

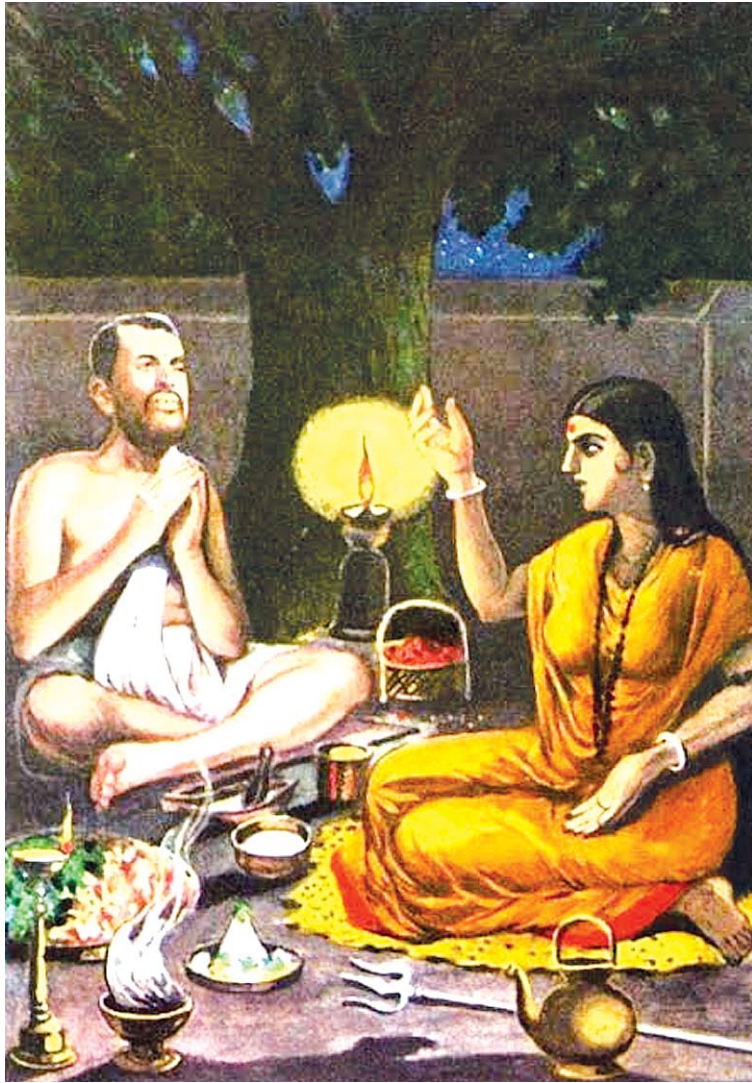
Sharpen Your Mind

ational Train Your Brain Day, observed on October 13, celebrates the importance of mental fitness and cognitive growth. The day encourages individuals to engage in activities that challenge and stimulate the brain, from puzzles and reading to learning new skills or practicing mindfulness. By dedicating time to mental exercises, people can enhance memory, focus, creativity, and problem-solving abilities. Educational institutions, wellness organizations and online platforms often promote brain-training exercises and resources to inspire lifelong learning. Observing this day reminds us that just as physical exercise strengthens the body, consistent mental workouts keep the mind sharp and resilient.

#RECOGNIZE A MYSTIC

Bhairavi Brahmani and Ramakrishna Paramahansa

Bhairavi Brahmani did not stop at private recognition. She publicly defended Ramakrishna before learned pandits, using scriptural evidence to validate



In 19th-century Bengal, a time of intense religious debate and social change, the line between mysticism and madness was blurred. When Ramakrishna Paramahansa began experiencing deep spiritual trances, many around him struggled to understand what they were witnessing. Some dismissed him as unstable, unable to reconcile his ecstatic states with conventional religious practice.

But one woman saw something entirely different. Bhairavi Brahmani, a wandering ascetic and scholar of Tantric and devotional traditions, encountered Ramakrishna at a crucial moment in his life. Where others saw disorder, she saw depth. Drawing upon her deep knowledge of sacred texts, she carefully studied his experiences, his trances, visions, and overwhelming devotion, and identified them not as signs of madness, but as *Mahabhava*, the highest and most intense state of divine love described in *bhakti* traditions.

