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Your Gateway to Knowledge



Summer Pleasures

HIGH TEA: A TRADITION OF ELEGANCE AND INDULGENCE



INDIA'S MOST BEAUTIFUL HOMES: INTERVIEW WITH GAURI KELKAR



HOW MOTOR CARS DEFINE OUR LIFE'S JOURNEY AT EVERY AGE





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From the Publisher's Desk

Dear Readers,

As we step into March, *The Excellence Portal* brings you a refreshing mix of summer pleasures—travel, lifestyle, business, and wellness.

Explore the serene beauty of **Uttarakhand, Himachal Pradesh and Kashmir**, perfect for adventure and relaxation. Dive into the latest in **automobiles**, gain financial insights on **MSME loans**, and indulge in summer's best **food and beverages**. Our **home care** segment highlights the role of **electrical fittings**, emphasizing the importance of high-quality wiring and connectors for safety and efficiency. Meanwhile, our feature on **spiritual wellness** offers guidance for inner peace.

We hope this edition inspires and enriches your season. Happy reading!

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



Raaj Verma

Author's Point, The Excellence Portal

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GUREZ VALLEY

*Beyond The Cliches Of Kashmir's
Many Splendoured Vistas*



By Raneer Sahaney

When the Kashmir government reopened the remote Gurez valley to tourism in 2007, travellers for whom the state is a much-loved holiday destination could hardly believe it.

This gorgeous slice of the natural splendour of the legendary Valley, was a popular haunt for the likes of Franklin

D Roosevelt or Pandit Nehru who would run away from the toil of running the nation to imbibe its verdant beauty and healing air.

Horse rides, picnics and hiking made up much of its arsenal to lure holiday-makers. It held the alluring promise of adventures beyond the confines of Srinagar, Gulmarg and Pahalgam—the regular tourist beats. In the words of British rock climber Oscar Eckenstein

who was privileged to enjoy encounters with this splendid region in the late 19th century had this to say: “The scenery here exactly resembles the Swiss but is on a larger scale.”

Standing cheek by jowl with the Line of Control (LoC) bordering Pakistan-occupied Kashmir (PoK) in the northern vistas of the Kashmir Valley, Gurez was pulled off the map for visitors, lying as it were in this politically volatile spot held



The Gurez valley holds the promise of many unique exciting cultural adventures, apart from the blandishments of its natural beauty and adventure sports activities

under armed guard by both two nations.

The Gurez Valley is spread over a height of 8,500 ft in Bandipore District's Kishanganga Valley below the Great Himalayan Range. The Line of Control (LoC) slices through Kishanganga Valley. Your major base in Gurez will be Dawar, the old capital of Dardistan. It is the main town of Gurez and an important archaeological site.

The Habba Khatoon Mountain is the legendary promontory which separates the Gurez Valley from the Talial Valley, from where one may travel on to Drass in Ladakh's Kargil District.

Initially when the ban was lifted travel to this sensitive border area was restricted to only Indian visitors. Domestic tourists travelling to Gurez between 2007-2008 had to do so with a permit. At first it was a mere trickle as visitors very tentatively ventured into Gurez. But with the lure of its stability for tourism, over the intervening years the shadows have lifted, as has the need for a special permit and more and more visitors have embraced it as a holiday destination. The Gurez Valley was officially opened to foreign tourists in February 2025; however, they do still need

a permit to do so, unlike Indian visitors for whom the special entry permit was waived in 2020.

The inhabitants of the cluster of villages clinging to the Kishanganga Valley, the shared river waters of which are a sensitive point between India and neighbour Pakistan, seek solace in the wonderments of their lovely environs shaped by the craggy mountains, silken blue rivulets and patches of land they farm, harvests from which they save up the harvest for the hard winter months.

The rejigging of the political scenario of J&K by the Modi government has spread its ripples of Kashmir's tourism agenda for greater inclusivity of newer destinations to stud the tourism map—and these ripples have reached out to remote spots like Gurez. In 2023



the spotlight was put on Gurez with the Grand Gurez Festival, a lively showcase which summarised the travel and culture blandishments of the region. To nurture this new holiday destination attention was directed to its meadows and farms, the village localities shaped by the Dard people and outdoor activities including angling, river rafting, hiking, camping and mountain biking. To heighten its appeal Dawar, Gurez' main town centre was chosen as the 'Best Tourism Village' out of the 750 entries forwarded from all over India.

In 2022, Gurez Valley received the 'best offbeat destination' award. The idea of developing Gurez as an offbeat destination in the Valley, is gathering more momentum as under the aegis of Chief Minister Omar Abdullah, the tourism department is likely to make

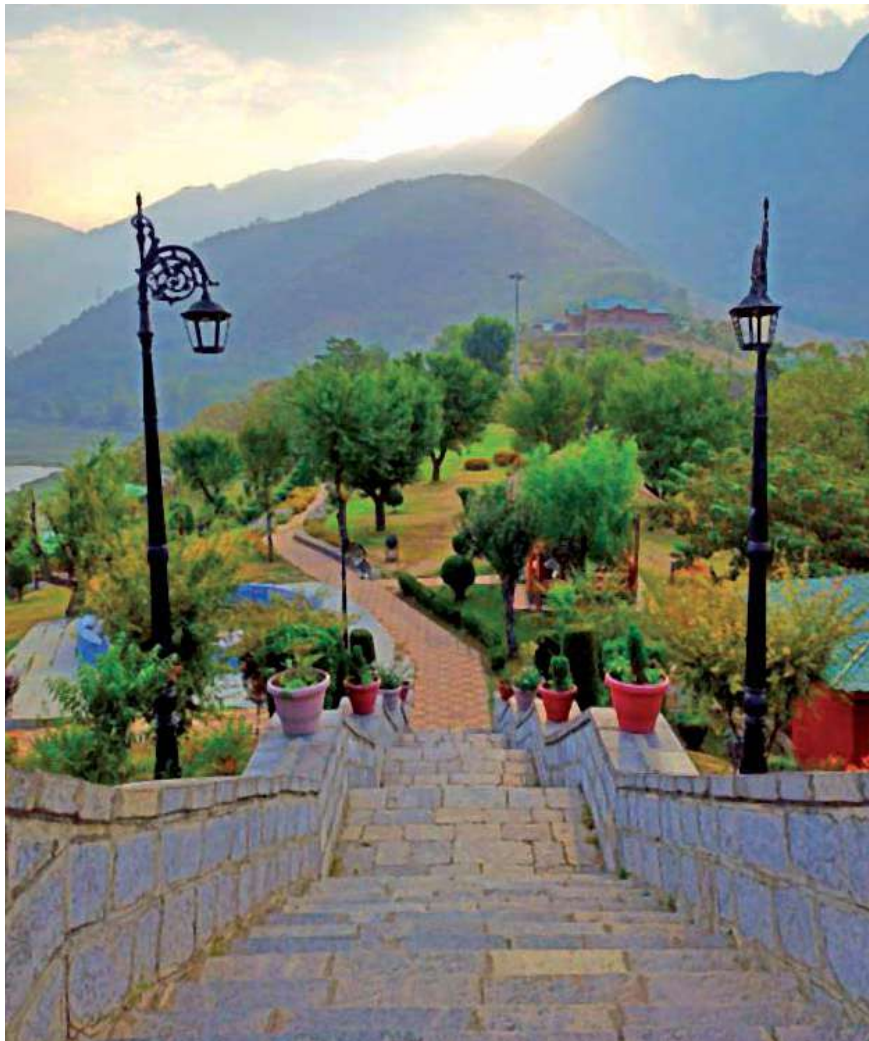
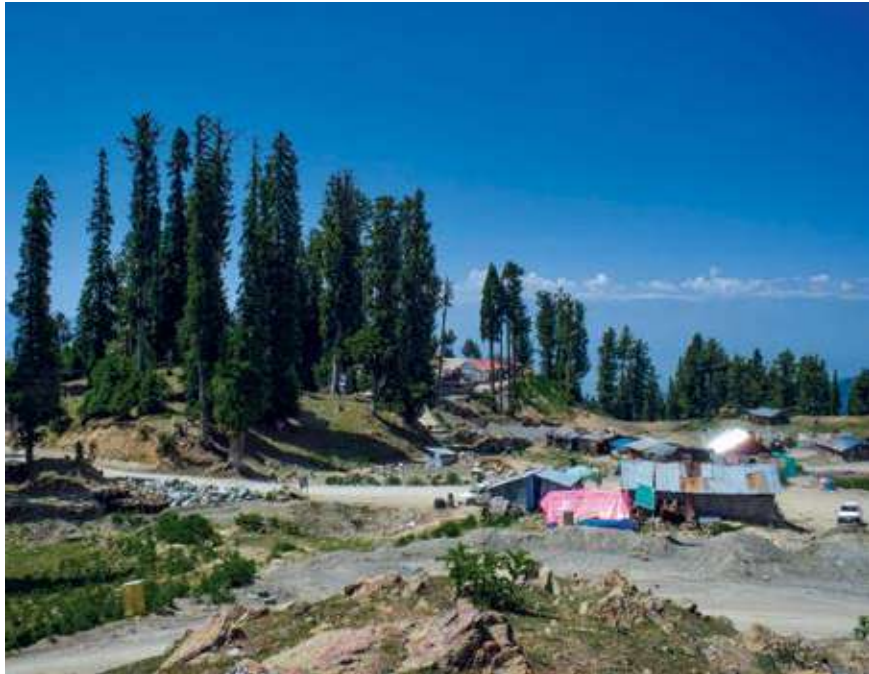
plans for the sustainable growth of this pristine valley.

The unique cultural heritage of Gurez along with its stunning natural vistas forms a potent combination for rewarding holidays in Kashmir. The area is free from snow around mid-June to early September, which is when visitors cross into the Kishanganga Valley via the Razdan Pass in the Greater Himalaya.

The picturesque vistas of Gurez lies about 70km away from Bandipura the jump-off transit point between Gurez and Srinagar. Dawar, your base in the Gurez valley, is just 128 km away from Srinagar from where the road journey should take you about 6hrs. The drive from Srinagar follows the Bandipore Road north past the HMT Crossing, on to Shadipora, Sumbal, along the western edge of Manasbal Lake and past Wular

Lake to Bandipore. At Kharpora turn right to hit the road to Gurez Road. The 58-km hill route kicks off at Mantrigam, 5 km away. Traversing the Razdan Pass, which features the shrine of Peer Baba, you will eventually find yourself bowling down a well-maintained road into the Kishanganga Valley at Kunzalwan, from where you'll turn right towards Dawar.

From the roadside pit spot, **the Wular Vantage Park**, which also serves as a picnic point, you can spy the hazy view of **Wular** — Asia's biggest freshwater lake. At the hill town of **Tragbal** with its sheltering firs and balmy environs have a quick breakfast of omelettes and toast, washed down with a tumbler of traditional kahwa before moving along enjoying panoramas of the Pir Panjal range and the craggy peaks of the



GUREZ VALLEY— THE CRADLE OF 'DARDISTHAN'

Gurez was part of ancient Dardistan which lay between 'Sharda peeth' in the west, Minimarg in the north, Drass in the east and Bagtore in the south. One of Kashmir's oldest tribes, the Shina-speaking Dards were cut off from others of their community in Astore, Gilgit and Chilas with the creation of the LoC which runs through the Gurez Valley separating India and Pakistan. A major part of Gurez was lost to Pakistan during the military reprisals here. The Dard community is spread over 15 major villages. Mention of the Dard-Shina tribes seem to have appeared in ancient Greeks and Romans tales. These tribes are said to have eventually expanded their tentacles to rule in parts of Afghanistan and Tibet.

