

THE
EXCELLENCE
PORTAL

JULY-AUGUST 2025

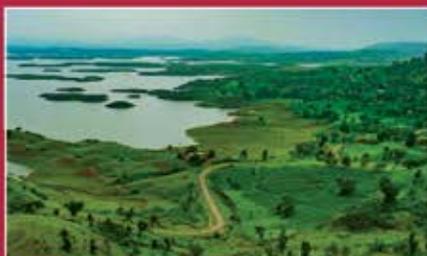
THE EXCELLENCE PORTAL

RS. 145, VOLUME 1, ISSUE 7

Your Gateway to Knowledge

Monsoon Playlist

**MONSOON MAGIC WINGS:
ITS WAY ACROSS INDIA**



**THE EXOTIC ITTAR TRAIL IN
INDIA: A MAGICAL QUEST**



**CHEF RANVEER
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RECOMMENDATIONS**





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Om Sai Ram

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From the Publisher's Desk

Dear Readers,

As *The Excellence Portal* completes its first remarkable year this July, we are truly overwhelmed and grateful for the wonderful feedback and unwavering support you've shared with us. Your enthusiasm, encouragement, and engagement have been the driving force behind every page we curate.

To mark this special milestone, this issue brings you a vibrant mix of stories to enrich your mind and spirit. Discover the timeless charm of the Itar Trail, plan a getaway to serene monsoon destinations, and try your hand at comforting monsoon recipes. For the astrology enthusiasts among you, we dive into the impact of Saturn's transit on your sun sign — an intriguing cosmic shift to watch out for.

On a more thought-provoking note, we explore how poor gum health may be linked to dementia, and take a deeper look at green project funding — a timely subject in today's climate-conscious world.

And as we look ahead, we also extend our warmest wishes in advance for Independence Day this August. Let's continue to celebrate our nation's freedom with pride, purpose, and positivity.

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



Thank you once again for being an integral part of this journey. Here's to another year of excellence — together!

Raaj Verma

Author's Point, The Excellence Portal

READERS FEEDBACK



The Excellence Portal continues to impress with its rich blend of insightful content spanning wellness, spirituality, health, and lifestyle. The May–June edition was both engaging and refreshing—each article felt thoughtfully curated and relevant to today’s fast-paced world. I particularly appreciated the balance between practical tips and reflective reads. I look forward to more in-depth features on mindful living and travel in future editions.

Warm wishes for your anniversary edition!

Jai Narayan Ram, New Delhi

The Excellence Portal brings a refreshing burst of positivity. Every edition feels thoughtfully crafted — not just in its content, but also in its look and feel. The paper quality, print, layout, and elegant use of space reflect clarity, calm, and class.

What I appreciate most is how the magazine builds relationships — not just by informing, but by engaging and connecting people. 🍷 The travel, health, and wellness articles are wonderfully relevant, and I’m always impressed by how inspiring they are.

Going forward, I’d love to see more content on simple tech innovations that impact everyday life, as well as insights into India’s rising global presence — topics that empower and broaden the reader’s worldview.

You’re not just curating a magazine — you’re cultivating a mindset of excellence.

Kudos to the entire team!

Warm regards,

Dr. Deepak Sachdeva, Tower M, DLF Capital Greens

- Founder, Medical Yoga Therapy Centres
- Director, Good Life Academy
- Editor-in-Chief, Medical Yoga Times
- President, Medical Yoga Association
- Awarded by the President of India

The magazine offers a blend of content which is thoughtful, relevant, refreshing and easy to connect with. Each issue reflects a clear understanding of the audience. Excited to see it evolve with more interactive and reader led content in the future.

Abha Arora

Tower-E, DLF Capital Greens

The Excellence Portal Magazine provides a source of inspiration for enhancing one’s own Lifestyle. Provides practical advice on various aspects of life such as health and wellness.

Puneet Sainani

Tower-A, DLF Capital Greens



I truly enjoy reading The Excellence Portal—it's something I genuinely look forward to once in 2 months. The travel and food articles are always a highlight for me. They're not just well-written, but they also have a way of transporting you to new places and ideas, often sparking that little push to try something different or explore more.

What really stands out is the overall presentation—the layout is clean and easy to navigate, and the pictures are vibrant and thoughtfully chosen. It's clear that a lot of heart goes into each issue.

The magazine has this wonderful way of inspiring you—not just to read, but to act, explore, and embrace new experiences. If I could suggest something, I'd love to see more stories on lesser-known travel destinations, wellness retreats, or even everyday heroes doing meaningful work.

Wishing you all the best for the anniversary edition. Keep up the great work—can't wait to read what's next!

Dr. Kapil Bhardwaj,
New Delhi

I would like to compliment the editorial team for producing such an impressive magazine. The material and page quality are excellent, offering a truly premium reading experience. The variety of content is commendable—ranging from leisure reads to features on pristine destinations, culinary delights, and unique places. Each section is engaging and thoughtfully curated. It's a refreshing blend of information and inspiration. Keep up the great work!

Jayant Kumar Joshi
G75 DLF Capital Green

I really like the variety of content curated for readers of different age groups. The overall quality of the magazine is amazing. Wishing all the best to the Author's Point team. Keep up the good work.

Rajeev Rawal, Delhi

Mr Raaj, your work under the flag of Author's Point is truly commendable—the clarity, precision, and dedication reflected in every page speak volumes of your commitment to excellence. The final product captures both the soul and structure of the content beautifully, and it's evident that great care went into every detail. That said, I'd like to suggest a slight addition to further enhance the impact of your wonderful magazine. A small section of illustration/caricature would provide readers with a slight dose of smile, yet oriented towards a strong message. This shall strengthen the overall emotion of a reader. With your touch, even this minor enhancement could elevate the work to its full potential. Regards

Col. Rajvinder Singh,
Tower-A, DLF Capital Greens

Excellent and good to read.

Nitin Aggarwal,
Tower-X, DLF Capital Greens

The Excellence Portal magazine is a refreshing publication with interesting content. The quality of printing and photography is amazing. To cheer up your mood, you can pick up any story from the latest or even a previous issue. I wish all the best to Author's Point for this wonderful endeavour.

Nitin Gupta,
Tower B, DLF Capital Greens

After a long found a practical magazine which covers relevant topics which makes reading interesting meaningful and joyfull.

Best Wishes

Dr Subodh Mor, Delhi

I find this magazine quite interesting, covering numbers of topic, specially the travel page ,because getting all information & knowledge about any particular place in India is quite of my interest, Best of luck for future editions ,keep me updated .

Vikas Garg,
Tower C 041, DLF Capital Greens

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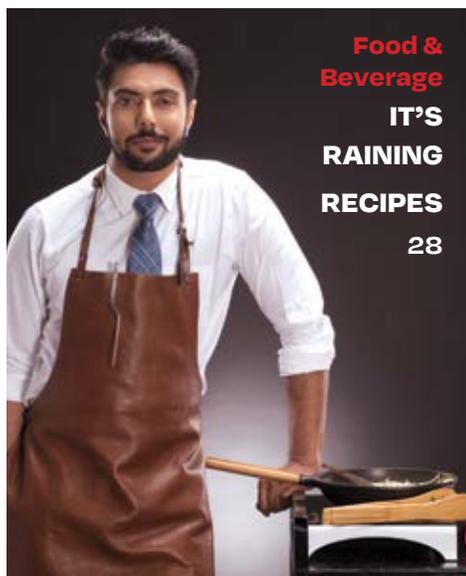
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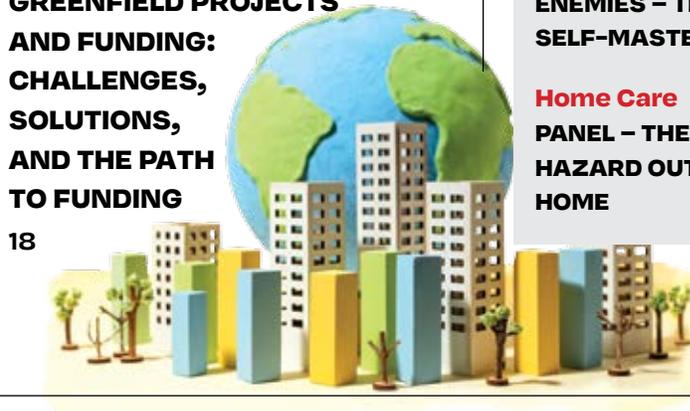
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THE MORINGA⁺ MAGIC



The Moringa⁺ Millet Noodles : Noodles for the Heart and Mind



Ever find yourself staring at a packet of noodles, flipping it over, and wondering what really went into it?

Worrying about what's in your pantry is real—and we're here to change that.

At **Mindful Eating**, we believe in keeping everyday food simple, clean, and comforting. That's why we created **The Moringa⁺ Millet Noodles**—your warm, fuss-free meal that feels as good as it tastes.

Want Noodles, But Thinking About Your Health?

Now you don't have to choose between flavour and clean ingredients. Our noodles are made using:

- A **blend of ancient millets** like ragi, jowar, bajra & foxtail millet
- **Real moringa leaves**—a leafy green with deep roots in Indian wellness
- **No maida, no preservatives, and no flavour enhancers**

They're naturally gluten-free, quick to make, and versatile enough for lunchboxes, late dinners, or one-pot family meals.

Wondering if Noodles Can Really Be Healthy?

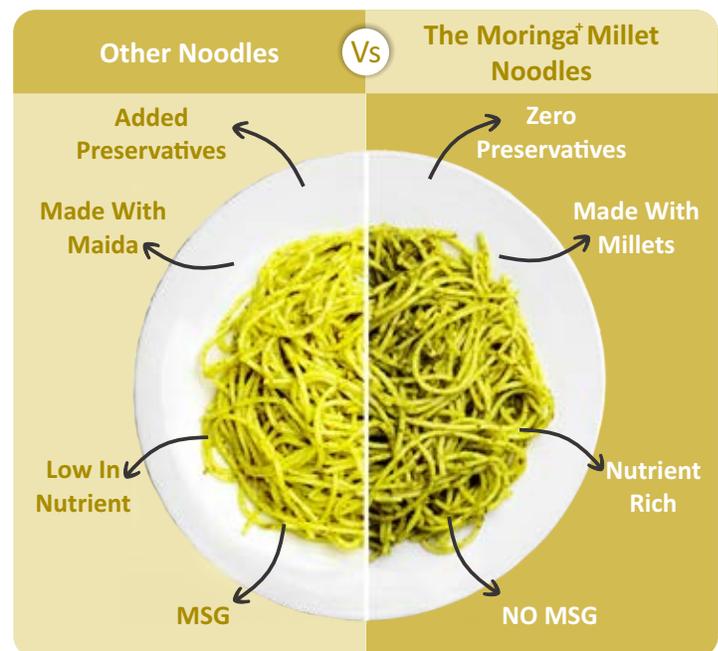
With us, they are. Millets are gentle on digestion and packed with natural goodness. Moringa, sometimes called the drumstick leaf, brings a mild earthy flavour and is known for being rich in micronutrients and plant-based iron.