This was no small claim. Mahabhava is a rare spiritual state often associated with figures like Radha, symbolizing complete union with the divine through love and surrender. To attribute such a state to a living person was both bold and controversial. Bhairavi Brahmani did not stop at private recognition. She publicly defended Ramakrishna before gatherings of learned pandits, using scriptural evidence to validate his experiences. In a society

where religious authority was overwhelmingly male-dominated, her voice carried both risk and defiance. Yet, her scholarship and conviction compelled others to reconsider their judgments. More than a defender, she became his guide. Under her direction, Ramakrishna undertook rigorous spiritual disciplines rooted in Tantric practices. She helped channel his intense inner experiences into structured paths of realization, ensuring that what seemed chaotic to outsiders was, in fact, a deeply coherent spiritual journey.

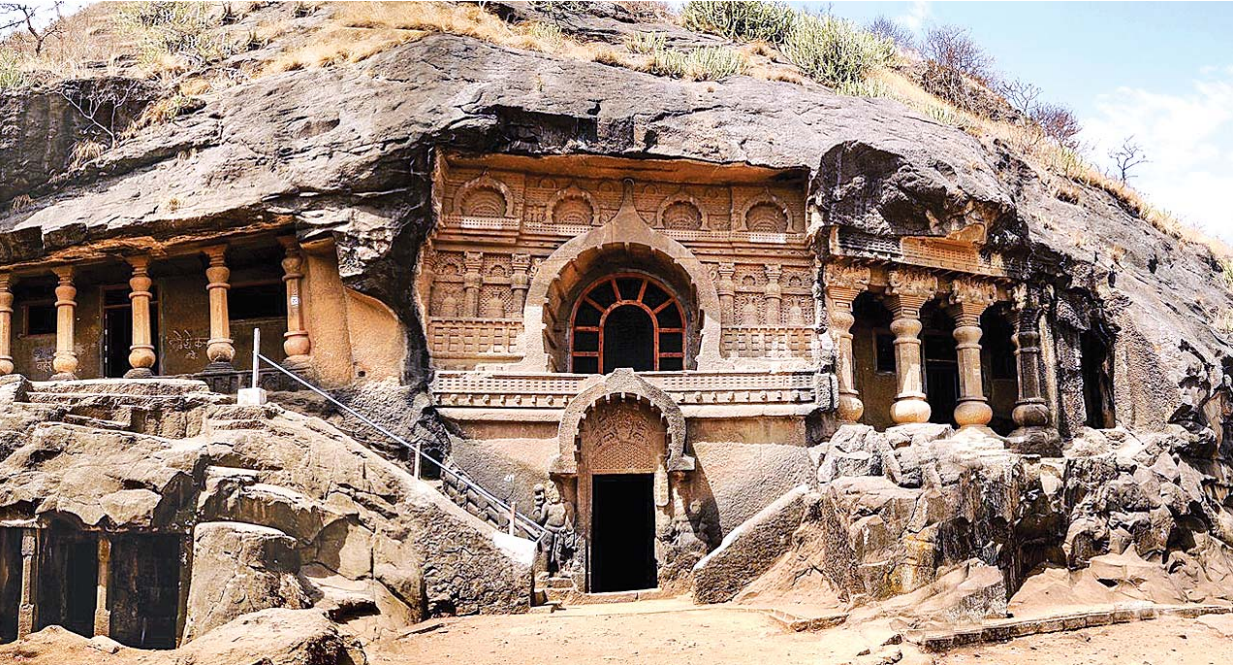
Her role in his life was foundational. Long before Ramakrishna's teachings would influence figures like Swami Vivekananda and reach a global audience, Bhairavi Brahmani had already recognized and protected the flame of his spiritual genius.

Yet, her story often remains in the shadows. In many ways, Bhairavi Brahmani's presence challenges conventional narratives, not only of spirituality but of authority. At a time when women were rarely acknowledged as religious scholars, she stood as both interpreter and teacher, asserting her place through knowledge and fearlessness.

The story of Ramakrishna Paramahansa cannot be told without her. She was the one who gave language to his experiences, legitimacy to his path, and protection during his most vulnerable years.

Before the world saw a saint, she saw the truth, and had the courage to stand by it.

