

THE EXCELLENCE PORTAL

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Your Gateway to Knowledge



Commerce, Craft & Education

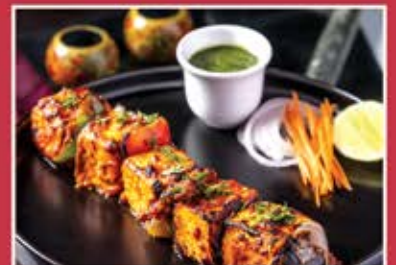
**JAIPUR WALLED CITY: INCREDIBLE
ARTS AND CRAFTS HUB**



**BIRDING HIGHS: CELEBRATION OF
NATIONAL BIRD DAY EVERYDAY**



**THE HOTTEST NEW FOOD:
EXPERIENCES IN TOWN**





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From the Publisher's Desk

Dear Readers,

Welcome to yet another enriching edition of *The Excellence Portal!* This month, we explore the fascinating intersections of **Commerce, Craft, and Education**, themes that define growth, creativity, and the pursuit of excellence in our lives.

In this issue, we bring you insightful interviews with industry leaders in commerce, offering a glimpse into emerging trends and strategies shaping the business world. From there, we journey to the vibrant city of Jaipur, uncovering its timeless art and craft traditions that continue to inspire the world.

For students and parents navigating academic choices, our education section provides valuable guidance on overseas opportunities after high school and graduation—your roadmap to success in an increasingly globalized world.

At *The Excellence Portal*, we aim to curate content that informs, inspires, and empowers. As always, we welcome your feedback and ideas as we strive to bring you the very best. You can write to us at info@authors-point.com

You can download the soft copy of earlier issues from the website:www.authors-point.com(<http://www.authors-point.com>)



Happy reading!

Raaj Verma

Author's Point, The Excellence Portal

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BIKASH SINGHI

Navigating the Burgeoning Loans Market

Loans expert Bikash Singhi offers a handy guide to exploring the loans market responsibly and more effectively



Please share your perspective of the reasons more people are seeking loans from the market — given the growing aspirational trajectories of a better life, education, start-ups, MSME, export/import business etc.

As I see it this is largely due to several socio-economic factors— growing aspirations, the ready availability of loans thanks to tech advances, and lower interest rates. Friendlier government-backed lending policies are also driving this movement. Greater disposable incomes are amplifying aspirational tendencies for ownership of homes, cars etc. Add to that, higher education is far more costly, but the lure of more attractive job opportunities through this route is definitely resonating with students and parents alike for getting loans. The global movement for start-ups and enterprises is reflected in India as well, which has quickened the pace for loans for funding MSMEs (Micro, Small, and Medium Enterprises), or import/export businesses, start-ups and the like.

Could you shed some light on the types of loan available in the market?

That people are wary about taking loans there's no doubt about it. What makes it a bit more complicated and adds to the uncertainty is the range of types of financial products at different prices and tenures, secured/unsecured etc, on offer in the market. Navigating the pitfalls requires some adept handling for the newbie. You need to keep in mind loans can be divided as Personal Loans and Business Loans, further classified under secured and unsecured categories.

Here's a ready reckoner for the loans to consider for your needs:

Personal loan- it's a secured/unsecured loan one may take from lenders to cover one's personal expenses. Loan categories include: Gold Loan, Education Loan, Car Loan, Home Loan (purchases/renovation/construction of a house etc.

Business loan - a secured/unsecured loan specifically aimed at addressing finance business activities for a start-up, business expansion, purchase of machinery and equipment, construction of building, export/import finance, Project Finance, Letter of Credit, Bank Guarantee etc.

My services as a loan consultant include helping clients in structuring all kinds of loans. I can also assist in setting up Business Loans as Project Finance, Working Capital, Overdraft facilities, Export/Import Finance, Letter of Credit, Bank Guarantee and Personal Loans as Home Loan and Car Loan.

What are the most reliable sources where one can apply for one?

Though one may apply directly to lenders for a loan I would recommend you do so with guidance from a loan consultant or your chartered accountant who is savvy about this domain. I see myself as a highly reliable resource in this context

How is one eligible with your company for a business loan?

The criteria for this can vary, depending on the type of loan, the lender, and the specific requirements of the financial institution one is approaching. Though my firm doesn't represent any bank or lender I can provide some guidelines on what most lenders expect from you to be eligible for a loan with them. Some common factors include: a business needs to have been operational for a minimum period (2-3 years), with a soundtrack record. That said, a new business, even one that's just 10-15 days old, can apply for a loan—this will depend on its projected turnover, and subject to fulfilling certain criteria fixed by lenders. Even aspirants for Green Field and Brown Field project can apply for loans

Please sum up the important differences between different types of loans in terms of interest rates, repayment terms, and risk evaluation.

There are significant differences between secured and unsecured loans, in terms of interest rates, repayment terms, and risk evaluation. The differences arise from the manner in which lenders assess risk, collateral requirements, and the financial stability of the borrower. Here's a quick reckoner for you:

| Feature | Secured Loans | Unsecured Loans |
|-----------------------|--|---|
| Interest Rates | Lower | Higher |
| Repayment Terms | Longer (e.g., 5–30 years) | Shorter (e.g., 1–5 years) |
| Monthly Payments | Lower and depends on loan amount | Higher |
| Risk Evaluation | Both Collateral and credit-based risk assessment | Credit-based risk assessment |
| Approval Requirements | May be easier to get approved with strong collateral | Stricter approval based on creditworthiness |

What is the process to follow for a loan application and the documentation required?

At the outset we organize a meeting with the applicant for a discussion about the proposed loan. The loan product is structured in compliance with the needs of the applicant. Loan documents vary according to the need and types of loans. In terms of documentation, what is commonly needed is a KYC, three years financials record, Income Tax Returns along with computation, copy of chain of property documents, Bank Statement of one-year, Past loan track etc.

How long would it be for a loan to be approved and disbursed?

Home loan, Loan against property, unsecured business loans etc generally get sanctioned between 7 to 15 working days. Business loans such as project finance, working capital, require 15 days to 30 days to be cleared.

In the event that one is unable to clear the loan in the given timeframe what's the best way to deal with its consequences?

Not being able to clear your loan in the given time can result in a serious financial backlash, subject, of course, to the type of loan and your lender's policies. Keep in mind that many lenders-imposed

penalties and higher interest can damage credit score. In a worst-case scenario case, the lender can initiate legal action for recovery of dues or take possession of the property mortgage with them and auction the same in public after completion of due legal formalities.

To contain the worst of the damage, it's advisable that you stay in touch with the lender and ask for deferment of payment with moratorium, restructuring of debts. Your last resort is to settle the debt as per the policy of the lender.

Do you offer any special loan products or terms for MSMEs and startups?

A wide variety of viable financing options are being routed through government schemes, banks, NBFCs, venture capital, and even alternative financing methods like invoice factoring or P2P lending etc. Pradhan Mantri Mudra Yojana (PMMY), Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGMSE) etc are good to tap. Lenders too have designed their own products.

That said, MSMEs and startups must carefully assess their business's needs, growth stage, and ability to repay the right loan before applying for any loan. ■

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ENTREPRENEUR MEENAKSHI KUMAR

Organic Living Farm-Style

From law to culinary pursuits to organic farming, it's been a journey of many learnings and delights

What made you leave Criminal Law and jump into the culinary world?

I always thought I was working under my father's shadow. I was either known as someone's wife at that point or Sushil Kumar's daughter. Not that I did not enjoy working with my father. But that desire to be known as just Meenakshi Kumar or just as Meenakshi was too strong.

That's why I chose to pursue corporate law. I went for an interview with Amarchand Mangaldas and worked with one or two senior lawyers, where my father referred me. Everyone used to tell me: "You are Sushil Kumar's daughter, why not work on the Criminal side, since you also hold a Masters and experience in that field."

And that made me even more determined to study far away from the shadow of my family. So, I headed out for England to pursue a Masters in International Business Law at Newcastle University.

But who knew I would meet so many people and exposure would open my mind and I would learn that we can do many things in one life. That led me to pivot from law and to pursue cooking as a passion. I took a one-year sabbatical and then moved to Bangkok in Thailand—And never looked back!

What gave you the courage to join Gaggan in Thailand after so many years chasing criminals?

I would say it was pure destiny. To work with Gaggan and be in Bangkok. I had just gotten one year of freedom as a student in the UK and another year in Bangkok training to be a chef. There were so many times I was filled with doubt about what I was doing and why! I just felt like quitting. It felt so wrong.

