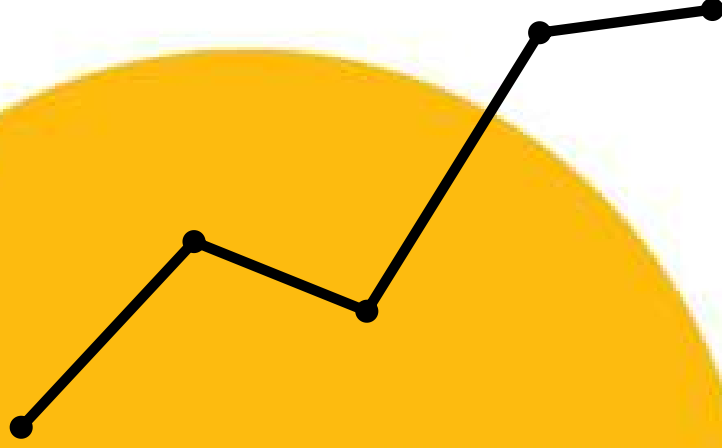




7th Edition

September–November 2022



अर्थद्वय

Forging Tomorrow's Idea

**An effort by the Department of Economics,
Cotton University**

Foreword

The 7th Edition of Artha Patra marks the last edition for the year 2022. Its' that time of the year when there is only merry, joy and high hopes around.

I,being the mentor of Artha Patra, congratulate the entire editorial team and all the contributors for their efforts knows no bounds.

CHRISTMAS & NEW YEAR greetings to all!

**Best Wishes
Tanushree Baruah
Assistant Professor
Department of Economics
Cotton University**

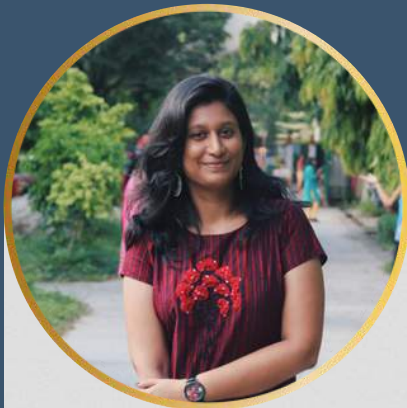
MEET THE TEAM



Mentor
Tanushree Baruah
Assistant Professor
Department of Economics
Cotton University



Editor(English),
Layout & Design
Bhabarnav Das
UG 5th semester
Department of Economics
Cotton University



Editor(English)
Sweta Singhal
PG 3rd semester
Department of Economics
Cotton University



Editor(English),
Layout & Design
Smriti Shil
UG 3rd semester
Department of Economics
Cotton University

MEET THE TEAM



Editor,(English)

Sukriti Goswami
UG 1st Semester
Department of Economics
Cotton University



Editor,(Assamese)

Leenamoni Devi
UG 3rd Semester
Department of Economics
Cotton University



Social Media Handler,
Layout & Design

Chirag Somani
UG 3rd semester
Department of Economics
Cotton University



Layout & Design

Thaigrickdi Langthasa
UG 5th semester
Department of Economics
Cotton University

MEET THE TEAM



Layout & Design
Sudipta Debnath
UG 1st Semester
Department of Economics
Cotton University



Social Media Handler
Debanjana Chakraborty
PG 3rd semester
Department of Economics
Cotton University



Social Media Handler
Kundan Newar
UG 5th semester
Department of Economics
Cotton University



Social Media Handler
Joydeep Paul
UG 1st Semester
Department of Economics
Cotton University