Curated and developed by the Indian Army and District Administration, the spanking new Shinon Meeras Center, launched in 2023 in Dawar, offers a rare window to the world of the Dard-Shina tribes. The centre is a unique tribute to preserve and promote the glorious artistic heritage of the Dard-Shina tribal community and to provide glimpses of its rich culture to the world. India's first museum for Dardis traces the journey of Shina culture, languages and Gurezi way of life. The centre features digital displays, textiles, exhibits, artefacts, and interactive boards. There are also geographically aligned sections, including Dardisthan, Kishanganga river, the Gurezi way of life and language section. This center is an initiative taken by the Indian Army to promote local traditions and tourism in the valley all the while working for the development of Gurez Valley. The army has been working with the locals over three decades to keep alive the culture of the Dard Tribe and knitting stories that will tell the tale of one of the oldest continuing cultures in the world.



Great Himalaya. Gurez is cut off from the rest of the country for six months during the brutal winter.

The narrow **Razdan Pass** (11,672 ft) is the main link between Gurez and the Kashmir Valley. It also serves as a main juncture between the two regions as separate geographical and socio-cultural entities. Look to your right for peek-a-boo glimpses of the Harmukh Peak wearing its snowy winter garb. Another road cuts away northwest from here to Chilas, held by Pakistan. En route on your journey is Kunzalwan spread along the Kishanganga. Some inscriptions discovered in the region reveal that it was the site of a Buddhist Council held between the 1st and 2nd centuries CE. The Kishanganga River, originating around Drass in Ladakh, is joined by the **Burzil stream** from across the LoC. The noisome confluence takes place close to the **Brigade Camp**, which is a short distance from the Tourist Bungalow in **Dawar** where you can enjoy a quiet sojourn in this historic region— which once served as the one of the essential regions for the ‘Great Game’ for trade and territory — between the British and Tsarist Russia. Dawar is the central township and

Gurez Valley’s administrative hub.

The gorgeously verdant bowl of the Gurez valley is cocooned by the snowy pinnacles of the Great Himalaya. Along this stretch of land you will encounter Kashmir’s famous poetess *Zoonie*, or Habba Khatoon. The living legend appears to you here as the famous Habba Khatoon Mountain; this Himalayan

promontory was named after this living legend who was supposed to be the subject of filmmaker Muzaffar Ali’s movie *Zoonie*; sadly, militancy in the region interrupted the shooting of the film. Kashmiri king Yusuf Shah Chak (1580-86), became so enamoured of her he eventually persuaded her to become his. During the king’s imprisonment by the Mughal Emperor Akbar, a broken hearted Habba, also known as the ‘Nightingale of Kashmir’, is said to have roamed these parts yearning for him. Legend has it that the spirit of the sorrowing queen still roams these mountain side vistas. The mighty pyramid-shaped mountain separates the Gurez valley from the Talial region.

Dawar, which once served as a staging post for expeditions to the British garrison at Gilgit offers a warm and cosy JKTDC resthouse from where you can make quick forays in the area. On a ridge above the Brigade Campsite a watchful soldier keeps guard at a picket facing the LoC.

Once settled in you can take a short drive up past the village houses along





the old **Gilgit Transport Road** to the last village, **Chorwan/ Sandyal**, on the Indian side of the LoC. A soldier at the checkpoint will stop you going further but it's still quite a thrill exploring this hitherto banned area. A 15-minute walk away would have taken you to the first village on the Pakistani side — once a part of undivided Gurez. The road here then winds away towards Burzil Pass and on to Astore-Gilgit.

Cut off by snow from the rest of the country for six months it's a hard life for the local Gurezis. Food, fodder and fuel stocks are the essentials for survival in winter days, when snow can pile up 20ft high if they don't keep clearing it away religiously almost as fast as it falls.

Gurez, which is separated from the 'Astore' and 'Neelum' districts of Pakistan-held Kashmir is also a vital link between Kashmir and Drass in Ladakh. The all-weather Gurez-Drass Road is a lifeline for the villages lining the route. Though civilian movement is restricted along the entire route you can go exploring the Talial Valley (beyond Habba Khatoon Mountain) which is inhabited by the Dard community. '■

Chakvali, is the last village that joins the beginning of the Drass Road, on which only military vehicles have access. You cannot but revel in the glorious countryside as you drive on past Kashpat, Zedgay, Purana Talial, Danghithal, Sheikhpura and Gobaz. Do stop and chat with the locals, sip some kahwa and even make it a point to enjoy interactions with some soldiers, some of whom are stationed here far from home in Varanasi or Patiala. Maintaining the roads here is essential for troop movement in the border areas and the Bihari boys, who may not have taken up arms, are hard at work before the winter sets in. So, it's not just Delhi that is awash with Bihari migrants, Kashmir has its fair share too. Visit a local home if you can and enjoy after a humble meal of Dard-style chicken, sticky rice, Kashmiri rajma and gulab jamun.

The Gurez valley holds the promise of many unique exciting cultural adventures, apart from the blandishments of its natural beauty and adventure sports activities. Be there before it goes the Gulmarg/ Pahalagam way—meaning, before droves of tourists arrive here in the season. ■

THE INFORMATION

GETTING THERE

By road from Srinagar Srinagar-Bandipore state highway to Bandipore via Shadipora, Sumbal and Wular Vantage Park; Bandipore-Gurez Road to Dawar via Mantrigam, Tragbal, Razdan Pass and Kunzalwan. Book a high ground clearance vehicle in advance from Taxi Stand No 1 near the TRC in Srinagar. Once you leave Bandipore you will be travelling through mountainous terrain.

Air Nearest airport: Sheikh-ul-Alam Airport, Srinagar is connected to Delhi, Mumbai, Leh and Jammu
Rail Nearest railhead: Jammu Tawi Station (426 km/15 hrs). From Jammu, travel to Srinagar.

ACCOMMODATION

JKTDC Guest House in Dawar, Gurez Valley. Other options are Kaka Palace Guest House (Younis - 9419600027/ Ejaz - 9682101577) and some private homestays and inns

THE COTTAGE JEOLIKOT:

Springboard For Driving Adventures In Kumaon's 'Lake District'

By Ranees Sahaney

Beautifully restored and shaped by her vibrant personality The Cottage Jeolikot is owner Bhuvan Kumari's lovely retreat near Nainital, in the state of Uttarakhand. Those who have enjoyed the warm hospitality of The Cottage in this picturesque Kumaon mountain village feel truly privileged to have shared the pleasures of its rich colonial-era vibe so wonderfully synthesized with Kumaoni nuances.

While recreating a lovely English countryside cottage-style ambience in India's Nainital district in the foothills of the Himalaya in 1994, Bhuvan never forgot its traditional Kumaoni roots, and you'll find plenty of evidence of the native charms invested throughout the homestay. An unmissable part of the décor is the beautifully carved traditional wooden Kumaoni windows and doors, she personally rescued from the village bonfires and dump heaps, when the villagers chucked them out in their bid to get all 'modern'. Made from the wood from







trees such as the walnut, horse chestnut and Himalayan yew, the intricate carvings (*likhai*) elevate the facades of these ordinary native architectural features to a whole new level. Likhai carvings have traditionally been richly inspired by nature, folktales, and religion. Sadly, with the advent of modernism the traditional vernacular architecture has been facing a losing battle. Kholi wood carving on doors, windows and ceilings is another unique feature of houses in the Kumaun region. On your wanderings in the Lake District do keep a look out for these fast-dwindling local architectural features

While pretty voile curtains and quilted bedcovers, sourced from a local exporter, enhanced the light and airy feeling in all the six exquisite rooms and suites, the cosy *en suite* bathrooms got an even more familial touch with the vibrant paintings rendered by her daughter-in-law. The living room, done up with comfy sofas and colourful cushions, offered a cheery mood even on days darkened by monsoon clouds and veils of mist hanging around the trees.

Bhuvan has left the delightful garden with its seasonal flowers, herbs and fruit bearing trees, run riot *au naturale* and now it has expanded the tentacles of its 8 acres all the way down the hillslope to the road where lies the local horticulture centre. Birdsong and the drone of bumble bees fattened on copious nectar wake you to a new hope-giving morning, each day.

The Cottage offers visitors a wonderful opportunity to relax and revive one's inner mojo. Part of the Vergomount Estate, this lovely spot is supposed to have attracted the likes of Swami Vivekananda and Sri Aurobindo to meditate and seek spiritual solace amidst the solitude of Nature's wondrous healing environs. Back in the day The Cottage served as a small hotel operated by a Scotswoman till Independence.

Tramps around the hillsides to a forgotten cemetery and abandoned cottages, serve as reminders of tales of mystery and quirky residents from the days of the Raj.

The Cottage serves as an ideal base to go exploring in Uttarakhand's famous Lake District. While short hops lead

The Cottage offers visitors a wonderful opportunity to relax and revive one's inner mojo. Part of the Vergomount Estate, this lovely spot is supposed to have attracted the likes of Swami Vivekananda and Sri Aurobindo to meditate and seek spiritual solace amidst the solitude of Nature's wondrous healing environs



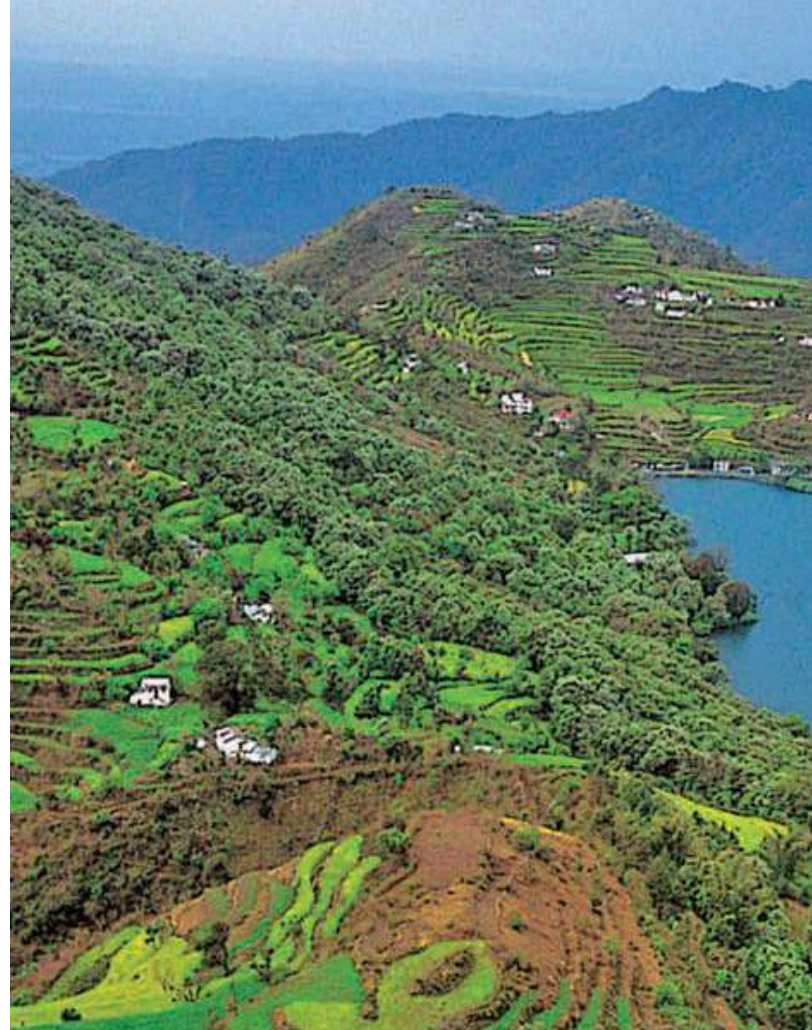
you to iconic spots such as the lively markets of Nainital (just 15 km away), Naina Peak, Naini Lake, or the AR-IES Observatory for some star gazing, driving aficionados might enjoy venturing further afield to Bhimtal, Sattal and lovely Naukuchiatal.

