

With money in this ‘piggy’ bank, Guj kids are funding college edu

A unique savings and cooperative credit society is enabling kids to save small amounts. This ‘children’s bank’ with nearly 30k members has deposits amounting to more than Rs 30 crore

Meghdoot.Sharon@timesofindia.com

By age five, most children are only learning to tie their shoes. But in north Gujarat, they are learning that loose change will ensure they are never tight on funds when it matters. Over Rs 30 crore have so far been deposited in the accounts of more than 30,000 children in the region, money they have saved coin by coin through a cooperative credit society.

The initiative was launched 16 years ago with a simple question in Idar resident Ashwin Patel’s mind: if farmers’ and women’s self-help groups make money through cooperatives, why not kids?

Patel, who had spent years working in Gujarat’s cooperative sector, registered the Bal Gopal Savings and Credit Cooperative Society on May 30, 2009, at Jawanpura village in Sabarkantha district. Designed exclusively for those under 18, it began with 100 children as members. Today, children from 335 villages have enrolled in what Patel claims is the only cooperative of its kind in the country.

The society has become more than a piggy bank. Children withdraw funds to buy laptops and reference books, pay tuition fees, and some have even funded their MBBS course fees with money they accumulated over the years. “We started with 100 children as members. The numbers grew as word spread and more families enrolled their children at the credit society. Over the past few years, we have organised enrolment drives in all the local schools,” said 58-year-old Patel.

The system works through a monthly ritual that turns household savings into formal banking. A child can be enrolled from the day they are born, with parents paying Rs 110 to join and receiving a piggy bank to take home. Every month, an agent from the cooperative visits the house, counts the money in the presence of parents or elders, records the amount in a register, and deposits it into the child’s account. The money earns 6% annual interest, and children can borrow against their deposits when needed. More than 1,000 account holders have taken loans from their savings.

“There are 10 to 12 children who have used the funds they accumulated in the credit society to pay the first-year fees of their MBBS course,” said Patel.

Palkhin Rawal, a Class 12 science student, has been a member since 2009. She recently bought a laptop, paid her Class 10 tuition fees and purchased a bicycle from her savings. Her family runs a tea stall in Idar town, and Palkhin’s two younger siblings are also cooperative members.

Ketul Patel, now 30, was the first member to enrol in 2009 when he was 14. He saved enough through the



Ashwin Patel started the cooperative in 2009 with just 100 members. It’s open only to those under 18 years

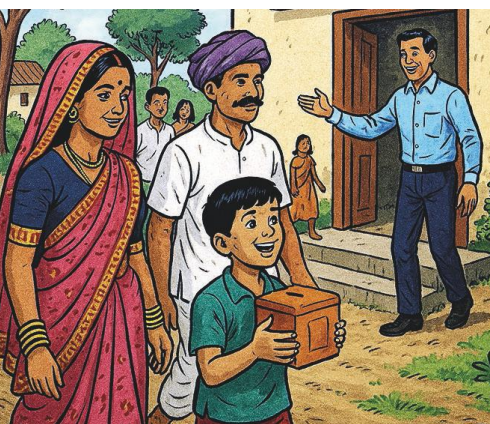
BANKING FOR A BRIGHT FUTURE



1 Parents pay Rs 110 to the society to enrol the child and receive a piggy bank in exchange



2 Kids are encouraged to regularly put small amounts into the piggy bank from pocket money, etc



3 Every month, an agent from the cooperative visits the house to collect the accumulated cash. The amount is deposited into the child’s account



4 The money earns 6% annual interest. Children have used the money collected in their account to pay for everything from higher education to laptops