Neelparna Barman
UG 3rd Semester
Department of Economics
Cotton University

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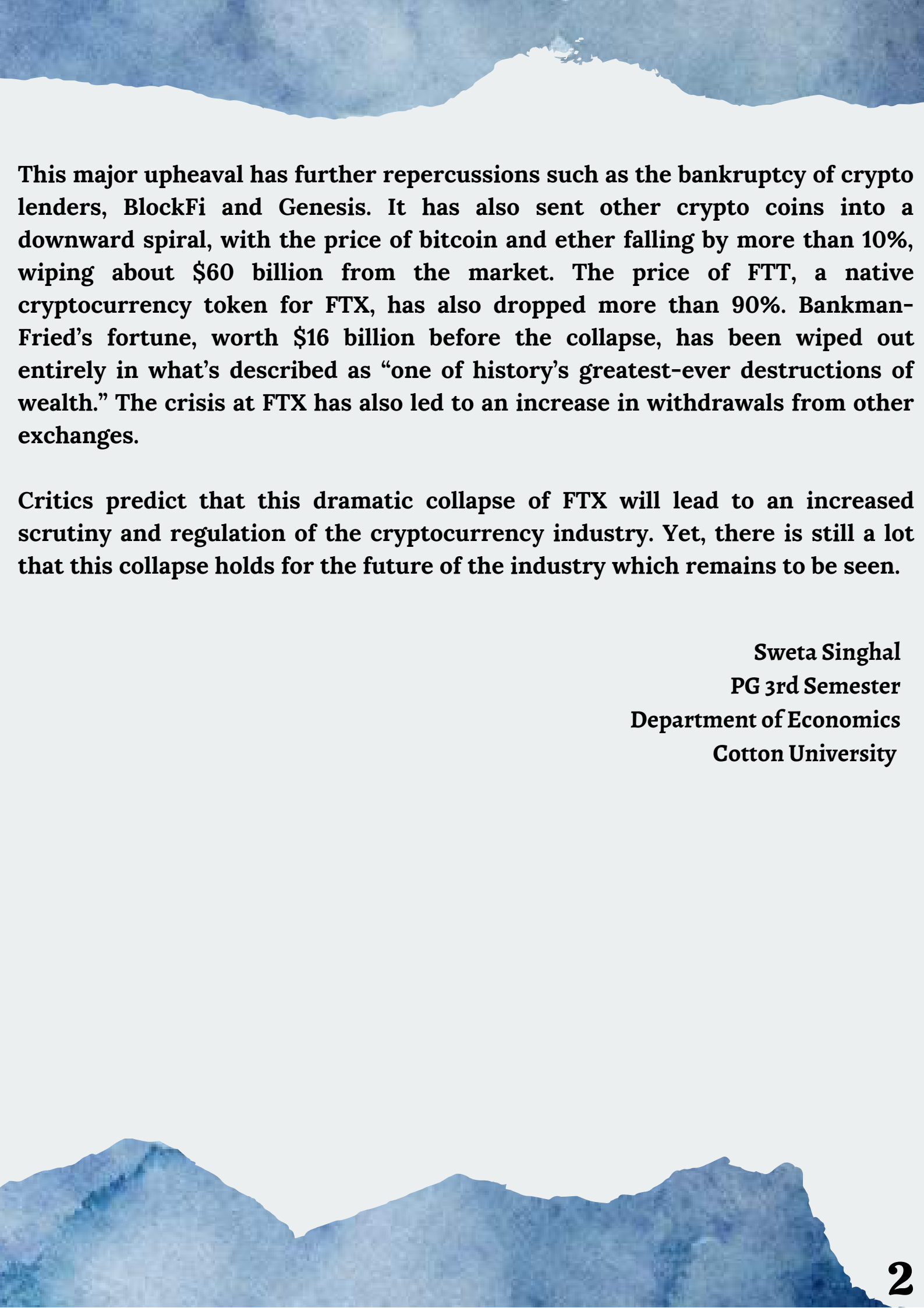
THE FALL OF FTX

In what can be considered one of the most dramatic events in the sphere of cryptocurrency, FTX, a Bahamas based cryptocurrency exchange, filed for bankruptcy on November 11, 2022. FTX(Futures Exchange), one of the largest cryptocurrency exchanges in the world, enabled customers to trade digital money for other digital currencies or for traditional money.

Public concern began after a 2nd November 2022 article by CoinDesk stated that FTX's partner firm, Alameda Research, held a significant portion of its assets in FTX's native token, FTT(FTX Token). Following this revelation, rival exchange Binance announced that it would sell its holdings of the token, which was quickly followed by an increase in customer withdrawals from FTX. FTX was unable to meet the demand for customer withdrawals after which, Binance signed a letter of intent to acquire the firm, with due diligence to follow, to ensure that customers could recover their assets from FTX in time. However, Binance withdrew its offer the very next day, citing reports of mishandled customer funds.

FTX, thus, filed for bankruptcy and its chief executive, Sam Bankman-Fried, resigned, leading to a downfall that has sent shock waves through the crypto industry. This event has left an estimated 1 million customers and other investors facing total losses in the billions of dollars. The bankruptcy filing was done by the new FTX chief, John Jay Ray III, who described numerous corporate missteps, including the use of software to “conceal the misuse of customer funds.”

Given that the cryptocurrency industry has been struggling to convince investors and customers that it is trustworthy, this collapse of a major crypto exchange firm has led to further misgivings regarding the reliability of this new age currency. Investigations are underway for FTX, and it remains to be seen how the rest of this case unfolds.



This major upheaval has further repercussions such as the bankruptcy of crypto lenders, BlockFi and Genesis. It has also sent other crypto coins into a downward spiral, with the price of bitcoin and ether falling by more than 10%, wiping about \$60 billion from the market. The price of FTT, a native cryptocurrency token for FTX, has also dropped more than 90%. Bankman-Fried's fortune, worth \$16 billion before the collapse, has been wiped out entirely in what's described as "one of history's greatest-ever destructions of wealth." The crisis at FTX has also led to an increase in withdrawals from other exchanges.

