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Pt. MOHAN LAL S.D. COLLEGE FOR WOMEN, GURDASPUR

A MULTI FACULTY POST GRADUATE INSTITUTE

Re - accredited with 'A' grade by NAAC (3rd cycle 2024)

IIC Ranking '3 Star' Rating by Ministry of Education 2024

Listed in the Tribune Guide to Best Colleges (24th April, 2026)

MANAGED BY: GGDSD COLLEGE SOCIETY, CHANDIGARH

AFFILIATED TO: GURU NANAK DEV UNIVERSITY. AMRITSAR

OUR INSPIRING SPIRIT

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FOUNDER PRESIDENT OF GGDSD COLLEGE SEC-32, CHANDIGARH
PT. MOHAN LAL S.D. COLLEGE FOR WOMEN, GURDASPUR
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E-MAGAZINE

'DARPAN'

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Mr. Ashwani
Technical Expert

Dear Sdians...

It gives me immense sense of fulfilment when I look at the monthly edition of college e-Magazine **'DARPAN'** which has now successfully completed four glorious years. The essential purpose of e-magazine 'DARPAN' is to inform, engage and inspire faculty, students, parents, alumni and our stakeholders. This e-magazine endeavors to reflect the values and the long tradition of excellence of the institution itself. Throughout the year campus buzzes with various activities that makes learning experience at SD Gurdaspur, a unique one. The perpetual efforts of the faculty, students and clubs/societies of the college in keeping the campus alive are commendable. Workshops, conferences, competitions, rallies, sports, guest lectures, FDPs, PDPs and a great variety of activities that corroborate academic learning help our students to grow in the real sense.

I congratulate Er. Surkhab Shelly, Dr. Khushboo (editors) along with Mr. Ashwani (Technical Expert) for giving practical shape to my idea of e-magazine and wish all the best for inspired and result oriented session.

Dr. (Mrs.) Neeru Sharma

Principal

ACHIEVERS PROGRAMME CUM PRIZE DISTRIBUTION CEREMONY

- The college organized an Achievers Programme cum Prize Distribution Ceremony to honour the outstanding academic accomplishments of its Guru Nanak Dev University (GNDU) Merit Holders. The event celebrated the exceptional performance of students who brought laurels to the institution through their remarkable achievements in the University examinations. The Chief Guest for the occasion was Prof. (Dr.) Saroj Bala, Dean, College Development Council, Guru Nanak Dev University, Amritsar. The programme was graced by the distinguished presence of Dr. P. K. Bajaj, General Secretary, GGDSD College Society, Chandigarh; Dr. Gurmeet Singh; Shri Hiramani Aggarwal, Chairman, Local Managing Committee; Shri Gorakhnath; Shri Arvind Hastir; and Dr. Parmjeet Singh Bagga, whose esteemed presence added prestige to the ceremony.

- A total of 32 Guru Nanak Dev University Merit Holders representing various academic disciplines were felicitated with mementoes and certificates in recognition of their outstanding academic excellence. Among the distinguished achievers, Riya Jamba (B.Sc. Medical, 6th Semester) secured 1st Position in Guru Nanak Dev University with an impressive 86.66% marks. Manmeet Kaur (B.Sc. Fashion Designing, 6th Semester) and Bavneet Kaur (B.Com., 6th Semester) secured 2nd Position in the University in their respective streams. Akshita (B.Sc. Medical, 6th Semester) secured 3rd Position, while Vanshika Uttam (B.A., 6th Semester) and Mitanshi Aggarwal (B.Sc. Non-Medical) secured 5th Position. Mehak Aggarwal and Sheetal Sharma achieved 6th and 7th Positions, respectively, in B.Sc. Non-Medical, while Jasleen Kaur (BCA, 6th Semester) also secured 7th Position in the University. Manpreet Kaur (B.Sc. Medical, 2nd Semester) secured 10th Position, followed by Palakdeep Kaur and Ashmanpreet Kaur with 13th Position, Rupali Salaria with 14th Position, Diksha Sharma with 16th Position, and Jaismeen Kaur with 18th Position in the University. Several other students also secured distinguished merit positions, reflecting the institution's unwavering commitment to academic excellence and quality education.

- This year, the college added a new milestone to the celebration by instituting the prestigious 'Student of the Year' Award for the first time. The inaugural award was conferred upon Miss Arshdeep Kaur, a student of B.A. Sixth Semester, in recognition of her exemplary performance, all-round achievements, and significant contribution to the institution. She was honoured with a Certificate of Merit, a grand memento, a ceremonial garland, and a cash award of ₹10,000 by the Management of GGDSD College Society, Chandigarh.

ACHIEVERS PROGRAMME CUM PRIZE DISTRIBUTION CEREMONY CONTD....

- Apart from these outstanding achievers in sports, extracurricular activities, and the Youth Festival were also honored. Ms. Gurpreet Kaur, Ms. Manjit Kaur and Ms. Shivani Sharma from the Department of Physical Education were felicitated for their remarkable performances at the International, National and All India Inter-University levels in Volleyball, Boxing, and Wushu, bringing laurels to the institution through their outstanding sports achievements.

- The college also acknowledged four best students in extracurricular activities Ms. Nandini, Ms. Pinky, Ms. Deepika and Ms. Neha for their exemplary participation and outstanding contributions in cultural and co-curricular activities throughout the year. On this occasion, 25 winners of the Youth Festival were felicitated for securing top positions in different events. In addition, 50 students who represented the college in various Youth Festival competitions were honoured with certificates. Ms. Iram Jan was honoured as best hosteller and Ms. Harkirat was recognised as the best library user. 22 Students who participated in camps organized by Govt. Of India at Srinagar, Mohali, Mcleodganj, Harike Pattan, My Bharat Budget Quest Youth Dialogue 2026, and Viksit Bharat Youth Parliament 2026 were also honoured for their outstanding participation and winning. In her address, Prof. (Dr.) Saroj Bala congratulated the awardees and appreciated the College for consistently producing outstanding University merit holders. She remarked that such recognition serves as a powerful motivation for students to strive for greater excellence and emphasized that hard work, discipline, dedication, and perseverance are the true pillars of success. She encouraged students to continue pursuing excellence in academics as well as in every sphere of life. Addressing the gathering, Dr. P. K. Bajaj applauded the achievements of the students and encouraged them to pursue their goals with determination, sincerity, and unwavering commitment while upholding strong moral and ethical values. College Principal Dr. Neeru Sharma congratulated the University merit holders and their parents, acknowledging the relentless efforts of the faculty members in nurturing academic excellence. As a token of gratitude, a memento was presented to Prof. (Dr.) Saroj Bala on behalf of the College Management, the Principal, and the staff in appreciation of her gracious presence and inspiring address. The ceremony concluded with a formal vote of thanks, leaving the audience inspired by the extraordinary accomplishments of the students and reaffirming the College's steadfast commitment to fostering academic excellence, leadership, and holistic development.

SHRADHANJALI SAMAROH AND MEMORIAL SCHOLARSHIP PROGRAMME

A Shradhanjali Samaroh was organised on 14th July 2026 to commemorate the fourth death anniversary of the college's former President, Sh. Upkar Krishan Sharma Ji. The programme commenced with floral tributes offered by the Principal, faculty members, non-teaching staff, and students in remembrance of the revered leader. The College Principal recalled his visionary leadership, valuable guidance, and inspiring principles. She stated that his ideals and blessings continue to guide the institution and encouraged everyone to follow the path of dedication, integrity, and selfless service. She further highlighted that, just as Sh. Upkar Krishan Sharma Ji fulfilled the vision of his father, Pandit Mohan Lal Ji, through his committed efforts towards the institution, every member of the college should strive to preserve and carry forward his noble legacy. As a tribute to his commitment towards society and education, the Eco Club organised a Plantation Drive during the Shradhanjali Samaroh. Saplings were planted in his cherished memory as a symbol of growth, sustainability, and his enduring contribution to the institution. On this solemn occasion, the Shri Upkar Krishan Sharma Ji Memorial Scholarship Programme was also organised. Scholarships to 10 deserving and meritorious students (Rs. 2000 each) were distributed to recognise academic excellence and provide financial support to students in pursuing their educational aspirations. The recipients expressed their gratitude and pledged to work hard to achieve greater success.

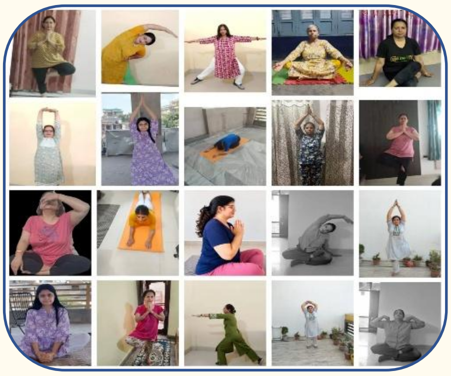
HUM YUVA AWARDS’ & DRR INSTALLATION CEREMONY 2026–27

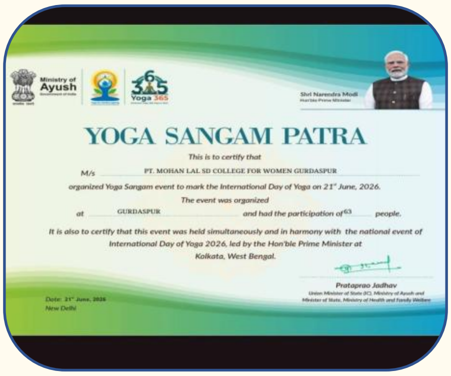
The students of Rotaract Club proudly represented the institution at the prestigious ‘दीप्तशिखर - Hum Yuva Awards’, celebrating the achievements of the Rotaract year under the tenure of DRR Rtr. Deepanshu (2025–26), along with the District Rotaract Representative (DRR) Installation Ceremony 2026–27, themed “Adhiroh,” held at Ludhiana. The Rotaract Club earned widespread recognition by securing several prestigious district awards. Rtr. Lavanya Jarewal was honoured with the Outstanding President Award (Institution-Based) for her exemplary leadership, commitment, and dedicated service throughout the Rotaract year. Rtr. Aastha received the Best Secretary Award in recognition of her exceptional organisational skills to the club's activities. Further adding to the club's success, Rtr. Trisha, Rtr. Ruby Kaur, and Rtr. Vanshika Mahajan were presented with Awards of Appreciation for their active participation. The club also achieved a significant milestone by receiving the Outstanding Project in Community Service Award for its impactful flagship project "UDAAN," which had earlier been recognised at the SEARIC MDIO Turf 2026, Gwalior. In recognition of their constant mentorship and unwavering support, Dr. Khushboo Aggarwal and Mrs. Harsha Sharma, Club In-charges, were felicitated with Awards of Appreciation. The college Rotaract Club was also honoured with the Overall Trophy, the highest recognition presented to the best-performing institution-based Rotaract Club of the year. The occasion also marked the grand installation of the new District Rotaract Representative, Rtn./Rtr. Rohan Tuli, and his district team for the Rotary year 2026–27 under the inspiring theme “Adhiroh.” During the official pinning ceremony, two members of the college Rotaract Club were inducted into the District Team. Rtr. Lavanya Jarewal was formally pinned as the District Rotaract Secretary – Coordinator, while Rtr. Aastha assumed the responsibility of District Coordinator, bringing further pride and recognition to the institution. Principal Dr. (Mrs.) Neeru Sharma congratulated the awardees, the Club In-charges, and all Rotaractors for their outstanding achievements.

THANKS GIVING FOR CA

The Central Association organized its annual Thanksgiving Ceremony, a unique initiative envisioned by Principal Dr. (Mrs.) Neeru Sharma in 2018, to acknowledge and celebrate the invaluable contributions of student volunteers associated with the Central Association. The programme commenced with a warm welcome, followed by a comprehensive presentation by Mrs. Samita Khajuria, Coordinator of the Central Association. Through an inspiring video presentation, she highlighted the remarkable achievements and year-long activities of the Association, showcasing impactful projects such as Arpit, Prayas, Samvedna, Share Happiness with Others, and several other community service initiatives that reflected the institution's commitment to social responsibility, compassion, and holistic development. In recognition of their sincere efforts and dedicated service, Class Representatives were presented with certificates of appreciation. The executive members of the Central Association, NSS Unit, and Eco Club were felicitated with trophies for their exemplary leadership, active participation, and outstanding contributions towards organizing institutional events, promoting community welfare, and strengthening the culture of teamwork and volunteerism within the College. The Chief Guest, Ms. Palak Aggarwal, Principal, Sri Advait Gurukul Heights School, Gurdaspur, congratulated the awardees and applauded their enthusiasm, commitment, and spirit of service. In her address, she encouraged students to cultivate leadership qualities, uphold ethical values, and strive to become compassionate and responsible citizens capable of making meaningful contributions to society. Addressing the gathering, Principal Dr. (Mrs.) Neeru Sharma appreciated the unwavering commitment and hard work of the Central Association members. She commended the students for their dedication and encouraged them to continue serving society with sincerity, humility, and a positive attitude. The programme concluded with a heartfelt vote of thanks delivered by the Central Association In-charges—Mrs. Samita Khajuria, Mrs. Gagandeep Kaur, Mrs. Rajni Sharma, Mrs. Manbir Kaur, and Mrs. Eti for arranging all events in the campus.