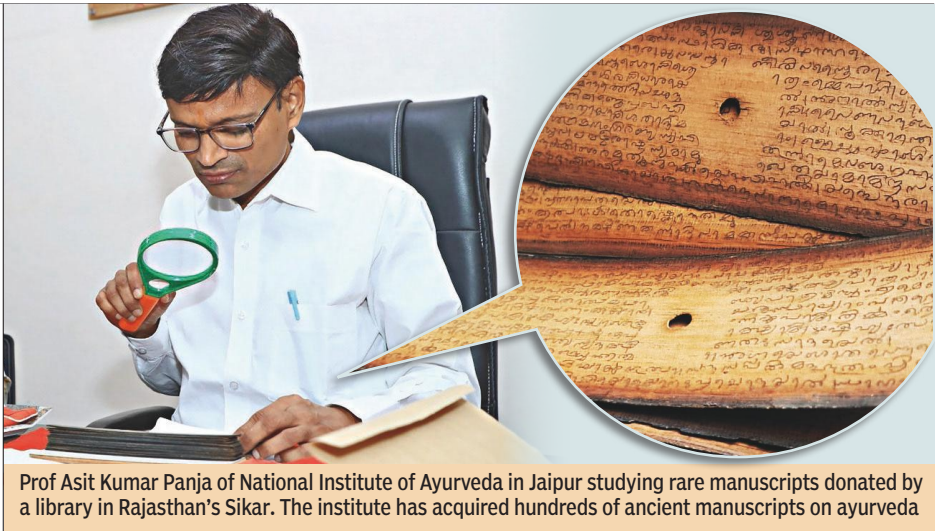


Children at a Gujarat school hold up their piggy banks

cooperative to fund his engineering studies and still maintains deposits with the society. “I have not withdrawn all my savings. I was the first member of the cooperative. I made a fixed deposit of the amount, and it is still lying with the cooperative,” Patel said.

Parul Panchal said her daughter, Maitri, a member, paid her first-year BSc course fees from the money she collected through the cooperative. “My daughter has learnt the importance of saving money and using it for the right purpose,” she said.

The cooperative has grown largely through word of mouth, earning the nickname, ‘Children’s Bank’. According to staff members, every family that enrolls one child as a member invariably registers their other children as well. “Earlier, we used to hold special programmes to convince people to get their children registered with the cooperative, but these days, people bring their children to our office and get them enrolled,” said a staffer at the society.



Prof Asit Kumar Panja of National Institute of Ayurveda in Jaipur studying rare manuscripts donated by a library in Rajasthan’s Sikar. The institute has acquired hundreds of ancient manuscripts on ayurveda

This NIA is probing ancient Indian medicine

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The National Institute of Ayurveda (NIA) in Jaipur has uncovered 400 rare manuscripts over four years, salvaging a treasure trove of ancient ayurvedic knowledge. Declared the national nodal agency for Manuscriptology by the ministry of Ayush in 2020, NIA is trying to preserve, digitise, and study the fragile documents, which are a window into India’s past and also a guide for modern medical research.

Leading the charge is Asit Kumar Panja, head of the department of ayurveda manuscriptology at NIA. In May, his team acquired 10 rare manuscripts from Shri Saraswati Library in Sikar’s Fatehpur, Rajasthan. Among them are works like Bhavaprakash, Rasa Tarangini and Palakapya Samhita, each filled with medical observations, therapeutic recipes, and diagnostic insights meticulously recorded by *vaidyas* of the time.

The manuscripts reveal how *vaidyas* conducted clinical examinations, like Locanapariksha, which assessed *nadi* (pulse), *netra* (eyes), *jihva* (tongue), *mukha* (face), urine, *dinacharya* (lifestyle), and *ritucharya* (seasonal regimens). These methods contrast with modern diagnostics that rely heavily on laboratory tests.

A manuscript on the medicinal properties of onions showcases the depth of Ayurvedic pharmacology. Another, attributed to Ravana, explains ancient distillation methods for preparing *arka* (distillate). These findings highlight how *vaidyas* documented diseases, treatments, and even local flora, complementing the oral traditions of the gurukul system.

The manuscripts also showcase ayurveda’s focus on specialised fields. Balatantra, written by Vaidya Kalyana, addresses pediatric diseases, women’s health, men’s health, infertility, and pregnancy. Another text, Madanamadana Manjari, explores *vajikarana* (enhancing sexual health and progeny), detailing formulations for men’s reproductive wellness.