But then one day my friends took me to Gaggan for dinner. And honestly speaking I had no clue about what he was all about. I really enjoyed the food at his restaurant where I met him that night. I still remember he asked all the



girls what each one wanted to do. As for me, I just said I was just chilling. Even after meeting him and sampling the food at his restaurant I still didn't feel like working in this industry as that wasn't my plan now.

When my dad visited me in Bangkok I took him for dinner to Gaggan. That night there was one dish on the menu "Red Mullet". And this was one of the ingredients on the list of my final exam at the Le cordon Bleu. I decided that I wanted to cook the same dish in the way Gaggan had done with this fish.

To cut a long story short, I managed to clear my exam. And did pretty well with my Red Mullet,

considered the most creative recipe. I guess purely for that reason I took a risk and knew that I would do what I love even if I would fail!

Then I guess my gratitude always comes handy. I messaged Gaggan to thank him and told him I was leaving for Delhi soon. The next thing I knew I was meeting him and then his team members — Rydo the head chef and Sergi the Sous Chef at the time. And Gaggan said: “Work with me for three months and see how you feel, not as a chef, but front-of-the-house.” And that one decision, endorsed by my father, changed the entire course of my life. I was called ‘Ms Mullet’ by Gaggan ever since then!

What was it like in the early years of your engagement with cuisine in such a high-powered zone?

It was amazing, beyond my imagination and constantly buzzing. I loved the vibe, the people, the energy and constant change— and meeting new people every day. It was like a whole new world of food for me, where it was just not about having a meal if you were hungry. It was about enjoying food as drama, as a passion — and really loving it ... like travelling to a brand-new destination.

Being there at Gaggan I was constantly evolving... every day, in terms of knowledge as a person with immense knowledge... of even rediscovering myself. They were the best seven years of my life... with absolute madness... with such an amazing team and... such a fabulous Boss. I met so many chefs during those days. It all made me crazy with excitement but also very humble.

What brought you back to India?

I came for a short holiday. Of course, my dad wanted me to go back, but Covid made me stay back in India—and then he fell sick and I chose to stay back to take care of him. I had just come for three months and everyone knew I would surely go back, but if it wasn't for Covid or my parents I probably would have.

But I always believe we think we are doing it all. But trust me, all that was happening was beyond my control, and I was just part of it.

What inspired you to set up an organic farm?

Hmmm. Creating something good out of the worst has been my thing ever since I became literally aware of myself.

My circumstances of being trapped in Delhi during lockdown made me turn towards a healthy and breathable life and space for that matter. And purely boredom. I started to grow my own plants on my terrace. Then it was a small test kitchen garden, and next thing I knew I was planting an organic farm on my barren land at the farm.

Tell us about the challenges you faced doing it?

Working in Delhi is not easy. It took me four years to adjust back to this city and life here. I was constantly trying to do what I did in Bangkok and I failed many, many times. Everything was challenging. People, labour, my temper, my impulsiveness, my desire for it all to be perfect and have it all sorted! Everything was challenging. I'm still learning. But definitely way better than when I had just moved back in 2020.

What were the opportunities you envisaged in doing so?

Failures are better teachers. I kept looking for ways to find any opportunity to take risks. That made me restart the same thing, in many different ways. Of course I wanted to quit...always. Ha ha ha! But, again, after failing, getting mad about it, I would start out all over again.

How has it all played out since you first set foot in this space?

I gained a lot of knowledge.

How do you plan taking this forward...whether it's the produce...the possibility of a day visits with nature over a meal...or even a stay at the farm for travellers?

It's like a place where I would want to be every day of my life. Fresh air... sunshine... sunsets... peace! A place where I would want to put my feet up and pour myself a drink and savour it slowly. Cook a meal and take a few days of downtime just being there. With this idea in my mind, it kind of started to put all the elements together under one roof — and that I loved.

So, the idea came about creating a community of like-minded people to meet and have them over as my guests. Then it all started rolling out...

Thrilled with the outcome I decided everything that I love... a farm-stay, music, art, books, my green vegetables, bonfires, charpais, my pets, swimming, sundowners — all would be drawn, for fun and pleasure, under one roof.

So, anyone who steps in feels close to nature and rested even if it's for a day or a few hours or many days.

What has given you the most satisfaction taking this new trajectory in your life?

Creating something on my own and seeing it flourish like growing plants. It has brought balance in my life. To be with my parents, my dogs, doing my exercises, watching movies, enjoying the winters. Cooking, resting and being more mindful and, of course, nothing is complete for me without a good Martini or fine red wine and slow cooked meals over a wood fire.

It has given me my life back as a whole person who finally is just Meenakshi. ■



Business Prospects to Watch in 2025

By Author's Point Team

Some economic pundits predict that in 2025 economic growth is destined to speed up with the collective power of AI and automation innovations, strategic policy realignments, and advancements in sustainability initiatives.

Opportunities galore are expected to emerge in digital assets, green technologies, and cross-sector collaboration. Such a scenario puts the spotlight on the need for greater resilience as geopolitical and economic challenges continue to thrive leaving their imprint everywhere, even though that may vary on scale.

There is a growing perception that without climate resilience and adaptation, businesses will face disruption and, ultimately, redundancy. A new report *Business on the Edge: Building Industry Resilience to Climate Hazards* by the World Economic Forum in partnership with Accenture, offers a comprehensive assessment of risks and resilience strategies for boards, investors, C-Suite executives and operations managers.

Surviving and thriving over the next decade requires a fundamental shift for all businesses because in today's fast-evolving world, it's no longer a debate about A survey released in January 2024 by PwC, reveals that 45% of CEOs worldwide expressed concerns that their companies might not survive the next decade without significant reinvention, particularly in the face of climate disruption and advancements in AI. This is global concern now and for any industry and company size, reflecting the pressures of adapting to rapid digital advancements and unprecedented climate threats.

As we step into 2025 here are some of the most significant trends businesses should watch:

1 Artificial Intelligence and Automation Everywhere

AI is rapidly becoming a cornerstone of business operations across industries.

- **Applications:** AI in customer service (chatbots), predictive analytics, personalized marketing, and supply chain optimization.
- **Impact:** Businesses leveraging AI will gain a competitive edge through improved efficiency, cost savings, and enhanced customer experiences.

2 Going Green and Embracing Sustainable Business Practices

With climate change and environmental will continue to drive sustainability is as a necessity.

- **Trends:** Adoption of green technologies, carbon-neutral goals, and circular economy models.
- **Outcome:** Companies pursuing eco-friendly alternatives, such as biodegradable packaging or sustainable fashion, will pull in greater consumer loyalty.

3 Growth of the Creator Economy

The impact of individual creators monetizing content on platforms like YouTube, TikTok, and Substack will continue to reshape business models.

- **Opportunities:** Brands are collaborating with creators for authentic marketing.
- **Monetization Models:** Popularity of subscription-based platforms and personalized product lines is expected to rise several notches

4 Expansion of the Gig Economy

As organizations veer towards more project-based hiring flexible, freelance-based work is expected to grow

- **Drivers:** Platforms like Upwork, Fiverr, and Toptal enable businesses to tap into global talent pools.
- **Outcome:** it's a win-win situation for companies and freelancers'; the first will witness reduced costs; the latter can thrive on location independence and diverse opportunities.

5 Rise of Fintech Innovations

Traditional banking ecosystems continue to witness disruptions

Trends:

- Growth of digital payments and Buy Now, Pay Later (BNPL) models.
- Expansion of cryptocurrency use and blockchain-based applications.
- **Opportunities:** Those who will continue to thrive in this rapidly evolving sector are Fintech startups focusing on inclusivity such areas as rural banking and small business loans

6 Personalized Customer Experiences

With a rise in demand for tailored solutions, businesses are responding by curating data-driven strategies for personalization.

- **Examples:** Personalized product recommendations on e-commerce platforms, location-based marketing, and AI-powered customer support.
- **Key Technology:** CRM tools and customer data analytics will drive this trend.

7 Hybrid Work and the Evolution of Workplaces

Though remote work is now a given, hybrid models combining in-office and remote setups will be seen as a better option

Focus Areas:

- Investment in digital collaboration tools like Slack, Zoom, and Microsoft Teams.
- Designing flexible office spaces to support hybrid workforces.
- **Employee Care:** Mental health initiatives and flexible schedules will continue to be a focus point for savvy businesses

8 The Rise of Health and Wellness Businesses

Consumer focus on health and wellness is driving demand for fitness apps, wearable devices, mental health platforms, and plant-based diets.

- **Business Models:** Subscription services for wellness programs and virtual health consultations will continue to flourish apace.
- **Example:** Startups offering AI-driven fitness plans and personalized healthcare solutions.

9 Growth of Regional and Local Brands

Greater rise in demand by consumers for support to local businesses for authenticity and sustainability.