INTERNATIONAL YOGA DAY





The college celebrated the International Yoga Day on 21st June 2026 by organizing Yoga Sangam, reaffirming its commitment to promoting holistic health, wellness, and a balanced lifestyle. The event witnessed the active participation of 63 participants, including students, faculty members, non-teaching staff, and members of the local community, who performed various yoga asanas, pranayama, and meditation practices to foster physical fitness, mental well-being, and inner harmony. The Yoga Sangam programme was conducted in synchronization with the nationwide celebration led by the Hon'ble Prime Minister of India from Kolkata, symbolizing unity and collective participation through the transformative practice of yoga. The event received official recognition from the Ministry of Ayush and was duly certified by the Union Minister of State (Independent Charge), adding further prestige to the institution's efforts in promoting the message of "Yoga for One Earth, One Health." Adding another milestone to the celebration, 63 women faculty members of the College participated in the "Maximum Online Yoga Participants in One Week" world record campaign organized by Habuild in collaboration with the World Records Union. The College Principal and all participating faculty members received official certificates in recognition of their contribution to this remarkable global achievement. College Principal Dr. (Mrs.) Neeru Sharma, who is also a regular member of Habuild, congratulated all the participants for their enthusiastic involvement and described yoga as a priceless gift of India's rich cultural heritage. She emphasized that the regular practice of yoga nurtures physical fitness, mental peace, emotional resilience, and spiritual well-being. She expressed immense pride in the College's contribution to both the national Yoga Sangam celebration and the world record campaign, describing it as a significant achievement for the institution. Organized jointly by the Sports Club and the NSS Unit, the programme effectively created awareness about the significance of yoga as a way of life and inspired participants to embrace healthy habits for achieving holistic well-being.

CELEBRATING WORLD ENVIRONMENT DAY

The Celebration Cell of IIC, NSS Unit, and Eco Club organized a Plantation Drive and Awareness Poster Release to mark World Environment Day 2026. Members of Bharat Vikas Parishad, Gurdaspur graced the occasion and motivated students to protect the environment. During the programme, saplings were planted on the college campus and awareness posters carrying messages on pollution control, resource conservation, and eco-friendly living were released by the students. The guests appreciated the college's efforts in promoting environmental consciousness. The programme concluded with a pledge by students and faculty members to work towards a greener and more sustainable future.

BEGINNING A NEW JOURNEY

The new academic session commenced on 13th July 2026 with a warm and inspiring welcome for the faculty members. On the occasion, Principal Dr. (Mrs.) Neeru Sharma greeted the faculty by presenting greeting cards and extended her heartfelt wishes for a successful, rewarding, and fulfilling academic session. As a gesture of respect and appreciation, the faculty members also presented a greeting card to the College Principal, conveying their sincere gratitude and best wishes for her continued guidance and leadership in the new session. Addressing the gathering, Dr. Neeru Sharma motivated the faculty to continue working with dedication, innovation, and a spirit of teamwork for the holistic development of students. She emphasized that the institution’s consistent growth and achievements are the result of the unwavering commitment, hard work, and collective efforts of its teaching fraternity.

ORIENTATION PROGRAMME (2026–27)


An Orientation Programme was organised for the newly admitted students. The programme aimed to provide students with an understanding of the academic environment, institutional values, discipline, facilities, and opportunities available for their overall development. During the programme, the students were formally introduced to the faculty members and familiarized with their roles and responsibilities. The students were also apprised of the institution's academic achievements, co-curricular activities, NSS, Rotaract Club, Institution's Innovation Council (IIC), library resources, scholarship schemes, examination system, attendance regulations, various clubs and committees, and career development opportunities available in the campus. Addressing the students, the College Principal motivated the students to strive for excellence through dedication, discipline, hard work, and strong ethical values, expressing confidence that they would carry forward the proud legacy of the institution.

INAUGURAL HAWAN


To invoke the blessings of the Almighty and usher in the new academic session 2026–2027 with positivity and spiritual fervour, an Inaugural Hawan was organised in the college campus. The sacred ceremony reflected the institution's rich cultural heritage and reaffirmed its commitment to nurturing moral, spiritual, and academic excellence among students. The Hawan was attended by the members of the Local Managing Committee Sh. Hiramani ji and Sh. Arvind Hastir Ji, College Principal, teaching and non-teaching staff and students of the entry classes. The chanting of Vedic mantras and the offering of oblations created a serene and spiritually uplifting atmosphere, seeking divine blessings for prosperous academic year. The ceremony concluded with the distribution of Prasad, marking an auspicious beginning to the new academic session and inspiring everyone to embark on the year with renewed enthusiasm, optimism, and a sense of purpose.

WORKSHOP ON 'TRADITIONAL BRIDAL TASSEL ORNAMENTS'

The PG Department of Fashion Designing, in collaboration with the IIC and the IQAC, organized a hands-on workshop on 'Traditional Bridal Tassel Ornaments' to promote traditional craftsmanship and enhance students' creative and entrepreneurial skills. The workshop provided practical training in designing and creating elegant bridal tassel ornaments using beads, pearls, gota, lace, mirrors, threads, and other decorative materials. The resource person demonstrated innovative techniques while guiding students through the step-by-step process of crafting aesthetically appealing bridal accessories. Students enthusiastically participated in the interactive session, gaining hands-on experience, improving their design skills, and exploring entrepreneurial opportunities in the fashion and handicraft industry.

COLLEGIATE FRESHERS' PARTY

A vibrant Freshers' Party titled 'Aagman' for Collegiate students was organised to extend a warm welcome to the newly admitted students. The celebration was filled with enthusiasm and excitement as the freshers showcased their talents through captivating cultural performances. The highlight of the event was the crowning ceremony, where Mehar Khajuria was crowned Miss Fresher. Aashvi Duggal and Taranjot Kaur secured the titles of First Runner-up and Second Runner-up, respectively. Special honours were also presented to Arshdeep (Miss Intellectual), Jannat Sehgal (Beautiful Dress), and Komal (Beautiful Smile) in recognition of their outstanding qualities. Congratulating the winners and participants, College Principal Dr. (Mrs.) Neeru Sharma motivated the students to actively engage in academics as well as co-curricular activities, emphasizing that such participation plays a vital role in holistic personality development.

KARGIL VIJAY DIWAS CELEBRATED

The Department of Political Science celebrated Kargil Vijay Diwas to honour the courage, sacrifice, and unwavering patriotism of the brave soldiers who laid down their lives during the Kargil War. The programme aimed to instill a sense of national pride, gratitude, and respect for the armed forces among students. On this occasion, students paid heartfelt tribute to the nation's heroes through inspiring PowerPoint presentations, patriotic poems, and thought-provoking speeches highlighting the valour, determination, and selfless service of the Indian Army. The event also served as a reminder of the supreme sacrifices made by the soldiers in safeguarding the nation's sovereignty and inspired students to uphold the values of patriotism, unity, and national service.

SPORTS ACHIEVEMENTS

The college students brought laurels to the institution by showcasing exceptional talent and sportsmanship in prestigious karate competitions. Two students participated in the Open State Karate Championship held at the Improvement Trust Community Hall, Ranjit Avenue, Amritsar, and secured bronze medals in their respective categories. Vaishnavi won a bronze medal in the Junior Girls (-60 kg) category, while another student also earned a bronze medal through her commendable performance.

The college also takes immense pride in the outstanding achievements of its students at the SGFI Zonal Girls Tournament held at the Senior Secondary School, Gurdaspur. Demonstrating remarkable skill, determination, and dedication, Vaishnavi secured the Gold Medal in the Under-17 (-60 kg) category, while Shivani won the Silver Medal in the Under-17 (-56 kg) category. These remarkable accomplishments reflect the students’ hard work, rigorous training, and commitment towards excellence in sports. The College Principal congratulated the medal winners for their splendid performances and appreciated the sincere efforts of the students and their coaches, wishing them continued success in future sporting endeavors.

BLOCKCHAIN TECHNOLOGY IN ACCOUNTING AND FINANCE

Abstract

Blockchain technology has emerged as one of the most transformative innovations in the field of accounting and finance. As a decentralized digital ledger, blockchain enables secure, transparent, immutable, and real-time recording of financial transactions. Unlike traditional accounting systems that rely on centralized databases and intermediaries, blockchain distributes transaction records across multiple nodes, ensuring data integrity and reducing the risks of fraud, manipulation, and unauthorized access. The adoption of blockchain technology has the potential to revolutionize accounting practices by improving financial reporting, enhancing auditing procedures, strengthening internal controls, and reducing operational costs. In the finance sector, blockchain supports digital payments, cross-border transactions, smart contracts, decentralized finance (DeFi), and cryptocurrency operations. Financial institutions increasingly recognize blockchain as a solution for improving transaction speed, minimizing settlement risks, and increasing customer trust. Moreover, blockchain facilitates regulatory compliance by maintaining transparent and tamper-proof records. Despite its numerous benefits, blockchain adoption faces several challenges, including high implementation costs, regulatory uncertainty, technological complexity, scalability issues, cybersecurity concerns, and the shortage of skilled professionals. Organizations must carefully evaluate these challenges while designing strategies for blockchain implementation. This research article explores the concept of blockchain technology, its applications in accounting and finance, benefits, limitations, implementation challenges and future prospects. The paper concludes that blockchain is expected to become a core

technology in modern accounting and financial management as regulatory frameworks and technological advancements continue to evolve.

Keywords: Blockchain Technology, Accounting, Finance, Smart Contracts, Financial Reporting, Auditing, Cryptocurrency.

Introduction

The rapid advancement of information technology has significantly transformed business operations across industries. Among the latest technological innovations, blockchain technology has gained considerable attention due to its ability to provide secure, transparent, decentralized, and immutable transaction records. Originally developed as the underlying technology for Bitcoin in 2008, blockchain has expanded beyond cryptocurrencies and now serves as a valuable tool in various sectors, including healthcare, supply chain management, education, insurance, government services, accounting, and finance. Accounting is often described as the language of business because it records, summarizes and reports financial transactions. Traditional accounting systems depend heavily on centralized databases, manual verification, third-party intermediaries and periodic audits. These processes are often time-consuming, expensive and susceptible to fraud, human error and cyber threats. Blockchain technology addresses many of these limitations by introducing a distributed ledger system in which every transaction is verified through consensus mechanisms and permanently recorded across multiple computers. Since each block is cryptographically linked to the previous block, altering historical records becomes nearly impossible without network consensus.

In the financial sector, blockchain technology enables secure digital payments, peer-to-peer transactions, smart contracts, decentralized finance platforms and real-time settlement systems. Banks, insurance companies, auditing firms and multinational corporations are increasingly investing in blockchain-based solutions to improve operational efficiency and reduce transaction costs. The

integration of blockchain with emerging technologies such as Artificial Intelligence (AI), Internet of Things (IoT), Big Data Analytics and Cloud Computing further enhances its capabilities. These technological combinations create intelligent financial ecosystems capable of automating accounting processes, detecting fraud, improving compliance and providing real-time financial insights. Although blockchain presents numerous opportunities, its widespread implementation remains limited due to regulatory uncertainty, technological complexity, scalability challenges, privacy concerns and significant infrastructure investments. Therefore, understanding both the opportunities and challenges associated with blockchain technology is essential for accounting professionals, financial managers, policymakers and researchers. The present study examines blockchain technology and evaluates its impact on accounting and finance.

Research Objectives

The major objectives of this article are:

- **To understand the concept and working mechanism of blockchain technology.**
- **To examine the applications of blockchain in accounting.**
- **To analyse the role of blockchain in financial management.**
- **To evaluate the advantages of blockchain technology in accounting and finance.**
- **To identify the challenges associated with blockchain implementation.**
- **To study the future prospects of blockchain technology in the accounting profession.**

Research Methodology

This study is descriptive in nature and is based entirely on secondary data. Information has been collected from books, research journals, professional

publications, government reports and online academic sources. The collected information has been analysed to understand the applications and impact of blockchain technology in accounting and finance.