These two power ingredients come together to create a bowl that's light on the system, but full of comfort.

Here's What You'll Love:

- Gluten-free grains
- Clean label: no refined flour or chemicals
- Naturally flavourful with minimal seasoning
- Works with everything—broths, stir-fries, or just your favourite veggies
- Family-friendly, quick, and satisfying

Whether you're a parent packing lunch, someone watching your plate more mindfully, or just someone who loves noodles—this one's made with you in mind.



CHOOSE WISELY



For any queries you can

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SCAN TO SHOP MORE

RIVER SUTRA

*India's Unforgettable,
Incredible Cruises*



By Raneesahaney

Ever wonder why civilizations grew up around rivers? Water, like air, is the very breath of life—everything else comes after.

India's water heritage is a life-giving resource and river worship defies all boundaries in this ancient land.

The growing fascination about exploring river cruises in India has been also inspired by Prime Minister Narendra Modi's launch of the MV Antara Ganga Vilas which heralded the world's longest river cruise. It's the only cruise of its kind, run by a single cruise operator.

The 3,200 km course of the luxury cruise kicks off at Varanasi in Uttar Pradesh and ends in Dibrugarh in Assam, via Bangladesh, covering 27 river systems and five states along the way. Operated by Antara Luxury River Cruises, the cruise liner features three decks with 18 suites that can accommodate

36 people. Primary stopovers on the journey include Sarnath in UP, Majuli in Assam, Sundarbans in the Bay of Bengal and Kaziranga National Park. Though the cruise (available twice a year) offers a duration of 51 days, there are options of shorter trips of 21 and 31 days. Charges are between Rs.25,000-50,000 per person, per day.

In India, river cruises, operated largely in October and April, run along three main routes: the Ganga/ Ganges River and Brahmaputra River in the north, and the Kerala Backwaters in the south.

The northern river cruises (3-10 days or up to 12 days) feature destinations across Uttar Pradesh, Bihar, Jharkhand, West Bengal and Assam, and in the south, the iconic Kerala backwaters.

Smaller trips, between 1-2 days, are on offer by operators for exploring parts of the Konkan coast in Maharashtra and Goa and at Chilika Lake in Odisha,



The drama and delight of the Brahmaputra River Cruise is truly memorable for its scenic splendour, its wildlife heritage, and its deep-rooted cultural roots.

NATURE-CULTURE FANTASIES

The Brahmaputra Cruises

Rivers can be both nourishers and destroyers. Their Gemini-like nature is beautifully captured by the mighty Brahmaputra in the Assam valley, where it nourishes the land and yet, with the advent of the torrential monsoon rains, can turn into a raging monster, gobbling up land and life in one fell sweep. The world's 29th longest river at 2,948 km, the Brahmaputra, starts as a trickle from the snowy heights of the Himalaya. Gathering momentum as other streams join, it courses through China and Bangladesh, entering India through the town of Sadiya, Arunachal Pradesh, as the Dihang--- a magnet for white water rafting.

Indians worship the great river as the son of Lord Brahma. The legendary Brahmaputra has shaped the land and given life to millions of people along the Assam valley — and that they never forget— accepting with fortitude, its bad with its good—

the Divine purpose at work.

One of the most incredible cruise journeys in India on this mercurial river can be savoured from a luxury liner between November and April. At places, the span of the river is so vast it resembles a shoreless sea.

This wondrous journey offers explorations of the fabled Kaziranga National Park, Majuli Island, the world's largest riverine island remarked for its incredible cultural and spiritual richness, textiles villages of antiquity, and the legendary tea plantations of Assam around Dibrugarh.

The drama and delight of the Brahmaputra River Cruise is truly memorable for its scenic splendour, its wildlife heritage, and its deep-rooted cultural roots

Outfitters: Assam Bengal Navigation, Antara Luxury River Cruises, Adventure River Cruises (Mahabaahu), Pandaw, Alfresco Grand, and others.

Ganges River Cruises

The holy Ganga/ Ganges is the stuff of myths and legends—and cruising down this much-venerated waterway is to be embraced by this dazzling heritage in itself. It really gives colour and depth to the oft repeated idea that the journey is the destination.

The mighty sweep of the river, a mere trickle from its home in the grand Himalayan peaks, barrels its way, for 2,500km, through India and Bangladesh, before it debouches into the waters of the Bay of Bengal in the east.

One can explore the magical offerings of destinations located along the Upper Ganga or Lower Ganga, in separate cruises conducted by outfitters.

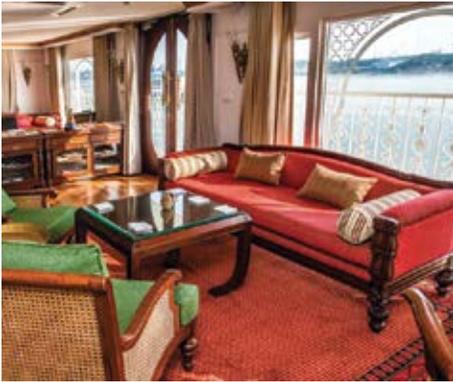
The Upper Ganges cruise, for example, takes you from Kolkata to Varanasi for trips between 14 days or 7-8 days, spanning destinations in West Bengal and Bihar from Farakka to Patna as well. The Lower Ganges cruises, between 4-8 days, are on

One can explore the magical offerings of destinations located along the Upper Ganga or Lower Ganga, in separate cruises conducted by outfitters.

the Hooghly River, a tributary of the Ganga. The trips can be between Kolkata and Farakka or as Kolkata roundtrip.

Outfitters: Antara Luxury River Cruises, Assam Bengal Navigation, Pandaw, Uniworld, Avalon Waterways, TravelMarvel

TIP Antara also sails the four rivers that inundate Bhitarkanika National Park, India's second largest mangrove forest, in the state of Odisha





From Alleppy... the cruises, conducted in traditional handcrafted houseboats, along these waterways offer excellent experiences from Kollam in the south to Kochi in the north.

beauty are the memorable signposts of these scenic trips.

Backwaters cruises are also on offer at Ashtamudi in Kollam, Kumarakom, and Bekal in Kasargod.

Outfitters: Oberoi Vrinda, Adventure River Cruises, Responsible Travel, Exotica Cruises Houseboat, Thomas Cook, Alleppey Backwater Cruise, Aqua Houseboat Cruise, and other local operators. ■

THE INFORMATION

- October to March is ideal for cruises in India.
 - Most cruise ships can accommodate between 24-56 passengers.
 - Cabins in the cruise ships can vary according to size and price options.
- Kettuvallams, Kerala's traditional houseboats, feature around 1-2 private cabins.

PLAYERS IN INDIA'S CRUISE MARKET

Assam Bengal Navigation (Cruise ships- ABN Rajmahal, Charaidew I/II, Sukpha)

Exotic Heritage Group (Antara's Ganges Voyager, Ganges Voyager II, Ganga Vilas, Nauka Vilas),

Adventure Resorts and Cruises (Cruise ships- MV Mahabaahu, MV Vaikundam),

Avalon Waterways (Cruise ships - MV Mahabaahu, MV Vaikundam run by an Indian operator)

Pandaw This UK' operator has its own ships.

USEFUL WEBSITES

<https://www.assambengalnavigation.com/>

<https://www.antaracruises.com/>

<https://www.pandaw.com/india-river-cruises>

<https://www.facebook.com/tajvoyagestourss/>

<https://www.uniworld.com/us/river-cruise/india/ganges>

<https://adventurerivercruises.com/>

<https://www.adventure-life.com/india/river-cruises>

<https://www.avalonwaterways.in/why-avalon/india-retired/>

Kerala backwaters

Savouring its iconic aqua explorations by the global travelling community Kerala's backwaters continue to surge ahead as the state's top tourist attraction. Fed by two monsoons in a year, Kerala has capitalised on its natural charms, as God's Own Country---verdantly lush, pristine and plentiful--- and culturally invigorating.

Its seamless interconnected network of brackish canals, lagoons, rivers and lakes, running along the coastal region by the waters of the Arabian Sea, serve up magical experiences between November and February.

With historic Alleppy, Lord Curzon's "Venice of the East" as a popular jump-off point, the cruises, conducted in traditional handcrafted houseboats along these waterways offer excellent experiences from Kollam in the south to Kochi in the north.

Culture and heritage and the splendour of Kerala's natural



SMART WORK OR HARD WORK: CHOOSE WISELY

—A Modern Retelling of an Age-old Race

By Dr. Ambika Gupta

We all grew up listening to the story of the tortoise and the rabbit. The moral was simple: slow and steady wins the race. The rabbit, confident and careless, lost to the tortoise who moved with quiet determination. It taught us that perseverance and patience triumph over arrogance.

But somewhere along the way, the story changed. A new version took over—where the rabbit learns from his mistake, chooses smarter strategies, maybe even uses a shortcut or a vehicle, and wins the race. Suddenly, smart work became the hero, and hard work began to look outdated.