Critics predict that this dramatic collapse of FTX will lead to an increased scrutiny and regulation of the cryptocurrency industry. Yet, there is still a lot that this collapse holds for the future of the industry which remains to be seen.

**Sweta Singhal
PG 3rd Semester
Department of Economics
Cotton University**

My Experience of visiting NEDFi Office



On October 13 ,the team of Business&Finance society visited the the North Eastern Development Finance Corporation Ltd.(NEDFi) office located at Ganeshguri ,Guwahati to understamd it's functioning in a better and precise way. Our team was attended by few of the officers there who enlightened our minds with their knowledge in this sector.

NEDFi provides financial assistance to micro, small, medium and large enterprises for setting up industrial, infrastructure and agri-allied projects in the North Eastern Region of India and also Microfinance through MFI/NGOs. Besides financing, the Corporation offers Consultancy & Advisory services to the state Governments, private sectors and other agencies. They conduct sector or state specific studies under its Techno-Economic Development Fund (TEDF) and is the designated nodal agency for disbursal of Govt. of India incentives to the industries in the North-East India under North-East Industrial and Investment Promotion Policy 2007 (NEIIPP 2007). Their promotional activities includes NEDFi Convention Center, NEDFi Pavillion, Promotion of craftsector etc.



Catering to its presence it has been operating for more than 25 years in North East starting from the microfinance sector, cement industry, handloom sector, capacity building training, etc. The main revenue model of NEDFi is fee-based services, lending money, and interest generation. It provides loans to microfinance institutes, short-term loans against the subsidy, loans for artisans, and loans against security, etc. It also concerns organic farming and the same Ministry Of Agriculture along with the Government of India introduced various subsidy schemes which are forwarded to NEDFi for proper screening and determining their feasibility. It has also developed a portal called "Advancing North East" which is a platform containing a plethora of information regarding entrepreneurship, business ideas, employment, career streams, resources for students, etc which has seen a gradual growth in its access.

Indeed it was a great experience and opportunity to have visited there. It helped us enhance our knowledge and understanding of the working of the institution and about its access to the general public.

**Smriti Shil
UG 3rd Semester
Department of Economics
Cotton University**

CUSU ELECTIONS 2022 AND ECONOMICS

DEPARTMENT: THE STORY

The month of November was an eventful one for the average Cottonian. The reason being mainly two: the Mid Semester exams and the CUSU elections, or what everyone likes to call the 'Biggest Festival of Cotton'. While the usual shenanigans carried on with every hostel trying their best to make their candidates victorious, the department of Economics also had reasons to be excited about.

This year saw three students of UG 5th Semester contest in the elections. They were Bipasha Das, Kritisha Deka and Sunsuki Ramchiary. Kritisha contested for the post of Secretary, Swimming and Gymnasium while Bipasha and Sunsuki contested for the same post of Girls Common Room Secretary, a thrilling battle which ended up going down to the wire. Witnessing the three indulge in the election process was indeed a matter of pride for the department. The lack of representation of the department in the Students Union was fulfilled by Bipasha Das, who emerged victorious as the Secretary, Girls Common Room. We wish her all the best for the upcoming year and hope she does great things.

Elections in Cotton never fail to stay away from the limelight. The campaigning gets a fair share of publicity in news outlets and social media platforms all over Assam. Call it a boon or a bane, this means we got all of Assam observing every move of the potential future leaders of the state.



The economics department, despite being one of the biggest in all of the university, has its fair share of problems. The classrooms in the BKB Building, where the department is located, are not big enough to accommodate the huge number of students. This leaves us scavenging for classrooms in the MCB Building, where on a few occasions we have to leave midway and give the classroom to the departments actually assigned there. We are in dire need of an infrastructural change and we are hopeful things will change.

Overall, this month was an exciting time to be a student of economics. Winning and losing aside, the strength and unity of the department was evident by the number of votes all three candidates received, which was huge. Past problems will persist, new ones will come up too but all we can do is hope. Hope for a better future. Congratulations to Bipasha once again.

Allow me to sign off now because I need to collect some notes for the finals.

Nirlov Haloi
UG 5th Semester
Department of Economics
Cotton University



THE SVERIGES RIKSBANK PRIZE IN ECONOMIC SCIENCES IN MEMORY OF ALFRED NOBEL

The Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel for the year 2022 was awarded to Ben S. Bernanke, Douglas W. Diamond and Philip H. Dybvig for their research on Banks and Financial Crises.

Ben Bernanke is an American economist and the former chairman of the US Federal Reserve. Bernanke completed his Ph.D. from MIT in 1979. Bernanke demonstrated how failing banks played a decisive role in the global depression of the 1930s. Bernanke's research shows that bank crises can potentially have catastrophic consequences. This insight illustrates the importance of well-functioning bank regulation.