Concept and Working Mechanism of Blockchain Technology

Blockchain is a decentralized and distributed digital ledger that records transactions securely, transparently and permanently across a network of computers. Unlike traditional centralized databases, blockchain operates through a peer-to-peer network where every participant maintains an identical copy of the ledger. Transactions are grouped into blocks, verified through consensus mechanisms such as Proof of Work (PoW) or Proof of Stake (PoS), and linked together using cryptographic hash functions to create an immutable chain of records. Once a transaction is verified and recorded, it cannot be modified without the approval of the network participants, ensuring data integrity and security.

Applications of Blockchain in Accounting

Blockchain enables real-time recording of financial transactions, automated bookkeeping and continuous updating of financial records without the need for manual reconciliation. It supports the concept of triple-entry accounting, where an additional cryptographically secured record is maintained on the blockchain, increasing transparency and reducing the possibility of fraud. The technology also enhances auditing by providing auditors with access to real-time, tamper-proof financial information, thereby reducing audit time and improving the reliability of financial statements. Furthermore, blockchain facilitates automated tax reporting, digital invoicing, asset tracking and compliance monitoring, enabling organizations to improve operational efficiency while maintaining accurate and transparent accounting records.

Role of Blockchain in Financial Management

Blockchain has transformed financial operations by enabling secure digital payments, faster cross-border fund transfers, decentralized finance (DeFi), smart contracts, digital asset management and efficient banking services. Financial institutions use blockchain to reduce transaction costs, eliminate intermediaries, shorten settlement periods and improve customer trust. Smart contracts automate financial agreements by executing transactions automatically when predefined conditions are met, thereby reducing administrative costs and operational risks. Blockchain also improves investment management, trade finance, securities settlement and risk management by providing transparent and immutable financial records. As financial institutions increasingly adopt blockchain-based systems, the technology is becoming a critical component of modern financial management and digital financial ecosystems.

Advantages of Blockchain Technology in Accounting and Finance

One of its most significant benefits is enhanced transparency, as all authorized participants have access to identical and verifiable transaction records. Blockchain also provides a high level of security through cryptographic encryption, protecting financial information from unauthorized access and cyber threats. The immutable nature of blockchain significantly reduces fraud, financial manipulation and accounting errors by preventing unauthorized modifications to recorded transactions. Additionally, blockchain automates several accounting and financial processes through smart contracts, reducing paperwork, operational costs and human intervention. It also improves financial reporting, strengthens internal controls, facilitates continuous auditing, enhances regulatory compliance and enables faster transaction processing. Collectively, these advantages contribute to greater organizational efficiency, improved decision-making and increased confidence among investors, regulators and other stakeholders

Challenges Associated with Blockchain Implementation

Although blockchain offers numerous benefits, its adoption is limited by several technical, financial and regulatory constraints. The high cost of developing and maintaining blockchain infrastructure makes implementation difficult for many small and medium-sized organizations. Regulatory uncertainty regarding cryptocurrencies, smart contracts, digital assets and blockchain-based transactions continues to create legal challenges across different countries. Technical issues such as scalability, interoperability between different blockchain platforms and integration with existing accounting systems further complicate implementation. In addition, organizations face cybersecurity risks related to digital wallets and private keys, as well as privacy concerns arising from transparent transaction records. The shortage of skilled blockchain professionals and resistance to organizational change also present significant barriers to successful adoption, highlighting the need for appropriate regulatory frameworks, technical standards and workforce development.

Future Prospects of Blockchain Technology in the Accounting Profession

As digital transformation accelerates, blockchain is expected to play an increasingly important role in reshaping accounting practices by enabling real-time financial reporting, continuous auditing, automated compliance and secure record management. Future developments are likely to include greater integration of blockchain with emerging technologies such as Artificial Intelligence (AI), Big Data Analytics, Cloud Computing and the Internet of Things (IoT), creating intelligent accounting systems capable of predictive analysis and automated decision-making. Blockchain is also expected to support the implementation of Central Bank Digital Currencies (CBDCs), digital taxation systems, environmental, social and governance (ESG) reporting and advanced corporate governance mechanisms. As governments establish clearer regulatory frameworks and organizations continue investing in blockchain infrastructure, the technology is anticipated to become an essential component of modern accounting and financial management, requiring accounting

professionals to develop new digital skills and adapt to evolving technological environments.

Findings

The findings of this study indicate that blockchain technology has a significant positive impact on accounting and finance by improving the transparency, security and efficiency of financial operations. The research reveals that blockchain enhances accounting transparency by maintaining a decentralized and immutable ledger where all authorized participants can access identical transaction records, thereby increasing trust among stakeholders. Financial reporting becomes more accurate and reliable because blockchain records are verified through consensus mechanisms and cannot be altered without authorization. The study also finds that blockchain substantially improves auditing practices by enabling continuous auditing and providing auditors with real-time access to verified financial data, reducing audit time and increasing audit quality. Another important finding is that blockchain significantly reduces the risk of fraud, financial manipulation and accounting errors through cryptographic security and permanent transaction records. Organizations adopting blockchain experience lower operational and administrative costs because the technology eliminates intermediaries, automates transaction verification and reduces paperwork through smart contracts. The research further indicates that smart contracts automate routine accounting and financial activities such as invoice processing, supplier payments, payroll management, insurance claims and contract execution, thereby improving organizational efficiency. Financial institutions particularly benefit from blockchain through faster payment processing, secure cross-border transactions, real-time settlement systems and improved customer trust. However, the study also finds that blockchain adoption is constrained by several challenges, including high implementation costs, technological complexity, scalability issues, cybersecurity concerns, regulatory uncertainty and the shortage of qualified blockchain professionals. Despite these challenges, the overall findings suggest that blockchain technology possesses enormous potential to transform accounting and finance by creating more transparent, secure, efficient and reliable financial systems. As technological advancements continue and supportive regulatory frameworks evolve, blockchain is expected to become an essential component of future accounting practices and financial management worldwide.

Conclusion

Blockchain technology represents a paradigm shift in accounting and finance by introducing decentralized, transparent and secure methods for recording and managing financial transactions. The technology enhances trust, reduces fraud, automates accounting functions, and improves financial reporting accuracy. While challenges such as regulatory uncertainty, implementation costs, scalability and technical complexity remain, continued advancements and increasing organizational adoption indicate strong future remain competitive. Blockchain is not merely a technological innovation but a strategic tool that has the capacity to redefine accounting standards, auditing practices, financial reporting and corporate governance. Organizations that successfully integrate blockchain into their financial systems are likely to achieve greater efficiency, transparency potential. As governments, financial institutions, and businesses continue investing in blockchain infrastructure, accounting professionals must acquire new digital skills to remain competitive. Blockchain is not merely a technological innovation but a strategic tool that has the capacity to redefine accounting standards, auditing practices, financial reporting and corporate governance. Organizations that successfully integrate blockchain into their financial systems are likely to achieve greater efficiency, transparency and long-term sustainability.

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MRS. SEEMA MAHAJAN

HEAD OF PG

DEPARTMENT OF COMMERCE

'ਲੂਣਾ' ਮਹਾਂਕਾਵਿ ਦਾ ਵਿਚਾਰਧਾਰਾਈ ਪਰਿਪੇਖ'

ਪਿਛਲੇ ਤਿੰਨ ਦਹਾਕਿਆਂ ਤੋਂ ਪੰਜਾਬੀ ਸਾਹਿਤ ਆਲੋਚਨਾ ਦਾ ਕਾਰਜ ਕੁਝ ਇਸ ਤਰ੍ਹਾਂ ਹੋਇਆ ਹੈ ਕਿ ਸਾਹਿਤਕਾਰ ਦੀ ਰਚਨਾ ਨੂੰ ਹੀ ਸਾਹਿਤ ਅਧਿਐਨ ਦੀ ਵਸਤੂ ਬਣਾਇਆ ਜਾਂਦਾ ਰਿਹਾ ਹੈ।ਕਰਤੇ ਦਾ ਜੀਵਨ ਅਤੇ ਜੀਵਨ ਸਮੇਂ ਉਸ ਦੀ ਸ਼ਖਸ਼ੀਅਤ ਉੱਪਰ ਪਏ ਪ੍ਰਭਾਵ ਪਿੱਠ ਭੂਮੀ ਵਿੱਚ ਹੀ ਵਿਚਾਰੇ ਜਾਂਦੇ ਹਨ।ਸ਼ਿਵ ਕੁਮਾਰ ਰੁਮਾਂਟਿਕ ਕਾਵਿ ਪ੍ਰਵਿਰਤੀ ਦਾ ਇੱਕ ਅਜਿਹਾ ਅਜ਼ੀਮ ਸ਼ਾਇਰ ਹੋਇਆ ਹੈ ਜੋ ਪੰਜਾਬੀ ਸਾਹਿਤ ਵਿੱਚ ਪਾਠਕਾਂ ਸਰੋਤਿਆਂ ਦੀ ਕਮੀ ਦੇ ਬਾਵਜੂਦ ਵਧੇਰੇ ਪੜ੍ਹਿਆ, ਸੁਣਿਆ ਅਤੇ ਵਿਚਾਰਿਆ ਗਿਆ ਹੈ।ਸ਼ਿਵ ਕੁਮਾਰ ਦੇ ਜੀਵਨ ਵਿਹਾਰ ਦੀ ਵਿਲੱਖਣਤਾ ਇਹ ਸੀ ਕਿ ਜਦੋਂ ਉਹ ਕਾਵਿ ਵਿਹਾਰ ਦੀ ਪ੍ਰਕਿਰਿਆ ਵਿੱਚੋਂ ਗੁਜਰਿਆ ਤਾਂ ਉਹ ਆਪਣੇ ਜੀਵਨ ਦੇ ਅਨੁਭਵ ਦੇ ਇਨਾ ਕਰੀਬ ਸੀ ਕਿ ਉਹ ਕਿਸੇ ਨਾਟਕੀ ਚਰਿਤਰ ਦੀ ਪੇਸ਼ਕਾਰੀ ਵੱਲ ਰੁਚਿਤ ਨਾ ਹੋ ਸਕਿਆ। ਗੀਤ ਕਾਵਿ ਦੇ ਦਰਪਣ ਵਿੱਚੋਂ ਸ਼ਿਵ ਕੁਮਾਰ ਦੇ ਜੀਵਨ ਦੇ ਪ੍ਰਮੁੱਖ ਨਕਸ਼ ਸਾਫ ਦਿਖਾਏ ਦਿੰਦੇ ਹਨ।

ਸ਼ਿਵ ਕੁਮਾਰ ਦੇ ਜੀਵਨ ਦੇ ਵੇਰਵਿਆਂ ਨੂੰ ਜਾਨਣ ਦਾ ਮਨੋਰਥ ਕਾਵਿ ਸਿਰਜਣ ਪ੍ਰਕਿਰਿਆ ਤੋਂ ਮਹੱਤਵਸ਼ਾਲੀ ਹੈ। ਬਚਪਨ ਦੇ ਪ੍ਰਭਾਵ ਮਨੁੱਖੀ ਜ਼ਿੰਦਗੀ ਉੱਪਰ ਆਪਣਾ ਗਹਿਰਾ ਅਸਰ ਰੱਖਦੇ ਹਨ। ਬਾਲ ਉਮਰ ਵਿੱਚ ਉਹ ਜਿਸ ਪ੍ਰਕਿਰਤੀ ਦੇ ਅੰਗ- ਸੰਗ ਵਿਚਰਦਾ ਹੈ ਉਹ ਪ੍ਰਕਿਰਤੀ ਉਸ ਦੇ ਕਾਵਿ ਦਾ ਮਾਧਿਅਮ ਬਣ ਕੇ ਸਾਹਮਣੇ ਆਉਂਦੀ ਹੈ।ਪਿੰਡ ਦੇ ਕੋਲੋਂ ਲੰਘਦੀ ਬਸੰਤਰ ਨਦੀ ਦੇ ਆਲੇ ਦੁਆਲੇ ਦਾ ਜੰਗਲ ਬੇਲਾ ਸ਼ਿਵ- ਕਾਵਿ ਵਿਚ "ਪੀੜਾ ਦਾ ਪਰਾਗਾ" ਤੋਂ ਲੈ ਕੇ "ਮੈਂ ਤੇ ਮੈਂ" ਤੱਕ ਵਿੱਚ ਥਾਂ ਪਰ ਥਾਂ ਪੇਸ਼ ਹੋਇਆ ਦੇਖਿਆ ਜਾ ਸਕਦਾ ਹੈ।

