

THE  
EXCELLENCE  
PORTAL

SEPTEMBER-OCTOBER 2025

# THE EXCELLENCE PORTAL

RS. 145, VOLUME 2, ISSUE 2

Your Gateway to Knowledge

## Art & Festive Fare

**MAGIC OF AN UNCROWDED:  
CORBETT NATIONAL PARK**



**JODHPUR RIFF 2025: A BANQUET  
OF DELIGHTS FOR THE SENSES**



**INTERVIEW:  
RANJAN  
KAUL'S  
INTENSE ART  
OF INTENT**





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# From the Publisher's Desk

Dear Readers,

The Excellence Portal- Sept- Oct

Welcome to the September-October issue of *The Excellence Portal*, where we immerse ourselves in the season's colours, flavours, and reflections under our theme "Art & Festive Fare."

In this edition, we bring you an inspiring interview with a distinguished artist, a look at the Rajasthan International Folk Festival (RIFF) in Jodhpur, delicious festive food in "Season of Feast," weekend getaways, helpful money lessons for kids in *Money Matters*, financial guidance for MSMEs, a special book review and launch, and an article on road safety — because while we celebrate, we must also care.

A big 'Thank You' to all our contributors, advertisers, and, most of all, you — our readers — for your love, attention, and trust. May the month ahead be as festive, creative, and bright as your spirits.

You can download the soft copy of the earlier issues from the website:[www.authors-point.com/magazine.php](http://www.authors-point.com/magazine.php)

Also, you can scan the QR code to download



**Raaj Verma**

Author's Point, The Excellence Portal

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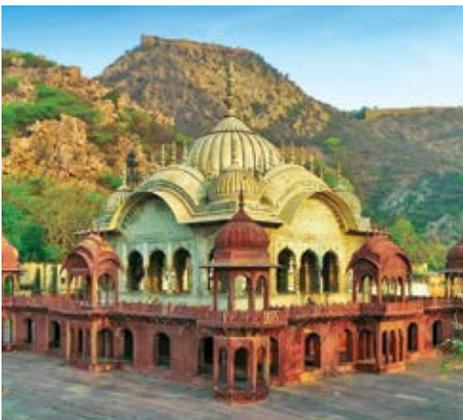
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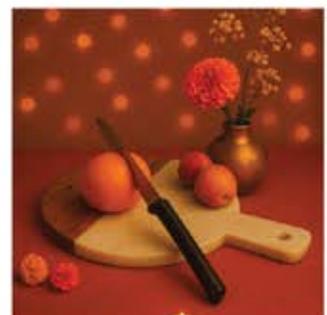
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**MARBLE RANGE**

# Ranjan Kaul's Intense Art of Intent

*Our senior consulting editor, Ranees Sahaney, caught up with accomplished artist, Ranjan Kaul, for a candid chat about his forthcoming solo exhibition at Bikaner House, New Delhi.*

**What has your journey been like as an artist, from making fledgling drawings to depicting the harsh realities we read about in the papers?**

When I was learning to draw human figures, I'd sit in parks and railway stations to make quick sketches. While walking on the streets, I would closely observe the quotidian lives of people. So, my early works featured train travellers, migrants, pavement and slum dwellers, rickshaw-pullers. In my last show I tried to capture the *umwelt* of our times, for which I often used metaphor, allegory, poetry. In the artworks for the forthcoming show around missing people, which are drawn from news stories and other documented sources, I've put myself in the shoes of my subjects and painted real or imagined narratives, against the backdrop of societal dynamics. The majority of those who go missing are young girls and women who face a hostile environment at home or outside,