Bhimtal with its little lake and verdant hills makes for a lovely afternoon escape. The soothing nature trails and balmy breezes off the lake will invite you to linger in this laidback hill town just 30km away from Jeolikot and accessible via Bhowali. A popular attraction is the island aquarium set in a pretty café on Bhimtal Lake. Bhimtal is closely linked to aquaculture in these hills and the aquarium is a befitting reminder of this feature. Fish from many countries are showcased in the aquarium which is a big hit with kids and adults alike. Plan your visit from Jeolikot to time a nice lunch at the café. You can also visit the Bhimkeshwar Mahadev Temple here. The Bhimtal Birdsong Cafe run by Kalyani Mirajkar is also reputed for its excellent Kumaoni thali.

The Victoria Dam is another spot which pulls in visitors to enjoy the lovely gardens by the lakeside. You can also pay your respects at the Hanuman Temple atop a hill which offers stunning views of the lake surrounds. Located on the Nainital-Haldwani route, the temple was built by Baba Neem Karoli, a local saint with a huge following.

Close by stand the Babu Lila Sah Ashram and the Shitla Devi temple. Do stop by at Fruitage, located on the Bhowali-Bhimtal road, for some organic jams, chutneys and squashes. The rhododendron (locally called buransh) squash is a bestseller. You can also pick up some wild honey. On the Ranibagh Road stop by at the Kumaon Umang Mahila Samiti outlet which offers beautiful handknits at highly affordable prices. The Kumaon Umang Mahila Samiti was established in 2001 by some women working with Grassroots, who branched out to form a collective of women's Self Help Groups to support and facilitate the growth of these micro-enterprises. Today over 2500 women in rural Kumaon are engaged in improving the quality of life for their families through the sales of hand knitted woollens, fruit preserves and pickles, natural honey, beeswax candles and natural spices etc. Umang brands of Him-Khadya and Kumaoni have been attempting to establish linkages with consumers in various metros in the country, through direct e-sales as well as selected stores.

Naukuchiatal, famed for its birding attractions and trekking trails is just 7km away from Bhimtal. The drive along the picturesque lakeside is a delight. Naukuchital, believed to be the deepest lake in the region. Naukuchia Lake is a nine cornered (naukuchia) waterbody. A perennial underground spring



replenishes the lake all year round. Located at one corner of the lake is Kamal Tal which is a joy to behold when the lotus flowers are in full bloom.

Apart from some rewarding birdwatching adventures, kayaking and paddle boat rides also on offer are a slew of water sports activities that are a big draw for visitors. You can also explore some of the hiking trails in these pretty hills around the lake.

Like the locals you should pay your respects at the small Brahma Temple located near the KMVN guest house by the lakeside. It immortalises the legend that Lord Brahma created this beautiful lake. Devotees also do a parikrama of the lake.

Apart from some rewarding birdwatching adventures, kayaking and paddle boat rides also on offer are a slew of water sports activities that are a big draw for visitors. You can also explore some of the hiking trails in these pretty hills around the lake at Naukuchiatal



Local lore has it that if at any given time you view all the nine corners of the lake from one spot you will attain moksh (salvation).

Sattal is picturesque and pretty, nestling amidst the rich expanses of oak and pine, accessed from the Mehragaon Valley with its fragrant fruit orchards. All along these driving adventures you find plenty of examples which significantly underpin the reputation of this region as the fruit bowl of Kumaon.

The string of seven lakes (sattal) offers a mesmerising experience of the wonderment of Kumaon's gorgeous waterbodies, backed by lush mountainsides. The lakes take pride in their individual names: Nal-Damyanti Tal, Hanuman Tal, Garud Tal, Sita Tal, Ram Tal, Laxman Tal and Purna Tal. A nature lover's paradise the Sattal environs offer rich pickings for birding enthusiasts. The area is well reputed for its plenitude of butterflies, moths and a variety of insects. An unmissable experience is Frederic Smetacek's Butterfly Museum located on Jones Estate. Stanley Jones, an American evangelist is linked to St. John's Church built in 1912. That's because it's part of the Sattal Mission Estate and Christian Methodist Ashram set up by Stanley Jones. The church itself was built by one A.C. Evans as a memorial for his mother. Jones was a friend of Mahatma Gandhi; he also had a significant effect on Martin Luther King through his biography on Gandhiji. Mahatma Gandhi visited the Nainital district as part of his

tours in the Kumaon region. He was accompanied by Meera Ben, Jawaharlal Nehru, Acharya Kripalani, and Jannalal Bajaj. During this tour in 1929 he took a 2-week break at the hill town of Kausani and stayed at the Anasakti Ashram. It was here that he founded the philosophy of Anasakti Yoga (the yoga of non-attachment), drawing profound insights from his sojourn in this tranquil spot overlooking the snow peaks of the Nanda Devi Range. Kausani is a 4hour drive from Jeolikot. ■

THE INFORMATION

GETTING THERE

Road: Jeolikot is just 288km from Delhi and the road journey takes about 6 hours. Route: NH24 (now NH9) to Rampur via Hapur, Gajaraula, Joya and Moradabad; NH87 (now NH 109) to Jeolikot via Haldwani, Kathgodam and Ranibagh

Rail: Kathgodam, just 20 km away, is the nearest railhead.

ACCOMMODATION

The Cottage Jeolikot offers 4 deluxe suites and 2 standard rooms.

Contact Aditya 075348665481

Judges' Court and the Kangra Shaktipeeth *Temple Run*

By Rane Sahaney

The gorgeous Kangra Valley of Himachal Pradesh has long been reputed for its natural beauty and its spiritual richness.

A legend endures to date about the connection of the pretty village of Pragpur and its auspicious setting in this lovely valley in the foothills of the Western Himalaya. Pragpur takes immense pride in its ancient ancestry and the mythology which surrounds a new chapter in the history of the Sood clans who hail from these parts.

Notified as India's first heritage village in the 20th century, Pragpur was founded in the late 16th century by the Patials to immortalise the memory of Princess Prag Dei of the royal house of Jaswan. The area of Pragpur became an important extension of the principality of Jaswan when a childless princess Prag Dei appealed to an ascetic to bless her with a child. The

ascetic on hearing her pleas said he would give her this boon only if she built a village on the auspicious grounds where Pragpur now stands.

The site chosen for Pragpur lies in the shade of the Dhauladhar mountains - the white ranges - and is said to be so located as to receive the astral benefic influence of prayers that have been offered for thousands of years at three nearby ancient SHAKTI (Primordial Energy) Temples of Bajreshwari /Vajreshwari (Kangra), Jwalamukhi and Chintpurni. Sati, Lord Shiva's divine consort, gave up her body by self-immolation, because she could not stand her father Daksha insulting him. Picking up Sati's body went into a rage and began his fearsome Tandava dance. Even the gods were terrified that he would destroy all of creation in his rage and sorrow. Lord Vishnu stopped Shiva's terrible Tandava by dismembering her body into 51 pieces, each of which fell in different places. Sati is worshipped as the embodiment of Shakti or power—thus

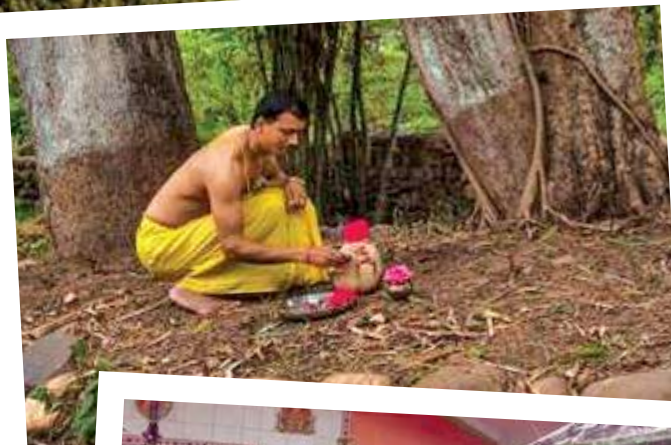


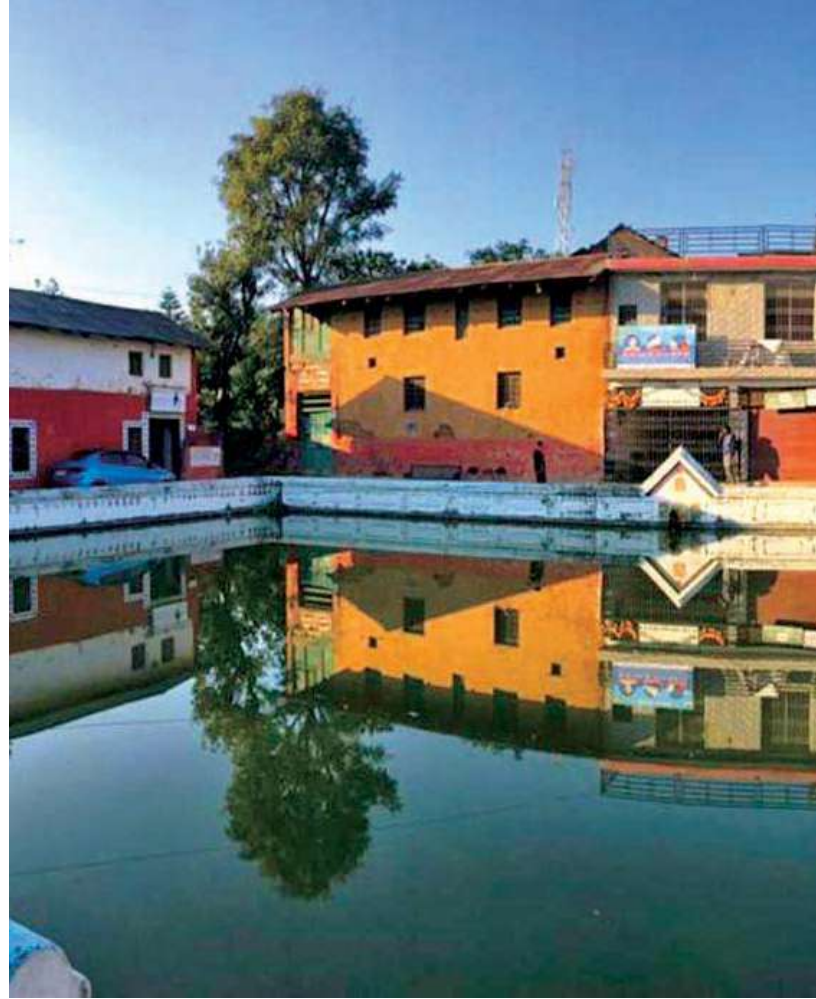
these fifty-one places where her body parts fell began to be known as Shakti Peetha.