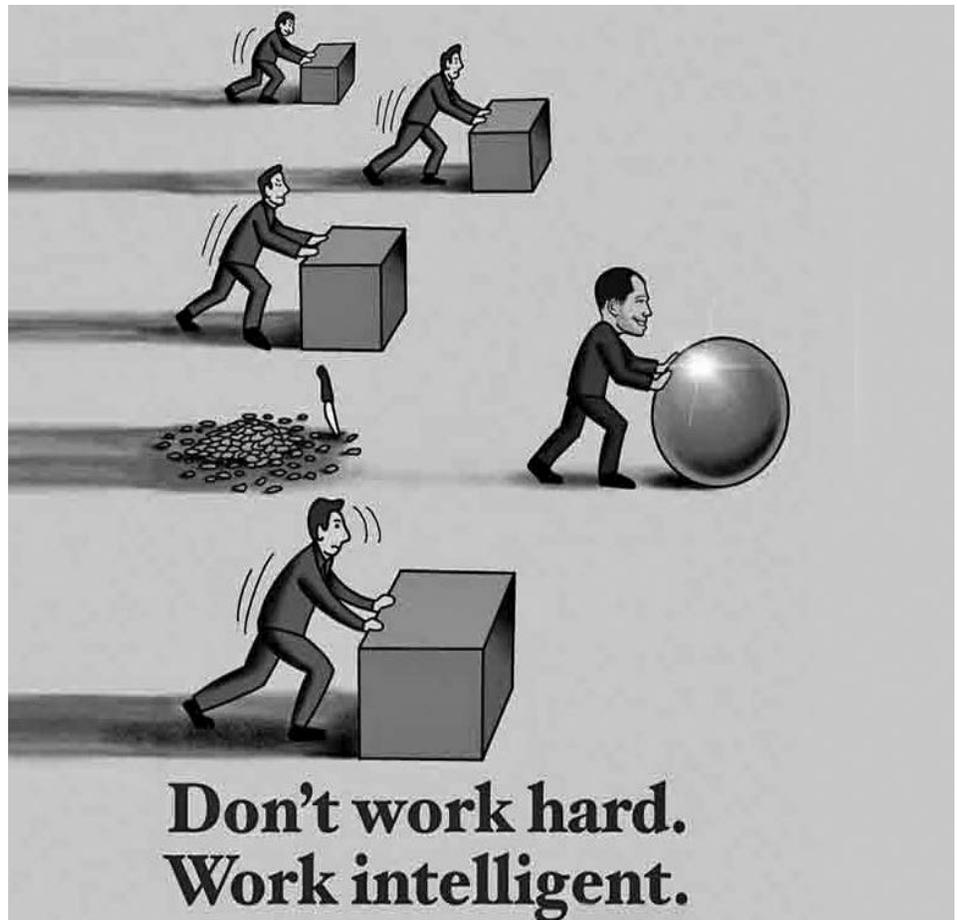
Let's pause here.

Is only smart work the golden mantra for success? Or are we dismissing the quiet power of consistency too quickly?

In today's world, this new narrative is everywhere. We admire speed, shortcuts, and instant results. We're told that working smarter is the only way forward. And yes, thinking strategically is important. But in this pursuit of being clever, are we forgetting the value of consistency?

When we scroll through success stories online, we see the highlights—the wins, the breakthroughs, the glamour. But rarely do we see the effort, the hours of quiet work, the setbacks—the tortoise's journey.

Hard work isn't about working blindly or endlessly. It's about showing up



every day, learning from our mistakes, and building something that lasts. Smart work, without the grounding of effort and patience, often becomes hollow.

The truth is, we don't have to choose between the two. The real win lies in balancing both. Let's be the tortoise with a plan, and the rabbit with humility. Let's move with purpose, but also pace ourselves with wisdom.

In this race of life, success isn't always about who gets there first. It's

about how we get there, and what we become along the way.

So, as we run our own races, let's not chase only the fast lane. Let's walk steady, think clearly, and stay true to the journey—because sometimes, being consistent is the smartest thing we can do. ■

The author/writer is an evaluator, and editor and is associated with several Sociological associations.

GUM DISEASES: AS NEVER IMAGINED

— Contributed by Dr Poonam with inputs from pubmed.ncbi.nlm.nih.gov

Have you ever thought that a severe gum infection could lead to Alzheimer's disease? The next time you have a gum infection, you might give this emergent discovery serious attention.

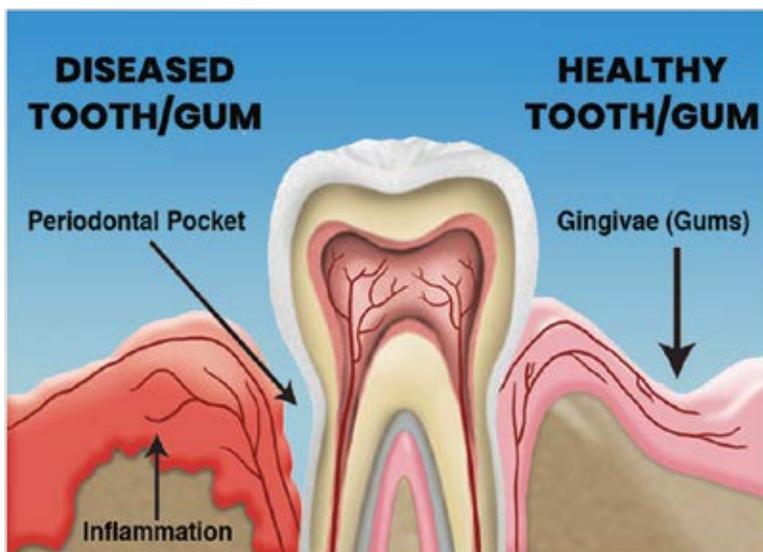
Periodontitis (or a serious gum infection in layman's terms) research findings have discovered that it is quite possibly connected with this most common form of **dementia**.

Periodontitis is a chronic inflammatory disease affecting the gums and the supporting structures of the teeth. This disease not only damages your oral health, but could, over a period of time, play a role in deteriorating brain function.

Studies reveal that bacteria (which are the culprit behind gum disease), *Porphyromonas gingivalis* in particular, can enter the bloodstream and travel to the brain. Having infiltrated the brain via the blood stream, these bacteria could quite possibly trigger the production of beta-amyloid—a protein closely linked with the development of Alzheimer's. Moreover, the inflammation caused by chronic gum infections may contribute to neuroinflammation, which speeds up brain cell damage and cognitive decline.

A study of significance featured in *Science Advances* highlights the presence of *P. gingivalis* in the brain tissues of

deceased Alzheimer's patients. Further, the toxic enzymes produced by these bacteria, known as gingipains, have been implicated in disrupting neural function and promoting the progression of Alzheimer's pathology.



Studies such as these underpin how important it is for all of us to be particularly conscious about maintaining oral health, not only our own, but also of other family members. Seeking periodontal care at the outset of any serious gum infection will certainly help nip the problem in the bud. That's why routine dental check-ups, professional cleanings, and daily brushing and flossing now take on new meaning, not just for preserving your teeth—but also to protect your brain health.

Albeit there is need for more studies to be conducted to establish a direct causal relationship between gum infection



DR. POONAM SHARMA
(BDS, MDS, Prosthodontics & Implantologist,
MIDA, MIPS, Fellowship AOI Implants)

and Alzheimer's, but even these early findings should alert us to the grave possibilities of such an outcome. In fact, we should make a note that dental professionals and neurologists alike are urging for increased public awareness about this connection, emphasizing the role of oral health in overall well-being and cognitive longevity.

That your mouth could indeed be a mirror to your brain should inspire you to take serious charge of the health of your gums to reduce any possibility of the risk of one of the most devastating neurodegenerative diseases of our time. ■

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Monsoon Magic Wings *Its Way Across India*



Here are a few unmissable destinations for some of the best rainy season experiences for all ages.

By Raneesahaney

RAJASTHAN BANSWARA

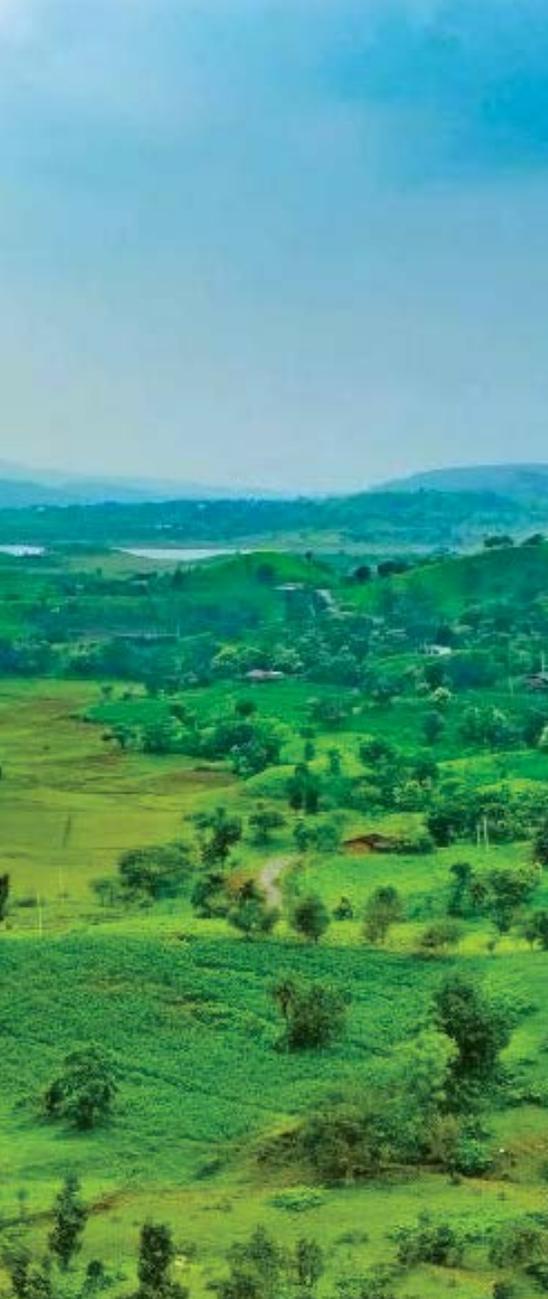
Who would have guessed? Enjoying monsoon masti in Rajasthan? Well, you may have ticked off the spectacle of the arrival of the monsoons over Udaipur city, from Sajjangarh Palace on the hilltop; and you probably spent time delighting in the Teej festivities in Jaipur and gobbled up sinful amounts of ghevar. But I bet you, you never

explored Banswara, where bamboo and raindrops come together to create another magical monsoon experience altogether!

Banswara, located from Udaipur is definitely your go to spot for some memorable monsoon masti. Located between Udaipur and Chittorgarh, the Banswara region has been the stronghold of the Bhil tribesmen under the leadership of its chieftain Bansia (Wasna). Jagmal Singh took umbrage at Bansia's lordship

of the land and kicked him out; with Bansia's defeat Jagmal set himself up as Banswara's first Maharaval.

From Udaipur it's just a 3-hour run by car to this hidden jewel of Rajasthan. Did you know that Banswara is also known as the 'City of a Hundred Islands'? Its verdant beauty gets even more heightened during the monsoon period. The plenitude of waterbodies and bamboo groves makes Banswara a perfect monsoon getaway. Forays



ered highly sacred. Many people stop by as the tree is believed to have wish-fulfilling powers. You can also haul yourself up to the 16th century Raj Mandir or City Palace, from where its lofty perch atop a hill offers spectacular views of the monsoon skies in all their splendour. Badal Mahal, a summer palace, nestled by the lotus-filled Diablab Lake.