ਅਜਿਹੀ ਸਰੂਰੀ ਸ਼ਖਸ਼ੀਅਤ ਦਾ ਜਨਮ 23 ਜੁਲਾਈ 1936 ਨੂੰ ਪਿੰਡ ਲੋਹਟੀਆ ਬਸੰਤਰ ਨਦੀ ਦੇ ਕੰਡੇ ਉੱਤੇ ਵਸਿਆ ਹੋਇਆ ਹੈ ਅਤੇ ਇਹ ਜ਼ਿਲਾ ਗੁਰਦਾਸਪੁਰ ਦੀ ਤਹਿਸੀਲ ਸ਼ਕਰਗੜ੍ਹ ਦੇ ਇਲਾਕੇ ਵਿੱਚ ਆਉਂਦਾ ਹੈ।ਜੋ ਅੱਜ ਕੱਲ ਪਾਕਿਸਤਾਨ ਦੇ ਇਲਾਕੇ ਵਿੱਚ ਸਥਿਤ ਹੈ। ਸ਼ਿਵ ਕੁਮਾਰ ਦੀ ਮਾਤਾ ਦਾ ਨਾਮ ਸ਼ਾਂਤੀ ਦੇਵੀ ਅਤੇ ਪਿਤਾ ਦਾ ਨਾਮ ਪੰਡਿਤ ਕ੍ਰਿਸ਼ਨ ਗੋਪਾਲ ਸੀ । ਸ਼ਿਵ ਕੁਮਾਰ ਦੇ ਪਰਿਵਾਰ ਵਿੱਚ ਉਸ ਦੇ ਦੋ ਭਰਾ ਤੇ ਤਿੰਨ ਭੈਣਾਂ ਵੀ ਸਨ। ਆਪ ਜੀ ਨੇ ਮੁਢਲੀ ਵਿੱਦਿਆ ਆਪਣੇ ਪਿੰਡ ਵਿੱਚੋਂ ਹੀ ਪ੍ਰਾਪਤ

ਕੀਤੀ।ਪੰਜਵੀਂ ਜਮਾਤ ਵਿੱਚ ਆਪ ਨੂੰ ਡੇਰਾ ਬਾਬਾ ਨਾਨਕ ਵਿਖੇ ਸਕੂਲ ਵਿੱਚ ਦਾਖਲ ਕਰਵਾ ਦਿੱਤਾ ਗਿਆ ਦਸਵੀਂ ਜਮਾਤ ਪਾਸ ਕਰਨ ਉਪਰੰਤ 1953 ਵਿੱਚ ਉਹ ਬੇਰਿੰਗ ਕ੍ਰਿਸ਼ਚੀਅਨ ਕਾਲਜ ਵਿੱਚ ਸਾਇੰਸ ਦਾ ਵਿਦਿਆਰਥੀ ਬਣ ਗਿਆ।

ਪਰ ਆਪ ਜੀ ਨੂੰ ਪੜ੍ਹਾਈ ਵਿੱਚ ਖਾਸ ਯੋਗਤਾ ਪ੍ਰਾਪਤ ਨਾ ਹੋਈ ਕਿਉਂਕਿ ਆਪ ਦਾ ਧਿਆਨ ਤਾਂ ਬਚਪਨ ਤੋਂ ਹੀ ਗਾਇਕੀ ਦੇ ਵਿੱਚ ਸੀ ਪਰ ਫਿਰ ਵੀ ਪਿਤਾ ਜੀ ਨੇ ਪਟਵਾਰੀ ਦੀ ਨੌਕਰੀ ਦਿਲਵਾ ਦਿੱਤੀ , ਉਸ ਵਿੱਚ ਵੀ ਆਪ ਅਸਫਲ ਰਹੇ ਤੇ ਅਸਤੀਫਾ ਦੇ ਦਿੱਤਾ। ਹੁਣ ਉਸ ਨੇ ਪੂਰੀ ਤਰਾਂ ਗੀਤਕਾਰੀ ਰਾਹੀ ਰੂਹ ਦੇ ਖੇਤਾਂ ਦੀ ਗਿਣਤੀ ਮਿਣਤੀ ਕਰਨੀ ਆਰੰਭ ਕਰ ਦਿੱਤੀ ।ਇਸ ਸਮੇਂ ਹੀ ਸ਼ਿਵ ਕੁਮਾਰ ਨੇ ਬਟਾਲਾ ਵਿਖੇ ਰਹਿ ਰਹੇ ਬਰਕਤ 'ਰਾਮ ਯੁਮਨ' ਨੂੰ ਆਪਣਾ ਗੁਰੂ ਧਾਰਨ ਕੀਤਾ। 1958-59 ਤੋਂ ਸ਼ਿਵ ਕੁਮਾਰ ਭਾਸ਼ਾ ਵਿਭਾਗ ਅਤੇ ਹੋਰਨਾਂ ਅਦਾਰਿਆਂ ਵੱਲੋਂ ਕਰਵਾਏ ਜਾਣ ਵਾਲੇ ਕਵੀ ਦਰਬਾਰਾਂ ਵਿੱਚ ਆਪਣਾ ਸਿੱਕਾ ਜਮਾ ਚੁੱਕਾ ਸੀ।1960 ਵਿੱਚ ਉਸ ਦਾ ਪਹਿਲਾ ਕਾਵਿ ਸੰਗ੍ਰਹਿ 'ਪੀੜਾਂ ਦਾ ਪਰਾਗਾ ' ਪ੍ਰਕਾਸ਼ਿਤ ਹੋਇਆ ਸੀ । ਜਿਸ ਵਿੱਚ ਉਹਨਾਂ ਦੀਆਂ ਕਵਿਤਾਵਾਂ ਦੇ ਵਿਸ਼ੇ ਪ੍ਰੇਮਿਕਾ ਦੇ ਵਿਛੋੜੇ ਨਾਲ ਸੰਬੰਧਿਤ ਸਨ। ਕਿਉਂਕਿ ਉਸ ਦੀ ਪ੍ਰੇਮਿਕਾ ਨਾਲ ਉਸ ਦਾ ਪਿਆਰ ਸਫਲ ਨਾ ਹੋ ਸਕਿਆ।ਉਹਨਾਂ ਦੇ ਰਿਸ਼ਤੇ ਵਿੱਚ ਅਮੀਰੀ ਗਰੀਬੀ ਦਾ ਭੇਦ ਭਾਵ ਆ ਗਿਆ ਸੀ । ਹੁਣ ਸ਼ਿਵ ਕੁਮਾਰ ਪੂਰੀ ਤਰਾਂ ਸ਼ਾਇਰੀ ਨੂੰ ਸਮਰਪਿਤ ਹੋ ਗਿਆ ਸੀ। ਜਿਸ ਸ਼ਹਿਰ ਵਿੱਚ ਸ਼ਿਵ ਕੁਮਾਰ ਪਲਿਆ, ਜਵਾਨ ਹੋਇਆ ਅਤੇ ਜਿੱਥੋਂ ਦੀ ਮਿੱਟੀ ਵਿੱਚ ਲਬਰੇਜ ਹੋ ਕੇ ਉਸ ਨੇ ਆਪਣੀਆਂ ਸ਼ਾਹਕਾਰ ਕਿਰਤਾਂ ਦੀ ਰਚਨਾ ਕੀਤੀ, ਉਹੀ ਸ਼ਹਿਰ ਆਪਣੇ ਕਦ ਤੋਂ ਛੋਟਾ ਪ੍ਰਤੀਤ ਹੋ ਰਿਹਾ ਸੀ।

ਸ਼ਿਵ ਕੁਮਾਰ ਦੀ ਕਾਵਿ ਸਿਰਜਣਾ ਦਾ ਸੁਨਹਿਰਾ ਕਾਲ 1958 ਤੋਂ 1965 ਤੱਕ ਦਾ ਹੈ ।ਪਰ ਜੇਕਰ ਦੇਖੀਏ ਤਾਂ ਇੱਕ ਸ਼ਾਇਰ ਦੇ ਤੌਰ ਤੇ ਉਸ ਦਾ ਜੀਵਨ ਕਾਲ 1960 ਤੋਂ 1973 ਦਾ ਛੋਟਾ ਸਮਾਂ ਸੀ । ਆਪ ਦੀਆਂ ਰਚਨਾਵਾਂ ਦਾ ਵੇਰਵਾ ਇਸ ਪ੍ਰਕਾਰ ਹੈ:-

ਹੁਣ ਇਥੇ ਹੱਥਲੇ ਖੋਜ ਪੇਪਰ ਬਾਰੇ ਚਰਚਾ ਕਰਦੇ ਹਾਂ ਉਹਨਾਂ ਦੀ ਸ਼ਾਹਕਾਰ ਮਹਾਂਕਾਿਵ

"ਲੂਣਾ ਦਾ ਵਿਚਾਰਧਾਰਕ ਪਰਿਪੇਖ"

ਸ਼ਿਵ ਕੁਮਾਰ ਨੇ ਆਧੁਨਿਕ ਚੇਤਨਾ ਰਾਹੀਂ ਪੂਰਨ ਭਗਤ ਦੇ ਕਿੱਸੇ ਨੂੰ ਨਵੇਂ ਅਰਥਾਂ ਵਿੱਚ ਪੇਸ਼ ਕੀਤਾ ਹੈ। ਉਸ ਨੇ ਮੱਧ ਕਾਲੀ ਸੰਵੇਦਨਾ ਅਨੁਕੂਲ ਲੂਣਾ ਦੇ ਚਰਿੱਤਰ ਨੂੰ ਤ੍ਰਿਸਕਾਰੇ ਹੋਏ ਰੂਪ ਵਿੱਚ ਪੇਸ਼ ਕੀਤਾ ਹੈ ਕਿਉਂਕਿ ਉਸ ਨੇ ਆਪਣੇ ਮਤਰੇਅ ਪੁੱਤਰ ਅੱਗੇ ਜਿਨਸੀ ਭਾਵਨਾਵਾਂ ਦੀ ਤ੍ਰਿਪਤੀ ਲਈ ਪੇਸ਼ਕਸ ਕੀਤੀ ਹੈ,ਉਥੇ ਹੀ ਸ਼ਿਵ ਕੁਮਾਰ ਨੇ ਆਧੁਨਿਕ ਸੰਵੇਦਨਾ ਅਨੁਕੂਲ ਉਸ ਦੇ ਤ੍ਰਿਸ਼ਕਾਰੇ ਹੋਏ ਚਰਿੱਤਰ ਨੂੰ ਇੱਕ ਉੱਚੇਰੇ ਚਰਿੱਤਰ ਵਿੱਚ ਰੂਪਮਾਨ ਕਰਨ ਦਾ ਯਤਨ ਕੀਤਾ ਹੈ। ਸ਼ਿਵ ਕੁਮਾਰ ਨੇ ਆਪਣੀ ਕਾਵਿ ਰਚਨਾ ਵਿੱਚ ਮੱਧ ਕਾਲੀ ਰਿਸ਼ਤਿਆਂ ਨਾਤਿਆਂ ਤੇ ਇੱਕ ਕਰੜਾ ਵਿਅੰਗ ਕੀਤਾ ਹੈ, ਜਿੱਥੇ ਇੱਕ ਬਾਪ ਦੀ ਉਮਰ ਦਾ ਆਦਮੀ ਤਾਂ ਕਿਸੇ ਜਵਾਨ ਕੁੜੀ ਨਾਲ ਜਿਨਸੀ ਸੰਬੰਧ ਕਾਇਮ ਕਰ ਸਕਦਾ ਹੈ,ਪਰ ਕੋਈ ਨੌਜਵਾਨ ਲੜਕੀ ਆਪਣੇ ਹਾਣ ਦੇ ਵਿਅਕਤੀ ਕੋਲ ਜਿਨਸੀ ਭਾਵਨਾਵਾਂ ਦੀ ਤ੍ਰਿਪਤੀ ਨਹੀਂ ਕਰ ਸਕਦੀ ।ਸ਼ਿਵ ਕੁਮਾਰ ਨੇ ਇਸ ਚਰਿਤਰ ਭਾਵਨਾ ਨੂੰ ਸਹਿਜ ਉਲਟਾਉ ਵਿੱਚ ਪੇਸ਼ ਕਰਕੇ ਲੂਣਾ ਦੇ ਚਰਿੱਤਰ ਨੂੰ ਉਚੇਰਾ ਅਤੇ ਸਲਵਾਨ ਦੇ ਚਰਿੱਤਰ ਨੂੰ ਘ੍ਰਿਣਾਜਨਕ ਰੂਪ ਵਿੱਚ ਪੇਸ਼ ਕੀਤਾ ਹੈ। ਸ਼ਿਵ ਕੁਮਾਰ ਨੇ "ਲੂਣਾ" ਦੇ ਚਰਿੱਤਰ ਵਿੱਚ ਰੂਪਾਂਤਰਨ ਕਰਕੇ ਸਮਾਜਿਕ ਤਰਕ ਰਾਹੀਂ ਇਕ ਧਾਰਨਾ ਪੇਸ਼ ਕੀਤੀ ਹੈ ਜੋ ਸਮਾਜਿਕ ਸਥਿਤੀ ਵਿੱਚ ਵਿਆਹ ਪ੍ਰਬੰਧ ਦਾ ਸੰਤੁਲਨ ਸਥਿਤੀ ਵਿੱਚ ਰਹਿਣਾ ਲਾਜ਼ਮੀ ਹੈ। ਸ਼ਿਵ ਕੁਮਾਰ ਦਾ ਮੱਧ ਕਾਲੀ ਸੰਵੇਦਨਾ ਦਾ ਆਧੁਨਿਕ ਰੂਪਾਂਤਰਨ ਹੀ ਨਵੀਂ ਦਿਸ਼ਾ, ਨਵੇਂ ਦ੍ਰਿਸ਼ਟੀਕੋਣ ਅਤੇ ਨਵੇਂ ਥੀਮਿਕ ਪਸਾਰਾ ਦਾ ਲਖਾਇਕ ਹੈ।