The Soods claim to be Agnivanshis - born of a sacred fire - with references to them in ancient Hindu texts like the Rig Veda. Fleeing the wild expanses of Rajasthan after successive Muslim invasions, led by a Kuthiala Sood, 52 clans of this merchant community settled in Pragpur and its surrounds. Serving as traders and financiers for businesses along the Beas, the Soods were quick to take advantage of the potential opportunities thrown up by the development of the summer capital of the British in the 19th century.

Fortunes accrued and the community continued to thrive and to this day plays a pivotal role in the commerce and culture of Shimla and its surrounds to this day.

Dominating the picturesque environs of Pragpur Village is Judges' Court, an English-style manor house, was built by Justice Sir Jai Lal, a 7th generation Sood resident. His





descendent Vijai Lal and wife and Rani have transformed it into a beautiful heritage hotel. A short distance away, close to the ornamental tank, the Taal, which is an intrinsic part of the village community, lies their over- 300-year haveli complete with a traditional clan courtyard. This is the home of Durga Devi, sister-in-law of Justice Sir Jai Lal. Travellers have the option of staying in this lovingly restored mansion, a shining example of the traditional yesteryear village architecture featuring the traditional pale pink delicate nanak-shahi bricks baked in wood.

The beautifully restored Judges' Court makes for an ideal base for exploring the several spiritual hubs, Jwalamukhi, Chintpurni and Brijeshwari, which lie in close driving distance. Nestling amidst mango and litchi orchards, the two-storied, brick-red manor house has 26 airy air-conditioned, well-furnished rooms and suites with ensuite bathrooms. Meals on offer are a mix of Continental, Indian and Himachali specialities.

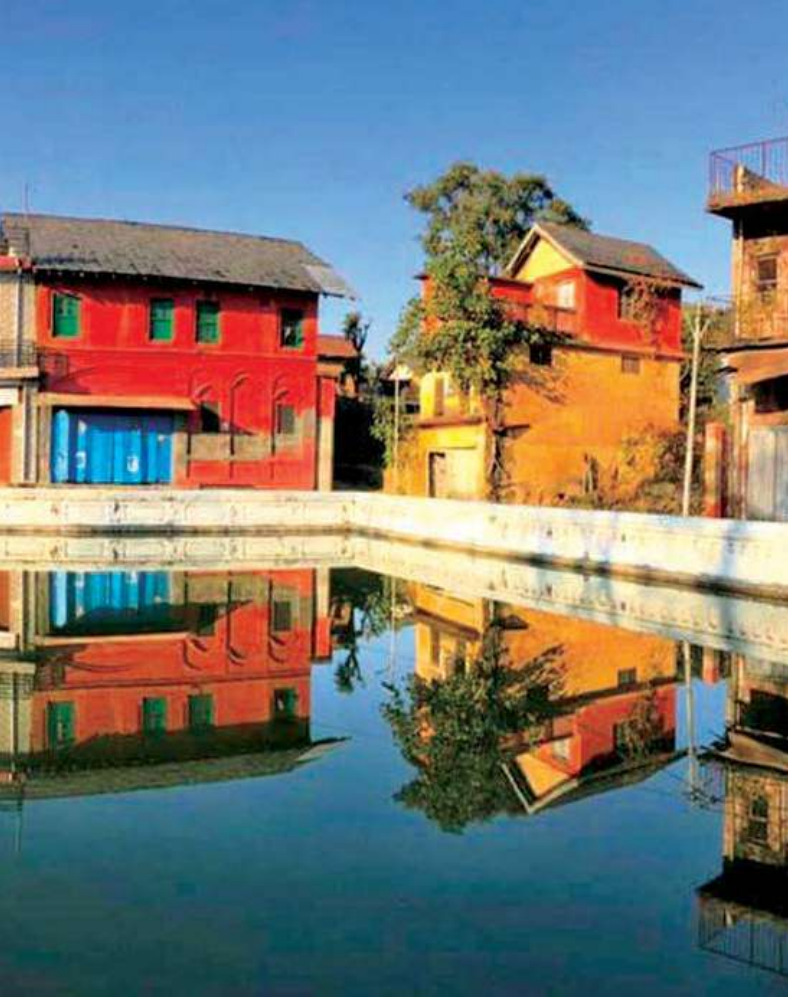
The Lals have played a pivotal role in the conservation of the heritage status of the village with its serpentine cobbled lanes, mud plastered walls and slate roofed houses and old havelis. Amongst the old structures worthy of an explore are Lala Rerumal's Haveli with its a Mughal-style Garden, the 200-year-old Chaujjar Mansion, Butail Niwas, the Dhuni Chand Bhardial Serai, the Naun, the Nehar Bhavan, and the ancient Radha Krishna temple.

On your wanderings in these surrounds you can also explore the twin heritage village of Garli 3 km away. Awash

with some lovely heritage mansions it is also part of the heritage zone of Pragpur. Amongst its noteworthy highlights are Bhagwan Niwas, Lala Melaram's residence now lovingly restored as Chateau Garli, Santri wali kothi, Naurang Yatri Niwas, and many others. Rai Mohan Lal, a timber merchant, set up a beautiful school for girls; he also built a serai and set up the water system of Garli.

An unmissable spot to visit is the lovely little Dada Siba Temple just 40 minutes away from Pragpur. Built in 1831 it is adorned with some beautiful miniature paintings from the Kangra School of Painting in the interior walls. High in detail they have largely survived the march of time. Dada Siba was a small state, which was a small branch of the royal house of Kangra. A devotee of Lord Krishna, the ruler Raja Ram Singh not only had this shrine built, he also commissioned these miniature paintings.

Jawala Ji or Jwala devi temple, one of the 51 Shaktipeeths of India, according to legend was the first temple built by the Pandavas. The hallowed site, located just 20km away from Pragpur, is believed to have been the spot where the goddess Sati's tongue is supposed to have fallen. The everlasting flame in the temple is said to represent that venerated part of the goddess' severed body. Devotees arrive here to worship the holy flames in the temple which is uniquely devoid of any idol. The nine Jwalaji flames or Jyotis, emanating naturally from a fissure in a pit located in the centre of the shrine, represent the different avatars of Goddess Sati/ Parvati. The



temple becomes a vibrant hub during the Navratra festivities from March to April and then again from September to October each year. In 1815 Maharaja Ranjit Singh of Punjab who was visiting gifted the gilded roof of the shrine, which is also notable for its silver-plated doorway.

Some other temples in the area include the Mata Tara Devi Mandir, Mata Ashtabhuj Temple, Shri Raghunath Ji Temple, Nagini Mata Temple and the Arjun Naga Temple.

The Mata Chintpurni Devi Temple, 20km away from Pragpur is dedicated to Maa Chinnamasta or Maa Chinnamastika—the severed-headed one, an avatar of Parvati/Sati the Supreme goddess. The goddess cannot bear to see her devotees unhappy and will fulfil all their desires to free them of worry. She is believed to have sacrificed her own head by cutting it off to appease the blood thirst of her companions Jaya and Vijaya, who are also known as Dakini and Varini. The duo, flanked on either side of her, drank the blood that poured out in three directions after it was severed from the Goddess' body. The goddess herself drank the blood from the third stream which flowed out in the middle. The temple is also revered as the site of the headless goddess or Chhinnamastika Shaktipeeth. The image of Mata Chintpurni Devi enshrined here as the headless goddess; in one hand she is holding her own severed head, and a sword in the other. Devotees in droves arrive to worship the lotus feet of the divinity. According to the legend, the feet of Sati fell

THE INFORMATION

ACCOMMODATION

The Judges' Court

The estate offers **26 double rooms**, including **13 suites** across three distinct clusters:

- **The Manor** - A century-old residence with 10 charming rooms.
- **The Residency** - 10 elegantly designed rooms.
- **The Chambers** - 6 luxurious rooms.

Additionally, the **Museum Mews**, a 300-year-old complex in the heritage village, offers an apartment, a suite, and two deluxe rooms.

OTHER EXPERIENCES & ACTIVITIES

Guests can unwind with **yoga, meditation, cooking lessons**, and leisurely **heritage walks** through Pragpur and Garli. Excursions include **temple trails, trekking, picnics**, and **angling** in the Beas River. Nearby, the **Maharana Pratap Sagar** reservoir offers water sports, and upcoming attractions include a **golf course** and **Himachal's largest zoo**.

Visit around **Lohri, Baisakhi, or the Wrestling Festival** and you will find yourself immersed in local festivals and traditions. Or, best of all, do nothing, and simply relax under the orchard's shade with a book, fresh mountain air, and gourmet dining under the stars.

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Tel: +91(11)24114135, 24113806, 24112223

Email: judgescourt@gmail.com

Website: www.judgescourt.com

Getting There

- **Air:** Gaggal Airport (60 km), Chandigarh (175 km), Amritsar (180 km).
- **Rail:** Vande Bharat to Amb Andaura (25 km) or Kangra Valley's scenic narrow-gauge train.
- **Road:** Well-connected to Delhi, Chandigarh, and Punjab.



on this spot. Puranic traditions have it that Chhinnamastika Mata will have the protection of Shiva – Rudra Mahadev in the four directions. Equidistant from Chintpurni are four Shiva temples – Kaleshwar Mahadev in the east, Narayana Mahadev in the west, Muchkund Mahadev in the north and Shiva Bari in the south.

The Brijeshwari or Vajreshwari Temple lies in Kangra town, about 40km away from Pragpur. This Shaktipeeth shrine, marking the spot where Sati's right breast fell, attracts devotees all year round, but more so during the navaratra periods each year. The deity is worshipped in the form of a Pindi. Two smaller shrines stand in the complex, one of these is dedicated to the Shiva as Bhairava and other to the Dhyanu Bhagat, a devotee of the Devi. The divinity also goes by the name of Mata Brajeshwari, Vajrabai and Vajrayogini Devi. The temple of Brijeshwari is considered by the Hindus to be a Gupt Dham - a sacred place of pilgrimage - one's pilgrimage is not over until one visits Brijeshwari Temple.

If you are visiting Kangra Fort, you will get an opportunity to pay your respects to Ambika Devi - the clan goddess of the Katoch clans. This temple is considered to be the oldest Ambika Devi temple in India. The other two temples are the Laxmi Narayan temple and the Jain temple featuring the original idol of Adinath Ji - said to have been made when he was alive. ■

ELECTRICAL Fittings

The Critical Role of High-Quality Connectors in Preventing Short Circuits



In the last issue, we discussed how substandard and loose connectors are among the primary causes of short circuits. A short circuit not only damages electrical appliances but also poses a serious fire hazard. This makes it essential to use the best quality connectors to ensure safety, efficiency, and longevity in electrical systems for residential, commercial, or industrial applications.

When it comes to electrical wiring, connectors act as crucial links that facilitate a stable and secure flow of electricity. Substandard quality connectors tend to overheat, corrode, or loosen over time, leading to dangerous faults. To prevent such risks, opting for premium connectors like **Adels** and **Lapp Wire** can make all the difference.

Trusted Solutions for Secure Connections

Adels is renowned for its precision engineering and strict adherence to international safety standards. Their connectors are designed to provide robust and reliable connections, minimizing the chances of electrical failure. Meanwhile, **Lapp Wire**, a globally trusted brand, offers premium-quality cables and connectors that ensure optimal conductivity and durability,

Why Choose High-Quality Connectors?