- **Trends:** "Vocal for Local" campaigns and regional e-commerce platforms.
- **Outcome:** Businesses focusing on local supply chains, regional branding, and artisanal products will capture market share.

10 The Metaverse and Virtual Commerce

The metaverse is emerging as the next frontier for digital interaction and commerce.

Opportunities:

- Virtual real estate, NFTs, and immersive shopping experiences.
- Brands are creating virtual storefronts and hosting events in the metaverse.
- **Example:** Companies like Nike are launching virtual products and gamified experiences.

To unlock far greater potential for themselves in 2025, businesses need to seriously embrace innovation, prioritize sustainability, and adapt to evolving consumer preferences. Reimagining their strategies to expand their prospects and continuing to remain relevant will be key to exponential growth in the times ahead. ■



THE HIGH-STAKES GAME OF INTERNATIONAL BUSINESS: *Why Your Board Could Make or Break Your Global Success Everyday*

By *Rashmi Dubé*

In today's complex international business landscape, one wrong move can spell disaster for companies venturing beyond their borders. Yet, countless organisations continue to navigate treacherous legal waters with inadequate board oversight – a risk that could prove catastrophic.

The international legal framework has become increasingly labyrinthine, with regulations like the UK Bribery Act and the Foreign Corrupt Practices Act wielding unprecedented extraterritorial reach. These laws don't merely suggest compliance; they demand it, with teeth sharp enough to tear through corporate coffers and reputations alike.

Consider this sobering reality: in 2023, global authorities levied fines exceeding £8 billion for compliance breaches, many of which could have been prevented with proper board governance. The message is crystal clear – ignorance is no defence, and the cost of poor oversight can be devastating.

Enter the non-executive director (NED) – the unsung hero of modern corporate governance. These independent watchdogs serve as critical checks and balances, bringing external perspectives that can spell the difference between triumph and disaster in international markets. But not just any NED will do. The stakes are too high for figurehead appointments or the “old boys’ network” approach.

The right NED brings a potent mixture of international experience, regulatory knowledge, and independence of mind. They should be willing to



challenge the status quo and ask uncomfortable questions about everything from supply chain ethics to cross-border tax structures. Without this expertise, boards risk flying blind into international turbulence.

Take the cautionary tale I have heard time and time again of often a mid-to large manufacturer that expands into Southeast Asia without appropriate board expertise. Within months, they found themselves embroiled in a compliance nightmare involving local labour laws and supply chain regulations. The cost? A cool £12 million in fines and legal fees, not to mention the reputational damage.

The regulatory landscape continues to evolve at breakneck speed. ESG (Environmental Social Governance) requirements are becoming more stringent, data protection regimes more complex, and supply chain due diligence more demanding. Boards without members who can navigate these challenges are essentially playing Russian roulette with shareholder value.

Consider the rapidly evolving Indian market, where regulatory frameworks can shift dramatically across different

states and sectors. Companies eyeing this lucrative market need board members who understand not just the formal regulations, but the intricate web of cultural nuances and business practices that can make or break success in the subcontinent.

In our hyper-connected world, the stakes are even higher. A single misstep in international operations can trigger an unstoppable social media firestorm, destroying years of carefully built brand equity in mere hours. Without board members who understand both traditional and digital reputation management across different cultural contexts, companies risk catastrophic brand damage that knows no borders.

The message is clear: in today's international business environment, proper board composition isn't a nice-to-have – it's a commercial imperative. Companies must ensure their boards include NEDs with the right mix of international experience, regulatory knowledge, and courage to challenge.

The alternative? Facing the perfect storm of regulatory scrutiny, financial penalties, and reputational damage without adequate defences. In an era where a single compliance or reputations misstep can trigger a cascade of consequences, can your organisation really afford to gamble with inadequate board expertise?

The choice is stark: invest in proper board governance now, or pay a much steeper price later. Your company's international success – and survival – may depend on it. ■

Rashmi Dubé is a Lawyer & Mediator at Gunnercooke and Chartered Director

ELECTRICAL Fittings

The first in the series puts the spotlight on short circuits resulting from substandard and loose connectors.

“A Shocking Reality: How Loose Electrical Connections Spark Fire Hazards in Delhi”



The health of the electrical fittings in our homes is an important consideration. Regular checks and balances on the state of our electrical connections can

be highly beneficial to countermand any glitches in the system. What is even more important about this is that because it is such a crucial part of running a home smoothly, we should seriously be looking at using high-grade electrical systems for our safety.

We are introducing a series of features on various aspects of the electrical ecosystem in our homes.

Delhi’s unprecedented burgeoning development and rising demand for power, both on the home front and businesses is becoming more and more vulnerable to a silent yet deadly threat: electrical fires caused by loose connectors. While the spotlight has largely been on electrical short circuits as a leading cause of fires in the national capital, loose connections remain an underestimated and largely -underdiscussed catalyst, jeopardizing homes, businesses, and lives.

As related by Reuters, in the summer of 2024 alone Delhi experienced over 9,000 fire incidents between April and June, twice as many incidents reported during the same period in 2023.

What may have gone somewhat unnoticed in such a situation, as noted by an expert Mr. Sanjeev Kumar Aggarwal in the field, is that the high demand for electricity during record-breaking summer heatwaves overloaded systems, exacerbating the risk posed by loose electrical connections.

When a fire broke out in a West Delhi apartment complex in 2024 investigations led to loose wiring in an electrical panel as the culprit. The incident resulted in displacing several families and significant property damage. By the grace of God there was no loss of life.

In the same year the bustling and highly congested Chandni Chowk witnessed a major fire in one of its traditional markets. It began with the loose connections in an air conditioning unit which triggered a short circuit, resulting in the fire gobbling up many shops and livelihoods in the neighbouring areas.

Key Vulnerable Locations

The biggest hazard lies in large residential complexes, particularly the city’s older neighbourhoods which have been prone to suffer time and gain because of outdated wiring— and what’s even more frightening—unprofessional installations.

The highly congested hubs of commerce and trade—Chandni Chowk and Nehru Place have been frequently destined to suffer from such incidents— the big culprit here is unregulated modifications to electrical setups.

Loose Connections Scripting a History of Fire Hazards Cause and Effect

- **Increased Resistance and Heat Generation:** Loose connections create gaps in the circuit, increasing resistance. The outcome of this is localized heating, which can melt insulation and spark fires.
- **Arcing and Short Circuits:** Intermittent contact between loose wires causes arcing, which means— electricity jumps across gaps, leading to dangerous sparks.
- **Overloaded Circuits:** In peak summer overloaded circuits amplify the risks posed by weak electrical connections.

One can never be firm enough about attending to loose electrical connections; their consequences can be devastating. It is a growing imperative that Delhi’s citizenry understands professional maintenance, regular inspections, and quality components are a given for mitigating these risks for safer living and work environments. ■



In the coming months we will be featuring more such articles in association with Vijay Kumar Sanjeev Kumar Electricals on electrical fittings as a handy guide for your safety

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DELHI

Unparalleled Delights of The Eternal City

By Ranee Sahaney

One of the great ancient capitals of the world, Delhi presents her contradictions and contrariness with equanimity as she engages your imagination with her astonishing multi-layered world of history and culture. From the empirical splendour of Luteyns Delhi to the atmospheric remnants of its Mughal legacy, from its spice markets to its lush gardens, from its culinary traditions to its crafting skills from its famous traditions of music and dance, theatre and art, it is more than the sum total of all its parts.

Delhi's deep antiquity rests lightly on her shoulders as she shows the visitor the beguiling aspects of a cosmopolitan modern capital with her spiffy airport, the metro rail, the sky-scraping glass-fronted structures in her commercial hubs, the dizzy fashion ramps and buzzing PVR complexes and the racy cars streaming down her highways and byways.

Delhi Tourism leads the way

A key player in the city's cultural delights has been Delhi Tourism and Transportation Development Corporation (set up under the aegis of Government of Delhi). DTDC remains at the forefront of promoting and developing the fabulous heritage and culture of one of the world most exciting capitals as a tourist destination for domestic and international tourists. It has successfully, over the years launched a series innovative activities and initiatives such as the Hop-On-Hop-Off sightseeing bus service, cultural festivals, dedicated craft-cum-cuisine bazaars such as its Dilli Haats, heritage walks in collaboration with INTACH, creative and cultural interactions amidst verdant vistas as in the Garden of Five Senses—All this and more have been pivotal to Delhi Tourism's success story.



Delhi Tourism offers visitors several options for exploring this fantastic heritage. It has daily bus tours (twice a day) which cover some of the key monuments in town. Three of Delhi’s monuments are **UNESCO World Heritage Sites**—the Red Fort complex, Humayun’s Tomb and the Qutub Minar and its attendant monuments. The Red Fort, Mughal Emperor Shahjehan’s fortified citadel and palace lies cheek by jowl with Shahjehanabad the riveting Old Quarter.