Douglas Diamond is an American Economist and an Associate Professor of Finance at the University of Chicago Booth School of Business. Diamond earned his Ph.D. degree from Yale University in the year 1980. Diamond demonstrated how banks perform another societally important function. As intermediaries between many savers and borrowers, banks are better suited to assessing borrower's creditworthiness and ensuring that loans are used for good investments.

Philip Dybvig is an American Economist and a professor of Banking and Finance at the University of St. Louis, Olin Business School of Washington. Dybvig completed his M.A., M.Phil and Ph.D. in Economics from Yale University. Both Diamond and Dybvig jointly developed theoretical models explaining the existence of banks, their vulnerability to rumours of collapse, and how society can dilute these vulnerabilities.

Modern banking research clarifies why we have banks. It explains how to make them less vulnerable in crises and how bank collapses exacerbate financial crises. The foundations of this research were laid by Ben Bernanke, Douglas Diamond and Philip Dybvig in the early 1980s. Their analyses have been of great practical importance in regulating financial markets and dealing with financial crises.

For the economy to function, savings must be channelled to investments. However, there is a conflict here, savers want instant access to their money in case of unexpected outlays, while businesses and homeowners need to know they will not be forced to repay their loans prematurely. In their theory, Diamond and Dybvig show how banks offer an optimal solution to this problem. By acting as intermediaries that accept deposits from many savers, banks can allow depositors to access their money when they wish, while also offering long-term loans to borrowers.

However, their analysis also showed how the combination of these two activities makes banks vulnerable to rumours about their imminent collapse. If a large number of savers simultaneously run to the bank to withdraw their money, the rumour may become a self-fulfilling prophecy – a bank run occurs and the bank collapses. These dangerous dynamics can be prevented through the government providing deposit insurance and acting as a lender of last resort to banks.

Their research has significantly improved our understanding of the role of banks in the economy especially during financial crises. It has enhanced the general understanding of banks, banking regulation, financial crises, and the ways to manage them.

Sukriti Goswami
UG 1st Semester
Department of Economics
Cotton University

Departmental Activities.....



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A Visit to the Reserve Bank of India (UG 5th Semester)

21st of October that the first educational trip from our department took place and it was a visit to the Reserve Bank of India, Guwahati.



It was an amazing experience, given the enthusiasm everyone had for the opportunity to get a look inside one of the apex institutions of the country. We stepped in and went through an airport-like security system that left us in awe before everyone was signaled a green flag to enter. Then, the batch of UG 5th semester students were divided into two groups for two different sessions. One session was on the roles and functions of the RBI and the other was on RBI's monetary policy.

It was a very informative session and an enriching experience. However, it was the food that was the highlight of the day. And yes, the tea was fantastic.

With all the daydreams and fantasies of walking that same office as an RBI staff someday in the future, we the unemployed young minds, left the premises, had some selfies, and clicked some pictures for the sake of memories. However, when I tried to capture the office premises on my reels, I was yelled at by a security personnel, leaving a bitter after-taste, following a sweet hospitality.

Then, we finally crossed the gate the same way we had entered it, but this time, with a RBI notepad, a pen, the leftover food that we could not finish and definitely, with one great memory and brighter minds!

A Visit to the Reserve Bank of India, Guwahati

After the successful completion of UG 5th semester's visit to the Reserve Bank of India, Guwahati, the students of Post-graduation in Economics, 1st semester as well as 3rd semester, set out on the bright morning of 2nd November for their own trip to the esteemed institution.



Dividing the students of both the semesters into two groups, we were guided inside the premises by the officials of the bank, along with Mitali Ma'am and Shehnaaz Ma'am, to undergo a security check before making our way in. The utter splendor of the building had us awestruck as we took in the atmosphere of the apex banking institution of the country.

Once we were all accounted for inside the main premises of the bank, the different semesters were guided into different rooms for partaking in the informative sessions that the officials had prepared for us.

The first session for the PG 3rd semester students was on the monetary policy that the RBI undertakes for the smooth functioning of the country. One of the assistant managers of the RBI conducted the session which lasted for one hour. He also guided us on how we could appear for the competitive exams that were conducted for jobs in the RBI.

After a short break for snacks and tea, we headed for the second session which was on the Evolution of Reserve bank of India. It focused on the organizational setup as well as roles and functions of the RBI. From printing currency and regulating the supply of money, the official conducting the session highlighted all aspects of the RBI's work for the economy of India.

Like all good things, the program also came to an end eventually after this session. After getting our group pictures clicked with the RBI officials who played such a big role in making our visit a success, the students proceeded outside and the educational visit was successfully completed.