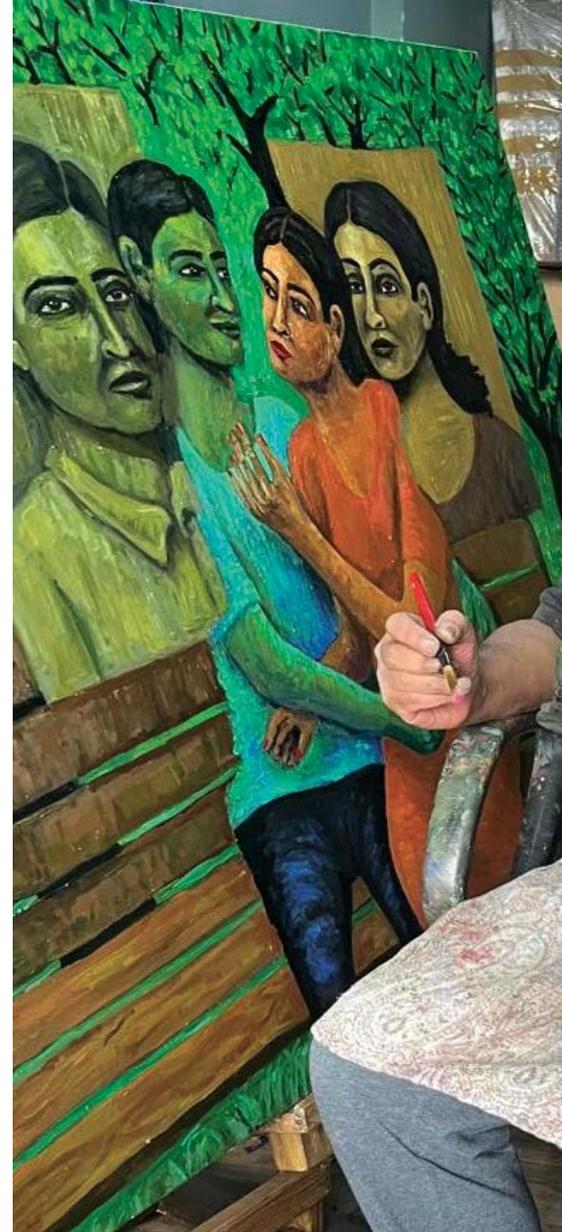
or who are abducted and forced into sex work, so some of my paintings are imagined narratives of their predicament.

**The subject of missing persons is something many will resonate with. How do you think your art fills the gap between pain and acceptance of things not always within one's control?**

The gap is too wide, a veritable chasm. If the works on display can generate even a modicum of empathy for my subjects and a better understanding of the concerns depicted, I'd feel satisfied.

**What is your process of creation of an artwork? Does your art offer you a channel for personal catharsis? What is the aftermath like for you when you finish a particularly moving work of art?**

My process of creating a work of art is conceptual, instinctual, and contemplative; these are inter-connected, analogous to mind-body-soul. While I begin with an idea, a drawing, the work evolves and gets a life of its own. A lot of my emotional energy gets consumed by



a work, so, yes, there is a personal catharsis. If I like the way a work turns out, there is a sense of immense satisfaction, but, after a while, I grow distant from it.

**What in your opinion is the artist's role in mirroring the conundrums in the day-to-day world?**

What an artist creates is entirely their personal choice. Each has their own motivations and reasons for what they create; sometimes there are commercial considerations or compulsions. So, as far as an artist's role is concerned, I'll speak for myself. As a contemporary, figurative artist, I create imagined narratives that touch my sensibilities, which mostly relate to humanitarian concerns and social justice.



**Is there a message of hope and empathy in your works that could inspire people to make the world a better place?**

Yes, absolutely! The subjects of my paintings are mostly those who are vulnerable, oppressed, or exploited – ‘invisibilized’. I feel my works evoke empathy towards their plight. Many of the women characters in my works are portrayed as showing amazing resilience. In my last show, I’d painted a series based on the adaptation of one of Shelley’s poems where the protagonist is an angel-like woman, who calls herself Hope, and stands resolutely against violence and oppression. A painting in my forthcoming solo, *A New Identity*, depicts a sex worker escaping a brothel,



Cover painting, Leaving Home, by Ranjan Kaul. ©Ranjan Kaul 2025

changing her identity, and walking away into a sea of gulmohurs, which gives a strong message of hope.

**In this era in which art is regarded as an investment, how does one pivot people to approach an artist’s work in a more mindful, sustainable way?**

If we look at art history, especially modern and contemporary art, the works that have stood the test of time and continue to be highly valued have been those that are innovative or meaningful or document the times the artist lived in. Collectors would do well to ask themselves one question when they are considering investing in an artwork: How does the work impact me? If a work does not strike a chord in them, there is a good likelihood that it wouldn’t appeal to others as well. Art and beauty are not synonymous; just because a painting looks good or displays excellent craftsmanship does not necessarily make it a good work of art. Art is about ideas, imagination,

feeling. So, my suggestion to collectors would be to invest in artworks that are original, impactful, creative, layered, or evoke strong emotion; chances are such works would fetch a much higher value after several decades. Unfortunately, the art market, especially in India, is largely dictated by interior designers who look for short-term gains. Not-so-discerning investors are often duped by interior designers and so-called art advisors into purchasing what I label ‘decorative art’, which may look appealing in the living room but will have no value in the future. Investors should equally be wary of fly-by-night galleries that peddle fake art – reproductions of masters or thinly disguised copies of works by overseas artists seen on Instagram. ■