The rains also transform Banswara's lakes and waterfalls into glorious waterbodies. Chief amongst these is the Niagara-like Singpura Fall which drops from a height of 150 ft. About 30km out of Banswara, throngs gather at Jholla

Falls in the verdant environs of Naugama village. You can join other revelers in the shallow pool created by the Kadeliya Fall — but that's only before the monsoons arrive in all their fury, because the current can get quite strong.

In the hinterland, the Chacha Kota backwaters, 14km away from the city, is peppered with scores of richly forested little islands. These were hillocks which got submerged in the waters with the setting up of the dam. The verdant hill surrounding the area features numerous crystalline streams dashing down the hillsides creating merry musicals of their own.

by boat amongst the lakes and pretty islands scattered in the backwaters offer an idyllic rainy season experience for all age groups.

The Mahi River is the primary source of Banswara's lush narrative. The massive reservoir created by the Mahi Dam is a huge attraction for picnickers. Another popular spot is the Kagdi Pick Up Garden skirting the Kagdi Lake shoreline. The lake itself is great for boating and the surrounding area a magnet for birdwatchers.

The Anand Sagar Lake, often called Bai Talab after Jagmal's queen Lanchi Bai, is famous for its great stands of 'Kalpa Vriksha' trees which are consid-



TAMIL NADU MUDUMALAI TIGER RESERVE

If you are a huge wildlife buff, the Mudumalai Tiger Reserve in Tamil Nadu is a great place to spend happy hours stalking its wondrous faunal inhabitants, even in the monsoon season. Howzzat? That's because this tiger reserve, set up in 1940, falls in the rain shadow transforming it into a year-round destination. Not only is it South India's first wildlife sanctuary it's also home to the highest number of Asiatic elephants in the world. While its wealth of elephants is certainly a big reason to be here, the game park offers sightings of other denizens such as the gaur, the striped hyena, golden jackal and the elusive leopards and sloth bear. Birders will be particularly pleased because it has a sizable variety of avifauna, some species of which offer sightings in the rainy season as well. Mudumalai's botanical wealth is notable too and is a big draw for researchers. Visitors get to explore this beautiful terrain on a 60-minute ride through the tourism zone of the Tiger Reserve in gypsy run by the Tiger

Reserve management. Visitors need to present themselves 1 hour before their turn. The First Safari gypsy is scheduled at 06:30 am; the last Safari gypsy shall leave at 05:00 pm

The Elephant Conservation Centre

The Mudumalai elephant camp is nestled by the river Moyar, opposite the Reception Center at Theppakadu. The feeding of the camp elephants is open

to visitors in the morning and evening. Timings 8:30 am to 9:00 am; 5:30 pm to 6:00 pm.

The tiger reserve lies about 90 km away from Mysore, and roughly 70 km away from Udhamandalam (Ooty.)

Check out <https://www.mudumalai-tigerreserve.com/> for more info and for booking for visits to the Elephant Centre; you can also contact the Reception Centre at Theppakadu





MAHARASHTRA KAAS PLATEAU

Many people are familiar with the charms of the gorgeous Valley of Flowers, located in proximity to the Nanda Devi Sanctuary in Uttarakhand, in north India. But were you aware that the state of Maharashtra has its own Valley of Flowers or rather ‘Plateau of Flowers’? A hidden gem for decades on end, the Kaas Plateau is another wonder of nature, which comes into its own during the monsoon season from July to September. Drenched in generous

amounts of rain the soil transforms the plateau into a carpet of floral splendour unmatched human hands.

Acclaimed as a UNESCO World Heritage Site in 2012, over 850 species have been recorded across the lush meadows of the plateau. Notable blooming extravaganzas include that of the vividly spectacular *Utricularia*, growing in great masses across the plateau. *Karvy*, a seasonal shrub, only makes its appearance every seven years.

Picnickers gather together in great

numbers by the shores of Kaas Lake skirting the southern edge of the plateau.

Only 3,000 visitors are permitted entry in a day to preserve its pristine environs. Bookings are only accepted online. Timings: 7-11am, 11am-3pm, and 3-6pm. Advance booking is recommended. Log on to: <https://www.kas.ind.in/>

The Kaas Plateau is a 3-hour drive from Pune. The nearest railhead is Satara, 25 km away, which offers connections to Delhi, Mumbai, Pune, Bengaluru, Ahmedabad, Jaipur, and Goa ■



GREENFIELD PROJECTS AND FUNDING: CHALLENGES, SOLUTIONS, AND THE PATH TO FUNDING

By CA Bikash Singhi

A greenfield project refers to a new project that starts from scratch. The entire project is funded by a bank with the promoter's contribution as margin. The sanctioned funds may be utilized for purchasing land, constructing building/s, for plant and machinery, and working capital that may be either fund-based or non-fund based.

Generally speaking, projects on renewable energy, infrastructure development, real estate, and setting up an industrial plant/factory come under greenfield projects.

Challenges that Must be Overcome

Greenfield projects can offer massive opportunities, but they also come with a unique set of challenges—especially since you are building everything from scratch. The challenges are listed below.

- Regulatory and approval hurdles
- Environmental and social impacts
- High capital requirement and financing risk
- Infrastructure gaps
- Demand and market uncertainty
- Land acquisition and legal issues
- Stakeholder management
- Execution and operational risks

Looking at the above challenges, you may get the impression that many greenfield projects are a bit difficult to get appraised by banks, and

it may deter you from living your dream. But, getting their evaluation and approval is very much possible, provided there is clarity in your thinking and your project is well-planned.



Roadmap to Tackling Challenges

In every challenge lies an opportunity to achieving success and greenfield projects are no different.

Since funding is available from banks, all that you, as the promoter, have to do is have a clear vision and goal in mind. The clearer the picture, the easier will it be to get the funding sanctioned.

A suitably designed business strategy is a requirement. As is drawing up a preliminary business plan – or a detailed project report – whichever is necessary. Given below are some tips.

- **Conceptualization of the project and planning**
- **Detailed feasibility study and a business plan including projection:** Capital Expenditure (CAPEX), Operating Expenditure (OPEX), Return on Investment (ROI), Internal Rate of Return (IRR), and payback period
- **Structuring and sourcing funds:** Equity, debt financing, blended finance, and grants/subsidies
- **Due diligence and risk allocation:** Legal, financial and technical study, and due diligence
- **Financial closure:** All funding sources are secured and ready for disbursement
- **Construction and implementation:** Use disbursed funds and compliance reporting
- **Commissioning and operations:** Begin operations and start generating returns, loan repayment and return to investor

Funding Process Followed by Banks for Greenfield Projects

The following procedure is followed by banks for funding greenfield projects.

- **Initial project screening:** Determining whether the project aligns with the bank's strategy and risk appetite



- **Detailed proposal review:** Assessing the quality and viability of the project plan, evaluating the promoter's/sponsor's background and track record
- **Risk assessment:** Identifying, quantifying, and mitigating risks before lending
- **Structuring the loan:** Appraisal of loan amount, interest rate, tenure, moratorium and Debt Service Coverage Ratio (DSCR). Defining collateral and security structure is also undertaken
- **Credit approval and sanction:** Approval of loan through multiple layers
- **Legal documentation:** Finalize all legal contracts and conditions precedent
- **Disbursement:** Release funds in phases as per progress of project as defined in terms of sanction
- **Monitoring and Compliance:** Regular monitoring of project, cash flow, cost overrun, time delays, site visits, etc.
- **Post-completion review and repayment:** Transition from the construction phase to the operational phase.

Thus, the potential for starting a greenfield project is immense, provided you have the grit and vision to make it happen. Together with funding from banks, one can do today what one could only dream of some years ago. With a business plan and a detailed report outlined, and a structured funding process in place, you can take up the challenge and work your way up to the top. ■

Loan Expert CA Bikash Singhi

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THE EXOTIC ITTAR TRAIL IN INDIA

—A *Magical Quest*

By *Ranee Sahaney*

From the Saffron and Lavender fields of Kashmir in the north, to the Jasmine farms in Madurai, Karnataka. From the Roses of Kannauj to the bark of the agar trees in Assam, chasing the splendour of India's exotic ittar legacy is a compelling journey.

The timeless love of India with the sensory world is beautifully captured in cut-glass vials of ittar or attar, rooted in the Persian word '*itir*', or the Arabic '*itr*' — collectively meaning 'perfume'. Long before these entered our vocabulary, Indians have been familiar with the Sanskrit word '*sugandh*' meaning 'aromatic'.

Fragrant flowers, herbs, plants, aromatic barks and leaves of trees—all served this deep-rooted practice, which found voice in two kinds of perfumery—warm and cool—to align with the

Musk, Amber, and Kesar(saffron), which are warm ittars, are ideal for winter. In the summer months cool ittars with floral scents like jasmine, rose, khus, kewda, and mogra are the way to go.

chemistry of the human body and the seasonal changes it would accommodate.

To put it in layman's terms, Musk, Amber, and Kesar(saffron), which are warm ittars, are ideal for winter. In the summer months cool ittars with floral scents like jasmine, rose, khus, kewda, and mogra are the way to go.

Way back, from pre-Vedic times, fragrant essential oils and attar have been an intrinsic part of personal grooming, social customs, sacred practices, domestic rituals, medicinal purposes and beauty culture in India.

Did you know that the huge deghs (copper stills), dating to the days of the ancient Indus Valley Civilization, discovered by archaeologists were linked



The *Agni Purana* reveals that kings would break their day with a bath with a choice of 150 different fragrances.

Kings and commoners in India have long held aromatics dear in their daily rituals. The *Agni Purana* reveals that kings would break their day with a bath with a choice of 150 different fragrances. It was the job of the Gandhkarika or Gandhhadika, mostly women, to prepare these fragrances for the royal bath. The common man, to this day, is habituated to use a fragrant agarbatti (joss stick) to invoke the blessings of the gods, whether it's at a shrine in his home, or a small

idol of the deity embedded under a tree in the village.