ਹੁਣ ਅਸੀਂ ਰਚਨਾ ਦੇ ਪਹਿਲੇ ਅੰਕ ਵਿੱਚ ਵੇਖਦੇ ਹਾਂ ਕਿ ਸੂਤਰਧਾਰ ਤੇ ਨਟੀ ਦੋ ਅਲੌਕਿਕ ਪਾਤਰ ਉਸ ਦੇਸ਼ ਬਾਰੇ ਵਾਰਤਾਲਾਪ ਕਰਦੇ ਹਨ ਜਿੱਥੋਂ ਦਾ "ਰਾਜਾ ਵਰਮਨ" ਹੈ।ਨਟੀ ਅਤੇ ਸੂਤਰਧਾਰ ਦੇ ਵਾਰਤਾਲਾਪ ਦੌਰਾਨ "ਚੰਬਾ ਦੇਸ਼" ਅਤੇ "ਰਾਵੀ ਦਰਿਆ" ਦੇ ਪ੍ਰਾਕ੍ਰਿਤਿਕ ਚੋਗਿਰਦੇ ਪਹਾੜ, ਦਰਿਆ,ਚੰਨ ,ਹਵਾ ,ਪੰਛੀਆਂ ਦੇ ਬੋਲ, ਬੱਦਲ ਆਦਿ ਦਾ ਵਰਣਨ ਕੀਤਾ ਹੈ:-

ਪਰ ਮੈਨੂੰ ਇਕਨ ਜਾਪਦੇ

ਜਿਉ ਚਾਨਣ ਦੇ ਦਰਿਆ

ਮਹਿਕ ਜਿਵੇਂ ਇੱਕ ਕੁੜੀ ਚਿੜੀ

ਜਿੱਦਾਂ ਸੱਜਣ ਦੂਰ ਗਿਆ।   ਲੂਣਾ ਪੰਨਾ ਨੰਬਰ -82

ਪ੍ਰਾਕ੍ਰਿਤਿਕ ਸੁੰਦਰਤਾ ਦੇ ਵਰਣਨ ਦੇ ਨਾਲ -ਨਾਲ ਲੇਖਕ ਨੇ 'ਰਾਜਾ ਵਰਮਨ'ਦੇ ਜਨਮ ਦਿਵਸ ਦਾ ਵਰਣਨ ਕੀਤਾ ਹੈ ।ਕਿ ਰਾਜੇ ਦੀ ਪ੍ਰਜਾ ਬਹੁਤ ਖੁਸ਼ ਸੀ। ਸਾਰੇ ਰਲ ਕੇ ਰਾਜੇ ਦਾ ਜਨਮ ਦਿਵਸ ਬੜੇ ਧੂਮ ਧਾਮ ਨਾਲ ਮਨਾ ਰਹੇ ਸੀ ਸੂਤਰਧਾਰ ਤੇ ਨਟੀ ਰਾਜੇ ਦੀ ਪ੍ਰਸ਼ੰਸਾ ਵਿੱਚ ਵਾਰਤਾਲਾਪ ਕਰਦੇ ਹੋਏ ਗੀਤ ਗਾ ਰਹੇ ਸਨ:-

ਸੁਣੋ ਸੁਆਮੀ ਕਿਹਾ ਸੁਹਾਣਾ

ਪੰਛੀ ਬੋਲ ਰਿਹਾ

ਜਿਉ ਕਿਸੇ ਪ੍ਰੇਮੀ ਅਪਣੇ

ਪ੍ਰੇਮੀ ਦਾ ਨਾਮ ਲਿਆ

ਜਿਉ ਬਾਂਸ ਦੀ ਪੇਟੀ ਪੋਰਾਂਚੋ

ਇਕ ਰੁਮਕਾ ਲੰਘ ਗਿਆ   ਲੂਣਾ ਪੰਨਾ ਨੰਬਰ- 83

ਦੂਜੇ ਅੰਕ ਵਿੱਚ ਦੱਸਿਆ ਗਿਆ ਹੈ ਕਿ "ਰਾਜਾ ਸਲਵਾਨ"ਵੀ ਇਸ ਜਨਮ ਦਿਵਸ ਦੇ ਮੌਕੇ ਤੇ ਪਹੁੰਚਿਆ ਹੋਇਆ ਸੀ ਇਸ ਮੌਕੇ ਤੇ ਹੀ ਉਸ ਨੇ ਸੁੰਦਰ ਮੁਟਿਆਰ ਲੂਣਾ ਨੂੰ ਤੱਕਿਆ ਤੇ ਉਸ ਉੱਪਰ ਮੋਹਿਤ ਹੋ ਗਿਆ। ਰਾਜੇ ਸਲਵਾਨ ਨੂੰ ਲੂਣਾ ਸੁਪਨ- ਸਰਪਨੀ ਜਾਪਦੀ ਹੈ ਤੇ ਘਰ ਬੈਠੀ ਇੱਛਰਾਂ ਜੋ ਕਿ ਪਹਿਲੀ ਪਤਨੀ ਹੈ ਉਹ ਅਗਨ- ਸਰਪਨੀ ਦੇ ਬਰਾਬਰ ਲੱਗਦੀ ਹੈ।ਰਾਜੇ ਸਲਵਾਨ ਨੇ ਆਪਣੇ ਸੰਵਾਦ ਰਾਹੀਂ ਦੋਹਾਂ ਦੀ ਸੁੰਦਰਤਾ ਨੂੰ ਬਿਆਨ ਕੀਤਾ ਹੈ:-

ਸੁਪਨ -ਸਰਪਨੀ ਲੂਣਾ

ਮੇਰੇ ਸੁਪਨੇ ਦੀ ਸਪਨੀ ਜਹਿਰੀਲ ਸੀ ਉੱਗਦੇ ਦਿਹੁੰ ਦੇ ਰੰਗਾਂ ਵਾਂਗ ਰੰਗਲੀ ਸੀ

ਨਿਰੀ ਸੀ ਅੱਗ ਦੀ ਲਾਟ ਬੜੀ ਚਮਕੀਲੀ ਸੀ

ਅਗਨ -ਸਰਪਨੀ ਇੱਛਰਾਂ

ਮੈਂ ਜੋ ਧੁੱਪ ਵਿਹਾਜੀ

ਰੰਗ ਵਿਹੂਣੀ ਸੀ

ਅੱਗ ਚੌਧਲ ਦੇ ਚੁੱਲੇ

ਸੇਕੋਂ ਊਣੀ ਸੀ।

ਪੂਰਨ ਦੀ ਮਾਂ ਇੱਛਰਾਂ ਰੂਪ ਵਿਹੁਣੀ ਸੀ। ਲੂਣਾ ਪੰਨਾ ਨੰਬਰ- 84

ਤੀਸਰੇ ਅੰਕ ਵਿੱਚ ਲੂਣਾ ਦੇ ਭਖਦੇ ਹੋਏ ਜੋਬਨ ਨੂੰ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ ਉਸ ਦਾ ਵੱਡਾ ਦੁਖਾਂਤ ਇਹ ਹੈ। ਕਿ ਜਿਸ ਨੂੰ ਉਹ ਆਪਣਾ ਜੀਵਨ ਸਾਥੀ ਸਮਝ ਰਹੀ ਸੀ। ਉਹ ਉਸ ਦੇ ਹਾਣ ਦਾ ਨਹੀਂ ਸੀ। ਉਹ ਤਾਂ ਇੱਕ ਬੁੱਢਾ, ਅੱਧਖੜ ਉਮਰ ਦਾ ਵਿਅਕਤੀ ਸੀ। ਜਿਸ ਦਾ ਪਹਿਲਾਂ ਵਿਆਹ ਹੋ ਚੁੱਕਿਆ ਹੈ ਤੇ ਉਸ ਦਾ ਇੱਕ ਪੁੱਤਰ ਵੀ ਹੈ। ਇਹ ਗੱਲ ਪਤਾ ਲੱਗਣ ਤੇ ਲੂਣਾ ਦੇ ਮਨ ਵਿੱਚ ਰਾਜੇ ਸਲਵਾਨ ਲਈ ਪਿਆਰ ਤੇ ਇੱਜਤ ਘਟ ਜਾਂਦੀ ਹੈ।ਲੂਣਾ ਆਪਣੀਆਂ ਸਹੇਲੀਆਂ ਨਾਲ ਆਪਣੇ ਭਖਦੇ ਹੋਏ ਜੋਬਨ ਬਾਰੇ ਵਾਰਤਾਲਾਪ ਕਰਦੀ ਹੋਈ ਆਪਣੇ ਦੁੱਖ ਨੂੰ ਬਿਆਨ ਕਰਦੀ ਹੈ:-

ਮੈਂ ਅੱਗ ਟੁਰੀ ਪਰਦੇਸ ਨੀ ਸਈਓ ਅੱਗ ਟੁਰੀ ਪਰਦੇਸ

ਇਕ ਛਾਤੀ ਮੇਰੀ ਹਾੜ ਤਪਦਾ

ਦੂਜੀ ਤਪਦਾ ਜੇਠ

ਨੀ ਮੈ ਅੱਗ ਟੁਰੀ ਪਰਦੇਸ

ਜੋ ਬਾਬਲ ਵਰ ਢੂੰਡ ਲਿਆਇਆ

ਸੋ ਨਾ ਆਇਆ ਮੇਚ ਲੂਣਾ ਪੰਨਾ ਨੰਬਰ-86

ਲੂਣਾ ਦੀਆਂ ਸਹੇਲੀਆਂ ਈਰਾ ਅਤੇ ਮਥਰੀ, ਉਸ ਨੂੰ ਮਜਾਕ ਕਰਦਿਆਂ ਹੋਇਆਂ ਕਹਿੰਦੀਆਂ ਹਨ ਕਿ ਉਹ ਤਾਂ ਮਹਿਲਾਂ ਦੀ ਰਾਣੀ ਬਣ ਗਈ ਹੈ। ਪਰ ਲੂਣਾ ਕਹਿੰਦੀ ਹੈ ਕਿ ਉਹ ਇਹੋ ਜਿਹੇ ਮਹਿਲਾਂ ਨੂੰ ਠੋਕਰ ਮਾਰਦੀ ਹੈ। ਜੇਕਰ ਉਸ ਦਾ ਪਤੀ ਹਾਣ ਦਾ ਨਹੀਂ ਹੈ ਤਾਂ ਉਹ ਮਹਿਲਾਂ ਨੂੰ ਕੀ ਕਰੇਗੀ।ਲੂਣਾ ਦੀ ਵਿਅਕਤੀਗਤ ਰੁਚੀ ਹਾਣ ਦੇ ਵਰ ਦੀ ਭਾਲ ਵਿੱਚ ਹੈ। ਫਿਰ ਭਾਵੇਂ ਉਹ ਗਰੀਬ ਹੋਵੇ, ਨੀਵੇਂ ਤੋਂ ਨੀਵੇਂ ਘਰ ਦਾ, ਜਾਂ ਨੀਵੀ ਜਾਤ ਦਾ ਕਿਉਂ ਨਾ ਹੋਵੇਂ ਉਸ ਨੂੰ ਸਭ ਕੁਝ ਮਨਜ਼ੂਰ ਹੈ। ਉਹ ਸੰਵਾਦ ਰਾਹੀਂ ਆਪਣੇ ਮਨ ਦਾ ਹਾਲ ਬਿਆਨ ਕਰਦੀ ਹੈ:-