The Rasapradipa manuscript, authored by Prananatha, describes 54 drug preparations using purified metals like gold, silver, copper, iron, and gems, alongside substances like orpiment, realgar, and zinc. Another manuscript, Sarirangadi-Namasvarupa-Nirnaya, details anatomy, mapping vital points and describing body parts.

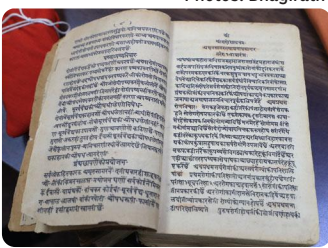
NIA’s manuscriptology department preserves and digitises texts, runs transcription camps, and even offers India’s only MSc in ayurveda manuscriptology. It trains scholars to interpret ancient texts. A new museum at NIA now displays some of these manuscripts, while its digital platform (www.amrri.in) fosters collaborative research.

Yet, the mission faces challenges. “When approaching individuals and families in possession of ayurvedic manuscripts, only about 50% have shown willingness to cooperate, while the rest have been hesitant or declined to share,” says Panja. Some see the texts as sacred heir-

looms, wary of misuse. Others worry about losing them altogether. His team counters this by building trust, ensuring confidentiality, and offering acknowledgments, and if needed, they return the originals after digitisation.

To locate manuscripts, NIA collaborates with organisations like the National Commission for Indian System of Medicine, which maintains *vaidya* registries. They focus on traditional ayurveda hubs like Gujarat, Kerala, Maharashtra, Rajasthan, Tamil Nadu, and West Bengal using regional directories, temple records, and community elders. Genealogical research and social networks also help trace *vaidya* lineages. Sometimes, on-site documentation camps are set up in villages, so families don’t have to part with the manuscripts at all.

These manuscripts are not mere relics — they are resources that connect historical and contemporary knowledge. “We’re not just safeguarding the past, but also scripting a research-driven and globally-relevant future for ayurveda,” NIA vice-chancellor Sharma said.



Photos: Bhagirthi

TIMES NATION

Bagdogra-bound flyer from Srinagar lands in Bhubaneswar

New Delhi: In a security lapse, an Air India Express passenger who was supposed to travel from Srinagar to Bagdogra via Delhi on Wednesday ended up in Bhubaneswar. The reason: This “young man” somehow remained on board the aircraft after landing in Delhi, and even when the plane took off for Bhubaneswar, reports **Saurabh Sinha**.

En route, while chatting with a co-passenger, he realised he was flying to a wrong

destination and informed the cabin crew accordingly. He was flown back to Delhi from Bhubaneswar, and from there to Bagdogra on Thursday.

The airline has informed the Bureau of Civil Aviation Security which will probe this lapse and take suitable action.

According to sources, the man boarded an AI Express Airbus A320 operating from Srinagar to Delhi, where he

was to take a connecting flight to Bagdogra. Sources said repeated announcements are made asking transit passengers to head to the transfer desk. The Airbus plane in question was to operate to Bhubaneswar from Delhi. “For reasons not yet known — perhaps the young man had dozed off — he did not alight from the aircraft when it landed in Delhi at 3.05 pm,” said a source.

The plane departed for

Bhubaneswar at 3.55 pm. Before taking off, airlines do a headcount on the number of passengers on board to tally with their bookings. However, in this case that was perhaps not done.

An Air India Express spokesperson said: “An internal investigation is being conducted to identify and address any lapses, while reiterating SOPs and internal briefings across stations to prevent recurrence.”

Celebi plea against revocation of security clearance dismissed

TIMES NEWS NETWORK

New Delhi: The Delhi high court on Thursday dismissed a plea by the Turkish-owned company Celebi Ground Handling India Pvt Ltd against the govt’s decision to revoke its security clearance. Justice Tejas Karia dismissed the petition. A copy of the detailed order is awaited. Earlier this month, a different bench of the HC had dismissed petitions by

the Turkish firms Celebi Airport Services India Pvt Ltd and Celebi Delhi Cargo Terminal Management India Pvt Ltd, challenging the revocation of their security clearance by the Bureau of Civil Aviation Safety, saying there are “compelling national security considerations” involved.