I speak for all when I say this was a day we will all remember for the rest of our lives. It is one that fueled our dreams of working for the nation as economists, for making strides in the field of economics and leaving our marks in the economy of the nation.

INTERACTIVE SESSION ON COMMUNICATION ABILITIES



An interactive session was organised on November 3, 2022, by Suresh Nath Sir for the Department of Economics on “Exploiting our Communicative Abilities” where the spokesperson for the day was Debajit Saikia Sir. Members from department of Mass Communication and Journalism also attended the session.

Debajit Sir is a Communication Skills and Voice trainer as well as a Voice Artist and Writer, based in Mumbai.

The seminar was conducted from 2.00 PM onwards at MCB311. It was conducted for two hours. Debajit Sir highlighted the importance of “tone” in communication.



He explained beautifully how one could change the very experience of holding a conversation once we start focusing on the tone of our voice. He also emphasized on using little tricks to make one’s speech clear and controlled. From breathing exercises to tongue twisters, one can practice numerous tricks to master the craft of speaking fluently and with panache.

It was an interesting and immersive experience to be there to listen to Debajit Sir talk about the importance of communication in the modern world and about how the English language shapes the communication scenario. It left us all with a renewed mindset towards developing our own communicative abilities. Debajit Sir also answered the queries of students.

It was a welcome experience and we were all grateful to SN sir for bringing to us this wonderful opportunity.

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***Ananya Sonowal
UG 5th Semester
Department of Economics
Cotton University***



Banyalima Baruah
UG 3rd Semester
Department of Economics
Cotton University



***Thaigrikdi Langthasa
UG 5th Semester
Department of Economics
Cotton University***



Amisha Kalita
UG 1st Semester
Department of Economics
Cotton University

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Fantasy is an escape, a ludicrous escape from the reality but authenticity is magnetic, something that connects instantly, easily and honestly.

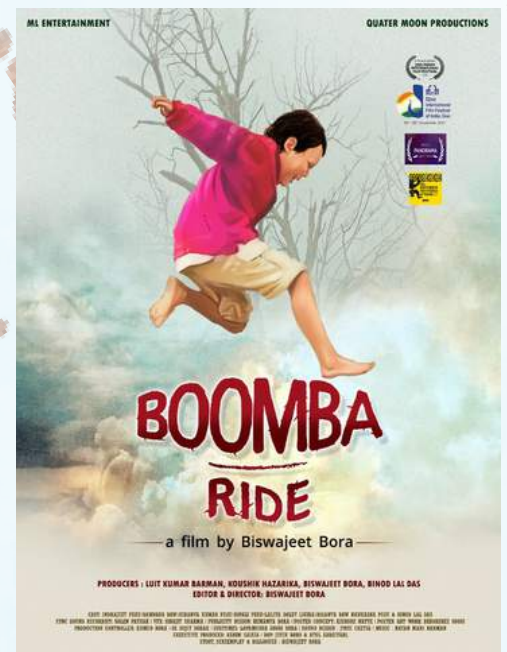
Boomba Ride

Boomba Ride, an Assamese film written, edited and directed by Indian filmmaker, Biswajeet Bora, is about dreaming big and being bold. A humorous satire which felt immensely genuine and meaningful; this is a film that is a stark contrast to today's mainstream films which are nothing but just pleasure to the eyes. It sounds eccentric but the film has neither any background music nor the hero-heroine wearing any heavy makeup; just an easy and gratifying piece of art.

The story revolving around the lead character, Boomba, tries to convey an important, yet neglected message of the low quality education provided and the pitiful condition of the government schools in remote villages in the state and how most of the students remain deprived of the same, despite having the will to learn. In its addition, the story portrays the struggles or the fight of a single mother between how to make the ends meet, somehow run the family and provide good education to her son.

The cast's acting skills felt unfeigned and captivating. There was nothing fancy throughout, yet the film connected instantly with the audience. With a flavour of humour as well, what moved me as an audience, was the unpretentious attempt to address the gripping effect of the distressing conditions prevailing in such areas, which need tactful solutions.

Moreover, the lead role, Boomba, an innocent, cute, yet, courageous child, a seven year old, portrayed his character so effortlessly that won everyone's heart. His intense yet innocent eyes filled with hope and his dream of going to an English medium school shows how deprived some children are in some parts of the state (or maybe how fortunate we are).