Here's a comparison highlighting why trusted brands like Adels and Lapp Wire stand out from ordinary connectors:

Feature	Substandard Connectors	Adel and Lapp Wire
Material Quality	Often made from low-grade metals prone to rust and corrosion.	Constructed with high-grade materials for superior durability and resistance.
Heat Resistance	Prone to overheating, increasing fire risks.	Designed to handle high temperatures, reducing the risk of short circuits.
Connection Stability	Loose fittings can lead to sparks and electrical faults.	Engineered for firm, secure connections to ensure uninterrupted power flow.
Lifespan and Maintenance	Prone to frequent wear and tear, requiring constant replacement.	Long-lasting performance with minimal maintenance.
Safety Standards Compliance	Often fails to meet global safety benchmarks.	Certified to meet international safety standards for enhanced protection.

ty, even in demanding environments.

The Value of Investing in Quality

Choosing high-quality connectors not only enhances safety but also improves energy efficiency by reducing power losses and maintenance costs. For any electrical installation — whether in a home, office, or industrial setting — trusted brands like Adels and Lapp Wire provide peace of mind and long-term reliability.

Next time you are working on an electrical installation or upgrade, remember that the choice of connectors

can be the crucial difference between a safe, long-lasting system and a potential disaster. Prioritize quality, and you will be safeguarding not just your appliances but also lives. ■



Vijay Kumar Sanjeev Kumar Electricals is the authorised distributor of Adel connectors and Lapp wire.

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High Tea

A Tradition of Elegance and Indulgence

By Team Author's Point

High tea is a cherished British tradition that blends sophistication with hearty dining. Originating in the 19th century, high tea was initially a working-class meal, served in the early evening as a substantial and well-deserved repast after a long day of work. Unlike afternoon tea, which was a light, aristocratic affair with delicate finger foods, high tea included more filling dishes such as meat pies, bread, butter, cheese, and hot tea.

Over time, the concept of high tea evolved into a refined experience, especially in modern-day tea rooms and luxury hotels. Today, high tea is associated with an elegant dining ritual featuring a selection of teas accompanied by an array of savoury and sweet treats. These often include finger sandwiches, scones with clotted cream and jam, pastries, and small cakes. The presentation is usually elaborate, with three-tiered serving stands and fine china enhancing the experience.

Despite its British origins, high tea has gained global popularity, with different cultures adding their own unique twists. In India, for instance, high tea menus may feature samosas, kebabs, and masala chai.

Beyond just a meal, high tea today is a symbol of leisure and indulgence, often enjoyed as a celebratory event for birthdays, bridal showers, or elegant gatherings. Whether traditional or contemporary, the essence of high tea remains the same—an exquisite experience that brings people together over delicious food and a perfect cup of tea.

India's luxury high tea experience is a lavish affair, blending British elegance with local flavours and opulent settings. Many five-star hotels across the country offer meticulously curated high tea menus, featuring a fusion of international delicacies and regional specialties. Here's a look at some of the finest high tea experiences in India's top luxury hotels:





The Imperial, New Delhi

The traditional Afternoon Tea served in a three-tier Charlie at the Atrium has been a cherished ritual at The Imperial New Delhi for decades. Guests get to indulge in a lavish Tea and Cake buffet that brings a touch of European royal court elegance to the heart of the Indian capital. Guests can savour an expertly curated selection of exquisite pastries, decadent cakes, and artfully crafted tea sandwiches, complemented with premium coffees and specially selected teas from India's finest estates.

The Atrium exudes an old-world charm reminiscent of a Grand Palais, offering a timeless setting. This iconic space has been thoughtfully transformed, breathing new life into its classic existence. A stunning new 2,200 sq ft skylight bathes the lounge in natural light, while meticulous period refurbishments reflect a perfect harmony of tradition and innovation.

There's a significant focus on vegetarian and eggless options, catering to a diverse palate. The warm puff pastries, an ancient French recipe introduced by Executive Chef Philippe Agnese, are hand-folded with the finest French butter for authenticity. Meanwhile, Buttery scones with clotted cream and homemade Strawberry jam, Avocado and goat cheese canapés, Roasted vegetables in olive focaccia and much more, keep the spread interesting and enticing.

The Atrium Afternoon Tea Buffet is perfect for a light repast with friends or family. As you enjoy the elegant setting with soft daylight streaming through the skylight, indulge in the finest curated assortment of savouries and desserts. The Atrium Afternoon Tea is offered from Thursday to Sunday, 3pm-6pm.



The Taj Mahal Palace, Mumbai

The Sea Lounge at The Taj Mahal Hotel offers one of the most iconic high tea experiences in India. Overlooking the Arabian Sea and the Gateway of India, guests can indulge in a mix of British classics like scones, sandwiches, and petit fours alongside Mumbai's street food-inspired treats such as bhel puri and sev puri. The ambiance, with its vintage décor and live piano music, adds to the grandeur.

The blend of English delicacies and Indian street food, complemented by exquisite coffees and teas, all while soaking in the mesmerising views of the Arabian Sea, is an enchanting experience. Options include the Sea Lounge Afternoon Tea Buffet, Maharaja Afternoon Tea Buffet and Champagne Afternoon Tea Buffet. High Tea at the Sea Lounge is served from 2:00 pm to 6:30 pm.



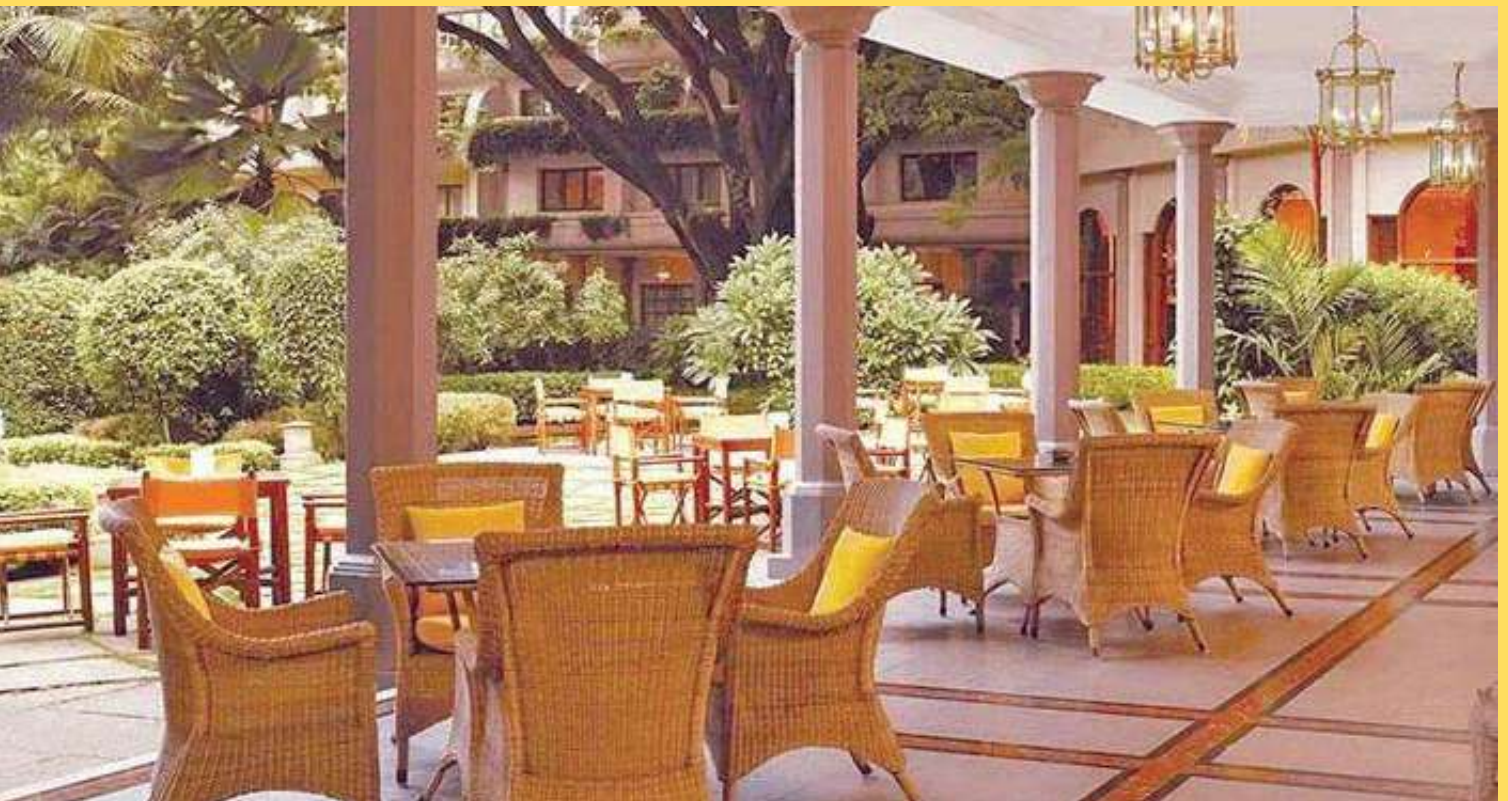
The Oberoi, Bangalore

The Polo Club at The Oberoi Bangalore offers an alfresco high tea experience amid lush greenery. Their menu features gourmet finger

sandwiches, artisanal pastries, and handcrafted chocolates, paired with an extensive collection of teas from around the world. The tranquil setting makes it a perfect escape from the city's hustle.

Dubbed the 'High Tea Impressionism', the unique tea experience commences with a guided horticultural walk around the Oberoi's verdant gardens and ends with a three-course high tea at their alfresco bar, The Polo Club. The three-course journey begins with a refreshing watermelon salad and a warm mango souffle before savouring the signature Charlie of classic treats like open sandwiches, gourmet pastries and premium cookies. The highlight of this experience are the local favourites like Yellaki banana cremeaux and Mysore pak cheesecake and authentic scones, all accompanied by fine teas, single-origin coffees and select alcoholic beverages too. This High Tea experience is available daily between 12 noon and 6 pm with 24 hours prior reservation, and lasts about 2.5 hours.

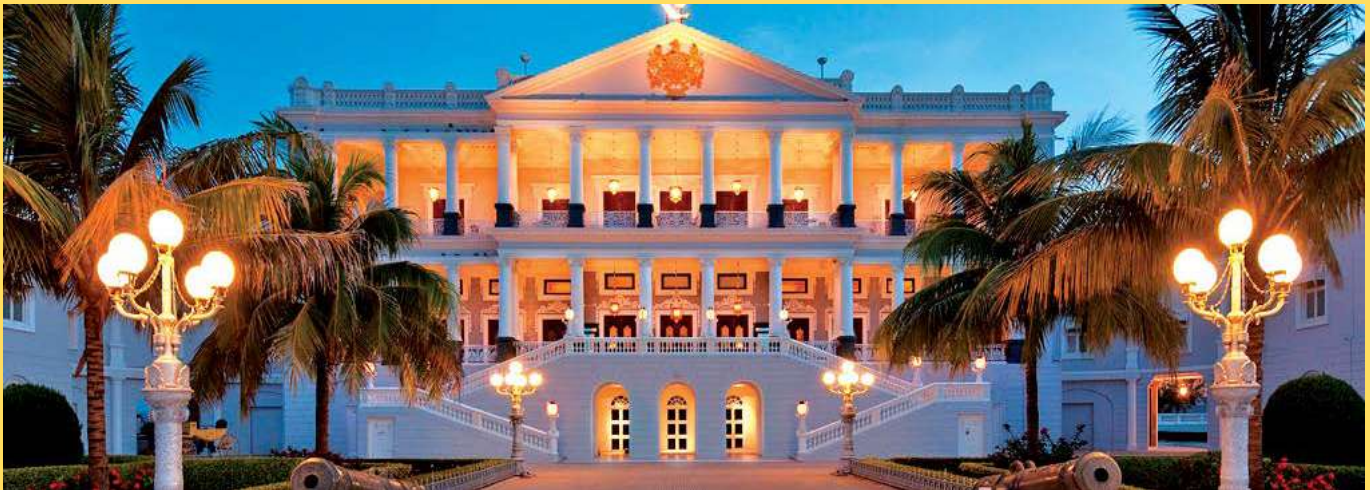




The Leela Palace, Udaipur

Overlooking Lake Pichola, The Leela Palace Udaipur hosts a regal high tea experience in a setting reminiscent of Rajasthan's royal heritage. Guests can savour a mix of European pastries and Rajasthani delicacies like mirchi vada and dal kachori, complemented by premium teas and champagne. This being Rajasthan, the afternoon tea is best had around sunset, when the sun is absolutely magical over Lake Pichola.