In May, BCAS revoked security clearance days after Turkey backed Pakistan and condemned India’s strikes

on terror camps in the neighbouring country. The court on July 7 underlined the necessity to eliminate the possibility of espionage or dual use of logistics capabilities, which would be highly detrimental to the security of the country, especially in the event of an external conflict.

In its detailed ruling on the earlier petitions, the HC upheld the govt’s reasoning and decision. “The state/respondents are indeed justi-

fied in taking prompt and definitive action so as to completely obviate the possibility of the country’s civil aviation and national security being compromised,” the court observed.

The firm argued that the sudden move by govt and its justification for the same was “vague” and without basis. It pointed out that the move would affect thousands of Indian employees on their rolls.

कार्यालय मुख्य अभियन्ता, नगर निगम, बरेली

NOTICE FOR INVITATION OF PROPOSAL

पत्रांक: 153/मु0अभि0/नि0वि0/2025-26 दिनांक: 31.07.2025

नगर निगम, बरेली द्वारा सी0एम0 डिजिटल परियोजना के अन्तर्गत आउटसोर्स के माध्यम से प्रोजेक्ट इंजीनियर (ए0ई0-सिविल / इलेक्ट्रिकल) के पद पर आवेदन सम्बन्धी सूचना

नगर निगम, बरेली द्वारा सी0एम0 डिजिटल परियोजना के अन्तर्गत आउटसोर्स के माध्यम से प्रोजेक्ट इंजीनियर (ए0ई0-सिविल / इलेक्ट्रिकल) के पद पर आवेदन करने हेतु ई-निविदा दू विड पद्धति (तकनीकी एवं वित्तीय) के माध्यम से निम्न प्रकार से आमंत्रित की जाती है। ई-निविदा प्रपत्र उत्तर प्रदेश की ई-प्रक्रोयमेन्ट की वेबसाइट <http://etender.up.nic.in> व नगर निगम की वेबसाइट www.nagarnigambareilly.com पर देखी जा सकती है। नगर आयुक्त महोदय के कार्यालय पत्रांक सं0-260/ न0अ0/ न0नि0म0/2024-25 दिनांक 16-12-2024 के द्वारा आदेशित किया गया है कि निविदा आमंत्रित किये जाने के दौरान बैंक ऑफ बडौदा द्वारा तैयार किया गये गये साफ्टवेयर के माध्यम से प्रत्येक निविदा के साथ प्रथक-प्रथक धरोहर राशि (ई0एम0डी0) तथा निविदा शुल्क +GST वेबसाइट <https://bareillye-tender.com/> पर ऑनलाइन पोर्टल पर जमा किया जाना अनिवार्य होगा। तथा निविदादाता को अपने स्टेटमेन्ट की स्कैन कॉपी निविदा के साथ अपलोड कर अनिवार्य होगा। उक्त परियोजना के अन्तर्गत प्रोजेक्ट इंजीनियर (सिविल) से सम्बन्धित निम्नलिखित मांगे गये समस्त प्रपत्र/ शैक्षिक योग्यता/अनुभव से सम्बन्ध प्रपत्र ऑनलाइन <http://etender.up.nic.in> पोर्टल पर अपलोड करना अनिवार्य होगा।

(उत्पत्तालीन पुनः ई-निविदा आमंत्रित हेतु)

ई-निविदा डाउनलोड प्रारम्भ की तिथि/समय		01.08.2025 (03:00 PM)						
ई-निविदा अपलोड की प्रारम्भ तिथि/समय		01.08.2025 (04:00 PM)						
ई-निविदा अपलोड की अंतिम तिथि/समय		07.08.2025 (03:00 PM)						
ई-निविदा खोली जाने की तिथि/समय		07.08.2025 (04:00 PM)						
फाईनेशियल ई-निविदा खोली जाने हेतु		After Technical Evaluation						
क्रं0 सं0	आउटसोर्स पदनाम	शैक्षिक योग्यता / अनुभव	पद की संख्या	मानदेय प्रतिमाह	निविदा / फार्म शुल्क	18% GST	निविदा / फार्म मूल्य 18% GST	अवधि
1.	Project Engineer (AE-Civil) Outsourcing	BE/B-Tech in Civil Engineering Minimum 03 years experience relating to any project in Corporate Sector.	01	45000/-	1000	180	1180	01 Year
2.	Project Engineer (AE-Electrical) Outsourcing	BE/B-Tech in Electrical Engineering Minimum 03 years experience relating to any project in Corporate Sector.	01	45000/-	1000	180	1180	01 Year