ਮੈਨੂੰ ਭਿਟ ਅੰਗੀ ਨੂੰ

ਭਿਟ ਅੰਗਾਂ ਵਰ ਦੇਵੋ

ਮੋੜ ਲਵੋ ਇਹ ਫੁੱਲ

ਤਲੀ ਸੂਲਾਂ ਧਰ ਦੇਵੋਂ

ਖੋਲ ਲਓ ਮਹਿਲ ਚੁਬਾਰੇ

ਤੇ ਛਿੱਕਾ ਕਰ ਦੇਵੋ

ਜਿਸ ਕੰਧੀ ਦੀ ਇੱਟ ਮੈਂ

ਉਥੇ ਹੀ ਜੜ ਦੇਵੋ ਲੂਣਾਂ ਪੇਜ ਨੰਬਰ -87

ਮਹਿਲ ,ਤਖਤ, ਰਾਜ, ਘਰ ਆਦਿ ਦੇ ਵਿਪਰੀਤ ਹਾਣ ਦੀ ਅੱਗ ਵਿੱਚ ਭਿਟ ਅੰਗਾ ਵਰ ਸੂਲਾਂ ,ਛਿੱਕਾ ਘਰ, ਅੱਗ ਆਦਿ ਸਭ ਕੁਝ ਕਬੂਲ ਹੈ। ਮੱਧਕਾਲ ਵਿੱਚ ਲੂਣਾ ਹੀ ਇੱਕ ਅਜਿਹੀ ਪਾਤਰ ਨਹੀਂ ਜੋ ਮਜਬੂਰੀ ਅਧੀਨ ਰਾਜੇ ਨਾਲ ਵਿਆਹੀ ਜਾ ਰਹੀ ਸੀ ਬਲਕਿ ਉਸ ਨਾਲ ਸਬੰਧਿਤ ਨੀਵੀ ਜਾਤ /ਸ਼੍ਰੇਣੀ ਦਾ ਹੀ ਇਹੋ ਦੁਖਾਂਤ ਸੀ ।ਜਿਸ ਨੂੰ ਉੱਪਰਲੀ ਅਮੀਰ ਸ਼੍ਰੇਣੀ ਦਾ ਹੁਕਮ ਮੰਨਣਾ ਪੈਂਦਾ ਸੀ।

ਰਚਨਾ ਦੇ ਚੌਥੇ ਅੰਕ ਵਿੱਚ ਰਾਜੇ ਸਲਵਾਨ ਦੇ ਦੂਸਰੇ ਵਿਆਹ ਦੀ ਖਬਰ ਪਤਾ ਲੱਗਣ ਤੇ ਇੱਛਰਾਂ ਦੇ ਮਾਨਸਿਕ ਪ੍ਰਤਿਕਰਮ ਨੂੰ ਪੇਸ਼ ਕੀਤਾ ਗਿਆ ਹੈ। ਇਸ ਪ੍ਰਤਿਕਰਮ ਵਿੱਚ ਮਰਦ ਦੀਆਂ ਜਿਨਸੀ

ਕਮਜ਼ੋਰੀਆਂ,ਦੂਸਰੇ ਵਿਆਹ ਦੌਰਾਨ,ਪਹਿਲੇ ਵਿਆਹ ਦੀ ਔਰਤ ਦਾ ਆਪਣੇ ਸੌਕਣ ਨਾਲ ਵਿਰੋਧ, ਪੂਰਨ ਪ੍ਰਤਿ ਪਿਆਰ, ਮਧੱਕਾਲ ਵਿਚ ਔਰਤ ਦੀ ਤਣਾਓਸ਼ੀਲ ਸਥਿਤੀ ਨੂੰ ਬਿਆਨ ਕੀਤਾ ਹੈ।

ਜਿਵੇਂ ਤੀਸਰੇ ਅੰਕ ਵਿੱਚ ਈਰਾ ਅਤੇ ਮਥਰੀ ਲੂਣਾ ਨੂੰ ਨਸੀਹਤਾਂ ਦੇ ਕੇ ਉਸ ਦਾ ਮਾਨਸਿਕ ਸੰਤੁਲਨ ਕਾਇਮ ਰੱਖਦੀਆਂ ਹਨ ਇਸੇ ਤਰ੍ਹਾਂ ਹੀ ਚੌਥੀ ਰਚਨਾਤਮਕ ਇਕਾਈ ਵਿੱਚ ਗੋਲੀ ਇੱਛਰਾ ਦੇ ਮਾਨਸਿਕ ਪ੍ਰਤਿਕਰਮ ਨੂੰ ਸੁਲਝਾਓ ਦੀ ਦਿਸ਼ਾ ਵਿੱਚ ਪਾਉਂਦੀ ਹੈ ਤੇ ਕਹਿੰਦੀ ਹੈ:-

ਇੱਛਰਾਂ

ਕਿਹੜੇ ਦੇਸ ਕਿਤੀ

ਧੀ ਬਾਵਲਾ ਵੇ

ਪਿੰਡ ਵੇਚਨੇ

ਤੇ ਪਿੰਡ ਮੁੱਲ ਲੈਣੇ

ਹੱਡ ਮਾਸ ਤੋਂ ਬਿਨਾਂ

ਵਪਾਰ ਕੋਈ ਨਾ

ਗੋਲੀ

ਮਰਦ ਮੁਸ਼ਕੇ ਜਾ

ਬਹਿੰਦੇ ਨੀ ਕੰਜਰਾਂ ਦੇ

ਕੱਲੀ ਕਾਰੀ ਚਮਾਰੀ ਦੀ ਬਾਤ ਕੀ ਹੈ?ਅੱਗ ਚੂਪ ਕੇ ਫੋਕ ਜਾਂ ਸੁੱਟ ਦਿੰਦੇ

ਫਿਰ ਪੁੱਛਦੇ ਤੇਰੀ ਜਾਤ ਕੀ ਹੈ?   ਲੂਣਾਂ ਪੇਜ ਨੰਬਰ -90

ਲੇਖਕ ਦੱਸਦਾ ਹੈ ਕਿ ਭਾਰਤੀ ਸੱਭਿਆਚਾਰ ਵਿੱਚ ਔਰਤ ਸਦਾ ਪਤੀਵਰਤੀ ਹੁੰਦੀ ਹੈ ਪਰ ਮਰਦ ਜਿਨਸੀ ਭਾਵਨਾਵਾਂ ਦੀ ਲਾਲਸਾ ਵਿੱਚ ਕਦੇ ਵੀ ਉਲਾਰ ਹੋ ਜਾਂਦਾ ਹੈ। ਮਰਦ ਕਦੇ ਵੀ ਨਵਾਂ ਵਿਆਹ ਕਰਵਾ ਸਕਦਾ ਹੈ। ਪਰ ਔਰਤ ਆਪਣੇ ਜੀਵਨ ਵਿੱਚ ਕੇਵਲ ਇੱਕ ਵਾਰ ਹੀ ਵਿਆਹੀ ਜਾਂਦੀ ਹੈ

ਪੰਜਵੀਂ ਥੀਮਿਕ ਇਕਾਈ ਵਿੱਚ ਪੂਰਨ ਵੀ ਸ਼ਾਮਿਲ ਹੁੰਦਾ ਹੈ ਪੂਰਨ ਰਚਨਾ ਵਿੱਚ ਪਹਿਲੀ ਵਾਰ ਪ੍ਰਵੇਸ਼ ਕਰਦਾ ਹੈ ਇਸ ਤੋਂ ਪਹਿਲਾਂ ਉਹ ਭੋਰੇ ਵਿੱਚ ਸੀ। ਪੂਰਨ ਜਦੋਂ ਪਹਿਲੀ ਵਾਰ ਮਹਿਲਾ ਵਿੱਚ ਆਉਂਦਾ ਹੈ ਤਾਂ ਉਸ ਦਾ ਕਾਫੀ ਧੂਮ ਧਾਮ ਨਾਲ ਸਵਾਗਤ ਕੀਤਾ ਜਾਂਦਾ ਹੈ। ਰਾਜਾ ਸਲਵਾਨ ਬਹੁਤ ਖੁਸ਼ ਸੀ ਉਹ ਆਪਣੇ ਪੁੱਤਰ ਨੂੰ ਹਿੱਕ ਨਾਲ ਲਾਉਂਦਾ ਹੈ ਤੇ ਕਹਿੰਦਾ ਹੈ ਕਿ ਉਹ ਮਹਿਲੀ ਜਾ ਕੇ ਆਪਣੀਆਂ ਮਾਵਾਂ ਨੂੰ ਮਿਲ ਲਵੇ,ਪੂਰਨ ਆਪਣੇ ਚੰਗੇ ਸੰਸਕਾਰਾਂ ਅਨੁਸਾਰ ਪਹਿਲਾ ਆਪਣੀ ਸੋਤੇਲੀ ਮਾਂ ਨੂੰ ਮਿਲਣ ਜਾਂਦਾ ਹੈ। ਜਦੋਂ ਲੂਣਾ ਪੂਰਨ ਨੂੰ ਪਹਿਲੀ ਵਾਰ ਵੇਖਦੀ ਹੈ ਤਾਂ ਉਸ ਦੇ ਮਨ ਵਿੱਚ ਮਾੜੀ ਭਾਵਨਾ ਪੈਦਾ ਹੁੰਦੀ ਹੈ ਤੇ ਉਹ ਪੂਰਨ ਤੇ ਮੋਹਿਤ ਹੋ ਜਾਂਦੀ ਹੈ ਕਿਉਂਕਿ ਪੂਰਨ ਉਸਦੇ ਹਾਣ ਦਾ ਸੁੰਦਰ ਨੌਜਵਾਨ ਸੀ ਤੇ ਸਲਵਾਨ ਇੱਕ ਬੁੱਢਾ ਵਿਅਕਤੀ ।ਜਿਸ ਤੋਂ ਲੂਣਾਂ ਦੀ ਜਿਸਮਾਨੀ ਭਾਵਨਾਵਾਂ ਦੀ ਤ੍ਰਿਪਤੀ ਨਹੀਂ ਹੋਈ ਤੇ ਨਾ ਹੀ ਪਿਆਰ ਮਿਲ ਸਕਿਆ।

ਇਸ ਅਤ੍ਰਿਪਤੀ ਦੀ ਅਵਸਥਾ ਵਿੱਚੋ ਉਹ ਜਿਨਸੀ ਭਾਵਨਾਵਾਂ ਦੀ ਤ੍ਰਿਪਤੀ ਲਈ ਵਿਅਕਤੀਗਤ ਪੱਧਰ ਤੇ ਪੂਰਨ ਦੀ ਚੋਣ ਕਰਦੀ ਹੈ ਤੇ ਉਹ ਆਪਣੇ ਮਨ ਦੀ ਦਸ਼ਾ ਨੂੰ ਬਿਆਨ ਕਰਦੀ ਕਹਿੰਦੀ ਹੈ:-

ਮੈਂ ਪੂਰਨ ਦੀ ਮਾਂ, ਪੂਰਨ ਦੇ ਹਾਣ ਦੀ ਮੈਂ ਉਸ ਤੋਂ ਇੱਕ ਚੁੰਮਣ ਵੱਡੀ

ਮੈਂ ਕੀਕਣ ਮਾਂ ਉਹਦੀ ਲੱਗੀ

ਉਹ ਮੇਰੀ ਗਰਭ ਜੂਨ ਨਾ ਆਇਆ ਸਈਏ ਨੀ ਮੈਂ ਧੀ ਵਰਗੀ ਸਲਵਾਨ ਦੀ

ਪਿਤਾ ਜੇ ਧੀ ਦਾ ਰੂਪ ਹੰਡਾਵੇ

ਤਾਂ ਲੋਕਾਂ ਨੂੰ ਲਾਜ ਨਾ ਆਵੇ

ਜੇ ਲੂਣਾਂ ਪੂਰਨ ਨੂੰ ਚਾਹਵੇ

ਚ੍ਰਿਤਰਹੀਣ ਕਹੇ ਕਿਉਂ ਜੀਭ ਜਹਾਨ ਦੀ।   ਲੂਣਾ ਪੰਨਾ ਨੰਬਰ- 93

ਛੇਵੀਂ ਥੀਮਕ ਇਕਾਈ ਵਿੱਚ ਪੂਰਨ ਆਪਣੇ ਘਰ ਨੂੰ ਤਿਆਗਦਾ ਹੋਇਆ ਇੱਕ ਪੱਤਰ ਲਿਖ ਕੇ ਗੋਲੀ ਨੂੰ ਦੇ ਦਿੰਦਾ ਹੈ ਤੇ ਗੋਲੀ ਉਹ ਪੱਤਰ ਰਾਜੇ ਸਲਵਾਨ ਨੂੰ ਪੇਸ਼ ਕਰਦੀ ਹੈ, ਜਿਸ ਵਿੱਚ ਉਸ ਨੇ ਲਿਖਿਆ ਸੀ ਉਹ ਘਰ ਬਾਰ ਛੱਡ ਕੇ ਉਸ ਜਗਾਂ ਨਿਵਾਸ ਕਰੇਗਾ ਜਿੱਥੇ ਉਸ ਨੂੰ ਪਰਮਾਤਮਾ ਪ੍ਰਾਪਤ ਹੋਵੇ, ਜਿੱਥੇ ਸੱਚ ਦਾ ਪ੍ਰਕਾਸ਼ ਤੇ ਆਤਮ- ਅਨਾਤਮ ਵਿੱਚ ਕੋਈ ਭਿੰਨਤਾ ਨਾ ਹੋਵੇ, ਜਿੱਥੇ ਸਿਰਫ ਪਰਮਾਤਮਾ ਤੇ ਸੱਚ ਦਾ ਬੋਲ ਬਾਲਾ ਹੋਵੇ ।