Monks Built South Asia's First Sophisticated Banking System



● Kshema Jatuhkarna

Around 100 BCE, the Deccan Plateau was one of the great commercial crossroads of the ancient world. Long caravans moved across dusty inland routes carrying cotton textiles, spices, ivory, gemstones, and metalwork towards western ports connected to the Mediterranean trade network. Roman merchants eagerly purchased Indian luxuries, and Roman gold steadily flowed eastward in exchange.

But trade on this scale created a difficult problem. A caravan traveling hundreds of kilometers through forests, mountains, and politically fragmented territory faced enormous risk. Bandits, storms, disease, and war could destroy an expedition overnight. Merchants needed capital to finance goods, labor, pack animals, guards, and transport. Yet, there were no modern banks, no stock exchanges, and no insurance companies.

Into this economic vacuum stepped an unexpected institution: Buddhist monasteries carved into caves across the Deccan.

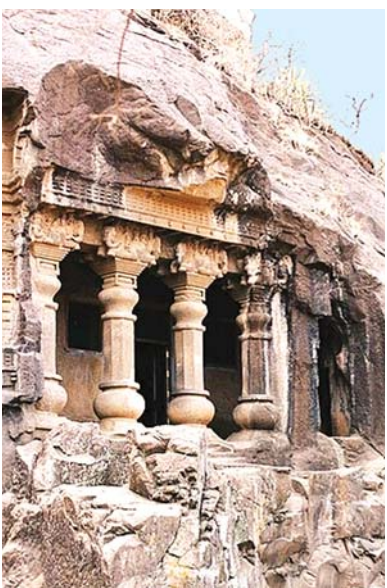
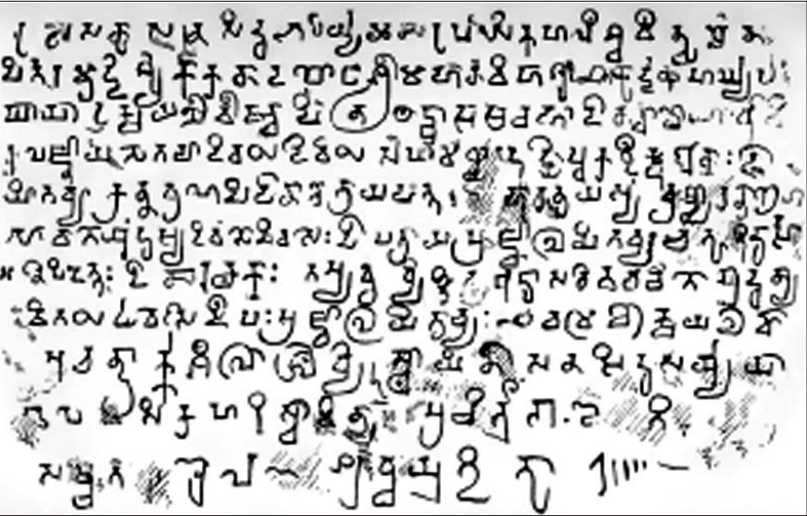
These monasteries were not isolated spiritual retreats cut off from society. They were deeply connected to the commercial arteries of ancient India. Located near major trade routes, cave complexes became rest stops for caravans,

warehouses for goods, and trusted centers of finance. Buddhist monks gradually realized that spiritual merit and material profit did not have to oppose each other. Instead, wealth could sustain religion, while religion could stabilize commerce. From this partnership emerged one of South Asia's earliest sophisticated banking mechanisms: the *Akshayanivi*, literally, the "undecaying fund" or perpetual endowment. The system worked with remarkable sophistication for its time. Wealthy merchants, guild leaders, nobles, and donors deposited large sums of copper and silver coins known as *Karshapanas* into monastic institutions. Rather than allowing this wealth to remain idle, monasteries pooled and managed the funds collectively. The capital was then lent to merchant guilds and caravan operators, often at interest rates around 12 percent annually.

Understanding Ancient Indian Finance: Saka-Satavahana Period's Interest Rates

The akshayanivi, during the Saka-Satavahana period, specifically as documented in the inscription, was found in Nasik Cave No. 10.

The Saka-Satavahana period was a significant era in ancient Indian history, marked by interactions between the Saka rulers (like the Kshaharata dynasty) and the Satavahana dynasty. This period saw developments in trade, economy, and social structures.