*Ranjan Kaul’s sixth solo exhibition ‘Within, Without: Tales of Evanescence’ will be on display from 20th to 23rd September 2025 at LTC, Bikaner House, New Delhi. The show will move to Urban Fringe, Okhla Phase I, New Delhi, from 27th September to 5th October 2025.*

Festival

# *Jodhpur* RIFF 2025

*A Banquet of Delights  
for the Senses and  
Memorable Cultural  
Learnings*





*By Ranees Sahaney*

**T**he fast-evolving dynamics of the Jodhpur RIFF, with its line-up of international music luminaries, has made it one of the year's most awaited high-octane musical extravaganzas.

Conceived as a platform where Rajasthan's finest folk traditions are presented and share the stage with fantastic artists from across the world, the festival has become a crucible for genre-independent experiences and collaborations, a stage for showcasing and supporting legends, a home for fearless reinvention.

In less than two decades, Jodhpur RIFF has beautifully illustrated to its audiences its deep commitment to supporting, evolving and presenting Rajasthan's roots music traditions in all their depth and diversity, while encouraging roots music greats from different cultures to interact and collaborate with them.

**Jodhpur RIFF 25**, slated from **2nd to 6th October, 2025**, transforms Mehrangarh Fort into a theatre for a slew of rare and dazzling musicians, performers and experiences. From South Asia to Central Asia, from the Middle East, Europe, UK and the Americas — these exceptional artists will weave a fantastical web of magic and mystique, teleporting euphoric audiences to the realms of creative nirvana.

Jodhpur RIFF 2025 holds the promise of many, many shining moments soaking in the fabulous range of phenomenal 'Roots Music Experiences from Around the World'.

As the waxing moon sails across velvety dark skies towards Sharad Purnima it pierces the gathering darkness with showers of moonbeams to light up the ramparts of Mehrangarh Fort, a sentinel of Marwar tradition rising above the 'Blue City'. It serves as an appropriate venue to capture the essence of music's celestial beauty —and enchanting abili-

ty to create a borderless world of culture and connections.

As His Highness Maharaja Gaj Singh II of Marwar-Jodhpur, Patron of Jodhpur RIFF, very succinctly puts it:

"The extraordinary range and skill of Rajasthan's folk artists places them among the finest roots musicians in the world. Their music is a reflection of a lineage going back generations, but also a living, evolving art form, one that some are boldly reinterpreting for today's generation. Jodhpur RIFF was conceived to nurture this journey, offering both a world stage for our folk traditions and an inspiring meeting ground with musicians from across the globe. The festival thrives on these exchanges, where mutual respect, creativity and authenticity shape performances that are as rare as they are unforgettable."

## **2025 FESTIVAL HIGHLIGHTS**

It's time to shake off your lethargy, ditch your angst against the world's cruel ways, dust off your dancing shoes and abandon yourself in the ecstasy of music—healer of all things...

### **Jatayu: Carnatic Strings and Guitar Riffs**

From Chennai, Jatayu dissolves the boundaries between Carnatic ragas, jazz improvisation, and rock's raw energy. Electric guitar riffs entwine with intricate percussion on kanjira and mridangam, while bass and drums create grooves that carry both tradition and surprise.

### **Padma Shri Lakha Khan: Keeper of the 27 Strings**

One of the last living masters of the 27-string Sindhi sarangi, Lakha Khan's playing is a rare convergence of technical mastery and emotional depth. His repertoire, passed entirely through oral tradition, spans Sufi kalaams, devotional bhajans, and epic ballads in Marwari, Sindhi, Punjabi, and Hindi. Tune into



this living archive, unbroken through centuries, the strands of history being plucked to produce enchanting sound.

### **Sawan Khan: The Desert's Sufi Voice**

Hailing from Dablgarh village near the border, from the Manganiyar community of Jaisalmer, Sawan Khan has been singing since the age of four. His command over his unique Sufi renditions, coupled with a voice that carries the earthy, the meditative and the ecstatic in equal measure, makes his performances deeply immersive as well as spiritual.