ई-निविदा लिंक एवं ई-पोर्टल <http://etender.up.nic.in> पर किसी परिवर्तन, संशोधन व अतिरिक्त सूचनाओं के लिये उक्त वेबसाइट पर देखी जा सकती है।

- Initial contract period will be for one year which will be further extendable based on the performance of the contractee.
- Last Date of submission of applications will be **07.08.2025.**
- Shortlisted candidates will be informed by e-mail for the date of Interview.

Selection process for above posts:

- The candidate shall be selected on the basis of their qualifications, experience and interview.
- Eligible candidates may apply by sending e-mail at chiefengineernb@gmail.com only. Application received by any other means shall not be entertained. Application should be in the format given on the website.
- For further details please check the website <http://etender.up.nic.in>, www.nagarnigambareilly.com

**मुख्य अभियन्ता
नगर निगम, बरेली**

दी रेलवे एम्प्लॉयज को-ऑपरेटिव बैंक लि., जयपुर 2202976 (JP Branch) (m) 9460146227
मुख्यालय: पालर हाउस रोड, जयपुर-302006
Email: headoffice@ecbajipur.com
Website: ecbajipur.com

आह्वानी/पु./पीसीए/निविदा/2025/ निविदा सूचना दिनांक: 31.07.2025

(1) बैंक की शाखाओं में Approx 20000 nos. Tri-Ply Stainless Steel Kadhai with SS Lid सप्लाय करने हेतु (2) कम्प्यूटर पी.सी. सप्लाय व इंस्टाल करने हेतु (3) लॉकर केबिनेट सप्लाय व इंस्टाल करने हेतु (4) ए.सी. की सप्लाय व इंस्टाल करने हेतु (5) कार्ड इन्डेक्स व अलमारी सप्लाय करने हेतु (6) नोट काउन्टरिंग मशीन सप्लाय व इंस्टाल करने हेतु (7) कुर्शियों की सप्लाय हेतु (8) वार्षिक आम सभा हेतु जयपुर में भोजन व्यवस्था करने हेतु (लगभग 700 व्यक्ति) प्रतिदिन फर्मा से निर्धारित प्रपत्र में निविदाएं आमंत्रित की जाती हैं। क्रम सं. 1 पर वर्णित निविदा जमा करने की अंतिम तिथि 21.08.25 तथा क्रम सं. 2 से 8 हेतु अंतिम तिथि 11.08.25 है। निविदा फार्म तथा अन्य विस्तृत जानकारी बैंक की वेबसाइट व सभी शाखाओं एवं मुख्यालय से प्राप्त की जा सकती है।
अतः के. खुटेडा, मुख्य कार्यकारी अधिकारी

BRUHAT BENGALURU MAHANAGARA PALIKE
Senior Assistant Director of Horticulture,
BBMP, Rajarajeshwarinagara Zone, Bengaluru
No:SADH/RRN/TENDER/10/2025-26 Dated:31.07.2025

LETTER OF INVITATION FOR RE-TENDER (1T)
(Short Term) (Two Cover System)STD-KW-1,2,3&4

(Through GOK KPP Portal <https://kppp.karnataka.gov.in> only)

The Senior Assistant Director of Horticulture (Rajarajeshwari Nagara) (Referred to as Employer in these documents) invites Tenders to Implement in accordance with KPPP rules 2000, from eligible and experienced Person/Agencies /Firms (Referred to as Tenderers in these documents) registered in Security Services to Parks.