The arrival of the Mughals in India added another special layer of traditions to this rich legacy. Mughal emperor Akbar, for example, was inordinately fond of keeping himself freshly perfumed throughout the day, to counter the seasonal heat, dust and humidity of the land which he now ruled. Check out his court historian Abu'l-Fazl ibn Mubarak's 16th century chronicle, the *Ain-e-Akbari*, which offers an insight to his lord and master's use of attar in his daily grooming. Emperor Jehangir's wife Noorjehan had an abiding adoration of roses and she would even spend hours soaking in her bathwater scented with rose petals. Jehangir, an avid botanist himself, played a pivotal role in propagating the making of ittars during his reign. Pushkar was a big source of roses,

by them with the craft of attar making? Other discoveries here were perfume jars and terracotta containers, also connected with the art of alchemy. The Indus Valley Civilization had a massive swathe of approximately 1.3 million sq km, with parts of modern-day Pakistan, India, and Afghanistan, in its mighty embrace. Its core region extended from northeast Afghanistan to Gujarat in India and from Balochistan in Pakistan to western Uttar Pradesh in India. A prize find during the excavations was a 4500-year-old perfume bottle from Lothal, in Gujarat. Copper Stills to this day are used for making ittars in centuries-old tradition in Kannauj, the "Perfume Capital of India" from the times of King Harshvardhan in the 6th century.





as it is even now. In nearby Ajmer, it is said, there's still an old ittar-making unit dating to Jehangir's days.

Between the 18th and 19th centuries Lucknow's nawabs were well entrenched in the delights of aromatic biryanis—but they were equally engaged in using ittars to keep themselves fresh and fragrant. The first nawab of Awadh, Ghazi-ud-Din Haidar Shah, was so obsessed with fragrance he installed a wrap-round line-up of fountains of ittars outside his bedchamber. Nawab Wajid Ali Shah had a particular preference to be scented with ittars, after having sweated it out after one of his volatile kathak performances.

Primary ingredients for the ittar industry are pricey saffron from Kashmir, roses and jasmine from Kannauj, roses from Pushkar, agar bark from trees in Assam, and jasmine from Madurai in the south. The potently fragrant *Rosa Damascena* and *Rose Bourboniana* are favoured for ittar-making. Now lavender, from the fields of Kashmir, is making big headlines. It's supposed to be even better than the one from Provence in France.

Distillation of ittars, using the deg-bhapka method of natural perfumery, is steeped in antiquity. It involves traditional copper stills for the distillation process of the core aromatics, and the use of a wood base such as aged sandalwood.

Significantly the top selling essential oils and ittars are rose, jasmine, oud musk, mogra, sandalwood (chandan), kesar, khus, and mitti attar, which captures the scent of raindrops on dry earth.

Kannauj, a small town in Uttar Pradesh has a big legacy of ittar production. The epicentre of the 6th century practice of deg-bhapka of ittar-making, it offers a wide range of ittars as organic as they can be. The copper stills are still heated with wood and cow dung in the time-honoured way. Richly scented flower petals, spices, and woods steeped in water, make magic in the distillation process, as the exotic concoction warms up steadily all day long. Slim bamboo pipes



carry away the fragrant steam yielded by the stills to copper pots (bhapka) waiting to be sealed with cotton and clay. These vessels then find their way into a gachchi, or cooling water tank. Leather flacons known as *kuppi*, soak up any residue moisture from ittars, which are left to mature over time. The heavenly yield of these scents is then bottled and sold, to be treasured by customers from around the world.

When core ingredients such as sandalwood oil became very expensive, many in the industry here turned to synthetic alternatives. But there are still some units which make ittars the old way, so, you'll find these are quite expensive, but worth it.

To enjoy a first-hand experience, you should definitely get in touch with a few of these distilleries here, some of which even organize perfume-making workshops. You can stop by the shops in the

bazaar which offer a variety of essential oils, ittars and agarbattis.

An unmissable experience is the Fragrance & Flavour Development Centre (FFDC), which sometimes arranges early morning tours of the flower fields, distillation units and interactions with the workers. Established by the Government of India in 1991 it offers a valuable interface between the essential oil, fragrance and flavour industry.

In Old Delhi's Chandni Chowk, check out the lavish collection of Gulab Chand Johri Mal, which sources its ittars from Kannauj itself. In Lucknow, trawl the

Distillation of ittars, using the deg-bhapka method of natural perfumery, is steeped in antiquity.

lanes of Amina Bagh and Chowk where ittar shops huddle with their precious scents. If you are on a trip in Hyderabad the scent of ittars will draw you to the shops around Charminar and Mecca Masjid. In Srinagar one of the oldest ittar shops is the famous Aligarh Attar House situated in the Gaw Kadal area; it has over 800-odd varieties on offer. Most are home grown, but the owner also imports some.

For the lazy, *Amazon.in* offers a ton of options online.

But there's nothing like physically going through the ritual of feasting your eyes on line-up of beautiful glass bottles filled with the scents at a shop, gently releasing the stopper, getting your first whiff of the fragrance, dabbing it on your wrist, letting you nose breathe in the scent—and then getting it packed to take home—a treasured gift of nature, with the helping hand of a passionate ittar-maker. ■

TRANSIT OF JUPITER IN GEMINI SIGN

By Deepti Gupta

Jupiter is a planet in our solar system which remains in a zodiac sign (*rashi*) for one year approximately. In BNN, Jupiter is considered as *Jeev* meaning ‘the person itself’. Jupiter’s placement in a house (there are 12 houses in an astrological chart numbered anticlockwise, from 1 to 12) shows the purpose of our life and birth. Additionally, its position in a sign in the natal chart reveals a person’s characteristics and nature.



Characteristics of Jupiter

Astrologically speaking, Jupiter is the planet of wisdom. It signifies guru, teacher, breathing, space, prestige, etc.

What does Transit Mean?

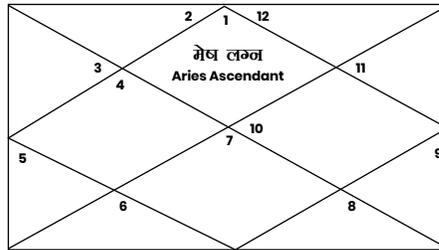
We all know that the planets in our solar system revolve and rotate around the sun. There are 12 zodiac signs and nine planets in our solar system, which we refer to as the universe. While revolving around the sun, each of these nine planets enter into the area of influence of the 12 signs and stays there for a certain period of time.

Now, on 15 May 2025, Jupiter left the area of influence of the zodiac sign Taurus and entered the Gemini sign, and this transit will impact three zodiac signs: Gemini, Libra, and Aquarius. That is, these three signs will be activated for one year approximately. The planets sitting in these signs in your natal chart will also get activated accordingly. ‘Activated’ means that the characteristics of these three signs will come to the fore, like the characteristics of Gemini, which are communication skills, media, creativity, sibling bonds; characteristics of Libra are finance, sex, partners; characteristics of Aquarius are friendships, self-righteous attitude, intelligence, gains.

Effect of Jupiter’s Transit on Various Ascendants (*Lagnas*)

If your ascendant is in Aries sign, then Jupiter’s transit is in your 3rd house/Gemini.

Aries Ascendant

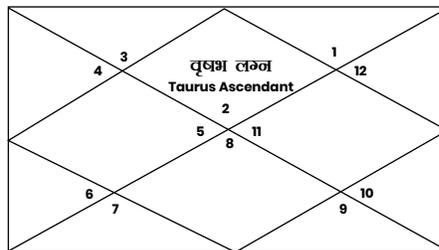


Given below are predictions of some events that may happen in the next 12 months.

- Native may undertake short travels.
- Native’s brother may tend towards spirituality.
- Good relationship with siblings
- If the native is a student and is pursuing studies, he/she can pursue media-related work, communication skills, drafting, etc.
- Native’s siblings may face financial loss.

If your ascendant is in Taurus sign, then Jupiter’s transit is in your 2nd house/Gemini.

Taurus Ascendant

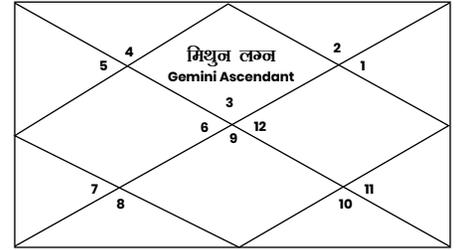


Given below are predictions of some events that may happen in the next 12 months.

- Native earns or acquires wealth
- Native may get married.
- Native may get a regular flow of income.
- Native will develop a sweet tooth.

If your ascendant is in Gemini sign, then Jupiter’s transit is in your ascendant (1st house)/Gemini.

Gemini Ascendant

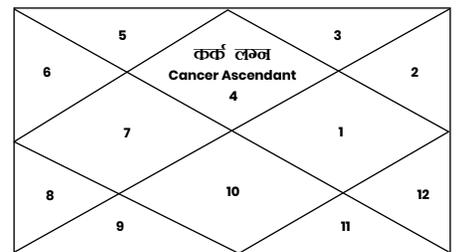


Given below are predictions of some events that may happen in the next 12 months.

- Native’s health may improve.
 - Native can start gaining weight.
 - Native may have overall personality change/development.
 - Native may undertake a personality development course.
1. Native can pursue the path of spirituality.

If your ascendant is in Cancer sign, then Jupiter’s transit is in your 12th house/Gemini.

Cancer Ascendant

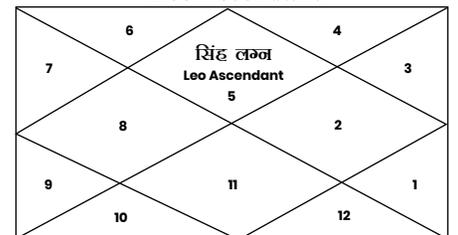


Given below are predictions of some events that may happen in the next 12 months.

- Native will have expenses/expenditures on religious activities.
- Native can travel aboard.
- If the native is suffering from any disease, he/she will start recovering.

If your ascendant is in Leo sign, then Jupiter’s transit is in your 11th house/Gemini.

Leo Ascendant



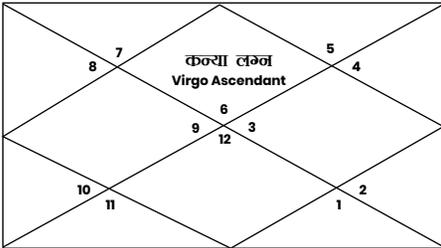


Given below are predictions of some events that may happen in the next 12 months.

- Native can make good friends.
- Native's elder brother/siblings can become spiritual.
- Native may get blessings of his forefathers in the form of easy gains.

If your ascendant is in Virgo sign, then Jupiter's transit is in your 10th house/Gemini.