### **Basel Rajoub: Jazz Lines, Ancient Roots**

A musician, composer, and saxophonist of Syrian origin, Basel Rajoub's music moves effortlessly between the rich modal traditions of his homeland and



the fluid improvisations of contemporary jazz. Drawing on Levantine scales, intricate rhythms, and his own original compositions, he weaves an auditory universe that is as deeply rooted as it is expansively modern.

### **Dangi Sisters: Voices from the Damami Tradition**

Born into the Damami community of Nimbola Biswa, Anita and Prem Dangi bring music that flows from centuries-old Maand traditions imbued with devotional and Sufi resonance. Their harmonised vocals aren't just performances, but living narratives of womanhood, faith, and longing, echoing themes once reverberating in Rajput courts while equally resonating with common people who inhabited what is present day Rajasthan.

### **The Cool Desert Project: Folk Meets Brass**

The Rajasthani trio SAZ — dholak maestro Sadiq Khan, Sindhi sarangi player and vocalist Asin Khan, and khartal innovator Zakir Khan join forces with Mumbai-based saxophonist Rhys 'Saxontoast' Sebastian. Together, they create a bold fusion where folk rhythms intertwine with bluesy brass, pushing the desert's musical traditions into new textures in very groovy territory.

### **Sonam Dorji: Bhutan's Spiritual Strings**

One of Bhutan's leading cultural preservationists, Dorji blends the sounds of the drangyen, chiwang, and esraj with chant-based ballads sung in the endangered Khengpa language. His performances are meditative and transportive, carrying the highland spirit of Bhutan to the fort's moonlit terraces.

### **Gulzoda Khudoyazarova: The Six-Maqam Voice**

A master of Uzbekistan's Shashmaqam tradition, Gulzoda combines haunting vocals with deft doyra percussion.



Accompanied by dutar and gijjak, she infuses contemporary life into a form inscribed on UNESCO's heritage list, offering an experience both intimate and monumental.

### **Helder Moutinho: Portugal's Voice of Saudade**

One of the most genuine interpreters of Portuguese fado, Helder Moutinho brings poetry, nostalgia, and emotional depth to the stage. His performances blend traditional fados with new compositions, carrying the bittersweet essence of saudade—the Portuguese yearning for what is lost, yet cherished.

### **Mahesaram Meghwal: Bhajans of the Saint-Poets**

Steeped in the devotional traditions of the Meghwal community, the renowned Mahesaram's song fills the air with the verses of Kabir, Meera and Gora-khnath. His jagran-style performances are charged with spiritual conviction, turning his surroundings into spaces of shared faith and song.

### **Killbeatmaker: Colombia's Global Groove Architect**

DJ and producer Killbeatmaker fuses Afro-Latin beats, deep bass, and electronic textures into an electrifying dance experience. At Jodhpur RIFF 2025, his collaboration with Colombian percussionists and then their exploration with Rajasthani percussionists will bring a pulsating, cross-continental energy to Club Mehran, blending the streets of Medellin with the rhythms of the desert—moving roots music reimagined for the dance floor.

### **Emilia Lajunen: Weaver of Finland's Hypnotic Folk Fiddle**

Emilia Lajunen channels the raw, trance-like spirit of Finnish folk through her



masterful fiddle playing. Drawing from ancient runic and joik traditions, her solo performances layer haunting melodies with innovative textures that evoke misty forests and timeless landscapes.

**En Route: Walking the Fort in Sound and Story**

This immersive, audio-guided journey turns the streets and steps of Mehrangarh into a living stage. Blending ambient sound, local narratives, and reflective storytelling, it invites festival-goers to experience the fort as both a physical and emotional landscape.

Pandit Satish Vyas with Aditya Kalyanpur: Santoor and Tabla in Dialogue  
 Padma Shri and Sangeet Natak Akademi awardee Pandit Satish Vyas is one of India’s foremost santoor exponents, his lyrical style shaped by his

father and guru, the late C. R. Vyas, as well as the Shivkumar Sharma gharana. Balancing meditative alaap, intricate rhythm, and melodic improvisation, he has taken the santoor from its Kashmiri folk roots to stages worldwide, from the Edinburgh International Festival to the Aga Khan Museum. At Jodhpur RIFF, he is joined by tabla virtuoso Aditya Kalyanpur, a disciple of Ustad Alla Rakha Khan and Ustad Zakir Hussain, whose

improvisational brilliance will meet the santoor’s shimmering timbre in an evening of intimate musical conversation.