Inscriptions from this time provide valuable insights into various aspects of life, including financial practices.

Nasik Cave No. 10 Inscription

The inscription in Nasik Cave No. 10 is particularly important. It records the endowments made by Ushavadata, the son-in-law of the famous Kshaharata ruler Nahapana. Ushavadata made several charitable donations, including depositing funds (akshayanivi) to ensure continuous provision for monks and others.

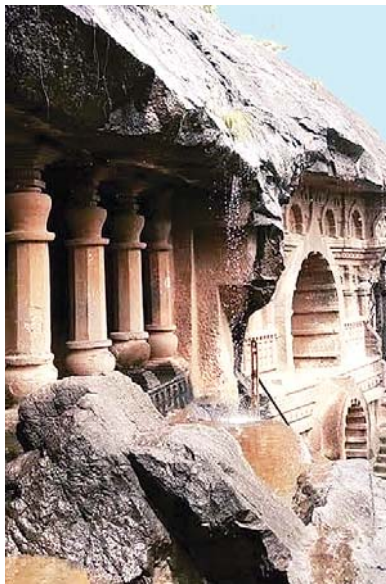
According to the inscription, Ushavadata deposited these funds with different guilds (known as *shrenis*), or sometimes, with individual traders. The inscription explicitly mentions the interest rates paid on these deposits. There were two different rates specified for different endowments:

- One deposit earned interest at the rate of 9% per annum.
- Another deposit earned interest at the rate of 12% per annum. These rates were standard for fixed deposits (akshayanivi) at the time when placed with reliable guilds or merchants. The interest generated was used for specific purposes like

Unlike simple moneylending, the Akshayanivi represented something far more advanced: a perpetual financial institution designed to preserve capital while generating continuous returns. The principal donation remained intact, while the interest funded religious and social activities indefinitely. This idea resembles later university endowments and trust funds, making it one of the earliest known examples of organized endowment finance in South Asia.

#BANKING

Archaeological inscriptions from cave complexes across the western Deccan reveal donations from merchants, guilds, bankers, and artisans. Monastic institutions accumulated enough wealth to participate directly in production and trade. Some controlled mines, operated mills, supervised workshops even participated in minting or circulating currency. This created a vertically integrated economic system centuries before the rise of modern corporations. A monastery could finance production, support transportation, manage storage, and reinvest profits back into religious infrastructure. Trade wealth funded monumental cave architecture, elaborate sculptures, reservoirs, roads, and expanding monastic networks stretching across India.



c) One dinara to be given for lighting the lamp before the "four seated images of the Buddha." The inscription mentions "Akshayanivi." It means that the total 16 dinaras given were kept as permanent trust fund, keeping its corpus intact and spending only the interest in the aid of its beneficiaries.

In effect, monasteries began functioning as institutional banks. The arrangement benefited everyone involved. Merchants gained access to reliable financing for dangerous long-distance expeditions. Monasteries received a steady income stream to maintain caves, feed monks, sponsor rituals, and expand religious influence. Donors earned religious merit because supporting the Buddhist sangha was considered a virtuous act with spiritual rewards extending beyond this life.

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resembles later university endowments and trust funds, making it one of the earliest known examples of organized endowment finance in South Asia. Over time, many monasteries evolved into economically powerful enterprises. Archaeological inscriptions from cave complexes across the western Deccan reveal donations from merchants, guilds, bankers, and artisans. Monastic institutions accumulated enough wealth to participate directly in production and trade. Some controlled mines, operated mills, supervised workshops even participated in minting or circulating currency.

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The caves themselves reflected this prosperity. Excavated directly into rock faces, these complexes served as monasteries, assembly halls, and caravan shelters. Their strategic placement along commercial routes was no accident. Traders traveling between inland production centers and coastal ports frequently stopped at these institutions for lodging, security, networking, and financial transactions.



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#BIRD COUNT

Counting Yellow-Breasted Bunting

Yellow-breasted Bunting has been identified as in need of conservation, there were census attempts in many sites where they were found in high numbers



Ashwin Vshwanathan says that a surprising number of over 180,000 birds were recorded in the first multi-country Joint Yellow-breasted Bunting Roost Count from mid-February to mid-March 2026. This is the first time a reliable figure of this *Critically Endangered* bird has been revealed, thanks to collaboration between six wintering countries: Nepal, India, Myanmar, Thailand, Laos and Cambodia.