Virgo Ascendant

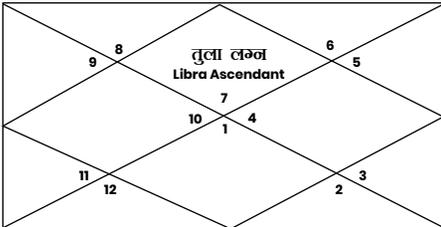


Given below are predictions of some events that may happen in the next 12 months.

- Good time for profession/business.
- Native may achieve name, fame in profession/business.
- Native's father may become spiritual.
- If the native is looking for a career, he/she can work as a teacher, spiritual guide, seeker, business management, etc.

If your ascendant is in Libra sign, then Jupiter's transit is in your 9th house/Gemini.

Libra Ascendant

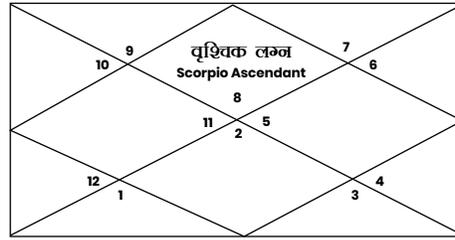


Given below are predictions of some events that may happen in the next 12 months.

- Native may go on a long pilgrimage.
- Native may find a guru, or he/she can turn towards spirituality.
- Good time to have second or third child (birth of progeny may happen).

If your ascendant is in Scorpio sign, then Jupiter's transit is in your 8th house/Gemini.

Scorpio Ascendant

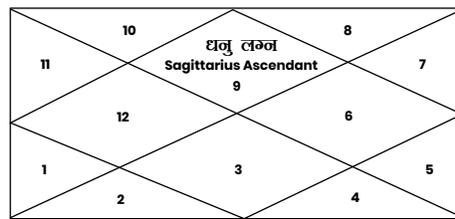


Given below are predictions of some events that may happen in the next 12 months.

- Native may do research-related work or he/she may get into research.
- Native may gain from unearned source of income like ancestral property, dowry, commissions, LIC funds, etc.

If your ascendant is in Sagittarius sign, then Jupiter's transit is in your 7th house/Gemini.

Sagittarius Ascendant

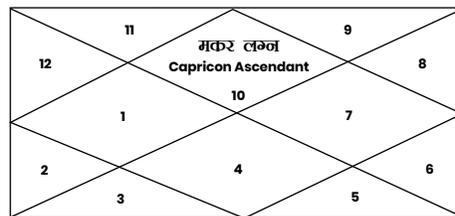


Given below are predictions of some events that may happen in the next 12 months.

- Native may find a good partner in life or business.
- If any dispute or litigation is pending, the native may win it.
- Native's day-to-day activities will be related to Jupiter's characteristics, like pious and spiritual qualities.
- If in politics, the native may get name/fame by mass recognition.

If your ascendant is in Capricorn sign, then Jupiter's transit is in your 6th house/Gemini.

Capricorn Ascendant

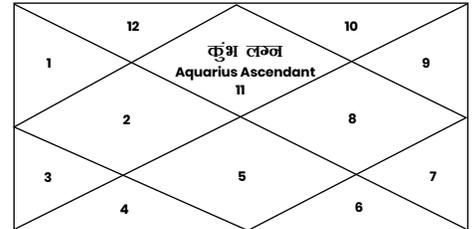


Given below are predictions of some events that may happen in the next 12 months.

- Native may develop liver-related problems.
- Native may want to leave one's place and settle somewhere else.
- If the native is not recovering from a disease, this transit may increase the severity of the disease; the problem can aggravate.

If your ascendant is in Aquarius sign, then Jupiter's transit is in your 5th house/Gemini.

Aquarius Ascendant

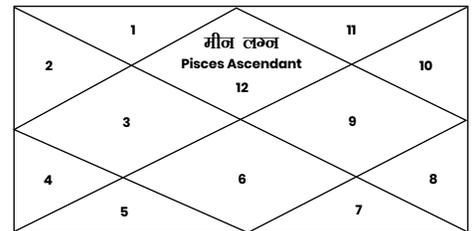


Given below are predictions of some events that may happen in the next 12 months.

- Native's progeny is promised.
- Native's children will prosper.
- Native will become more creative.
- Native's children will develop good habits.

If your ascendant is in Pisces sign, then Jupiter's transit is in your 4th house/Gemini.

Pisces Ascendant



Given below are predictions of some events that may happen in the next 12 months.

- Happiness in native's family.
- Good for academic careers.
- Native's mother's health will start improving.

Native can start construction in his/her house.

If you want to know your *lagna* sign, please send your date of birth, time of birth and place of birth to my contact details mentioned herein.

These are general predictions, it will differ according to the combination of planets, their conjunctions and the native's age. ■



DR. KUMAR PRASHANT MANAV
Senior Advocate, Writer, TV Channels
Motivational Speaker, You Tuber

Conquering Inner Enemies

– The Path to Self-Mastery

emotional unrest—it chips away at our ability to celebrate others and accept ourselves. Instead of being content with our own journey, we begin to compare and compete in unhealthy ways.

Dr. Manav identifies three key causes of jealousy:

1. Ignorance – A lack of understanding about personal growth path and competition.
2. Frustration – The inability to achieve one’s own goals.
3. Unfulfilled Aspirations – When we see others achieve what we’ve longed for, we feel incomplete.

Jealousy thrives on a scarcity mindset—the illusion that someone else’s success reduces our chances of reaching our own. But as Dr. Manav explains, this belief is fundamentally flawed. Success is not a pie with limited slices; it is a realm of possibility where one person’s progress can inspire another. Replacing envy with admiration transforms jealousy into motivation.

Healthy Competition vs. Destructive Rivalry

Competition is natural—and necessary—for growth. However, whether it uplifts or harms depends on our attitude. Healthy competition pushes us to do better, while destructive rivalry pulls everyone down.

A striking example comes from a lesser-known anecdote involving Adolf Hitler. After a series of failures, he reportedly observed a spider tirelessly trying to spin its web, failing and starting over repeatedly. This moment of quiet resilience became a turning point

for him—though unfortunately, he later misused his strength for destruction. The point remains: perseverance, not pride, is the real teacher.

In sports, examples abound. Consider Roger Federer and Rafael Nadal, rivals with immense mutual respect. Their rivalry has elevated the game of tennis itself. Neither tried to belittle the other. Instead, their mutual excellence became a shared journey.

Lessons from the Spider

The spider’s relentless effort mirrors human potential. Despite repeated failures, it keeps trying until the web is complete. The takeaway is clear: If a tiny creature can persist without ego, why should we, with all our intellect and ability, give up?

Take Thomas Edison, who made over a thousand unsuccessful attempts before inventing the lightbulb. Instead of perceiving failure as a setback, he saw them as learning experiences—each one bringing him closer to success. This mindset shift—from defeat to determination—is essential for conquering despair.

The Fallacy of Arrogance

Pride and arrogance are often mistaken for confidence. But while self-respect uplifts, arrogance isolates. When individuals become too enamored with their beauty, wealth, intelligence, or status, they start losing touch with reality.

Dr. Manav distinguishes between various forms of pride:

- The Illusion of Beauty: Those who take excessive pride in their appearance forget that time spares no one.
- Wealth and Power: History teaches that kingdoms rise and fall. Those

Life constantly tests our resolve, strength, and willpower. Yet the most formidable battle we face is not with the world outside, but with the one that brews within. Our inner enemies—jealousy, arrogance, despair, and unchecked ambition—can corrode our spirit more deeply than any external challenge. Dr. Kumar Prashant Manav asserts that conquering these forces is not only an act of personal discipline but also a sacred journey of self-transformation. It is a process through which an individual evolves into a more refined, resilient, and harmonious version of themselves.

Across centuries and civilizations, the ideal of self-mastery has been celebrated. The Bhagavad Gita calls the human mind both a friend and an enemy—one that must be mastered for inner peace. Likewise, Stoic philosophers like Marcus Aurelius emphasized that while we cannot control the world, we can command our responses to it. These teachings, spanning East and West, reveal a shared truth: the key to fulfilment lies not in overpowering others, but in conquering oneself.

The Poison of Jealousy

Jealousy is among the most corrosive inner enemies. It doesn’t only cause

who flaunt power without humility often face spectacular downfalls.

- Youth and Strength: These fade with age; what remains is the wisdom one accumulates.

He recalls the story of a rich businessman who, in his pride, believed he could script his children's futures through wealth alone—forgetting the unpredictable nature of life. Such individuals, Dr. Manav suggests, should visit cremation grounds to grasp life's impermanence.

A historical example is Napoleon Bonaparte. His arrogance led him to underestimate Russia's brutal winter, resulting in catastrophic military losses. Arrogance, like a fog, clouds judgment and weakens foresight.

Time: The Ultimate Teacher

Of all forces, time is the most impartial and unforgiving. It rewards those who use it wisely and punishes those who squander it. Every moment spent dwelling in jealousy, arrogance, or despair is time stolen from our potential.

Consider figures like Mukesh Ambani or Sachin Tendulkar. Their paths to greatness were marked not by shortcuts but by years of disciplined effort, learning from failure, and unwavering



Dr. Kumar Prashant Manav honoured as “Best Motivational Speaker, YouTuber, Counsellor & Philosopher” by film actress Diya Dutta in a celebrated award ceremony.

dedication. Their lives prove that mastery over time—through good habits and a focused mind—is key to real success.

As Benjamin Franklin said, “Lost time is never found again.” Indulging in distractions, resentments, or negative emotions only delays our growth. To master time is to master one's destiny.

Conquering Despair and Unchecked Ambition

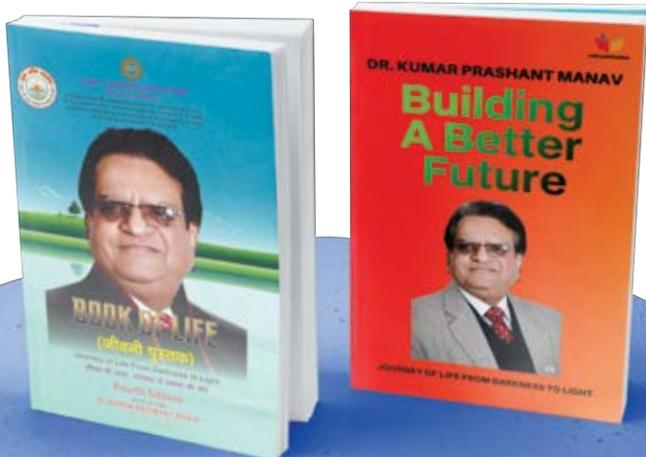
Despair is another hidden enemy. It convinces us that our struggles are permanent, that nothing will change. But despair is a tunnel—dark, yes, but not endless. Often, all we need is a shift in perspective and a sliver of hope.