Heritage

Delhi’s historic heritage is lavishly documented across the length and breadth of its verdant expanses. Nestled by the Yamuna River the city serves up a fabulous journey of its peripatetic history down the ages—from its beginnings at Purana Quila, the site of Indraprastha the capital of the Pandavas in 1000 BCE, to the verdant vistas of Colonial Delhi (beautifully represented in the Rashtrapati Bhavan) — to modern-day Delhi of flyovers, the metro, five-star glitz and glamour of luxury hotels and spas and buzzing malls.

Delhi Tourism/INTACH’s **heritage walk** in the atmospheric sprawl of **Shahjehanabad** is a delightfully sensory pursuit of the legacy of old havelis and churches, temples and gurudwaras, spice bazaars, flower markets, silver and gold smith lanes, fabrics and textiles, culinary offerings from Mughal times. The main thoroughfare, running through the heart of old Shahjehanabad has been rid of the congestion of yesteryears and a walk through these narrow lanes of history is a real treat. The nightly Sound and Light Show at the Red Fort is a nice way to wrap up the evening after sampling the culinary highlights of Karims or Parathewale ki Gali.

In south Delhi the 72.5-meter high Qutab Minar stands tall amidst the cacophony and clamour of the 21st century rushing pell-mell below. Sign up for the Delhi Tourism/INTACH a **heritage walk** around the **Mehrauli Archaeological Park** here.

The **Hop-On-Hop- Off sightseeing bus** is another convenient, flexible and safe way to explore this splendid city. The AC buses run every half hour cover monuments, museums, galleries, gardens, shopping malls, hotels and bazaars along the route and can be booked online as well.

Culinary Delights

From the 5-star hotels to the lowliest dhaba you can be assured of mouth-watering fare because Delhi loves to eat. Foodies are



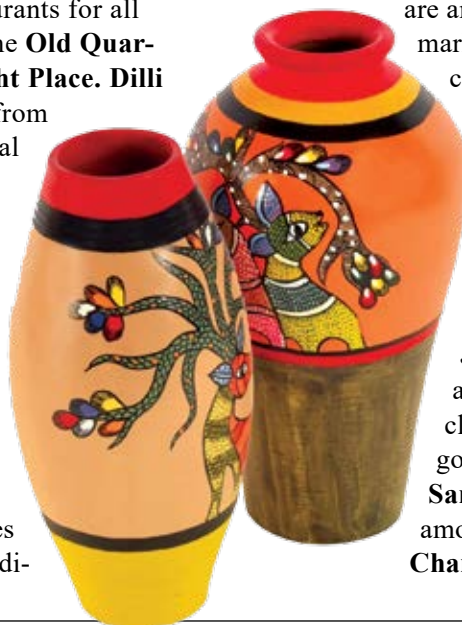
truly spoilt for choice as across the city you can find a wide range of cuisines on offer from around the world. This is richly evidenced by the number of restaurants for all budgets to be found around town— from the **Old Quarter** to the tony **Khan Market to Connaught Place**. **Dilli Haat** is also home to a slew of food stalls from various states of India offering their regional specialties. In **Chandni Chowk**, Karim’s biryanis and kebabs are as delicious as the allure of the cooling *kulfis* of Giani. The *dahi bhallas* and *chaat* here are as scrumptious as the mouth-watering *jalebis*. At the **Garden of Five Senses** are a range of modern restaurants serving the most delicious cuisine.

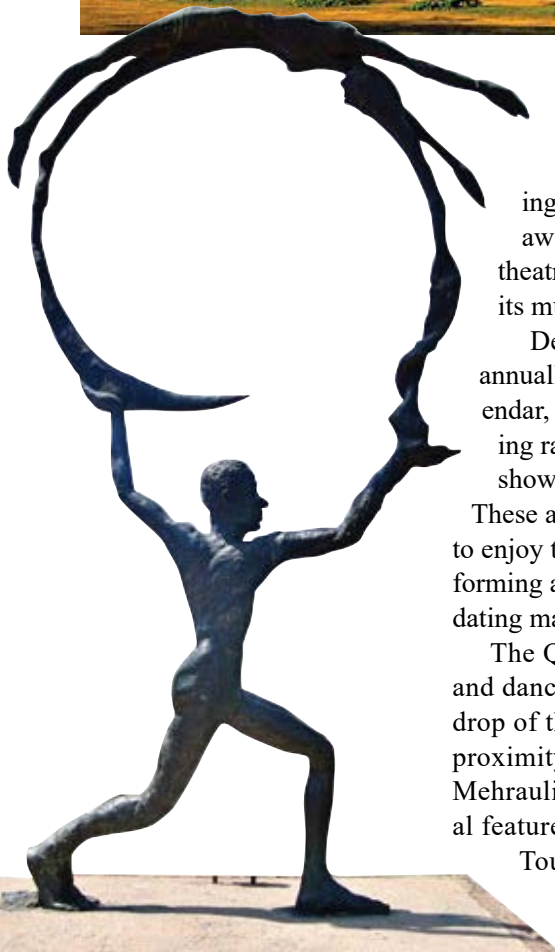
Shopping

A bewildering range of shopping experiences beguile the visitor at the **Dilli Haat**, the handi-

crafts bazaar which showcases India’s traditional crafts that are sold directly by craftsmen. The **Dilli Haats** in the capital are an urban version of the traditional weekly market and offer a delightful mix of regional crafts and cuisine stalls — and plenty of cultural activity. The **Dilli Haat** opposite **INA Market** and **Pritampura** and **Janakpuri**.

The **Crafts Bazaar** at **Pragati Maidan** and the **State Emporia** and **Central Cottage Emporium** at **Connaught Place** are also good for buys. **Janpath** continues to a magnet for a wide range of souvenirs, jewellery, clothes and Indian fabrics amongst other goods as are **Ajmal Khan Road** and **Sarojini Nagar Market**. The most popular amongst visitors however continues to be **Chandni Chowk** in **Shajehanabad**.





Culture

The heartbeat of Delhi lies in its sumptuous culture. A maze of exciting possibilities of cultural experiences awaits the visitor in its dance halls and theatres, in its art galleries and its clubs, its museums and its pleasure gardens.

Delhi hosts a slew of cultural festivals annually. Dilli Haat has a year-round-calendar, booked chock-a-block with an enticing range of festivals and seasonal events, showcasing India's regional splendour.

These are an excellent platform for tourists to enjoy the astonishing variety of India's performing arts, culinary heritage and pageantry dating many millennia.

The Qutub Festival, a fiesta of music and dance is held against the stunning backdrop of the historic Qutub Minar, in close proximity to the atmospheric ruins of the Mehrauli Archaeological Park. Other annual features are the Ananya Festival, Delhi

Tourism's signature Garden Festival and the Mango Festival.

Go Green and Eco-friendly

Climate change and the growing ills of Nature out of balance, makes Delhi's precious green heritage even more important for its residents and visitors. The city is one of the world's most verdant capitals, beautifully evidenced by its flowering roundabouts, the forested expanses of the Ridge and its lavish public gardens such as **Lodhi Garden, Sunder Nursery Park, Nehru Park, Talkatora Garden,** and Buddha Jayanti Park. The stunning **Mughal Gardens** (now Amrit Udyan) at Rashtrapati Bhavan are opened up in all their flowering glory to the public in the winter months. Worthy of a visit is the the **Garden of the Five Senses** located in the historic environs of the Qutub Minar. Spread over 20 acres this marvel for public leisure is an aesthetic blending of Nature's bounty and the creative outpourings of some of the country's most talented artists.

These green lungs are crucial developments for the health and wellbeing of a city which continues to develop at a galloping rate. ■

VAASTU SHASTRA: *The Ancient Science of Harmonious Living*

An ancient Indian architectural science, Vaastu Shastra is rooted in the belief that the energy of our surroundings profoundly impacts our well-being, prosperity, and happiness. Often referred to as the “yoga of design,” Vaastu aligns physical spaces with cosmic energies to create harmony between humans and their environment.

Principles of Vaastu Shastra

Vaastu Shastra dates back over 5,000 years, derived from Vedic texts that emphasize the balance of the five natural elements—Earth, Water, Fire, Air, and Space. These elements, when in harmony, ensure positivity and prosperity. The science also incorporates directions, planetary influences, and spatial arrangements to create an environment conducive to health, wealth, and success.