The delectable Palace Afternoon Tea, featuring a curated selection of local delicacies paired with your choice of fragrant chai or coffee is a perfect way to wind down the day with. It's the gourmet high point of your late afternoon here. Tiers of sweet and savoury treats, accompanied by pots of fragrant tea. The perfect pick-me-up for the evening to come. What more could you ask for?



The Taj Falaknuma Palace, Hyderabad

Set in a former Nizam's palace, the high tea at Taj Falaknuma Palace is an extravagant affair. Guests dine in royal style under chandeliers, enjoying a menu that blends English tea-time classics with Hyderabadi flavours such

as Osmania biscuits, kebabs, and saffron-infused sweets. The experience is enhanced by breathtaking views of the city.

Called the 'Royal High Tea', this is your chance to indulge in an exquisite high tea at the majestic Taj Falaknuma Palace, perched above Hyderabad. With curated teas, pastries, and savoury

treats in a setting of grandeur and historic elegance, you can pretend you're royalty—if only for a moment.

Each of these high tea experiences across India offers a unique blend of elegance, heritage, and indulgence, making them must-visit destinations for connoisseurs of fine dining and luxury hospitality.



THE MORINGA⁺ MAGIC



In the recent years, India has seen a significant shift in food consumption patterns, with a growing focus on healthier eating. Traditionally known for its rich culinary diversity, India is now witnessing a rise in conscious eating as more people become aware of the importance of nutrition, fitness, and overall well-being.

In today's fast-paced world, where convenience often takes precedence over nutrition, it is easy to forget the importance of what we put into our bodies. But we, at Mindful Eating (A unit of StepAhead) have been helping people make conscious choices about what they eat. Mindful Eating is on a mission to revolutionize the way we think about food, focusing on nourishing ingredients and mindful eating practices that not only fuel our bodies but also our minds and spirits.

We started with Moringa, which is a nutrient-dense super food, rich in vitamins, minerals, antioxidants, and other bioactive compounds that provide a range of health benefits. We introduced blends with Moringa leaves (since India is the largest consumer of tea at ~1.2 billion Kgs per year) for easy adoption in people's lives and that too without caffeine!

This year marks our 3rd anniversary — a journey fueled by passion, dedication, and a vision to bring health and happiness to every cup and every bite. Over the past two years, we devoted ourselves to extensive research, carefully sourcing the finest Moringa and other natural ingredients to create products that truly nourish and uplift.

Moringa, often called the "miracle tree," has been praised for centuries for its powerful health benefits. Rich in vitamins, minerals, and antioxidants, this nutrient-dense superfood is now a core ingredient in Mindful Eating's latest product offerings. These Moringa blends have been carefully crafted to provide a delicious and easy way to incorporate this incredible plant into your daily routine.

In a world filled with trends and fads, Mindful Eating stands out by offering products that don't just taste good, but offer a plethora of health benefits too. Whether enjoyed as a hot calming beverage or a cold refreshing drink, Mindful Eating's Moringa drinks are designed to promote vitality, boost immunity, and support overall well-being. The brand's unique approach combines Moringa with other nutrient-rich ingredients to create blends that are not only healthy but also easy to prepare, making it simple to add a burst of nourishment to your day. After another year of meticulous development and countless tastings, we're proud to offer an evolving range of thoughtfully crafted Moringa-based blends and snacks. Each product pairs Moringa with other wholesome, naturally dried ingredients — without any chemical processes — to deliver pure, unadulterated goodness in every sip and bite.

Our tea blends, from soothing chamomile to vibrant hibiscus and earthy butterfly pea, cater to different moods and moments. Whether

you're unwinding after a long day or seeking an energizing start to your morning, there's a blend for you. Our nourishing snacks like multi-millet noodles, roasted crisps, and foxnut chips, making healthy choices not only easy but delicious too.

At Mindful Eating, we believe that wellness isn't a one-size-fits-all journey. It's about making small, sustainable choices that add up to a healthier, happier you. That is why we craft our products to complement your lifestyle — whether you're looking to relax, refresh, or recharge, we've got something that supports your goals without compromising on taste.

As we celebrate this milestone, we're more excited than ever about the road ahead. Our commitment to quality, innovation, and wellness remains stronger than ever. Looking ahead, we plan to continue introducing innovative products that emphasize health, sustainability, and mindful eating practices. We are also committed to educating our customers about the benefits of whole, natural ingredients and supporting a global movement toward healthier, more conscious food choices.

We invite you to explore our collection and find your perfect blend — because feeling good should taste amazing too. Here's to three years of mindful choices and many more to come!

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Dimpeysh Rajani

INDIA'S MOST BEAUTIFUL HOMES

Gauri Kelkar, whose new book—20x20—showcases 20 of India's most stunning homes, talks about the latest trends in home architecture and interior design

Interview by AMIT DIXIT

What drew you to writing a book on Indian homes? What are you trying to showcase through this book?

It was actually sometime in mid- to late-2021 that the idea of a large-format book on residences in India, with a focus on architecturally interesting homes came up. I've had some fair bit of experience of editorial writing focused on design and architecture, having written for *AD India*, *Beautiful Homes*, etc, so the idea of such a book sounded very exciting.

I think the endeavour was just that—to showcase an amazing collection of homes around the country, going beyond the obvious locations (big cities) and really get a big-picture idea of who's doing what and where. The format of a large illustrated book was to allow readers to really get a well-rounded insight into what goes into making such homes, to hold something solid in their hands and enjoy the process of reading about them and absorbing the images at leisure. Architects in India are doing such amazing work so it seemed like a book that could capture even a slice of that would be fun.



How did you arrive at the final selection of 20 homes? What were the standout criteria you used in making the selection?

I think this was honestly the most difficult part of the project. The upside is that there are so many incredible architects doing unbelievable work in India right now so this was a problem of plenty. It helped to have a sort of framework in place: to have a pan-India approach; to go beyond the metros and look at architects doing different and interesting work in other parts of the country; to look at the



established firms, of course, but also at up-and-coming, younger architects and firms, those who are at a sort of mid-way mark in their journey—the entire spectrum; at men and women practising architecture. And arriving at just 20 from what's out there was an excruciating challenge. Obviously, that's great for architecture as a profession.

As you researched the book, what stood out for you in terms of architectural trends in the designing of Indian homes today? More specifically, can you talk a bit about contemporary Indian



home interiors? What trends have you observed here?

The huge learning for me is the priority given to context and location. I'll leave the observation or forecasting of trends to the experts but on the whole, I do believe that there is a certain sensitivity to building that doesn't only meet a client brief but does so while navigating the complexities of region, plot, location etc. There also seems to be an emphasis on using local materials, and exploring the potential and possibilities of working with local/indigenous craft, techniques, what have you. But the thing that really stands out is the felicity with which such





20x20: Twenty Architects x Twenty Iconic Homes of India has been written by Gauri Kelkar, who specialises in architectural and design writing



local practices and materials are redefined to suit a contemporary context. So, there's this entire modern reinvention and it's led to some great work.

This outlook extends to interior design too. And homeowners today are also well travelled, well read and open to new ideas. Then there is also the access and insights one can get by simply getting onto the Internet. If you're curious about something, you will almost certainly find something about it online. People also look at luxury not just as opulence or having a lot of decorative elements but as looking at materiality, indoor-outdoor dialogue, the use of art, effectively using colours. In my opinion, there's a lot of open-mindedness when it comes to looking at old things in new ways.

One could argue that a lot of Indian architecture is not terribly focussed on aesthetics. Given the gems you've unearthed for this book—and which came as an eye-opener—would you say your book serves as a testament of hope for the current and future state of Indian home architecture?

I wouldn't know about that first bit. I will say that the sheer volume of

such residences that I came across in the course of researching this book overturn that argument in the other direction. In the residences that I've been fortunate to come across—which made this book possible—there is such a focus on building something beautiful, functional and thoughtful, at looking at architecture holistically—not just slapping on a typical plan on any kind of plot. But yes, there is no denying that there is a tendency to do that too, to not look beyond the obvious when it comes to aesthetics (or just the notion that one should stick to a certain idea of luxury and not look any further). There are also big challenges vis-à-vis urban planning, overcrowded cities and climate crises that may have to be dealt with. That deserves a deeper analysis perhaps in really understanding that aspect of things and how it impacts the aesthetics of building.

So, in that background, you're probably right; these homes in the book really do serve as a source of hope for current and future ways of building, as a way to balance aesthetics and functionality. We should be so lucky that they become more and more the norm!

What future trends in Indian home architecture and interiors do you foresee? Will sustainability play an important part in this?

Well, again I wouldn't want to get into trends but from what I have gleaned, context and location, local materials, a new way of looking at luxury, what a comfortable home means, all are now important considerations. And yes, I think sustainability will play a part considering we're currently facing a pretty big fallout of climate change. Also, more and more people are coming around to the idea that being gentle on the environment, making design/decor choices based on that, doesn't necessarily mean compromising on personal comfort or aesthetics. And clearly, if these homes are any indication, it is certainly achievable.

Who according to you are some of the best architects and studios practicing in India today, specifically in the residential architecture space?