The story creates a miniature portrait of a statewide problem of poor state of schools in rural Assam and the ways in which teachers and managers keep these schools alive, by throwing dust into the government's eyes, just so that they may earn their salaries and other benefits

So, although there are no buses or trucks blasting in the background, no item song you can tap your feet to, no beautiful heroine you can scroll on Instagram about, no hero hitting a hundred goons at a time or any kind of exaggerated scenes, but I deeply feel "Boomba ride" won't disappoint

**Abhishree Bhattacharyya
UG 5th Semester
Department of Economics
Cotton University**

এই সময় সেই সময়

সাহিত্য অকাডেমি বঁটা বিজয়ী ঔপন্যাসিক ড॰ বীতা চৌধুৰীৰ “এই সময় সেই সময়” এখন ঐতিহাসিক উপন্যাস। উপন্যাস খনৰ পটভূমি “অসম আন্দোলন” আৰু ইয়াৰ পৰৱৰ্তী সময়ছোৱাৰ অসমৰ সমাজ জীৱন। অসমীয়া জাতিৰ অস্তিত্ব জীয়াই ৰখাৰ মানসেৰে সূচনা কৰা অসম আন্দোলনে কেনেকৈ এচাম অসমীয়াক ৰাজনৈতিক মেৰপাকত সোমোৱাই পেলাইছিল আৰু তাৰ পৰিপ্ৰেক্ষিতত সংঘটিত ঘটনাৰ পূৰ্ণ বৰ্ণনা উপন্যাস খনৰ মাজেৰে পোৱা যায়। উপন্যাস খনৰ কাহিনীভাগ সম্পূৰ্ণ ৰূপে কাল্পনিক যদিও সেই কল্পনা বাস্তৱৰ মাটিৰে গঢ়া। ইয়াত লেখিকাই অসম আন্দোলনৰ পিছৰ সমাজ-ৰাজনীতিৰ খণ্ডচিত্ৰ অংকনৰ মাজেৰে নাৰী জীৱনৰ জটিল মনস্তত্ত্ব, কৰুণ জীৱনগাঁথা, সাংসাৰিক জীৱনত নাৰীয়ে সন্মুখীন হোৱা সমস্যাৰ উপৰি সমাজ জীৱনৰ দুৰুহ আৰু জটিল নৈতিক মূল্যবোধ, আৰোগ-অনুভূতিক বৰ্ণনায় ৰূপত প্ৰকাশ কৰিছে। আশা, আনন্দ, আস্থা, বিশ্বাসৰ লগতেই একেখন সমাজতে দেখা যায় শোক, ক্ষোভ, ক্ৰোধৰ অগ্নিশাল যাক স্বচ্ছৰূপত ফুটাই তুলিবলৈ সক্ষম হৈছে লেখিকাৰ তীক্ষ্ণ কলম।

উপন্যাসখনৰ নায়িকা অদिति চৌধুৰীয়ে বৰ্তমানৰ প্ৰেক্ষাপটত থিয় হৈ ঘূৰি চাইছে এছোৱা সময়ৰ পৰিৱেশ, পৰিস্থিতি আৰু জটিল সন্ধিক্ষণৰ মাজত অৱস্থান লোৱা এচাম মানুহক। এসময়ত সমাজৰ বাবে নিস্বার্থ হৈ ওলাই অহা মানুহবোৰৰ সময়ৰ সোঁতত অৱক্ষয় ঘটাই মানসিকতা দেখি দক্ষ হৈ পৰিছে অদिति। সময়ৰ লগত খোজ মিলাই আগবাঢ়িবলৈ আপ্ৰাণ চেপ্টাৰ পাছতো অদिति মাজে মাজে স্তব্ধ হৈ পৰিছে, অজস্ৰ প্ৰশ্নৰ মাজত নিজক এৰি দিছে। কাহিনীভাগৰ মূলভাৱ চমুকৈ এয়াই।

উপন্যাসখনত বহুকেইটা চৰিত্ৰৰ সমাৱেশ ঘটিছে। তাৰ ভিতৰত মুখ্য চৰিত্ৰ অদिति চৌধুৰী হ'ল চমু অৰ্থত এগৰাকী শান্ত, অন্তৰ্মুখী স্বভাৱৰ নাৰী। অদितिৰ জীৱন সহজ নহয়। এগৰাকী নাৰীৰ জীৱন কেৱল স্বামীৰ মাজতেই সীমাবদ্ধ নহয়, কিন্তু স্বামীৰ পৰা আঁতৰি আহি বেলেগকৈ থাকিবলৈ লোৱা নাৰী এগৰাকীক সমাজত কেনেকুৱা দৃষ্টিৰে চোৱা হয়, তেনে নাৰীক লৈ সমাজৰ বিবেচনা কেনেকুৱা হয়, সেয়া অদितिৰ চৰিত্ৰটোৱে প্ৰতিনিধিত্ব কৰিছে। একেটি চৰিত্ৰই বৰ্ণনা কৰিছে মাতৃত্ববোধৰ ভাৱ। জন্ম দিয়া প্ৰতিগৰাকী নাৰীয়ে মাতৃৰ আসন পাব নোৱাৰে আৰু নিজ গৰ্ভত সন্তানে স্নিহিত নোলোৱাকৈও এগৰাকী নাৰী মাতৃ হ'ব পাৰে। তাৰেই নিদৰ্শন অদिति। স্বামীৰ লগত আৰ্দশগত সংঘাতৰ বাবে বিচ্ছেদ হোৱাৰ পিছতো নিজৰ অস্তিত্ব জীয়াই ৰাখি জীয়েক দুজনীৰ (কস্তুৰী, কাজৰি) লগত এক সহজ-সৰল জীৱন যাপনৰ চেপ্টা অদितिৰ।