The Five Elements (Pancha Bhootas):

- **Earth (Prithvi):** Stability and balance.
- **Water (Jal):** Purity and flow.
- **Fire (Agni):** Energy and transformation.
- **Air (Vayu):** Movement and vitality.
- **Space (Akasha):** Infinite potential and connection.

Directional Alignment:

Each direction is governed by specific energies and deities.

- North-East (Ishanya): Ideal for water bodies and spiritual spaces.

- South-West (Nairutya): Suitable for bedrooms and storage, symbolizing stability.
- East (Purva): Linked to health and prosperity, ideal for entrances.

Vaastu Purusha Mandala:

This grid-based design system lays out spatial arrangements to optimize energy flow within a structure.

Practical Applications of Vaastu

Homes:

- The main door should face North, East, or North-East to welcome positive energy.
- The kitchen should be in the South-East, representing the element of fire.
- Bedrooms in the South-West promote restful sleep and stability.

Offices:

- Place the work desk in the North or East for clarity and productivity.
- Keep the North-East corner clutter-free for better decision-making.

Shops and Businesses:

- Ensure the cash counter faces North to attract financial growth.
- Lighting in the South-East corner energizes the space.

Modern Relevance

While some might view Vaastu as superstitious, its principles are deeply intertwined with scientific concepts. Many architects and interior designers incorporate Vaastu to blend tradition with contemporary living. ■

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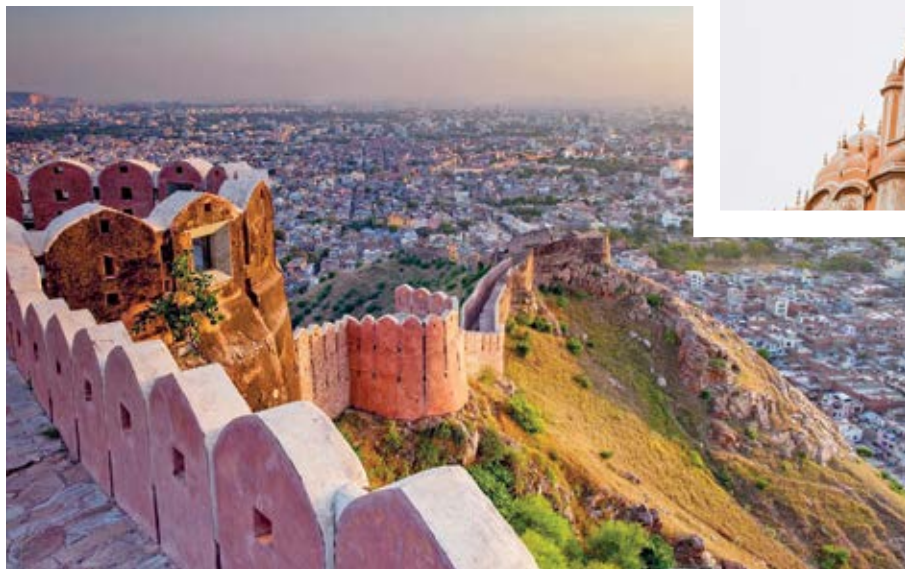


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JAIPUR WALLED

By Ranee Sahaney

One of the most alluring experiences of a visit to Jaipur is the treasure trove of contemporary markets and antique bazaars.

What makes it even more compelling is that when Maharajah Swai Jai Singh II was planning this new capital, which would replace the old bastion of Amer, he wanted to ensure there was a dedicated spot in it for the merchants and artisans.

The grid-like format of the old shehar...what we called the Walled City,

has been very neatly laid out with various spots dedicated to the arts and crafts. It's thus very easy to navigate the bazaar for your needs. What makes Jaipur's bazaars even more inviting is that they are a wonderful repository of Rajasthan's great artisanal wealth, drawn from the length and breadth of the state.

Sireh Deori Bazaar Located opposite the iconic Hawa Mahal in the Old City, this market is always abuzz with shoppers flocking to the shops which sell all manner of goods. Pick up vibrant textiles, traditional lightweight

Rajasthani quilts in pretty prints, beautiful juttis, puppets, costume jewellery, handcrafts and much more.

Khajane Walo Ka Rasta It is famous for marble sculptures and other beautifully carved artifacts. You will find skilled craftsmen hard at work producing some beautiful items you can take home as souvenirs. Carved statues of the deities are the most popular items on sale. It's also a popular place for painters who produce miniatures, pichwais, phads and other traditional Rajasthani art works.



CITY: *Incredible Arts And Crafts Hub*

Maniharo Ka Rasta Head here to watch this artisanal community produce those lovely bangles made from lac in various hues. The Manihars are expert at melting lac crystals and processing them to be moulded into bangles in their semi-molten state.

Kalyan ji ka Rasta Known as the Musicians Street, it is where you'll find a wide range of traditional musical instruments up for sale. Enjoy conversations with these skilled artisans about Rajasthani instruments like the Nagara, Ravanahatta, Morchang, and Khartal.

Thatero Ka Rasta This is a lively street bustling with housewives and vendors haggling over the prices of utensils in all forms. Adding to the noise and vibrancy of the street is the vessel makers noisily hard at work, beating metal (copper, aluminum, silver, brass, and steel) into the desired shapes. **Tripolia Bazaar** is also popular for buying steel and brass utensils.

Johari Bazaar This bustling market is lined with shops selling items in gold and silver. Very popular with housewives and college girls this jeweller's

bazaar is a treasure trove for gemstones as well. To watch meenakari artisans, gem-cutters and polishers at plying their ancestral skills turn to **Gopalji ka Raasta** and **Haldiyan ka Raasta**, just off Johari Bazaar. You can also buy traditional bandhani and block-printed textiles at Johari Bazaar.

Bapu Bazaar and Nehru Bazaar. Both these markets sell a vast range of utilitarian and decorative items. There are plenty of shops selling Ajrakh, Bagru and Sanganer block print textiles, handmade shoes and other handicrafts here. ■



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Dimpeysh Rajani

BIRDING HIGHS: *Celebration of National Bird Day Everyday*

By Ranee Sahaney

Habitat loss, climate change, and illegal trade have been the biggest culprits to compel us to celebrate something as important as annual National Bird Day, which we just celebrated on January 5, 2025. We may have collectively ticked it off on our social calendar, but a growing imperative is the need to celebrate it every day of the year. And why may that be, many would ask. Well, the most important thing is that we as citizens need to become even more mindful of our winged friends who are an intrinsic part of our environmental eco-system. Especially those of us who live in the urban landscapes—simply because Nature is being pushed aside more and more to give way for our development plans, which opens up a whole new and quite toxic narrative about their impact on Planet Earth. With forests being cleared, wetlands drained, and grasslands being converted for agriculture or urban development—it's the avifaunal world which is paying a hefty price.

Already those of us living in the city have seen how the common house sparrow has lost that battle and practically vanished from our gardens, courtyards and public spaces. And how that happened—we were hardly aware of it...so silently did that situation creep up upon us.

National Bird Day was first established in 2002 by the Avian Welfare Coalition. This move was significant in that it put the spotlight on the importance of birds in our ecosystems and their conservation. Its aim too was to remind us of the pressing issues of bird extinction and habitat destruction. Its agenda was not for us to just passively cogitate on such matters but to also actively propel us as individuals and organisations to engage in lively ways to conserve bird populations and help. to protect their habitats. For those of us who forgot what the schoolroom taught us, this serves as a timely reminder that avifaunal species are essential pollinators, seed dispersers, and indicators of environmental health. They also provide beauty and inspiration to people around the world.

Let's take a step back and explore the avifaunal habitats which will remind us that we as humans have a duty to protect their world for our coming generations to enjoy and the ecosystems of our environs to benefit from





Keoladeo Ghana National Park, Bharatpur

This UNESCO-acclaimed Natural World Heritage Site serves as a phenomenal reminder of how mindful planning can bring a wetland back from the brink of extinction with most of its avifaunal inhabitants becoming prey to the hunter's gun and greed. Back in the day this used to be the duck shooting preserve of the Bharatpur royals—namely Maharaja Suraj Mall, who created this reservoir by damming up water brought in by the monsoon rains. What the maharaja didn't quite realise, that in the long run this shallow wetland would serve as an idyllic ecosystem to support an incredible number of avifaunal species over time. The year 1964 put an end to bird shoots completely with the blanket ban by the Indian government. In 1982 what was also known as the Bharatpur Bird Sanctuary was declared a national park. In 1985 UNESCO listed this unique wetland a World Heritage Site. In 1981 it was declared a Ramsar Wetland Site.