In contrast, unchecked ambition can be equally harmful. When ambition overrides ethics, health, or relationships, it becomes a tyrant. Many leaders have amassed wealth and fame only to feel empty within. True success is not about achieving more—it is about achieving meaningfully.

Balance is the antidote. Ambition must be guided by values; dreams must be rooted in purpose. Only then can we rise without falling apart.

To master the world, one must first master the self. Jealousy, arrogance, despair, and unbridled ambition may seem natural, but they are not unchangeable. With awareness, discipline, and humility, we can confront and dissolve these inner enemies.

Dr. Manav's message is clear: self-mastery is not a one-time goal but a lifelong journey. Every day is a fresh chance to reflect, grow, and rise above our limitations. Our greatest opponent isn't the world outside—it's the one within. And once we conquer that, the path to peace, success, and fulfillment becomes clear.





It's Raining Recipes

*Chef Ranveer
Brar's Monsoon
Recommendations*

Come the monsoon and it's time to cuddle up under a throw with some nice snacks, a cup of masala chai and watch the rain go pitter patter. We bring you some innovative recipes to elevate your monsoon snack routine

By Amit Dixit

As the first drops of monsoon rain kiss the parched earth, a familiar rhythm returns to life across India—of drenched streets, steaming cups, and kitchens bursting with nostalgia. The air grows thick with the scent of wet soil and sizzling spices, as families huddle indoors, drawn together by comfort food that warms both body and soul. From crisp pakoras and spicy chaats to fragrant khichdi simmering on the stove, the season's flavours are as varied and vibrant as the rain-swept landscape itself. Monsoon isn't just a time of changing skies—it's a feast for the senses.

Among the most iconic monsoon indulgences are golden, crackling pakoras—onion, potato, spinach, or even paneer—dunked into tangy chutneys and devoured piping hot as rain drums gently on rooftops. In Maharashtra, kanda bhaji and bhutta (roasted corn rubbed with lime and masala) are monsoon must-haves, while in Gujarat, steaming plates of dal vada or fafda bring joy to grey afternoons. South India offers its own rainy-day repertoire with piping hot rasam, banana fritters, and spiced sundal. And through it all, one companion remains constant: masala chai. Brewed strong with ginger, cardamom, and clove, this spiced tea is more than just a drink—it's a monsoon ritual, cradled between fingers, sipped slowly, and shared with stories as the world outside turns lush and alive.

There's a special kind of magic in watching the rain from the shelter of a verandah or balcony—the rhythmic patter on the leaves, the mist rising from the ground, and the gentle breeze carrying the scent of earth and spice. With a hot plate of snacks in one hand and a steaming cup of masala chai in the other, the world slows down just enough to savour it all—the food, the moment, and the monsoon. We bring you some interesting recipes that go well beyond the usual pakoras and bhajjis.



Cone Chaat

It's amazing how much inspiration our street food draws from the outside world and how much inspiration we draw from it! Cone Chaat for example. Do try this street food-style Cone Chaat recipe.

Prep Time: 20 minutes

Cook Time: 20-25 minutes

Total Time: 40-45 minutes

Servings: 2-4

Cuisine: Indian fusion

Ingredients

For the Dough

2 cups Refined flour

Salt to taste

¼ tsp Carom seeds (ajwain)

2 tsp Oil

¼ cup Gram flour (besan)

¼ tsp Baking soda

2 tsp Curd, beaten

Little water

For the Filling

7 medium size Potato, boiled, peeled, mashed

1 inch Ginger, chopped

2-4 Green chillies, chopped (less spicy)

1 tbsp Coriander leaves, chopped

2 tsp Oil

¼ tsp Cumin seeds

¼ tsp Fennel seeds

A pinch of asafoetida (hing)

1 ½ tsp Degi red chilli powder

1 tsp Dry mango powder

Salt to taste

½ tsp Chaat masala

½ cup Green moong, boiled

For the Curd Mixture

½ cup Hung curd

1 tsp Powdered sugar

Salt to taste

Other Ingredients

1 tsp Oil

Oil for frying

For Assembling

Fried Cone

Prepared Filling

Tamarind chutney

Green chutney

Sev

Prepared Curd Mixture

A pinch of roasted cumin powder

Pomegranate pearls

Coriander sprig

Tamarind chutney

Process

For Dough

- In a large bowl, add refined flour, salt to taste, carom seeds, oil, gram flour, baking soda.

- Add curd, little water and knead into a tight dough.

Divide into equal portions and make a round ball of it. Cover it with the muslin cloth and keep aside for further use.

For Filling

- In a large bowl, add boiled potato, ginger, green chillies, coriander leaves.
- Heat a pan, add oil once the oil is hot, add cumin seeds and let it splutter well.
- Add asafoetida, degi red chilli powder, and transfer into the large bowl and mix well.
- Now, add dry mango powder, salt to taste, chaat masala, boiled green moong and mix everything well.

For Frying

- Flatten the dough and roll out into a large thin chapati and apply little oil all over the chapati.



- Cut from the center and start rolling the dough like a swiss roll.
- Furthermore, secure the end by pressing gently. Rest for 5 minutes.
- Take the rolled ball and start rolling to a thin circle.
- Heat a pan, place the rolled chapati for a second once it holds the structure, flip it to the other side.
- Remove the chapati from the flame and roll it back, cover it with the damp cloth and keep it aside.
- Make the rest of the chapati and keep aside.
- Now, trim the edges and cut them into one by four and prick them.
- Fold them into cones, seal the end part by squeezing the dough.
- Sealing the edges with the help of the slurry.
- Or you can just take a silver foil and make a ball out of it and fill in the cone so that it holds the structure while frying.
- Heat sufficient oil in a kadai. Deep-fry the cones on medium to high flame until crisp and golden. Drain on absorbent paper, once it cools down remove the foil and keep it aside for further use.

For Curd Mixture

- In a bowl, add hung curd, powdered sugar, salt to taste and mix it well.
- Keep aside for further use.

For Assembling

- Take the prepared cone, stuffed the prepared filling inside the cone, tamarind chutney.
- Add green chutney, sev, prepared curd mixture, sprinkle some roasted cumin powder.
- Garnish it with pomegranate pearls, coriander sprig and tamarind chutney on top of it.
- Serve.



Doodhi Fritters

Prep Time: 10 minutes
 Cook Time: 15 minutes
 Total Time: 25 minutes
 Servings: 2
 Cuisine: Indian

Ingredients

200 gm Doodhi, grated, and squeezed
 2 Green Chilli, chopped
 ½ tsp Ginger-Garlic paste
 2 Green Chilli, chopped
 Salt to Apply on
 ¼ tsp Asafoetida
 ¼ tsp Turmeric Powder
 2 tbsp Moong Dal, Soaked
 ¼ cup Gram Flour
 4 tbsp Curd, Thick
 Salt to taste
 2 tbsp Fresh Coriander Leaves, chopped
 1 tsp Baking Soda

1 tbsp Oil
 Oil for Frying

Process

- Rinse and peel the doodhi/lauki (bottle gourd). Grate it.
- Squeeze the grated doodhi and collect the juice in a bowl or mug.
- In a mixing bowl, add grated doodhi, asafoetida, turmeric powder, ginger garlic paste, green chilli, fresh coriander leaves, moong dal and mix well.
- Add thick curd, gram flour, soda, oil and mix well.
- Heat oil in a frying pan, fry a spoonful of doodhi fritters mixture in the oil, till they are golden brown on all sides.
- Drain the fried fritters on a kitchen towel so that the extra oil is absorbed.

Chef Gaurav Ramakrishnan's Monsoon Recipes

Chef Gaurav Ramakrishnan, Head Chef of Hyatt Centric Bangalore, shares two recipes apt for monsoon evenings.



Two-Ways Methi and Kothimbir Wadi

(A twist with fresh fenugreek/methi leaves)

Prep Time – 15 mins
Cooking Time – 30 mins
Serving - 4

Ingredients

2 cups methi leaves (finely chopped)
1 cup coriander leaves (finely chopped)
1 cup besan / gram flour
1 tsp ginger-garlic paste
½ tsp kashmiri red chilli powder
½ tsp turmeric
1 green chilli (finely chopped)
½ tsp coriander powder
½ tsp cumin powder
1 tsp white sesame seeds
¼ cup crushed roasted peanuts
¼ tsp garam masala powder
salt to taste
1 tsp lemon juice

¼ cup water (or as required)
oil to deep fry

Instructions

- Firstly, in a large mixing bowl take 2 cups of chopped methi and chopped coriander leaves.
- Also add 1 cup of besan.
- Additionally add 1 tsp ginger-garlic paste, 1 green chilli, ½ tsp red chilli powder, ½ tsp turmeric, ½ tsp coriander powder, ½ tsp cumin powder, ¼ tsp garam masala powder, 1 tsp sesame seeds, roasted crushed peanuts, salt and 1 tsp lemon juice.
- Combine well, making sure all the spices are mixed well.
- Squeeze and mix making sure the coriander leaves are

Chicken Kheema-Stuffed Sabudana Wada

(A delicious twist with a humble classic tea time snack)

Prep Time – 30 mins
Cooking time – 10 mins
Servings - 3

Ingredients

250 grams chicken mince
1 /4th cup coriander leaves (finely chopped)
2 cups soaked Sabudana (3-4 hours soaking)
1 tsp ginger-garlic paste
100 grams chopped onion (finely chopped)
1 medium boiled potato
½ tsp kashmiri red chilli powder
½ tsp turmeric
1 green chilli (finely chopped)
½ tsp coriander powder

½ tsp cumin powder
1 tsp chopped curry leaves
¼ cup crushed roasted peanuts
1 tsp garam masala powder
salt to taste
Oil for deep frying

Instructions

- Heat oil in a pan. Add chopped onion, saute for a while until light brown. Add the ginger-garlic paste, and saute for a bit.
- Add the chicken mince, and add some salt. This will help in letting out the water fast from the mince. Cook for a while.
- Add turmeric, chilli powder, coriander, cumin and



squeezed well, further add water as required and begin to knead.