The Yellow-breasted Bunting (*Emberiza aureola*) was regarded as one of the most abundant landbird species in Eurasia prior to the 1990s. It was estimated to have a global population of at least 100 million birds, and migrated in flocks of tens of thousands across the farmlands in eastern and southern Asia. However, it has suffered a serious decline of approximately 94.3%-95% between 1980 and 2013. Since 2017, it has been listed as a Critically Endangered species on the IUCN Red List.

The primary cause of this

massive decline is believed to be massive hunting along its migratory route. But other factors such as destruction and deterioration of habitat (low land wetlands and farmland), use of agrochemicals, etc. cannot be ignored.

Prior to 2016, very little study had been done on Yellow-breasted Buntings. An action plan was compiled since 2016. Since then, there have been international conservation projects, surveys and networking of researchers and conservationists in range countries.

Since Yellow-breasted Bunting has been identified as in need of conservation attention, there were census attempts in many sites where this species was found in high numbers. At the First Asian Ornithological Conference in 2021 (virtual conference), discussion on roost count methodology was raised by researchers from Thailand. Since then, meetings have been held in Myanmar, Thailand and Cambodia in 2023 and 2024 on roost counts, and a session of the Second Asian Ornithological Conference

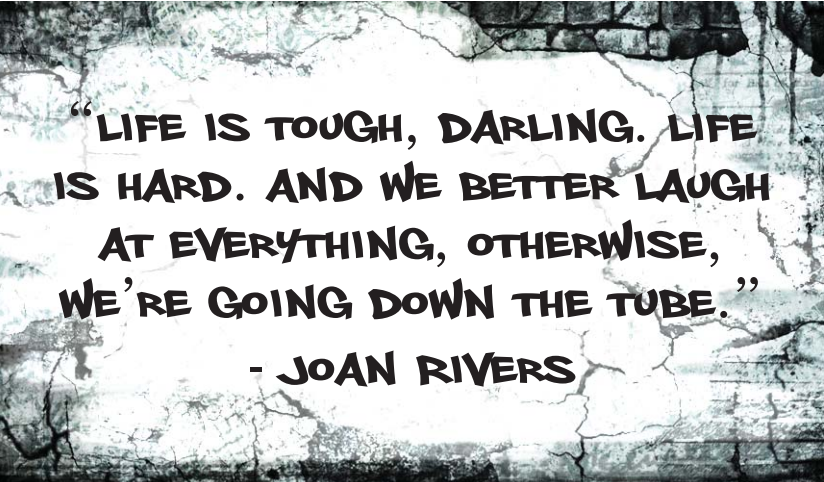
(Beijing 2024) was devoted to discussion on methodology.

A complimentary Winter Bunting Count was held from November 2025 to April 2026. Unlike the roost count, bird-watchers are encouraged to upload their records of all bunting species found in Asia to the online birdwatching database eBird. The Winter Bunting Count originated from the education and awareness activity from the Hong Kong Bird Watching Society in mid-2010s and was gradually promoted to other Asian countries from the early 2020s. With more bird-watchers joining the Winter Bunting Count, changes in populations of many bunting species can be analysed. From late November 2025 to late March 2026, 25,233 entries of eight species of buntings from 20 Asian countries/regions were uploaded.

Organizations that participated in the first International Yellow-breasted Bunting Roost Count are: Bird Count India (India) and the Assam Bird Monitoring Network (Assam), Bird Conservation Nepal, Pokhara Bird Society and Himali Anusara Kenra (Nepal), Biodiversity And Nature Conservation Association (BANCA) and Kyone Ka Pyin - Tap Seik Community Conservation Group (Myanmar), Bird conservation Society of Thailand, Khon Kaen University, and King Mongkut's University of Technology Thonburi (Thailand), NatureLife Cambodia, Wildlife Conservation Society, Cambodia Bird Guide Association, Sam Veasna Conservation Tour, Ministry of Environment and Khmer Nature Photographer (Cambodia), and National University of Laos (Laos).



THE WALL



BABY BLUES



By Rick Kirkman & Jerry Scott



ZITS



By Jerry Scott & Jim Borgman