ঠিক সেইদৰে সুকন্যা, কস্তুৰী আৰু কাজৰি তিনিটা সম্পূৰ্ণ বেলেগ চৰিত্ৰ য'ত প্ৰতিটোতে ফুটি উঠিছে জীৱনৰ তিনিটা ভিন্ন দিশ। কস্তুৰীৰ চৰিত্ৰত এজনী শান্ত, সহজ-সৰল, মৰমিয়াল ছোৱালীৰ ছবি ফুটি উঠাৰ বিপৰীতে কাজৰিৰ চৰিত্ৰত স্বার্থপৰতাৰ বৈশিষ্ট্য পোৱা যায়। এইখিনিতে সুকন্যাৰ চৰিত্ৰটো মন কৰিবলগীয়া। এযোৰ অত্যাধুনিক সাজ পৰিধান কৰিলেই যে এজনী ছোৱালীৰ বাস্তৱক চোৱাৰ দৃষ্টিভংগী নাইবা সমাজৰ প্ৰতি, বন্ধুৰ প্ৰতি থকা দায়বদ্ধতা কমি নাযায় সেয়া চৰিত্ৰটিয়ে প্ৰমাণ কৰিছে। সুকন্যাৰ বন্ধুত্বই নাচায় কোনো ধনী-দুখীয়া, নামানে শান্ত- উদণ্ডৰ কোনো বান্ধ।