- Knead to soft dough.
- Shape the dough to a cylindrical shape by greasing your hand with oil.
- Steam the dough for 15-20 minutes.
- Cool the dough completely and cut them into thick slices. Any desired shape will do.
- Further, deep fry or shallow fry in hot oil.
- Stir occasionally till the wadi turns crisp and golden brown.
- Finally, serve kothimbir vadi garnished with coriander leaves along with cutting chai. Can also be eaten just steamed which is equally delicious.

garam masala powder. Saute and cook until the chicken mince is thoroughly cooked. Should take around 12 mins roughly. Do not add any water to the mixture, as it needs to be dry for stuffing.

- Add the final seasoning, chopped coriander, and mix well. Off the flame and cool down the mixture completely.
- Meanwhile in a bowl, put the soaked Sabudana. Add chopped green chilies, curry leaves, chopped coriander, boiled potato, roasted crushed peanuts, salt and mix well till the mixture is blended.
- Now for the wada. Take some Sabudana mixture in the hand, flatten it, stuff a good amount of the chicken mixture and

encase it. Repeat the process for the other wadas too. Suggest to oil the hand a bit before every wada, which avoids sticking.

- Heat oil in a kadhai. Deep fry the

wadas until golden brown and crispy. Add a few wadas at a time depending on the size of the kadhai, as Sabudana has a tendency to stick to each other.

- Serve hot with sweet curd and mint chutney.



PANEL – THE HIDDEN HAZARD OUTSIDE YOUR HOME

Electricity has brought unimaginable convenience into our lives, but when not managed properly, it can also pose serious dangers. One of the most common and potentially catastrophic risks in modern homes and buildings is short circuiting—often triggered by a small, overlooked element



In many Indian homes, especially in high-rise apartments and gated communities, electrical panel boxes (containing MCBs, isolators,

and switches) are often installed outdoors, right at the entrance. While this might seem like a practical placement for ease of access, it also exposes the panel to the harsh realities of our environment:

- Dust build-up over time
- Moisture seepage, especially during the monsoon
- Sudden temperature fluctuations
- Insect ingress and corrosion

All of these can compromise the internal wiring, reduce the effectiveness of circuit breakers, and eventually lead to dangerous short circuits, and in extreme cases, major fire outbreaks.

German Engineering for Peace of Mind

This is where Hensel, a renowned German manufacturer, steps in with a solution that is both elegant and effective. Hensel's IP-rated waterproof and dustproof electrical panel boxes are designed to withstand harsh environmental conditions, offering full



enclosure sealing that significantly reduces the risks posed by traditional, exposed boxes.

German-Made Hensel Boxes are a Must-Have for Every Home

Key Benefits of Hensel Boxes:

- IP65/IP66 protection against water

and dust ingress

- Robust polycarbonate construction that is UV resistant and weatherproof
- Tamper-proof and lockable designs to keep the internals secure
- Thermal stability, reducing the risk of overheating and electrical failures
- Tested for international safety standards, ensuring top-tier reliability

Saving Lives Through Smart Choices

What may seem like a minor upgrade can be a life-saving decision. Electrical fires often start small—from a spark inside a moist panel or a corroded switch—and then spiral out of control in minutes. Properly sealed, professionally installed Hensel panel boxes can eliminate these triggers entirely.

When you invest in a high-quality, waterproof electrical panel solution like Hensel, you're not just protecting your electrical system—you're protecting your family, your home, and your peace of mind. ■



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THE JOYRIDE TO WELLNESS: *Discovering the Benefits of Cycling*

By Author's Point Team

In a world defined by deadlines, digital fatigue, and sedentary routines, wellness often slips through the cracks of our daily lives. But what if the path to a healthier, more balanced lifestyle was as simple as hopping on a bicycle? Once seen as just a childhood pastime or a commuter's option, cycling is now emerging as one of the most holistic lifestyle choices for modern living. And while Delhi's summer weather can feel like a deterrent, it's all about cycling smart: early mornings, shaded

routes, and hydration can turn your ride into a deeply rewarding ritual,

Whether you're pedalling through shaded lanes in your neighbourhood, navigating urban streets, or exploring a hilly trail on the weekend, cycling brings together **fitness, freedom, fun, and sustainability**. Here's an in-depth look at why this two-wheeled activity deserves a place in your daily or weekly routine.

1. A Full-body Fitness Boost

Cycling is often underestimated for its physical impact, but it's actually one of the most effective full-body workouts. It primarily targets the **legs, glutes, and**

core, while also improving posture and balance. The rhythmic pedalling strengthens the heart, enhances lung capacity, and boosts circulation, making it a **low-impact alternative to high-strain exercises** like running or aerobics.

In just **30 to 45 minutes of moderate cycling**, you can burn between **300 to 600 calories**, depending on intensity. What's more, regular cycling improves **metabolism, insulin sensitivity**, and even supports weight management over time. Unlike gym workouts that can feel routine, cycling brings **movement and scenery together**, making exercise something to look forward to.



CYCLING SMART IN THE SUMMER HEAT

Ride Early or Late: Choose early mornings or post-sunset hours when temperatures are more bearable.

Stay in the Shade: Delhi's tree-lined parks and colonies offer cooler, quilter routes,

Dress Right: Go for light, breathable fabrics and a well-ventilated helmet.

Hydrate Well: Drink water before, during, and after your ride.

Know your limits: Summer cycling is about consistency, not intensity.



2. Mental Wellness on Wheels

Beyond physical health, cycling offers an incredible boost to mental well-being. The very act of pedalling – especially in natural surroundings – triggers the release of **endorphins and serotonin**, the body’s feel-good chemicals. This helps reduce symptoms of **anxiety, depression, and chronic stress**.

Cycling also provides a unique **mind-body connection**. The focus needed for balance, traffic navigation, or simply following a trail helps bring your awareness to the present moment – similar to mindfulness practices. For many, a solo ride becomes a form of **moving meditation** that refreshes the mind, sparks creativity, and builds emotional resilience.

3. An Environmentally Friendly Commute

As cities worldwide struggle with rising pollution levels, noise, and traffic congestion, cycling offers a solution that’s as elegant as it is effective. Choosing a bicycle for short commutes significantly **reduces your carbon footprint**, and helps lower dependence on fossil fuels.

In India, for instance, replacing a daily 5-kilometre car commute with

cycling can save **up to 300 kilograms of CO2 annually**. It’s no surprise that eco-conscious cities like Copenhagen and Amsterdam have invested in extensive cycling infrastructure – and it’s time more cities followed suit.

Moreover, cycling **reduces urban noise**, creates space on the roads, and even encourages city planners to rethink traffic in favour of sustainability and safety.

4. Social and Recreational Fun

Cycling is a rare form of exercise that appeals to people of **all ages and fitness levels**. Whether it’s an early morning group ride, a weekend outing with family, or a competitive cycling event, it brings people together in a positive, shared experience.

Community cycling clubs are growing in popularity, offering everything from casual rides to organized tours and charity events. This **social component builds accountability, motivation, and friendships** – all essential ingredients in sustaining long-term wellness goals.

Even solo rides can be enriching, giving individuals a chance to **unwind, listen to music or podcasts**, and enjoy their own company while staying fit.

5. Economical and Efficient

Compared to the escalating costs of cars, fuel, and gym memberships, cycling is refreshingly cost-effective. Once you’ve invested in a good-quality bicycle and basic safety gear, **maintenance costs are minimal**. No fuel, no parking fees, no expensive repairs – just simple, independent travel.

For city dwellers, cycling also **saves time**. During peak hours, it’s often faster to cycle short distances than to drive or wait for public transport. In short, cycling makes sense both for your wallet and your watch.

6. Builds Discipline and Goal-oriented Mindset

Cycling teaches commitment in a quiet, consistent way. Setting and achieving distance goals – whether it’s your first **10 kilometres** or a long-distance ride – boosts **mental grit, time management, and perseverance**. Many cyclists track their rides using apps like Strava or Garmin, turning fitness into a rewarding game of progress and personal bests.

For those pursuing competitive cycling or endurance events, training brings in a **structured routine** that mirrors success habits used in professional and academic spheres.

- Cycling: Your Two-wheeled Passport to Well-being

Cycling isn’t just a hobby or a sport – it’s a return to simplicity in an increasingly complex world. It invites you to connect with your body, engage with your surroundings, and contribute positively to the planet.

Whether you’re cycling to the store, to work, or to the hills on a weekend, every ride counts. It strengthens the heart, clears the mind, and restores your sense of freedom. So, dust off that bicycle, strap on your helmet, and start pedalling – towards a healthier, happier, and more balanced you. ■

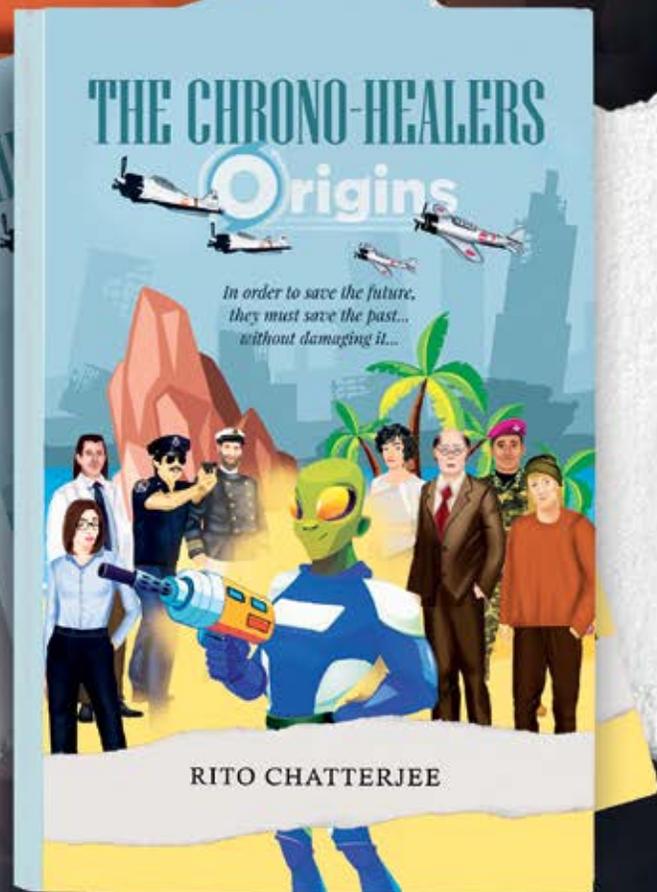


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