Did you know that this avifaunal habitat is today considered one of the most important breeding and feed grounds for the birds in the world? It attracts many rare and globally-endangered species. Spread over an area of 29 sq km it is located off NH11 in NE Rajasthan, 43km from Mathura. The only access into the park is by e-rickshaws manned by knowledgeable guides. You have to park your vehicles outside at Shanti Kutir from where you can also hire bikes, cycle rickshaws and tongas to explore the park, which you can also do on foot. You can also take a boat ride, provided the water level is high enough. Binoculars can also be rented at this entry point.

THE INFORMATION

Attractions Avifauna, blackbuck, wild boar

Best time to visit Oct-Feb

Timings 6.00 am-6.00 pm

Getting there Agra is the nearest airport (56 km); Bharatpur Junction (2km) with connections from Delhi is the nearest railhead. Taxis available

Accommodation Forest Rest House, Tourist Dept /private hotels **Website** www.tourism.rajasthan.gov.in/keoladeo-ghana-national-park.html

Excursions Deeg, Mathura





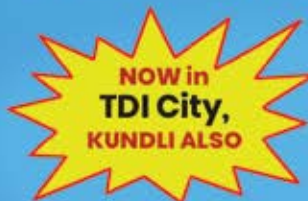
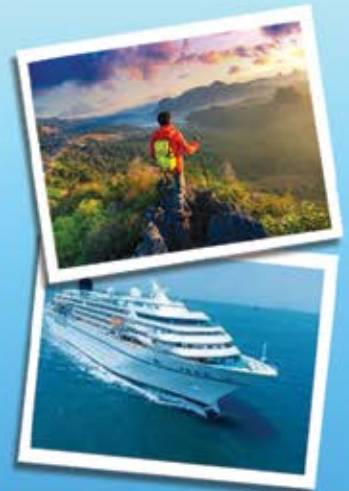
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THE INFORMATION

Attractions Avifauna, picnics

Best time to visit Oct-Mar

Timings 6.30 am-4.30 pm, closed Tues

Getting there Delhi's Indira Gandhi International Airport and Gurgaon Railway Station

Accommodation Haryana Tourism's Rosy Pelican Guest House, hotels in Gurgaon and Delhi

Website <https://haryanaforest.gov.in/places-centres/sultanpur-national-park-district-gurgaon>

Sultanpur Bird Sanctuary-Gurgaon District

Discovered decades ago by avid ornithologist Peter Jackson, this birding haven is easily accessed from the city of Gurgaon in Haryana just 15km away. Spread across 44.5 hectare the sanctuary is a paradise of plenty for over 250 species, including migratory birds. Established in 1972 as a sanctuary it was declared a national park in 1989. Visitors can spend fruitful moments exploring the offerings of this avifaunal haven from the four on-site watchtowers; it also offers sightings of black buck and nilgai who call it home.

The Pong Dam Wetlands Punjab/ Himachal Pradesh

Also known as Maharana Pratap Sagar, the Pong Dam Wetland straddles the Beas River in the Shivalik Range, in Hariapur area in Himachal's gorgeous Kangra district. Birders love it for its fantastic avifaunal wealth evident in the records which cite a range of 70,000-1,50,000 species of waterfowl who use this habitat. In 1986, the entire reservoir (42 km longx19 km wide) was declared a Wildlife Sanctuary by the Himachal government and a National Wetland in 1994 and a Ramsar Site in 2002 by the Ministry of Environment and Forests. The main reservoir is dotted with four islands — Rancer, Karu, Kajal ka Tapu and Jatan ka Kawal, and skirted by rich farmland along the right bank of the Beas. The wetlands are encircled by a 5-km buffer zone. It is accessible from both Amritsar and Dharamsala.



THE INFORMATION

Attractions Birding

Best time to visit Oct-Feb

Timings sunrise to sunset

Permit Wildlife/Forest Office Nagrota Surian

Getting there Chandigarh airport (227km), Una Railway Station (70 km)

Accommodation FRH at Nagrota Suriyan, private resort by the lake

Website www.pongdam.in/; en.wikipedia.org/wiki/Maharana_Pratap_Sagar

Excursions Dharamsala, Pragpur

Asan Barrage Bird Sanctuary -Dehra Dun

Located between the Shivalik Hills and the Mussoorie Hills in the Doon Valley, this pretty bird sanctuary spread over 4 sq km also goes by the name of Dhalipur Lake. The Asan Barrage created at the confluence of the Yamuna and Asan rivers through the Dhalipur power house in 1967 was pivotal in creating this wetland which became a beautiful hub for migratory birds from Europe and Asia as well. The sanctuary, 40km from the state capital of Dehra Dun, is also blessed to have attracted and several IUCN globally-threatened species. Over 53



species of waterfowl alone have made this their favoured habitat, which attracts birders, naturalists, tourists and researchers alike. It serves as a major staging post for wintering birds; you can see them on their way to southern India (October-November) and again on their way back (late February-March).

October-end sees the arrival of migrants from the Palearctic region. For over four decades now Asan has also been the nesting site of the Pallas Fishing Eagle, which arrives here every winter. During other periods it is taken over by other raptors.

THE INFORMATION

Attractions Avifauna, water-skiing, rowing, kayaking and boating

Timings 6-9 am, 3-6pm daily

When to go All year round

Getting there Dehra Dun's Jolly Grant Airport and Dehra Dun Railway Station (42km); bus services from ISBT Kashmere Gate in Delhi (200km) to Dehra Dun; then by taxi Accommodation GMVN tourist rest house and restaurant or private hotels at Dehra Dun

Website www.uttarakhandtourism.gov.in/destination/asan-bird-sanctuary

Excursions Dehra Dun (42km), Kalsi – Ashoka edict (25km), Mussoorie hill station (75km)



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The **Hottest** **New Food** *Experiences in Town*

By Amit Dixit



6 Ballygunge Place, Malviya Nagar

Lovers of Bengali food can rejoice. 6 Ballygunge Place, the iconic Bengali cuisine chain, recently opened its doors in the national capital, and has already become the talk of the town. Set in Malviya Nagar's spanking-new Eldeco Centre, the restaurant aims to introduce Delhiites to the authentic flavours of Bengal and features traditional recipes served with some chef's flair.

Established in 2003, 6 Ballygunge Place has been a pioneer in fine Bengali dining, with its Kolkata flagship housed in a historic bungalow. Its Delhi expansion offers classics like Shorshe Ilish (Hilsa Fish in Mustard Sauce), Chingri Malai Curry (Prawns in Coconut Cream), Kosha Mangsho (Slow-Cooked Mutton), and beloved Bengali sweets such as Mishti Doi and Baked Sandesh, all crafted with fresh ingredients and time-honoured techniques. Vegetarians can try Mochar Chop (Plantain Florette Croquette), Chatpata Aloo Dum, Cholar Dal and the rich array of vegetable preparations. If you want to get an overview of Bengali cuisine, the Chef's Sampler Menus (veg and non-veg) are great.

Highlighting the significance of this milestone, Chef Sushanta Sengupta remarked, "Our goal is to bring Kolkata's culinary heritage to Delhi while maintaining the authenticity that defines us." Partner Aninda Palit added, "We're excited to cater to Delhi's food lovers and showcase Bengal's distinct flavours in the capital's vibrant dining scene."

6 Ballygunge Place, Eldeco Centre, Shiv-alik Colony, Malviya Nagar, New Delhi



Chor Bizarre, Daryaganj

After a brief stint at Bikaner House, Chor Bizarre—the iconic Kashmiri restaurant—is back at its original location at Hotel Broadway on Asaf Ali Road. Apart from authentic signature Kashmiri dishes, the restaurant also serves regional Indian cuisine in a setting that is unabashedly Indian. Originally debuting in 1990 as India's first theme restaurant, Chor Bizarre gained iconic status with its unique 'thieves' market' ambience. It was also the first to take the Wazwan as well as delicacies from the kitchens of Kashmiri pandits out of the valley and through its pop-ups across the country and the world.

While the emphasis is on North Indian dishes, the 'Wazwan'—the legendary Kashmiri community feast

of 36 courses from which selections are available here—is definitely the highlight. Apart from that, the Chor Bizarre menu features a large repertoire of vegetarian dishes and chaats in addition to dishes from across India. The restaurant's interiors are a delightful mix of kitsch, creativity, and imagination. The group's Design Director, Rashmi Khattar has resurrected the interiors that she had worked upon personally when it first opened in 1990, adding some interesting new (old) pieces while holding on to the signature pieces of décor like the four-poster bed, the Singer sewing machine table, and of course the 1927 Fiat—Chor Bizarre's Chaat Mobile.