Festival Director Divya Bhatia reminds us that:”... Jodhpur RIFF’s ethos has championed roots music by respecting heritage, facilitating the drive to innovate and working with unwavering conviction that music is a live conversation across time and space. ■



**Showcase—Jodhpur RIFF 25**  
**Dates: 2nd to 6th October 2025**  
**Venue: Mehrangarh Fort, Jodhpur, Rajasthan**

# Kaleidoscope of Indian Festivals in September-October 2025

SEPTEMBER

## DURGA PUJA

The pre-eminent festival of Bengal Durga Puja celebrates the victory of the goddess Durga over the demon king Mahishasura. The colourful festivities kick off on the first day of the Navratri, the nine-night festival dedicated to the nine avatars of the goddess (Navdurga). Crafting of the idols of Maa Durga, Pandal- Hopping and the ritual Immersion of the idols on the last day of the festivities are unmissable experiences.

**WHEN** 21st September 2025 to 2nd October 2025.

**WHERE** All Bengal- Best Kolkata (West Bengal)

## NAVRATIRI

The nine holy nights before Dusshera mark the Navratri festival to celebrate the Goddess Durga who epitomises feminine divinity and power– Shakti. The festivities are accompanied by pujas for Ma Durga's in her 9 iconic avatars. Unmissable highlights include dance performances of ras garba and dandiya by different communities in towns and villages.

**WHEN** 22 September to October 1, 2025

**WHERE** All India - Best in Vadodara and Ahmedabad (Gujarat)

## MYSORE DASARA

Now the state festival of Karnataka spread over 11 days, it was originally an annual ritual held on the auspicious occasion of Vijayadashami by the Wodeyar royals. You will be blown away by Jamboosafari (elephant parade) led by the erstwhile rajah. The lavish illuminations of the Mysore Palace is the talk of the town.

**WHEN** September 22 to October 2, 2025, culminating on Vijayadashami

**WHERE** Mysore city (Karnataka)

OCTOBER

## DUSSHERA

Also known as Vijayadashami, celebrates the triumph of good over evil by honouring Lord Rama's victory over demon king Ravana who had kidnapped Sita. The festivities are marked by traditional Ram Leela performances and the burning of the effigies of Ravana, Meghnada and Kumbhkarana.

**WHEN** October 2, 2025

**WHERE** All India- Best in Kullu (Himachal), Mysore (Karnataka)

## DIWALI

Diwali, the radiant festival of lights, arrives once again to hold us in its joyful embrace. It illuminates our lives with warmth and togetherness, bringing tidings of hope, prosperity, and happiness, while reminding us that the triumph of light over darkness is eternal.

**WHEN** October 21, 2025

**WHERE** Across India with great enthusiasm, but it is also widely observed in many other countries where Indian communities live.

## RANN UTSAV

The White Desert Festival, as this carnival of delights is also known, puts the spotlight on the varied geographic and cultural diversities of Gujarat's Kutch region. The Rann of Kutch is a humungous salt marsh landscape, the largest in the known world. Here's a rare opportunity to explore its wonderments as a backdrop to this months-long cultural extravaganza. Unmissable treats include a Moonwalk on the Rann; ATV Rides, Camel Cart Excursions, Paramotoring etc.