ਇਥੇ ਸਭ ਕੁਝ ਜੰਮਣੋਂ ਪਹਿਲਾਂ

ਹੀ ਮਰ ਜਾਏ

ਮਰ ਕੇ ਹੀ ਹਰ ਕੋਈ

ਇਸ ਧਰਤੀ ਤੇ ਆਏ

ਆਪਣੀ ਆਪੇ ਲਾਸ਼ ਨੂੰ

ਆਪਣੇ ਮੋਢੀ ਚਾ ਕੇ

ਹਰ ਕੋਈ ਆਪਣੀ ਆਪਣੀ

ਇਥੇ ਅਉਧ ਹੰਡਾਏ।   ਲੂਣਾ ਪੰਨਾ ਨੰਬਰ -100

ਸੱਤਵੀਂ ਥੀਮਕ ਇਕਾਈ ਵਿੱਚ ਇੱਛਰਾਂ ਦੇ ਪੇਕੇ ਘਰ ਮੁੜਨ ਉਪਰੰਤ ਉਸ ਦੀ ਕਰੁਣਾਜਨਕ ਸਥਿਤੀ ਨੂੰ ਭਾਰਤੀ ਸੱਭਿਆਚਾਰ ਦੇ ਸੰਦਰਭ ਵਿੱਚ ਧੀਆਂ ਦੇ ਨਿਖੇਤਾਮਕ ਜੀਵਨ ਨੂੰ ਪੇਸ਼ ਕਰਨ ਲਈ ਗਤੀਹੀਣ ਮੋਟਿਫਾਂ ਦੀ ਵਰਤੋਂ ਕੀਤੀ ਗਈ ਹੈ:-

ਧੀ ਦੇ ਦੁੱਖ ਸਮੁੰਦਰੋਂ ਡੂੰਘੇ

ਸੁਕ ਰਹੇ ਦਰਿਆ

ਧੀਆਂ ਦੇ ਦੁਖ ਤਾ ਪਰਬਤੋਂ ਭਾਰੀ ਧੀਆਂ ਦੇ ਦੁੱਖ ਅਥਾਹ   ਲੂਣਾਂ ਪੰਨਾ ਨੰਬਰ -99

ਰਾਜਾ ਚੌਧਲ (ਇੱਛਰਾਂ ਦਾ ਪਿਤਾ)ਅਤੇ ਇੱਛਰਾਂ ਦੇ ਵਾਰਤਾਲਾਪ ਵਿੱਚੋਂ ਔਰਤ ਦੀ ਕਰੁਣਾਜਨਕ ਸਥਿਤੀ ਦਾ ਅਹਿਸਾਸ ਪੈਦਾ ਹੋਇਆ ਹੈ।ਇਸੇ ਕਰੁਣਾਜਨਕ ਸਥਿਤੀ ਦੌਰਾਨ ਇੱਕ ਗੋਲੀ ਪ੍ਰਵੇਸ਼ ਕਰਦੀ ਹੈ ਤੇ ਦਸਦੀ ਹੈ ਕਿ ਇੱਕ ਘੋੜ ਸਵਾਰ ਆਇਆ ਹੈ ਤੇ ਦੱਸ ਰਿਹਾ ਹੈ ਕਿ ਪੂਰਨ ਨੇ ਲੂਣਾ ਨਾਲ ਜ਼ਬਰਦਸਤੀ ਕਰਨ ਦੀ ਕੋਸ਼ਿਸ਼ ਕੀਤੀ ਤੇ ਉਹ ਨਾਕਾਮਯਾਬ ਹੋਣ ਤੇ ਜੰਗਲ ਵੱਲ ਭੱਜ ਗਿਆ ਹੈ।ਇੱਛਰਾਂ ਇਸ ਗੱਲ ਤੋਂ ਇਨਕਾਰ ਕਰਦੀ ਹੈ, ਉਹ ਕਹਿੰਦੀ ਹੈ ਕਿ ਮੇਰਾ ਪੁੱਤਰ ਚੰਗੇ ਸੰਸਕਾਰਾਂ ਨਾਲ ਭਲਿਆ ਹੈ, ਉਹ ਕਦੇ ਵੀ ਇਹ ਗਲਤ ਕੰਮ ਨਹੀਂ ਕਰ ਸਕਦਾ ।ਉਸ ਨੂੰ ਪਤਾ ਹੈ ਕਿ ਇਹ ਸਾਰਾ ਕੁਝ ਲੂਣਾਂ ਨਹੀਂ ਕਰਵਾਇਆ ਹੈ, ਲੂਣਾਂ ਨੇ ਪਹਿਲਾਂ ਉਸ ਦੇ ਪਤੀ ਨੂੰ ਆਪਣੇ ਵੱਲ ਕਰ ਲਿਆ ਤੇ ਹੁਣ ਉਸਦੇ ਪੁੱਤਰ ਨੂੰ ਵੀ ਘਰੋਂ ਕੱਢਵਾ ਦਿੱਤਾ ਹੈ। ਉੱਧਰ ਰਾਜੇ ਸਲਵਾਨ ਨੂੰ ਪੂਰਨ ਤੇ ਬਹੁਤ ਗੁੱਸਾ ਹੈ। ਉਸ ਨੇ ਆਪਣੇ ਸਿਪਾਹੀਆਂ ਨੂੰ ਹੁਕਮ ਦਿੱਤਾ ਹੈ ਕਿ ਪੂਰਨ ਜਿੱਥੇ ਵੀ ਦਿਸੇ ਉਸ ਨੂੰ ਵੱਢ- ਟੁੱਕ ਕੇ ਸੁੱਟ ਦੇਵੋ ।ਇਹ ਸੁਣ ਕੇ ਰਾਣੀ ਇੱਛਰਾਂ ਉੱਚੀ -ਉੱਚੀ ਰੋਣ ਲੱਗ ਪੈਂਦੀ ਹੈ ਤੇ ਸੰਵਾਦ ਰਾਹੀਂ ਕਹਿੰਦੀ ਹੈ:-

ਇਥੇ ਜੋ ਹੀ ਜਿਉਂਦਾ ਸੋ ਹੀ ਮਰਿਆ ਹੈ ਇਥੇ ਜੋ ਚਲਦਾ ਹੈ ਸੋ ਹੀ ਮਰਿਆ ਹੈ।   ਲੂਣਾਂ ਪੰਨਾ ਨੰਬਰ-100

ਸੋ ਅਸੀਂ ਕਹਿ ਸਕਦੇ ਹਾਂ ਸ਼ਿਵ ਕੁਮਾਰ ਦੁਆਰਾ ਰਚਿਤ ਲੂਣਾਂ ਮਹਾਂਕਵਿ ਵਿਚ ਉਸ ਨੇ ਇਸਤਰੀ ਦੇ ਪੱਖ ਵਿੱਚ ਗੱਲ ਕੀਤੀ ਹੈ।ਉਸ ਸਮੇਂ ਦੇ ਸਮਾਜ ਵਿੱਚ ਇਸਤਰੀ ਨੂੰ ਪੁੱਛੇ ਬਿਨਾ ਹੀ ਉਸ ਦਾ ਵਿਆਹ ਕਿਸੇ ਵੀ ਵਿਅਕਤੀ ਦੇ ਨਾਲ ਕਰ ਦਿੱਤਾ ਜਾਂਦਾ ਸੀ ਤੇ ਉਸ ਦੀਆਂ ਭਾਵਨਾਵਾਂ ਨੂੰ ਕੋਈ ਵੀ ਨਹੀਂ ਸੀ ਸਮਝਦਾ। ਕਾਦਰਯਾਰ ਨੇ ਵੀ ਆਪਣੇ 'ਪੂਰਨ ਭਗਤ' ਦੇ ਕਿੱਸੇ ਵਿੱਚ ਲੂਣਾਂ ਨੂੰ ਭੰਡਿਆਂ ਹੈ, ਪਰ ਜਦੋਂ ਸ਼ਿਵ ਕੁਮਾਰ ਨੇ ਇਸ ਕਿੱਸੇ ਨੂੰ ਚੰਗੀ ਤਰ੍ਹਾਂ ਪੜਿਆ, ਸੁਣਿਆ , ਉਸ ਨੇ ਹੀ ਲੂਣਾਂ ਨੂੰ ਸਮਾਜ ਵਿੱਚ ਸਨਮਾਨ ਪੂਰਵਕ ਦਰਜਾ ਦਿਲਵਾਇਆ।

ਟਿੱਪਣੀਆਂ ਤੇ ਹਵਾਲੇ

ਡਾ. ਸੁਰਜੀਤ ਸਿੰਘ ਸੇਠੀ ਕਾਦਰਯਾਰ (ਨਾਟਕ) ਪੰਜਾਬੀ ਯੂਨੀਵਰਸਿਟੀ ਪਟਿਆਲਾ

ਸ਼ਿਵ ਕੁਮਾਰ ਦਾ ਕਾਵਿ ਲੋਕ (ਲੂਣਾ ਦੇ ਆਧਾਰ ਤੇ) ਡਾ. ਅਮਰ ਕੋਮਲ ਐਮ.ਏ, ਪੀਐਚ ਡੀ ਲਾਹੌਰ ਬੁੱਕ ਸ਼ਾਪ ਲਾਜਪਤ ਰਾਏ ਮਾਰਕਿਟ ਨੇੜੇ ਸੁਸਾਇਟੀ ਸਿਨੇਮਾ, ਲੁਧਿਆਣਾ

ਸਾਹਿਬ ਸਿੰਘ, ਸਾਧੂ ਧਰਮ ਸਬੂਤੀ ਗ੍ਰੰਥ ਅਰਥਾਤ ਪੂਰਨ ਭਗਤ (1883) ਲਾਲਾ ਸਾਲਿੰਗ ਰਾਮ ਐਂਡ ਸੰਜ ਲਾਹੌਰ

ਸੋਭਾ ਰਾਮ ਹਰਦਮ ਮਸਤ :ਕਿੱਸਾ ਪੂਰਨ ਭਗਤ (1990) ਲਾਲਾ ਬੂਟਾ ਰਾਮ ਸਾਹਿਬ ਅਨੰਦ ਤਾਜਰ ਕੁਤਬ ਰਾਵਲ ਪਿੰਡੀ।

ਸ਼ਿਵ ਕੁਮਾਰ ਕਾਵਿ ਸੰਵੇਦਨਾ ਵਾਰਿਸ ਸ਼ਾਹ ਫਾਊਂਡੇਸ਼ਨ ਅੰਮ੍ਰਿਤਸਰ 2010.

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ਸ਼ਿਵ ਕੁਮਾਰ ਜੀਵਨ ਅਤੇ ਰਚਨਾ, ਲੇਖਕ ਸੁਹਿੰਦਰ ਵੀਰ, ਵਾਰਸ ਸ਼ਾਹ ਫਾਊਂਡੇਸ਼ਨ, ਪ੍ਰਕਾਸ਼ਨ ਵਰ੍ਹਾ 2016, ਗੁਰੂ ਤੇਗ ਬਹਾਦਰ ਨਗਰ, ਖਾਲਸਾ ਕਾਲਜ, ਅੰਮ੍ਰਿਤਸਰ.

