

trishul mail

TM Digital-2

1 October, 2026

In this edition, an effort has been made to enlighten the citizens about the research-based book titled 'God Faith and Religion' which is presently available on the website of CHI. The draft of the book was submitted to three different AI platform for overview and evaluation. The AI overview which was also very fair and favorable, is as follows:

AI overview and evaluation of a book titled "God Faith and Religion" (310 pages)

Overview by AI server Gemini: The purpose of the book is not to sermonize, but to act as an empirical guide for ordinary and educated masses alike to understand the importance of God, faith and religion in maintaining personal peace, family happiness, and societal survival on a planet with diminishing resources. One of the book's greatest strengths is its focus on clarity. The author deliberately replaces obscure or overly academic English vocabulary with common, straightforward terminology. This makes the core moral and philosophical tenets of ancient scriptures highly digestible for everyday readers who lack the time for intensive theological studies. The evaluation of religious practices in the book strongly champions *Karma yoga*-the path of selfless duty without obsession over its rewards. Ultimately, God Faith and Religion functions excellently as a highly readable, introductory digest. It serves as a practical blueprint for self-realization and social harmony, successfully translating dense spiritual philosophies into structured, practical life-management advice for the modern reader.

Overview by AI server ChatGPT: God Faith and Religion is an expansive religious-philosophical work written by D.S. Bisht, a retired military officer, research scholar, and writer from India. The book attempts to synthesize: Hindu philosophy, Vedic civilization, comparative religion, spirituality, ethics, meditation, mythology, and reflections on modern civilization. The author presents the book not as a purely theological treatise, but as a "research study" intended to help ordinary people understand the role of God, faith, religion, and morality in human life. The readers approaching it with openness, cultural interest, and awareness of its devotional perspective, the book offers a substantial and sincere exploration of religion, faith, and Indian spiritual thought.

Overview by AI server Microsoft copilot: The book 'God Faith and Religion' by Major D.S. Bisht (Retd.) is a sweeping exploration of Indian spiritual traditions, world religions, and the philosophical teachings of the Bhagavad Gita. It blends historical narrative, comparative religion, and personal reflection, aiming to show the unity of divine truth across faiths. 'God Faith and Religion' is best suited for readers interested in Hindu philosophy, comparative religion, and spiritual practice. It is not a light read but rather a reference-style work that combines history, scripture, and devotion. Its greatest value lies in showing how diverse religions converge on shared truths, while grounding the discussion in the Bhagavad Gita's eternal wisdom.

The research-based book "God Faith and Religion" also contains translated copy of the original holy book "**Bhagavad Gita**" without any interpretation or elaboration. Though there is no end to dissemination of the teachings of "Bhagavad Gita" both in India and abroad through print and electronic media with different interpretation or elaboration, the book in hand also contains the gist of the "Bhagavad Gita" for the benefit of common readers. However, one of the brief interpretation of the "Bhagavad Gita" in simple words which was found on the electronic media is reproduced below for the benefit of readers.

Six teaching of Lord Krishna that can make you mentally strong

1. Do your duty without worrying too much about the result

One of Krishna's well known teachings is that a person should focus on action, not on the fruits of action. This means we should give our best to what is right, instead of becoming restless about success or failure. This habit builds mental strength because too much worry about results creates fear. Krishna teaches that peace comes when a person works sincerely and leaves the outcome to God.

2. Stay balanced in happiness and sorrow

Krishna teaches Arjuna to remain calm in both joy and pain or loss, victory and defeat. Life never stays the same. Good times and hard times both come and go. A mentally strong person is not one who never feels pain, but one who does not lose control in changing situations. Krishna's teaching remind us that balance of mind is a great strength.

3. Control the mind before the mind controls

In the Gita, Krishna explains that the mind can be a person's best friend or greatest enemy. If it is disciplined, it helps us to grow. If it is restless, it leads us into confusion and weakness. This is why Krishna values self-control. A strong mind does not run behind every fear, anger, or distraction. It learns to pause, reflect, and return to right path.

