Additionally, published texts from Ayurveda, Siddha, and Unani traditions highlight the benefits of almonds for skin health, emphasizing their ability to enhance skin radiance.



### Spiritual

### Paramahansa Yogananda: Everything else can wait but your search for God cannot

"Little mother, thy son will be a yogi. As a spiritual engine, he will bring many souls to God's kingdom." With these immortal words Lahiri Mahasaya, the param guru of Paramahansa Yogananda, prophesied the illustrious path of the then tiny Mukunda, merely a babe in his mother's arms.

'Yogananda' was the monastic name later bestowed upon Mukunda by his guru, Swami Yukteswar Giri, when he chose to don the ochre robes of a Swami, having undergone an arduous and almost regimental period of spiritual training that lasted for years.

The inspiring chapter titled 'Years in my Master's Hermitage,' from Yoganandaji's 'Autobiography of a Yogi,' outlines a delightful description of his life as a monastic trainee at his Guru's Ashram at Serampore, not far from his Kolkata home. Yoganandaji's birth anniversary is celebrated across the world on January 5 each year. The great Guru, who was the ambassador of yoga-meditation in the West, spent over three decades in America in order to impart India's ancient spiritual teachings.

The Kriya Yoga path is a comprehensive way of life and is said to be the 'aeroplane route' to self-realisation. Hundreds of thousands of followers of Yoganandaji follow his Kriya Yoga related teachings and have immensely benefited from them. This writer can personally vouch for the fact that the meditation techniques taught by Yoganandaji's have totally transformed him. The task of dissemination of the teachings of Yoganandaji who left his body in 1952, has remained vested with the twin organisations that he had founded - Yogoda Satsanga Society of India (YSS) and globally with Self-Realization Fellowship (SRF).



### Letter to the Editor

### How to reduce the Load of a School Bag

Dear editor,  
Children struggle carrying Heavy School Bag while going to school and coming back home . They suffer with Shoulder Pain and Back Pain I would like to suggest Publishers / Parents to get each Text Book divided in to two parts , ( Parents by assigning the Binding Works ) . First Part may be carried during first Half Year and Second Part during Second Half of the Year . Note books may be with less number of Pages and once one Note Book is over, then Second Note Book may be started for that Subject. Following the above measures will get relief to the children carrying Heavy School Bag. If one parent impliments , other parents too follow .

KL Rao

### Consider Students Own Offspring

Dear Sir,  
The multiple heinous attempts to the student for sexual assault molestingly on the side of assistant professor in Odisha's Balasore government college is really confusing parents to send their children for higher education without their supervisory. Education teaches us to fight for justice against inequality, for victims against criminals and to stand with the oppressed, but when there is no trial for victims in colleges for justice, students' cases remain unsolved neglectingly, urging faculty to molest more students in broad daylight, then of what use are colleges? Such pedophile, evilsights, shortsighted elements are not eligible to teach students. The government must prove their certificate junk certificate by taking strict action, so no more students should be molested.

Nadeem Aasim

### Tech

### Amazon Pay launches Rewards Gold Ahead of Prime

Amazon Pay introduces 'Rewards Gold', a simple rewards program offering Prime members 5% cashback and non-Prime customers 3% cashback on every eligible transaction. The program is simple to qualify for: complete any 25 transactions across shopping or payments via Amazon Pay to unlock these rewards. Once qualified, members earn assured cashback of upto 5% on every subsequent transaction across a wide range of categories and merchants.

As excitement builds up to Amazon India's flagship Prime Day shopping event from July 12-14 2025, customers can maximize their savings by quickly becoming eligible for Rewards Gold. Any combination of 25 transactions - whether it's UPI payments, sending money, scanning QR codes, making recharges, or shopping - will unlock these premium benefits.

The program offers assured 5% unlimited cashback for Prime members across popular spending categories such as grocery, clothing, travel, entertainment, food delivery, and more. This is a significant evolution in how digital payment rewards are experienced in India. These cashbacks can be seamlessly redeemed on Amazon.in and across 55,000+ partner merchants, including 5,000+ offline brand stores.

"At Amazon Pay, we believe rewards should be simple, transparent, and help our customers to save big" said Girish Krishnan, Director, Amazon Payments & Rewards. "With the Rewards Gold program, customers using Amazon Pay for all their UPI payments and Shopping will get rewarded every time. This program reflects our commitment to building long-term relationships with our customers."

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