Sl No.	Name of the works/Category
1.	Beautification, landscape development, water facility and other civil works in MPM Layout Park (Others) Estimate Cost: ₹.1,50,00,000/- EMD: ₹.2,25,000/-
2.	Beautification, landscape development, water facility and other civil works in BEML 10th Stage Park (Others) Estimate Cost: ₹.1,50,00,000/- EMD: ₹.2,25,000/-
3.	Beautification, landscape development, water facility and other civil works in BEML 11th Stage Park (Others) Estimate Cost: ₹.1,50,00,000/- EMD: ₹.2,25,000/-

Calendar of Events: (1) Date of Notification is **31.07.2025.** (2) Tender can be downloaded from **04.08.2025.** (3) Pre bid meeting on **05.08.2025, 12:30 pm.** (4) Tender Closing date **08.08.2025, 05:00 pm.** (5) Technical bid opening date **09.08.2025, 05:00 pm onwards.** (5) Financial Bid Opening Date After approval of Technical Bid.

Sd/- Senior Assistant Director of Horticulture
Rajarajeshwarinagara Zone

Project Management Unit
Jal Marg Vikas Project-II (Arth Ganga)
INLAND WATERWAYS AUTHORITY OF INDIA
(Ministry of Ports, Shipping and Waterways, Govt. of India)

Head Office : A-13, Sector – 1, Noida - 201 301
Phone: 0120-2544004, Fax: 0120-2543976, vc.iwai@nic.in

National Competitive Bidding

e-Bids are invited from interested bidders for “Design, Fabrication, Transportation, Supply, Installation, Testing and Commissioning of Steel pontoons along with Floating Walkways for providing Floating Jetties at Ten (10) locations on NW – 1 (Ganga – Bhagirathi – Hooghly river system from Haldia to Varanasi) in the state of Bihar”. The Tender Documents and other relevant details are available at IWAI website www.iwai.nic.in and e-procurement site <https://eprocure.gov.in/eprocure/app>.

Date: 01.08.2025 Vice Chairman & Project Director (JMVP)

THE NEW INDIA ASSURANCE CO. LTD.
Regional Office: II floor, Nehru Place, Tonk Road, Jaipur-302015, Tel: 0141-2745701-2745775

Notice

All policyholders/general are informed that our Rajgarh Business Office (330605), Address: Near Panchayat Samiti, Station Road, Rajgarh, District-Alwar-301408 (Rajasthan) is being merged with Business Office, Alwar (330600) from 01.10.2025.

All esteemed customers of this office may contact our Alwar Business Office (330600): “DREAMS Building”, 1st Floor, Opp. Govt. Children Hospital, Nr Old Power House, Alwar-301001 (Rajasthan), Telephone No. 0144-2330052, 2700771, 2701251 Email: nia.330600@newindia.co.in for new policies, policies renewal and claims related services.

Chief Regional Manager
Jaipur Regional office

Career Opportunities at
FINPROJECT INDIA PRIVATE LIMITED
(A Company of Versalis ENI, Italy)

Finproject India Pvt. Ltd., a leading multinational company in the industrial manufacturing sectors is seeking young dynamic and talented professionals to join our team at our Sitapura facility in Jaipur.

CURRENT OPENINGS:

- Finance & Accounting Department**
 - 1. Senior Accountant** : Minimum five years experience in SAP
 - 2. Accountant** : Warehouse & Raw Material Management : Experience in inventory, raw material handling, and warehouse operations
 - 3. Accountant** : Online Account Reconciliation : Strong understanding of online platforms and reconciliation processes (Amazon, Flipkart and Mitrta) Experience in Univare software Maintenance Department
- Maintenance Department**
 - 4. Sr. / Jr. Electrician / Engineer** : Minimum 5 years of relevant experience in maintenance **Qualifications:** ITI or Diploma in Electrical Engineering

Interested candidates may send their updated resume to : **Email : h@finproject.in**

Location : SP-1013, Phase-III, RIICO Industrial Area, Sitapura, Jaipur – Rajasthan

Join a global brand and build a rewarding career with us! Only shortlisted candidates will be contacted.