4. Do not let fear decide your actions

Arjuna was filled with doubt and fear before the war. Krishna did not tell him to run away from difficulty. He taught him to face life with courage and clarity. This habit is important because fear makes the mind weak. Krishna shows that when a person remembers truth, duty, and dharma- fear becomes smaller. Courage does not mean the absence of fear. It means not surrendering to it.

5. Stay connected to dharma

Krishna always emphasizes dharma, which means righteous duty and the path of truth. A person becomes mentally disturbed when they move away from what is right. But when life is guided by dharma, the mind becomes more stable. This habit gives inner confidence. When a person knows they are standing on truth and righteousness, they become less shaken by outside pressure.

6. Surrender the burden to the Divine

One of the deepest teachings of Krishna is surrender. He tells Arjuna to take refuge in Him. This does not mean becoming inactive. It means doing one's duty with faith, while trusting the Divine. This habit gives mental relief. Many people become weak because they try to carry every burden alone. Krishna teaches that faith brings strength. When the heart learns to trust God, the mind becomes lighter with steadiness.

DIGEST OF USEFUL NEWS FOR THE WELFARE OF CITIZENS

1

FINANCIAL MANAGEMENT FOR COMFORTABLE RETIREMENT

Retirement is often imagined as a long holiday. But it is not so. It is a 25-30 year period with no salary, no annual increments. We underestimate the likely expenditure and inflation which will affect the savings. Experts have suggested the following five points action plan which can help salaried employees to plan for comfortable retirement.

1. Plan for 25-30 years in retirement

Life expectancy increases with age. India's estimated average life expectancy at birth is 73 which is 76 years at 40, 79 at 50 years, 81 at 60 years and 84 at 70 years. Accordingly average minimum years in retirement has been estimated between 13 to 24 years for the country in general and between 17 to 29 for upper income group in urban areas due to better health care.

2. Target at least 80% of your pre-retirement expenses

The first phase of retirement often turns into a season of delayed dreams. People travel, pursue hobbies and spend on experiences they postponed while working. As the years pass, the appetite for adventure may diminish, but another expenses begin climbing up on healthcare. An income equal to 80-90% of current expenses offers a far more comfortable outcome. It leaves room for travel, leisure and tackling rising healthcare costs while preserving much of the life-style built during one's working years.

3. Factor in at least 7% inflation every year

Inflation is called a silent thief of retirement. It steals gradually, and one day leaves retirees wondering where all their money went. Healthcare inflation has persistently outpaced general inflation and is likely to continue doing so. Consumer inflation is currently reported to be lower than its long term average i.e. 4.79% so you need to factor in at least 6-7% annual inflation to keep your saving and expenditure under control.

4. Keep equity exposure at 70 minus your age

Retirement portfolios should be diversified. Putting all your money into fixed deposits may feel safe, but safety without growth can be slow form of financial erosion. Therefore, one can reduce investment risk by shifting from growth to safer investments as you age. A simple thumb rule suggested by experts is to keep equity exposure equal to 70 minus your age. A 30 -year old should have around 40% of retirement assets in equities. At 40, the allocation should be 30%. By age 60, it should fall to roughly 10%.

5. Save at least 20% of your income for retirement

If you save 10% of your salary and your employer contributes another 10%, you have effectively achieved a 20% savings rate. The real challenge is to maintain the saving rate even after retirement. Retirement planning should therefore include enough saving, invest wisely, allow your money to compound and prepare for a retirement that could last three decades.

All about lifecycle funds for ordinary investors: A new era is underway in mutual funds, with lifecycle funds offering investors a way to invest for time-bound goals. Goal-based investing gives investments a defined purpose and helps investors remain committed to his goals. The goal could be retirement, a child's higher education, a foreign vacation or a larger car. Investors choose a fund corresponding to the year in which the money will be required. Funds with more than 15 years to maturity can hold 65-95% in equity which gradually falls to 5-20% in the final year. Normally, switching from an equity fund to a debt fund involves selling one investment and buying another, potentially triggering capital gains tax. Within a lifecycle fund, tax is payable only when investor exits, or the fund matures.

Note: Next Edition of 'Trishul Mail' will be released on 1 Jan, 2027.