ਕਮਲੇਸ਼ ਕੁਮਾਰੀ ਅਸਿਸਟੈਂਟ ਪ੍ਰੋਫੈਸਰ ਪੰਡਿਤ ਮੋਹਨ ਲਾਲ ਐਸ. ਡੀ. ਕਾਲਜ ਫਾਰ ਵੋਮੈਨ, ਗੁਰਦਾਸਪੁਰ

CRYPTOCURRENCY: IMPACT ON MODERN COMMERCE AND BANKING IN INDIA

Abstract

This research paper examines the impact of cryptocurrency on modern commerce and banking in India. It discusses blockchain technology, digital payments, financial inclusion, regulatory developments, benefits, risks and future prospects. The study is based on secondary sources including books, journals, RBI publications, government reports and international organizations. The findings indicate that cryptocurrencies have influenced financial innovation while also creating challenges related to regulation, consumer protection, cybersecurity and monetary policy.

Keywords

Cryptocurrency, Blockchain, Bitcoin, Digital Payments, Banking, India, Financial Technology, RBI.

Introduction

Cryptocurrency is a digital asset secured through cryptography and generally supported by blockchain technology. Since the introduction of Bitcoin in 2008, cryptocurrencies have influenced payment systems, investment behaviour, and financial services. In India, growing internet access, fintech innovation and digital payments have increased interest in crypto-assets while regulators continue to balance innovation with financial stability.

Objectives

1. Study the role of cryptocurrency in commerce.
2. Analyse its impact on banking in India.
3. Examine benefits and challenges.
4. Review the regulatory environment.
5. Suggest recommendations.

Research Methodology

This study adopts a descriptive and analytical research design based entirely on secondary data. Data were collected from books, peer-reviewed journals, RBI

reports, Ministry of Finance publications, NITI Aayog reports, IMF, BIS, OECD, Deloitte, PwC and KPMG reports. A qualitative review of existing literature was conducted to identify major themes and trends. The analysis focuses on blockchain technology, digital payments, banking transformation, financial inclusion, regulation, taxation, cybersecurity and consumer protection.

Results and Discussion

The analysis of secondary data from the Reserve Bank of India (RBI), Ministry of Finance, International Monetary Fund (IMF), World Bank and recent academic studies reveals that cryptocurrency has significantly influenced India's financial ecosystem, digital commerce and banking sector. The following key findings were identified:

1. Rapid Growth in Cryptocurrency Adoption

India has emerged as one of the world's fastest-growing cryptocurrency markets despite the absence of a comprehensive regulatory framework. The increasing use of smartphones, affordable internet services, digital payment infrastructure, and financial technology applications has encouraged millions of young investors to participate in cryptocurrency trading through exchanges such as WazirX and CoinDCX. This trend demonstrates a growing acceptance of digital assets among educated and technology-oriented users.

2. Blockchain Technology Offers Significant Commercial Benefits

The study finds that blockchain technology provides greater transparency, security, decentralization, and efficiency in financial transactions. Businesses engaged in cross-border trade can reduce settlement time and transaction costs by using blockchain-based systems. The technology also improves record management, supply chain transparency and smart contract execution, thereby supporting innovation in modern commerce.

3. High Price Volatility Remains the Biggest Challenge

Although cryptocurrencies provide attractive investment opportunities, their prices fluctuate significantly within short periods. Such volatility exposes investors to substantial financial risk and discourages their use as a stable medium of exchange. Frequent price swings also limit the practical adoption of cryptocurrencies for daily commercial transactions and long-term financial planning.

4. Regulatory Uncertainty Affects Market Confidence

The absence of a dedicated cryptocurrency law in India continues to create uncertainty among investors, businesses, and financial institutions. While the Government has introduced taxation on Virtual Digital Assets and strengthened anti-money laundering compliance, there is still no comprehensive legal framework governing cryptocurrency issuance, trading, investor protection or dispute resolution. This uncertainty affects long-term market confidence and institutional participation.

5. The Digital Rupee (e₹) Represents a Safer Government-Supported Alternative

The Reserve Bank of India's introduction of the Central Bank Digital Currency (CBDC), known as the Digital Rupee (e₹), demonstrates India's commitment to digital financial innovation while maintaining monetary stability. Unlike private cryptocurrencies, the Digital Rupee is issued and regulated by the RBI, providing legal backing, lower risk, enhanced payment efficiency and greater public trust. The study indicates that CBDC may coexist with private digital assets while supporting the country's digital economy.

6. Cryptocurrency Promotes Financial Inclusion but Requires Strong Consumer Awareness

Cryptocurrency has the potential to improve financial inclusion by providing digital financial services to individuals who have limited access to traditional banking facilities. However, many retail investors possess insufficient knowledge regarding blockchain technology, investment risks, cyber security, taxation and fraudulent investment schemes. Increased financial literacy and investor education are therefore essential for responsible participation in cryptocurrency markets.

7. Risks of Cybercrime, Fraud, and Money Laundering Continue to Exist

The research indicates that cryptocurrencies may be misused for illegal financial activities due to pseudonymous transactions and cross-border transfers. Cases involving hacking, phishing attacks, fraudulent exchanges, Ponzi schemes and ransomware payments highlight the importance of stronger cybersecurity measures, Know Your Customer (KYC) compliance, Anti-Money Laundering (AML) regulations and international regulatory cooperation.

8. Cryptocurrency is Encouraging Innovation in India's FinTech Ecosystem

The emergence of cryptocurrency and blockchain technologies has accelerated innovation across India's financial technology sector. Several startups are developing blockchain-based payment systems, decentralised finance (DeFi) applications, tokenisation platforms, digital asset custody solutions and Web3 services. This technological advancement has generated employment opportunities, attracted venture capital investment and strengthened India's position as an emerging global technology hub. Cryptocurrency improves cross-border payments by reducing intermediaries. Cryptocurrency has accelerated digital financial innovation but requires balanced regulation to encourage innovation while protecting consumers and preserving financial stability.

Conclusion

Cryptocurrency has transformed commerce and banking through decentralised technologies. In India, future growth depends on responsible regulation, technological development, cybersecurity and public awareness.

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DIGITAL MARKETING AND CONSUMER BUYING BEHAVIOUR

Abstract

Digital marketing has become one of the most powerful tools for businesses in the modern economy. The rapid growth of the internet, smartphones, social media platforms, and digital payment systems has transformed the way consumers search for information, evaluate products, and make purchasing decisions. Unlike traditional marketing, digital marketing allows businesses to communicate directly with consumers through personalised messages, interactive content, and real-time engagement. This article examines the concept of digital marketing, explains consumer buying behaviour, discusses the relationship between the two, highlights the major digital marketing channels, explores the factors affecting consumer buying behaviour, and analyses the opportunities and challenges faced by businesses in the digital era. The article concludes that organisations that adopt ethical, customer-focused, and data-driven digital marketing strategies are more likely to succeed in today's competitive marketplace.

Keywords: Digital Marketing, Consumer Buying Behaviour, Social Media, E-commerce, Online Advertising, Consumer Decision Making.

Introduction

The business environment has experienced remarkable changes over the past two decades due to technological advancements and widespread internet access. Consumers no longer rely solely on television, newspapers, or physical stores to gather information before making a purchase. Instead, they use search engines, social media platforms, online reviews, mobile applications, and e-commerce websites to compare products and services. Digital marketing has emerged as an effective approach that enables businesses to reach potential customers at the right time and through the right channels. It offers opportunities for personalised communication, immediate feedback, and measurable results. At the same time, consumers have become more informed

and selective because they have access to extensive information and multiple alternatives. Consumer buying behaviour is therefore strongly influenced by digital marketing activities. Businesses that understand online consumer behaviour can develop better marketing strategies, improve customer satisfaction, and build long-term relationships.

- **Meaning of Digital Marketing**

Digital marketing refers to the promotion of products, services, or brands through digital technologies and online communication channels. It includes the use of websites, search engines, email, mobile applications, social media platforms, online advertisements, video marketing, and digital content to reach consumers. The primary objective of digital marketing is not only to increase sales but also to create awareness, engage customers, build trust, and maintain long-term relationships with consumers.

- **Meaning of Consumer Buying Behaviour**

Consumer buying behaviour refers to the process through which individuals identify their needs, search for information, evaluate available alternatives, purchase products or services, use them, and evaluate their satisfaction after the purchase. Understanding consumer behaviour helps businesses identify customer preferences, improve products, develop suitable promotional strategies, and enhance customer loyalty.

- **Objectives of Digital Marketing**

The major objectives of digital marketing include:

- Creating brand awareness among target customers.
- Increasing website traffic and online visibility.
- Generating qualified leads and increasing sales.
- Building customer trust and loyalty.

- Providing personalised customer experiences.
- Improving communication with consumers.
- Collecting market data for better decision-making.
- Achieving long-term business growth.

- **Consumer Buying Decision Process**

Consumer buying behaviour generally follows five stages. The process begins with need recognition, when consumers realise a need or problem due to internal factors such as hunger or external influences such as advertisements or recommendations. Next is the information search, in which consumers gather details from sources like search engines, company websites, social media, online reviews, family, friends, and comparison websites. This is followed by the evaluation of alternatives, where different brands are compared on the basis of quality, price, features, customer reviews, warranty, and after-sales service. After evaluating the options, consumers make the purchase decision by selecting the most suitable product and completing the transaction through online or offline channels. Finally, in the post-purchase behaviour stage, consumers assess whether the product has met their expectations; a positive experience encourages repeat purchases and favourable reviews, while a negative experience may result in complaints or switching to another brand.

- **Major Digital Marketing Channels**

Search Engine Optimisation (SEO)

SEO improves a website's visibility on search engines by increasing organic traffic through relevant keywords and quality content.

Search Engine Marketing (SEM)

SEM uses paid advertisements on search engines to attract customers searching for specific products or services.

Social Media Marketing

Businesses use platforms such as Instagram, Facebook, LinkedIn, YouTube, and X to interact with customers, promote products, and increase brand awareness.

Content Marketing

Content marketing involves creating valuable articles, blogs, videos, podcasts, infographics, and educational materials that attract and retain customers.

Email Marketing

Email marketing enables businesses to communicate directly with customers by sharing newsletters, promotional offers, and personalised recommendations.

Influencer Marketing

Companies collaborate with influencers who have a loyal audience to promote products and increase credibility among consumers.

Mobile Marketing

Mobile marketing includes SMS campaigns, mobile applications, location-based promotions, and responsive websites designed specifically for smartphone users.

Age, occupation, income, education, personality, and lifestyle significantly affect consumer preferences

Impact of Digital Marketing on Consumer Buying Behaviour

Digital marketing has significantly transformed consumer behaviour. Consumers have instant access to product information and can compare features and prices before making purchases. Online reviews and ratings provide valuable information that increases confidence during decision-making. Businesses use customer data to provide personalised recommendations based on browsing history and previous purchases, improving customer satisfaction. Social media platforms influence purchasing behaviour through advertisements, influencer endorsements, customer testimonials, and interactive campaigns. Digital marketing also enables businesses to communicate directly with customers through live chat, email, and social media, improving customer engagement. Digital payment systems and online delivery services have further increased the convenience of online shopping. As a result, consumers increasingly prefer digital channels over traditional shopping methods.

Strategies for Effective Digital Marketing

For effective digital marketing, businesses should adopt customer-centred strategies that focus on building trust and delivering value. They should produce high-quality and informative content, use ethical advertising practices, and optimise websites for mobile users to ensure a smooth customer experience. Quick responses to customer enquiries help strengthen relationships, while strong security measures are essential for protecting customer data. Businesses should also analyse customer feedback regularly and use data analytics to make better marketing decisions. In addition, maintaining consistency across all digital platforms helps create a strong and reliable brand image.

Future Trends

Digital marketing continues to evolve rapidly. Artificial intelligence, machine learning, voice search, augmented reality, virtual reality, chatbots, predictive analytics, and personalised marketing are expected to shape the future of consumer buying behaviour. Businesses will increasingly rely on data-driven strategies while consumers will expect greater transparency, privacy protection, and customised experiences.

Conclusion

Digital marketing has fundamentally changed the relationship between businesses and consumers. Modern consumers are more informed, connected, and empowered than ever before. Digital platforms provide businesses with opportunities to reach global audiences, understand customer needs, and deliver personalised experiences. At the same time, businesses must address challenges such as data privacy, cybersecurity, and increasing competition.

Understanding consumer buying behaviour enables organisations to develop effective marketing strategies that satisfy customer needs while achieving business objectives. As technology continues to advance, digital marketing will remain an essential component of business success. Organisations that combine innovation with ethical marketing practices and customer satisfaction will be better positioned to compete in the digital economy.

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