I wouldn't even know where to begin! It was why this book has been such a challenge. Sticking to just 20 beautiful across India was very difficult. I'd say there are too many to count—and isn't that an amazing thing for architecture in India? ■



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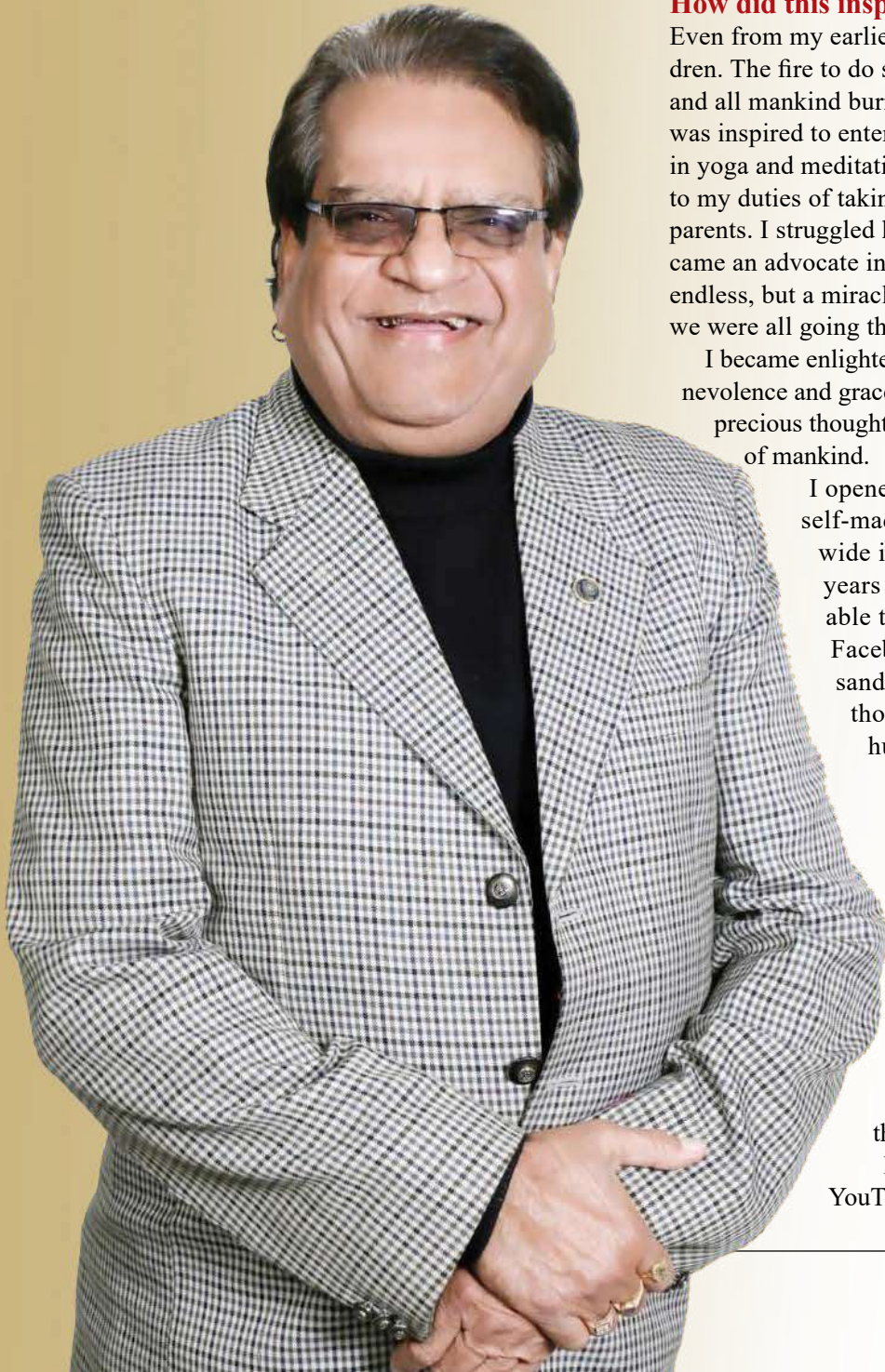


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DR. KUMAR PRASHANT MANAV

Motivational Journey for the Benefit of Mankind



How did this inspiring journey begin?

Even from my earliest childhood, I was different from other children. The fire to do something for the welfare of society, the nation, and all mankind burned in my heart. In 1972, at a very tender age, I was inspired to enter an ashram at Shukratal for a month of training in yoga and meditation. In 1981, when I got married, I had to attend to my duties of taking care of my immediate family as well as my parents. I struggled hard to remain an honest lawyer ever since I became an advocate in 1975. Over the years, these struggles seemed endless, but a miracle occurred in my personal life in 2020 when we were all going through the COVID pandemic.

I became enlightened by a miraculous light, thanks to the benevolence and grace of God. He enriched me with invaluable and precious thoughts and inspired me to share them for the welfare of mankind.

I opened my YouTube account and uploaded six self-made videos for the well-being of people worldwide in April 2020. From June 23, 2020, for three years continuously, I shared almost 1,000 invaluable thoughts across platforms like WhatsApp, Facebook, and Twitter. This inspired over a thousand followers to encourage me to compile these thoughts into books, creating a precious asset for humanity.

The first edition of *Miraculous Junction of Invaluable Thoughts – BOOK OF LIFE*, containing 100 invaluable thoughts in both English and Hindi, was launched on September 23, 2020. The second edition, featuring another 100 invaluable thoughts, was launched on September 18, 2021, while I was in Australia from 2019 to 2023. Upon returning to India on April 17, 2023, I launched the third edition with 100 new invaluable thoughts. Now, the fourth edition, also featuring 100 invaluable thoughts, is set to be launched in March 2025.

Beyond my work as an author, I am also a YouTuber, counselor, and motivational speaker. My

journey as a TV motivational speaker began on June 9, 2023, with my first interview on *SD Sangam TV*. Since then, I have featured on channels such as *Santvani Channel*, *Sadhna Channel*, *Subharti Channel*, and *MS TV*. Over 200 episodes are now available on YouTube, making these invaluable thoughts accessible to anyone seeking guidance. A simple Google search of 'Book of Life Dr. Kumar Prashant Manav' can lead viewers to these episodes and books.

I am simply a humble servant of God, spreading the precious messages He has gifted me for *humanity's* welfare.

Key Milestones that Changed My Life

God has always been very kind to me. Through His mercy, kindness, love, blessings, and inspiration, I have achieved several key milestones. I follow the only religion I believe in — Humanity. Like a flower that blooms despite being surrounded by thorns, I strive to spread goodness without any self-interest.

In addition to my spiritual and motivational journey, my deep respect for our Prime Minister, Shri Narendra Damodar Das Modi ji, has been an important part of my life. Out of admiration, I wrote a heartfelt letter to Shri Modi ji in my own blood on April 6, 2019, expressing my sentiments and suggesting solutions for national welfare. This letter, along with a detailed 10-page document, was first sent via Speed Post and later personally delivered to the Prime Minister's Office on April 23, 2019. In this letter, I predicted Shri Modi ji's victory in the May 2019 elections — a prediction that came true.

Following his victory, I wrote a congratulatory letter to Shri Modi ji on July 22, 2019, which I personally delivered to the PMO on July 26, 2019. Both submissions were acknowledged with official stamps from the Prime Minister's Office.

While in Australia (August 2019 – April 2023), I also wrote to Shri Modi ji's mother, Smt. Heeraben ji, on February 22, 2022. This letter, accompanied by three copies of *The Book of Life*, was my humble tribute to the mother who raised a remarkable leader — a lion-hearted figure and the second Iron Man of India.

These acts were my heartfelt efforts to express my unwavering dedication to the welfare of the nation and humanity as a whole.

Spreading Knowledge and Values

The *BOOK OF LIFE* has been my way of guiding the younger generation, as I believe they are not receiving enough direction regarding moral values, social ethics, and patriotism. To address this, I have distributed thousands of copies of *BOOK OF LIFE* to institutions like the Rotary Club, Bharat Vikas Parishad, Bar Association, and Arya Samaj Mandir. Copies are also provided free of charge to students of classes



Awards & Accolades

- Honorary Doctorate: Conferred in New York, USA, for global humanitarian services.
- Philosophy: Advocates humanity beyond caste and religion, leading to a name change from Prashant Kumar Goel to Dr. Kumar Prashant Manav.
- Residences: Named Temple of Humanity in both Australia and India.
- Key Appointments:
Director, FTII International Council (Awarded on 16.08.2024)
Vice Chairman, International Business Council of MSME Chamber of Commerce (Awarded on 21.08.2024)

8th and 9th, aiming to guide them toward becoming true, selfless human beings.

In my view, this inspiring *BOOK OF LIFE* is nothing less than a *Journey from Darkness to Light*.

Balancing My Mission

My followers come from across the world, and they often seek mental peace. I believe what we give to others — love, goodness, and happiness — returns to us in greater measure. Having traveled across Europe and other parts of the world, I've seen the impact of God's invaluable thoughts in helping people find peace and purpose.

I do not seek wealth, status, or rewards for my selfless mission. If my God is pleased with me and my efforts, I believe I have achieved everything I need in life. ■

Dr. Kumar Prashant Manav

Motivational Speaker, YouTuber, and Author of *Miraculous Junction of Invaluable Thoughts – BOOK OF LIFE*
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MSME Loans & Benefits:

Everything You Need to Know

By CA Bikash Singhi

According to the Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act), an MSME (Micro, Small and Medium Enterprise) is defined based on the investment in plant and machinery or equipment, classifying enterprises as micro, small, and medium depending on the value of their investment and annual turnover; with micro enterprises having the lowest investment and turnover limits, followed by small and then medium enterprises.

The definition of **MSME (Micro, Small, and Medium Enterprises)** has evolved time to time in India, and the recent changes in the **2025 Union Budget** have further updated the criteria for classifying businesses under the MSME category.

For ease of understanding, study the tabularized criteria given below:

Category	Definition (Pre-2020)	Definition (Post-2020)	New Definition (Post-Budget 2025)
Micro	Investment < ₹25 lakh	Investment < ₹1 crore	Turnover < ₹5 crore
Small	Investment ₹25 lakh to ₹5 crore	Investment < ₹10 crore	Turnover < ₹50 crore
Medium	Investment ₹5 crore to ₹10 crore	Investment < ₹50 crore	Turnover < ₹250 crore

This definition has far greater importance as MSMEs are crucial drivers of growth in the economy, and this classification allows them to access support that is tailored to their size and capabilities. The updated criteria **encourage growth** for MSMEs, offering them the chance to expand without being pushed out of the MSME category as they grow.

These changes are significant for MSMEs in terms of **access to government schemes, loan facilities, and other incentives** meant to boost growth.

Types of MSME Loans Available

Various types of MSME loans are available, tailored to meet different business needs. These include:

Nature of Loans	Purpose
Term Loans	Long-term business investments such as purchasing equipment, expanding facilities, or other capital expenditures.
Working Capital Loans	To manage working capital gap of the business such as operational expenses, inventory purchases, debtor management, etc.
Equipment Financing	For purchasing machinery and equipment for business.
Overdraft Facilities	Providing businesses with the flexibility to withdraw more money than what is available in their account up to a certain limit.
Project Finance	Financing complete project including land acquisition, construction of building, acquisition of plant & machinery, and working capital.
Business Credit Cards	Offering flexibility for smaller, recurring expenses and helping in managing cash flow efficiently.