Chor Bizarre, Hotel Broadway, 4/15A, Asaf Ali Rd, Chatta Lal Miya, Chandni Mahal, Daryaganj, Delhi 110002



Captain's Cellar, Taj Mahal Hotel

Captain's Cellar, the wine sanctuary nestled within the re-imagined Taj Mahal Hotel, New Delhi has just celebrated its first anniversary, marking a year of enriching the capital's wine culture and inspiring a new generation of wine enthusiasts. Over the past year, Captain's Cellar has contributed significantly to Delhi's evolving wine scene, creating an inviting space where wine is celebrated, understood, and enjoyed.

A contemporary wine lounge, inspired by traditional wine cellars, Captain's Cellar takes the diner on a journey through the vivid landscape of flavours, wine rituals and beyond—perfect for intimate gatherings and leisurely evenings. The menu is an exploration of global and domestic wines, both old and new world, preserved with leading edge technology such as Enomatic equipment and the Corvin selection. The spotlight is on 'the perfect pour' integrating the art



and science of wine, small-plates, cheese and meat platters, an exquisite experience in the Tasting Rooms—all of this, and more, in an inviting ambience that feels convivial, and elegant.

As the lounge steps into its second year, it continues to be a space where tradition and modernity blend effortlessly—a haven for all who wish to celebrate the art of wine and the spirit of togetherness.

Captain's Cellar, Taj Mahal Hotel, Number One, Mansingh Road, Delhi 110011

Parisian Café, Gurugram

The elegant Parisian Café has expanded its footprint with a new outlet, bringing a slice of Paris to Gurugram. Known for its bakery-first concept, Parisian Café is dedicated to introducing the essence of French flavours, sourcing only the finest global ingredients to create an unmatched dining experience. Originating as a boutique bakery, Parisian Café has quickly evolved into a beloved destination where guests can savour freshly baked bread, decadent desserts, and rich coffee, all infused with authentic Parisian vibes.

Designed by Maison 18, the interiors of the Gurugram outlet have been crafted to create an inviting, relaxing space. A pastel colour palette and warm lighting were chosen to





envelop guests in a cosy atmosphere. With expansive glass panels, the café is bathed in natural light in the mornings, enhancing its serene ambiance. Wooden chairs and marble tabletops add an elegant, warm tone, while a pastel forest-themed wallpaper, featuring a watercolour effect, brings the entire space together with an artful, vintage charm.

The new Gurgaon outlet exudes vintage Parisian charm, offering guests a warm, cosy escape from the city's bustle. Designed to evoke the timeless elegance of Paris, the space is inviting and perfect for unwinding. Parisian Café's thoughtfully curated menu

presents diners with a European culinary experience, featuring classic French dishes and other European delights crafted with premium ingredients. There's an extensive selection of café-style comfort food, featuring everything from eggs any way to want them to burgers, pastas, soups and salads. The desserts, in particular, capture the refined appeal of Parisian patisserie and pair beautifully with the café's specialty coffees and botanical teas.

Parisian Café, 4006, DLF Galleria Rd, Sector 28, DLF Phase IV, Gurugram 122002

Dimpeysh Rajani, an eminent numerologist has shared his considerable knowledge and expertise as a consultant for people worldwide to enhance their lives and live up to their full potential.

The Power of NUMBERS IN 2025

Here's a ready reckoner for your personal understanding of the play of numbers in your life's journey

Born on 1st, 10th, 19th of any month

Welcome 2025 with larger-than-life goals my Number 1's, because all those goals are in your reach this year and waiting to be achieved. You are ruled by the celestial body, the Sun, and you make an excellent example of "leadership from front". 2025 is a golden year for you. Protect yourself against any skin issues or bodily inflammations. You are prone to ego bruises and will need to protect yourself by practicing calm, else it may harm you financially, emotionally and professionally. Chant the Vishnu Sahastranam.

Born on 2nd, 11th, 20th, 29th of any month

Embrace 2025 with all the positivity you possess, my Number 2's, because the world needs you more than ever this year. The Number 2 represents the celestial body, the Moon and feminine motherly and caring nature. Protect yourself against any emotional turmoil, gut health issues and throat issues. Your assistance is asked for this year. You are the best arbitrators to make people on different pages come to mutual agreement. With all the chaos and troubles in 2024 and 2025, the world needs your optimism and healing energies. Get on the job my healers.

Born on 3rd, 12th, 21st, 30th of any month

When Nikola Tesla spoke about the power of the trinity, he first spoke of you, my favorite Number 3's. Number 3 is ruled

by the Planet Jupiter, the giver of gifts and great knowledge. You possess great artistic talents and oratory skills to influence, inspire and lead the world to a brighter future. 2025 is the year for you to come out with your full potential and realize your dreams. Protect yourself against tendencies of over sharing or sacrificing your own interests for other people as it may end up leaving you mentally and financially drained. The world has seen some of the finest poets, artists, craftsmen, counsellors, salesmen and businessmen ruled by Number 3.

Born on 4th, 13th, 22nd or 31st of any month

If the world has to rely on someone who would do their job relentlessly every single day the same way, it has to be a Number 4. My dependable Number 4's, your strength is your discipline and routine, come what may. If you are a 4 and not like this, take note; you are misaligned and need to get a routine. Maintain your discipline. The world looks up to you. Keep your electrical appliances, vehicles and travel plans in check. Avoid any arguments with whomsoever. Protect yourself against any issues related to your spine or neck.

Born on 5th, 14th, 23rd of any month

It's a brilliant year to network and build connections with my Number 5's. Just network and build connections. You are a master networker. A friend of everyone at the party. You make excellent careers in public relations, marketing, and sales. This year, everyone will be waiting for you to arrive and be the party starter. Opportunities may come to invest or start a new



enterprise. I suggest refraining from any hasty moves as this year can be a bit financially stringent for you. Health needs regular monitoring.

Born on 6th, 15th, 24th of any month

If luxury, eloquence and responsibility were to be summed up, it would total up to be a Number 6. People born on these dates will always be surrounded by luxury and a luxurious lifestyle but still at times have empty pockets. Ha ha! Enjoy 2025 as it is your year to perform, shine and enjoy all the creature comforts the world has to offer. Protect yourself against any surgeries, issues related to private health. Do not get any surgery done on 6, 15, 24 or a dob total 6 of any months.

Born on 7th, 16th, 25th of any month

My intellectuals and detail-oriented souls, my mystery people, my Number 7's. 2025 is going to be a year that can give you a double dip of spiritualism, divine knowledge and enlightenment. Advice from a 7 can never go to waste. The instinct of a 7 is sharp on dot. The world needs your instinct, intelligence and all tech knowledge more than ever this year. Protect yourself from major challenges in relationships or from the opposite sex and isolation from society too. Practice calm, patience and meditate. Meditation is your source of power.

Born on 8th, 17th, 26th of any month

People born to hold a position, professional qualifications, professional careers such as engineers, doctors, chartered

accountants and many would be Number 8 born, total of dob to 8 or name number frequency at 8. Planet Saturn, the planet of justice, is represented by power Number 8. Number 17 born, especially possess a heightened instinct to judge a situation before it arrives. 2024 was a troublesome and mentally draining year for you. 2025 is going to be a tad lighter and a reassuring year. It is an excellent year for you to score professional qualifications and shine at professional careers. Protect yourself legally and financially to avoid any unwanted situations. Take care of your mental health and heart health.

Born on 9th, 18th, 27th of any month

Your year has arrived in my Number 9's. 9 represents completion of a cycle. You possess qualities of all numbers from 1-8 and then you become yourself. 9 represents Planet Mars, the red planet. You have great empathy for everyone and especially the bereaved. This year is super lucky for you, should you focus and stay determined to achieve your goals. You shall shine in your social sphere. Your words, advice spoken and written shall hold great value. Please note, this year aggression will be at its peak. Drive carefully. Keep your heart health, nervous systems and blood sugar levels in check. Avoid wearing the colours red and black. ■

For a detailed numerology consultation, you can reach out to Dimpeysh at: +91 97112 43334; Instagram : @dimpeyshrajani

CHASING EDUCATIONAL *Opportunities Abroad After Class XII and Graduation*



By Team Author's Point

The big conundrum for Indian students looking for better options for undergraduation or post-grad studies, to unlock their potential for better career outcomes, is whether to study in India or abroad. As the clamour for more global exposure reaches a crescendo, there's a growing consensus amongst students that studying abroad can transform your career trajectory.

Let's have a look at the key pathways and considerations for pursuing higher education overseas.

PURSUING UNDERGRADUATE OPTIONS ABROAD

Popular Courses

Students opting for higher studies abroad after Class 12 usually aim for undergraduate programs in various fields including:

- **Engineering and Technology:** US, Canada, and Germany are highly valued for these fields.
- **Medicine:** The UK, Australia, and Russia rank high for MBBS or related medical degrees.