এই সময় সেই সময়

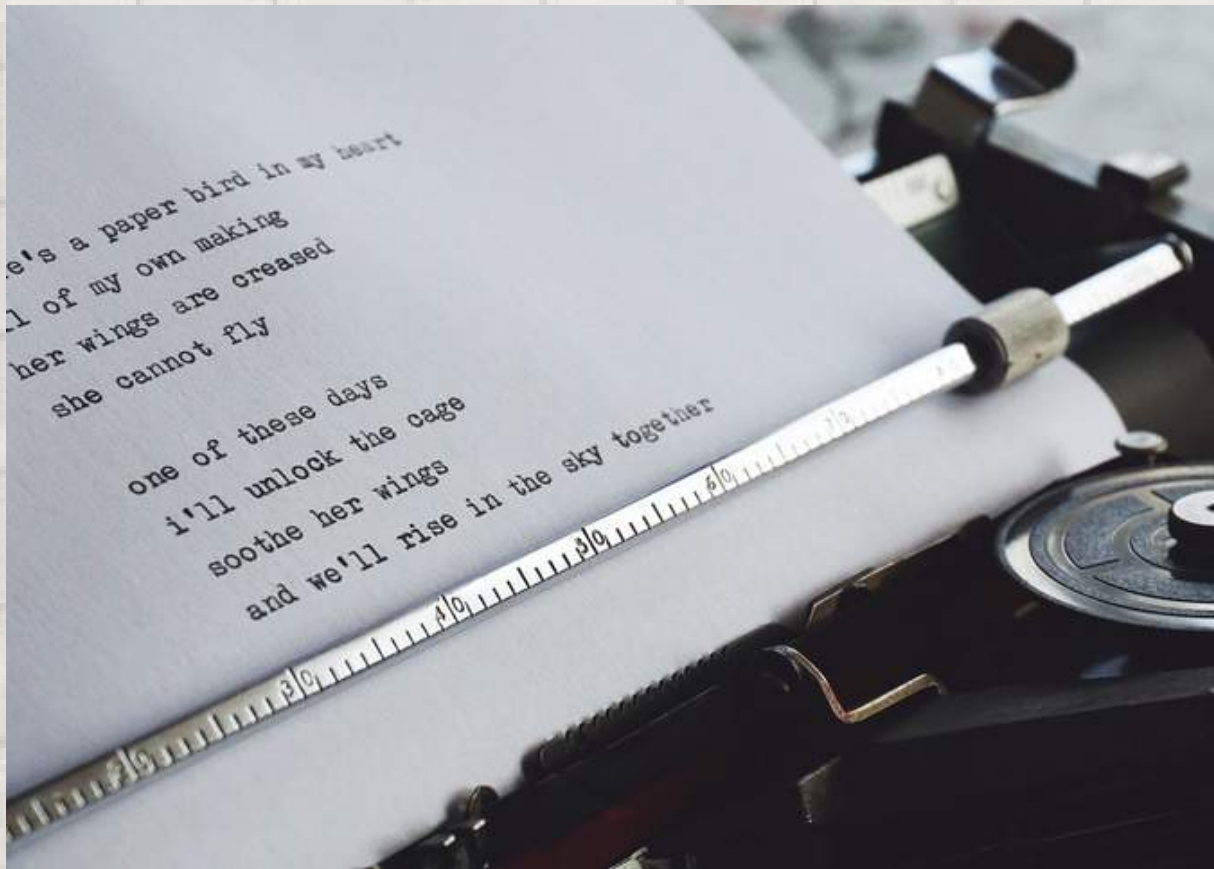
বীতা চৌধুৰী

ভাগৱতী, জয়শ্ৰীৰ দৰে পৰশ্ৰীকাতৰ চৰিত্ৰৰ লগতে অমিত, বাবী, বিক্রম, অসমীৰ দৰে এজাক শিক্ষাৰ্থীৰ মাজেৰে কলেজীয়া জীৱন, হোষ্টেল, ছাত্ৰ ৰাজনীতি আদি দিশবোৰ ফুটাই তোলা হৈছে। প্ৰত্যেকটো চৰিত্ৰৰে জীৱনৰ লক্ষ্য, সমাজক চোৱাৰ দৃষ্টিভংগী ভিন্ন।

“এই সময় সেই সময়” এখন ঐতিহাসিক উপন্যাসখন যদিও ই সম্পূৰ্ণৰূপে ইতিহাস নহয়। ই অচলায়তন কালৰ এক অংশত উপস্থিত থকা এক জনজীৱনৰ খণ্ডচিত্ৰ, যি জনজীৱন সাঙোৰ খাই আছে ধূলিয়ৰি দিনবোৰৰ সৈতে। উপন্যাসখন আজিও সমানেই প্ৰাসংগিক কাৰণ ‘সেই সময়ৰ’ বুকুতেই জন্ম হয় ‘এই সময়ৰ’।

Kashmiri Das
UG 5th Semester
Department of Economics
Cotton University

RIME....



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The Ending Journey

In the course of time you will be numb,
All of a sudden you'll dissipate;
Until it disappears from the world you
were living.

Only the body will be commiserate;
your soul will be departing elsewhere.
The day you'll be loved and flourished by all.
Autumn will describe the presence of death.
Your weary eyes will shut down and
all the charms from your life will vanish forever.
The treasure of unspoken word will be mystery
to be solved.
The unending journey of your life that you
thought, will come to an end.

Amisha Kalita
UG 1st Semester
Department of Economics
Cotton University

Autumn



The cold winds have started to blow,
The leaves of the trees have turned
yellow.

It's arrival of a new season,
The cozy and earthy amber autumn.

The days are now ending early,
Nights too have turned long.

The robins have started singing,
Some age-old folk song.

Birds have started moving,
Towards the equator.

Bears have started to eat more,
To sleep and pass the winter.

Now it's time to open the cupboards
And take out the jackets and sweater.

The festival season so comfortable,
With good balance of weather.

The ripen grains, riped fruits all please
the heart.

What a pleasing season it is,
Like god's beautiful art.

Prantar Buraguhain
PG 3rd Semester
Department of Economics
Cotton University



Icarus Falls

Why am I bound to the shame of a crime
That isn't mine
While the sinner roams free
In the house of God,
I drag my feet with my head hung low,
Had my God forsaken me in the house?
But in the labyrinth of the hallways
The mother did find me
Called me by a name
I've fought so hard to reclaim
His voice made my skin crawl
How dare you say my name?
I'm a child once again.



Sania Barbhuiya
UG 1st Semester
Department of Economics
Cotton University

PALETTE....



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Nikita Kakati
UG 3rd Semester
Department of Economics
Cotton University



***Prasurjya Chetia.
PG 3rd Semester.
Department of Economics
Cotton University***



***Himanka Jyoti Kashyap
UG 5th Semester
Department of Economics
Cotton University***



***Richita Basumatary
UG 5th Semester
Department of Economics
Cotton University***

NEWS

The World in a Headline

- Finished steel exports slumped 55% to 4.3 million tonnes during April to November period due to a slowdown in global demand.
- Russia biggest oil supplier to India for 2nd month running.
- GST collections stand at Rs 1.46 lakh cr in November, 11% rise.
- Top palm oil buyer India's November imports jump 29% to 1.14 million Tons.
- Messi or Ronaldo? Football's hottest debate rages on in Qatar.
- 2nd edition of North East Olympics Games 2022 was held at Shillong, Meghalaya.