Documents Required for MSME Loans

The following documents are required for an MSME loan:

1. **Udyam Registration Certificate**
2. **Business Registration Proof** (GST, Incorporation Certificate)
3. **Financial Statements** (Balance Sheet, P&L)
4. **GST Returns and Bank Statements**
5. **KYC Documents** (PAN, Aadhaar)
6. **Business Plan** (Loan utilization, revenue projections)

Benefits of MSME Loans

MSME loans offer numerous benefits, including:

1. **Lower Interest Rates** compared to unsecured loans
2. **Flexible Repayment Terms** aligned with cash flow
3. **Higher Loan Limits** for business expansion
4. **Government Subsidies** reducing borrowing costs
5. **Relaxed Collateral Norms** under MSME loan schemes

Various funding option available to MSMEs				
Name of scheme	Amount of Assistance	Eligibility	Purpose	Where to apply
Pradhan Mantri Mudra Yojana (PMMY)	Shishu: Up to ₹50,000; Kishor: up to ₹5 lakh; Tarun: Up to ₹10lakh	New or existing micro units	Growth of micro units	Commercial banks, small finance banks, NBFCs. Loans can be applied online through Udyami Mitra Portal, or offline by visiting banks/financial institutions (FIs)
Prime Minister's Employment Generation Programme (PMEGP)	Maximum cost of project:- Manufacturing sector: ₹25lakh; Service sector: ₹10lakh	Only new projects	Development of small industries in rural areas	The scheme is managed by Khadi and Village Industries Commission (KVIC). Loans can be applied through state KVICs or banks
Credit Guarantee Trust Fund for Micro & Small Enterprises (CGT MSE)	Up to ₹5 crore	New as well as existing business	Promotion of MSME units	Banks, NBFCs
Credit Linked Capital Subsidy Scheme (CLCSS)	15% subsidy on additional investment up to ₹1 crore for MSME units for technological upgradation	All MSME units	Technological Upgradation of MSME units	Various nodal banks or agencies, including Small Industries Development Bank of India (SIDBI), SBI, PNB, BOB, BOI, UBI
Equity Infusion for MSMEs through Fund of Funds (Self Reliant India Fund)	Total corpus of ₹50,000crore, managed by National Small Industries Corporation (NSIC) and other FIs. No such Limit and based on appraisal.	All MSME units	Enhance self-reliance of MSME units and boost growth	Through application to designated fund managers.
SIDBI Make in India Loan for Enterprises (SMILE)	₹10 to ₹25 lakh with a repayment period of 10 years, including maximum moratorium up to 36 months	All MSME units. For SMILE Equipment Finance with existence of 3 years.	To take forward the Govt. of India's 'Make in India' campaign. To provide soft loan in the nature of quasi-equity	SIDBI
MSME Business Loan for Startups in 59 Minutes	In principle approval of loans up to ₹5 crore	All new and existing MSME units	Digitalization of MSME loans	www.psbloans59minute.com. Option to choose banks. In principle sanction is generated. Final sanction is granted by the chosen bank
Trade Receivable Discounting System (TReDS)	Electronic platform that connects MSME suppliers, corporate buyers and financiers. No such limit	All MSME units	Address the issue of delayed payments to MSME units, improve the liquidity and cash flow	Banks and NBFCs

How to Apply for an MSME Loan

1. First and foremost, one must assess the need of the business. It can be done by the borrower himself or with the help of consultants. There are numerous loan products available through banks and NBFCs.
2. Identification of the lender is the next most important function. In the meantime, ensure all the required paperwork is in order.
3. Submit the loan application with accurate details.
4. The lender will evaluate the application, and upon completion of due diligence and other necessary formalities, the loan will be sanctioned.
5. The final step is disbursement of the loan.

Various Schemes and Benefits of MSMEs

With the focus of the government's inclusion of MSMEs in the growth of the country and economy, various schemes are framed for the benefit of MSMEs. These are summarized below:

1. **Startup India & Stand-Up India** – Supports new business ventures

2. **MSME Samadhan Portal** – Resolves delayed payment issues
3. **Government e-Marketplace (GeM)** – Eases procurement for MSMEs
4. **Zero Defect Zero Effect (ZED) Scheme** – Promotes quality production
5. **Cluster Development Programme** – Encourages industry collaboration
6. **International Co-operation Scheme** – Supports MSMEs in global markets

MSMEs are the backbone of India's economy. Government-backed loan schemes and incentives provide crucial financial support. However, a lack of awareness limits their impact. Entrepreneurs, FIs, and consultants must play an active role in spreading knowledge about these benefits. ■

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How Motor Cars Define Our Life's Journey at Every Age



By Author's Point Team

It would not be amiss to admit that for some of us our choice of cars reflects both unhidden and secret aspects of our personalities. The joy of a car ride as even a very young child can trigger a lifelong love, which allows us to move from one place to another to open up new avenues to unleash our tender imagination. As we advance in years these longings can crystallise into more practical ways of making these modes of transport not just a whim of the imagination, but budget permitting, allow us to own even the swankiest cars on the road—be it a Honda, an Audi, a Merc, a BMW or a Rolls Royce.

And till the time our wallets/bank balance permits we are quite happy to dream on with our Marutis, Hyundais, and Kias.

GETTING AUTO SMART

1. Beyond Convenience What's The Emotional Connect?

Intertwined with our cars is a storied connection which captures our desire for independence, the events and significant milestones in our lives—and best of all, the memories, which we hold fast till the end of our days. It would be foolish to deny that cars do hold a significant place in our lives—Right from the glorious moment of buying one to jolly family trips to romancing one's first love — your car has a firm grip on your emotional journey through life.

2. The Best Car for The Family

When choosing a family car, you need to factor in these key components: Let your eyes drift down on the following text!

- **Safety First** – Features like ABS, airbags, lane assist, and emergency braking are essential.
- **Space & Comfort** – SUVs and MPVs offer ample room for growing families.
- **Budget vs. Premium** – Hybrid mod-

els provide long-term savings with improved fuel efficiency.

TIP Look for child safety locks, ISO-FIX seats, and rear AC vents for added comfort.

3. The Right Choice for Professionals & Daily Commutes

Efficiency with smart features make for the perfect combo for you: Here are some pointers to check out if the car fits the bill.

- **Smart Cars:** AI-powered dashboards, self-parking, and hands-free navigation.
- **Best Sedans for City Driving:** Honda City, Hyundai Verna, Skoda Slavia.
- **EVs for Daily Commutes:** Tata Nexon EV, MG ZS EV, Hyundai Ioniq 5.

TIP City driving can be a real drag; focus your attention on adaptive cruise control and ventilated seats which can enhance comfort levels during traffic jams.



4. Priorities for Senior Citizens

For senior drivers, comfort, safety and easy accessibility are key drivers when choosing a car. Keep in mind the points listed hereunder:

- **Higher Seating Position** – Easier entry and exit.
- **Automatic Transmission** – Reduces driving fatigue.
- **Recommended Models:** Toyota Camry, MG Hector, Hyundai Creta, Honda Elevate.

5. For Kids and Teens?

It's important that before kids reach the formal age of driving (18 years—by then their reflexes are more mature) they must be inculcated with responsible driving habits through:

- **Involve Them in First Car Choices:** Teach them to

prioritize safety, fuel efficiency, and maintenance over speed and style.

- **Safe Driving Awareness:** Teaching road safety early.
- **Lead by Examples:** Demonstrate safe driving behaviour, respect traffic signals, and avoid speeding.

6. Built for Fitness and Outdoor Enthusiasts

For those who lead an active lifestyle, the right vehicle features can enhance outdoor adventures. Here's what to look for:

- **Top Adventure SUVs** – Ideal choices like Jeep Compass, Mahindra Thar, and Toyota Fortuner offer durability, off-road capability, and ample cargo space for gear.
- **Essential Accessories** – Equip your vehicle with bike racks, portable gym setups, and in-car coolers to support an active, on-the-go lifestyle.





7. Thinking of investing in Electric Vehicles (EVs) to step into the future?

EVs are gaining popularity for their efficiency and eco-friendliness. These should be some of your priorities:

- **Lower Running Costs:** EVs have fewer moving parts, reducing maintenance.
- **Eco-Friendly Driving:** Zero emissions for a greener planet.
- **EV Charging in Residential Areas:** Many societies are now installing fast chargers to support EV users.

8. Car Myths and Facts

Myth: EVs lack power.

Truth: Models like Tesla and Porsche Taycan can outpace many traditional cars.

Myth: Bigger vehicles are always safer.

Truth: Compact cars with advanced safety features can offer equal protection.

Myth: Premium fuel improves performance.

Truth: Most regular cars run optimally on standard fuel.

9. Smart Cars & Autonomous Vehicles — The Long Road Ahead

The automotive world is shifting toward smarter, safer technology. Here's what will keep you in the loop:

- **Self-Driving Cars:** AI advancements are bringing autonomous vehicles closer to reality.
- **AI & Safety Tech:** Smart systems that predict collisions are enhancing road safety.
- **Car-Sharing Services:** The trend of mobility-as-a-service is expected to grow.

10. Driving in Sustainable Mode—The Need of the hour and for our Future

Seriously invest in reducing the carbon footprint on Planet Earth with these mindful moves:

- **Carpooling & Ride-Sharing** – Helps lower traffic congestion.
- **EV & Hybrid Adoption** – Offers sustainable and cost-effective options.
- **Eco-Driving Habits** – Smooth ac-

celeration and steady speeds improve fuel efficiency.

Keep it Eco-Friendly and Fun for Years to Come

Cars are no longer just status symbols. People want to see how you're evolving with the time in the era of climate change and environmental degradation. Being 'with it' now means: Go smart — go eco-friendly, when choosing your car. Whether you're buying your first car, upgrading to an EV, or exploring new driving technologies, the journey ahead promises to be a joyful high on the road. ■

The Cottage Jeolikote

A Tranquil Retreat in Nainital



Tucked away in the misty hills of Uttarakhand, The Cottage Jeolikote is a picture-perfect retreat steeped in history and charm. Once part of the grand Vergomount Estate, the Victorian-era homestay welcomes guests with its red sloping roofs, ivy-clad walls, and intricate Likhai-carved doors that whisper stories of a bygone era. In 1994, the present owner, Bhuvan Kumari, brought it to life by restoring it lovingly and making it her holiday home.

Spread across 8 acres of lush gardens and fruit orchards, The Cottage offers an intimate escape with just six exquisite rooms and suites, all personally designed and decorated by Bhuvan Kumari. Each space exudes warmth, featuring antique wooden furniture, cozy fireplaces, and private sit-outs that open to breathtaking views of the surrounding hills. Here, time slows down as you sip on a cup of freshly brewed tea, listening to the melodies of chirping birds and rustling leaves.

The in-house kitchen crafts delicious homemade fare, blending Indian, Kumaoni, and global flavors for a truly soulful dining experience. Beyond its serene setting, The Cottage is a gateway to adventure—whether it's exploring the vibrant markets of Nainital (just 15 km away), trekking up Naina Peak, boating on Naini Lake, or stargazing at the ARIES Observatory.

Jeolikote itself is a hidden treasure, known for its organic honey, seasonal fruits, and a spiritual legacy tied to Swami Vivekananda and Sri Aurobindo. Whether you seek tranquillity, adventure, or a blend of both, The Cottage Jeolikote offers an enchanting escape where heritage meets nature in perfect harmony.

For Bookings Contact

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The Judge's Court Pragpur

A Timeless Heritage Retreat

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Discover the charm of a bygone era at The Judge's Court.

Tucked away in the heritage village of Pragpur, where time seems to stand still, The Judge's Court is a masterpiece of colonial charm and old-world elegance. Perched on the edge of the Himalayas, this stately country manor—one of India's finest—whispers tales of the Raj through its grand architecture and vintage allure. Sprawled across 12 acres of lush orchards, the estate brims with mango, plum, fig, and lychee trees, creating a tranquil retreat. The fresh air and salubrious setting surrounded by lush countryside make it an experience to remember. The true magic, however, unfolds at the table, where farm-to-fork dining comes to life with organic produce from the estate's very own fields, transforming into a delectable spread of Indian, Continental, and regional specialties.

ACCOMMODATION

The estate offers 26 double rooms, including 13 suites across three distinct clusters:

- The Manor – A century-old residence with 10 charming rooms.
- The Residency – 10 elegantly designed rooms.
- The Chambers – 6 luxurious rooms.

Additionally, the Museum Mews, a 300-year-old complex in the heritage village, offers an apartment, a suite, and two deluxe rooms.

For Reservations:

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