- **Business and Management:** US, UK, and Singapore are in demand.
- **Liberal Arts:** US and Canada offer holistic liberal arts programs.
- **Creative Arts:** Italy, France, and the UK are excellent options for fashion, design, and performing arts programs

Eligibility Requirements

1. **Academic Records:** Strong scores in Class 12 are a must; some countries requiring specific subject combinations.
2. **English Proficiency:** IELTS or TOEFL are mandatory for most universities
3. **Standardized Tests:** Undergraduate admissions in the US require SAT/ACT clearances
4. **Application Package:** Includes personal essays, letters of recommendation, and extracurricular achievements.

KEY BENEFITS OF STUDY ABROAD

- Global exposure and networking opportunities.
- Access to cutting-edge research and facilities.
- Enhanced employability in competitive job markets.

FURTHER EDUCATION ABROAD POST-GRADUATION

Popular Courses

Postgraduate studies allow students to specialize in their field or explore interdisciplinary programs. Popular options include:

- **Master's in Business Administration (MBA):** The US, Canada, and Europe
- **STEM Programs:** Go-to destination for advanced studies in science, technology, engineering, and mathematics include the US, Germany, and Australia.

KEY CONSIDERATIONS FOR STUDYING ABROAD

1. **Research Universities:** Evaluate institutions based on rankings, curriculum, and alumni success.
2. **Visa Requirements:** Carefully study the requirements of visa application process and post-study work visa options.
3. **Cultural Adaptation:** Prepare yourself for a multicultural environment; study the culture of the country you will go to
4. **Return on Investment (ROI):** Consider career prospects and earning potential post-graduation.
5. **Financial Planning:** Explore education loans, grants, and part-time job opportunities.



FINANCIAL CONSIDERATIONS

Tuition fees for undergraduate programs range between INR 10-50 lakh per year, depending on the country and course. Scholarships like Rhodes, Chevening, and Fulbright significantly reduce the financial burden on students.

FUNDING AND SCHOLARSHIPS

Postgraduate tuition fees range from INR 15-60 lakh per year. Scholarships such as DAAD, Erasmus Mundus, and Commonwealth Scholarships can help cover expenses.

- **Arts and Humanities:** The UK, France and Italy are choice options for cultural and creative disciplines.

Eligibility Requirements

1. **Bachelor's Degree:** A strong academic record needed
2. **Entrance Exams:** GMAT or GRE scores are often required for master's programs.
3. **Language Proficiency:** IELTS, TOEFL, or PTE are mandatory.
4. **Statement of Purpose (SOP):** Highlighting career goals and motivation for the program is essential.
5. **Work Experience:** Some courses, especially MBA programs, prefer candidates with 2-5 years of work experience.

Benefits

- Advanced knowledge and specialized skills.
- Opportunities for research, internships, and global collaborations.
- Pathways to permanent residency and global employment.

Proper planning, research, and preparation can help students leverage international education to build an excellent strategy for career trajectory for optimum success. ■

2025

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INDIAN STUDENTS

Choosing The Ideal Stream For Studies Post-Class Ix

By Team Author's Point

While there are some students who are quite clear about what to choose, a majority of students are wracked by doubt about making the right choice and the impact of that final choice on their future. Rule of thumb for those still sitting on the fence should be— that given the availability of options like Science, Commerce, and Humanities (Arts), the decision should be made considering one's personal interests, skills, and long-term goals.

Let's put aside the clutter and review what we need to do for greater clarity:

1. SELF-ASSESSMENT: TIME TO KNOW YOURSELF

- **Interests:** Identify subjects or activities you enjoy the most. Does solving mathematical problems excite you? Do you love doing experiments in the lab? Does travel, which involves the subjects of history and geography, appeal to you?
- **Strengths:** Assess your academic strengths. Are you better at logical reasoning, creativity, or memorization?
- **Career Goals:** What do you see yourself doing as in the future. Do you aspire to be a doctor, engineer, entrepreneur, or artist?

2. UNDERSTAND THE STREAMS

Each stream offers unique subjects and career opportunities:

SCIENCE:

Subjects: Physics, Chemistry, Biology, Mathematics, Computer Science.

Ideal if you are interested in technology, medicine, research, or engineering.

Career Opportunities:

- Medical (Doctor, Pharmacist, Biotechnologist)
- Engineering (Civil, Mechanical, IT)
- Research Scientist
- Data Analyst

COMMERCE:

Subjects: Accountancy, Economics, Business Studies, Mathematics.

Great for students with an interest in business, finance, or economics.

Career Opportunities:

- Chartered Accountant (CA)
- Financial Analyst
- Business Management
- Marketing Professional

HUMANITIES/ARTS:

Subjects: History, Geography, Political Science, Psychology, Sociology, and optional languages.

Good choices for students passionate about creativity, society, or public services.

Career Opportunities:

- Journalism and Mass Communication

For those still sitting on the fence — given the availability of options like Science, Commerce, and Humanities (Arts), the decision should be made considering one's personal interests, skills, and long-term goals



- Civil Services
- Social Work
- Creative Arts (Writing, Painting, Music)

3. CONSULT EXPERTS AND SEEK GUIDANCE

- **Parents and Teachers:** Actively discuss your interests and options with your parents and teachers for better clarity.
- **Career Counselors:** Take aptitude tests and consult professional career counsellors for unbiased advice.
- **Workshops and Seminars:** Attend career guidance programs to gain exposure to various fields.

OPPORTUNITIES FOR STUDENTS AFTER COMPLETING CLASS XII

Explore opportunities available af-

Choosing the right stream after Class 9 and identifying opportunities after Class 12 requires careful planning and introspection.

ter Class 12 depending on the chosen stream.

1. SCIENCE STREAM

Students in the Science stream can explore the following fields:

- **Medical:**
Courses: MBBS, BDS, BAMS,

BHMS, Nursing, Biotechnology.
Entrance Exams: NEET, AIIMS.

- **Engineering:**

Courses: B.Tech, B.E., Aerospace Engineering, Computer Science.

Entrance Exams: JEE Main, JEE Advanced.

- **Pure Sciences:**

Courses: B.Sc. in Physics, Chemistry, Mathematics, or Environmental Science.

Career Options: Researcher, Scientist, Data Scientist.

2. COMMERCE STREAM

Commerce students have a broad spectrum of opportunities:

- **Professional Courses:**

- Chartered Accountancy (CA).





- Company Secretary (CS).
- Cost and Management Accountant (CMA).
- **Undergraduate Degrees:**
 - B.Com (General or Honours).
 - Bachelor of Business Administration (BBA).
 - Economics (B.A. Economics).
- **Banking and Finance:**

Pursue certifications like CFA or CFP for careers in finance.

3. HUMANITIES/ARTS STREAM

Humanities students can venture into creative and service-oriented professions:

- **Media and Journalism:**
 - **Courses:** Bachelor of Journalism, Mass Communication.
 - **Careers:** Reporter, Content Creator, Film Maker.

- **Civil Services:**

Preparation for IAS, IPS, or other government services exams.
- **Social Sciences:**

Courses: Psychology, Sociology, Political Science, International Relations.
- **Creative Arts:**

Fine Arts, Fashion Designing, Graphic

By applying yourself wholeheartedly to your stream of choice, along with the right guidance, you have every possibility of achieving success in any field

Designing, and Performing Arts.

4. VOCATIONAL AND SKILL-BASED COURSES

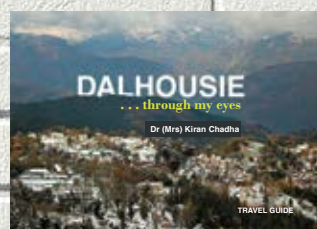
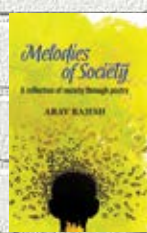
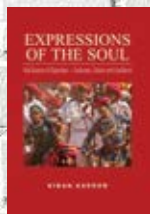
Regardless of the stream, students can explore vocational courses:

- **Diplomas in Animation, Graphic Design, or Culinary Arts.**
- **Technical Certifications in Programming, Networking, or Cloud Computing.**

Choosing the right stream after Class 9 and identifying opportunities after Class 12 requires careful planning and introspection. All streams throw up many possibilities. By applying yourself wholeheartedly to your stream of choice, along with the right guidance, you have every possibility of achieving success in any field. ■

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At Roots Café, we believe in food as medicine, sustainability as a lifestyle, and community as our core. Every bite and sip nourishes your body, mind, and soul in our serene space designed for connection and mindfulness.

Visit us and experience food that fuels your wellness journey.

Indulge consciously—because health is harmony.

Roots Café!

N-18, N Block Market, GK-1 nested in a lane

Connect with Meenakshi at 9821289888