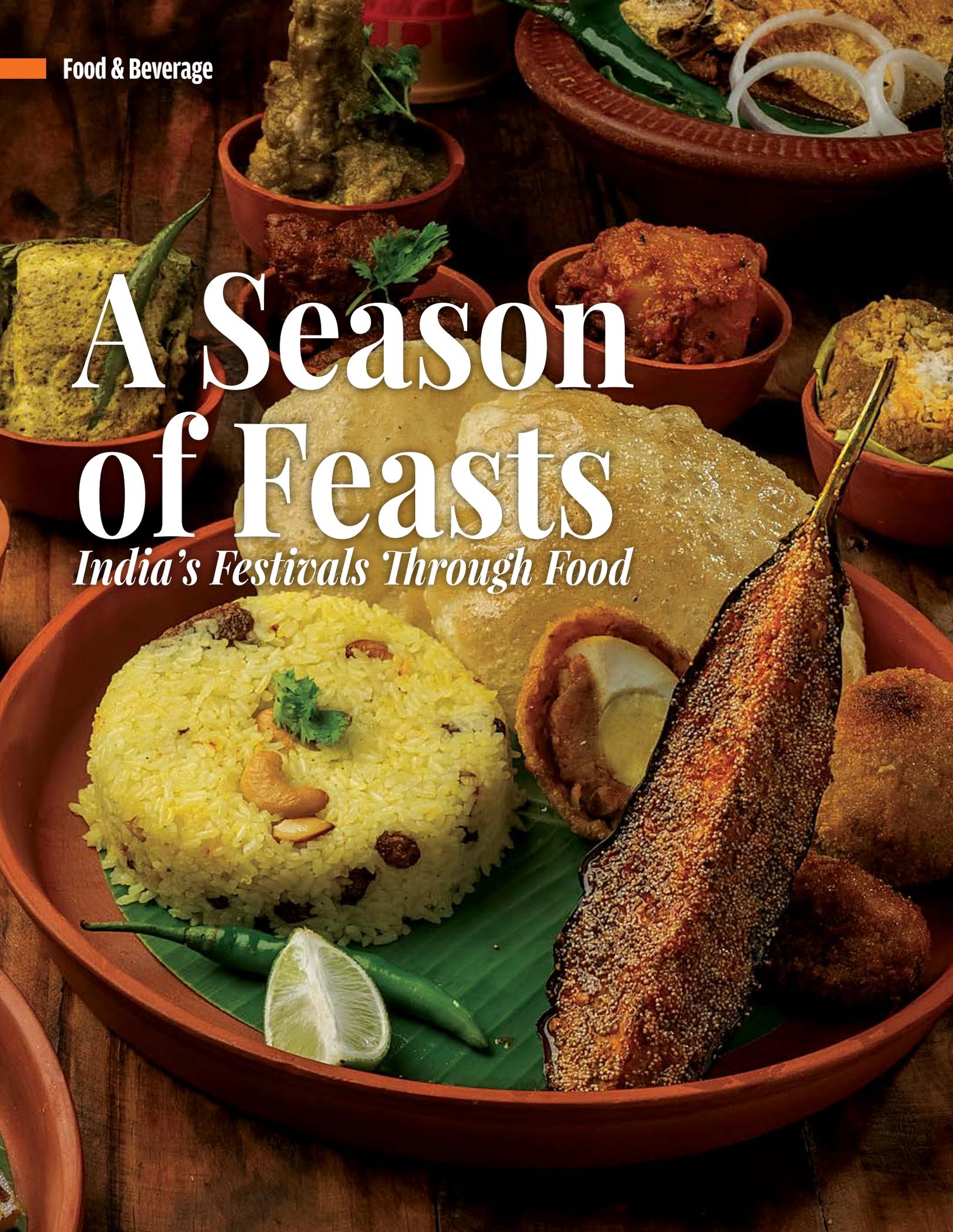
**WHEN** 23rd Oct 2025 to 4th March 2026

**WHERE** Dhordo Village, Rann of Kutch (Gujarat)

Food & Beverage

# A Season of Feasts

*India's Festivals Through Food*





*From September through October, India enters one of its most vibrant phases of the year. The festive calendar is packed, and each celebration comes with its own rituals, colours, and most memorably, flavours. Food is not just a part of the festivities—it is a celebration in itself.*

*By Amit Dixit*

**A**s the monsoon recedes and autumn skies turn clear, India's festive season begins. From September through October, the country is swept up in rituals, processions, and celebrations. But beyond the music and lights, it is the food that binds people to the heart of the festivals. Each region offers its own flavours—dishes rooted in tradition, memory, and community.

## **Durga Puja – Bhog and Belonging in Bengal**

The air in Kolkata during Durga Puja is heavy with incense, dhaak beats, and the unmistakable aroma of bhog being stirred in giant cauldrons. At community pandals, volunteers ladle out steaming khichuri alongside labra—an earthy mix of vegetables slow-cooked to perfection—crispy beguni, and the sweet tang of tomato chutney. No matter how many gourmet food stalls pop up along the streets, it is the payesh, a creamy rice pudding offered to the goddess before being served to devotees, that carries the essence of the celebration. Eating bhog here isn't just about food—it's about being part of something larger, something that tastes like belonging. It is about sitting shoulder to shoulder with strangers who feel like family for a day. The streets hum with other indulgences—kathi rolls, fish chops, sandesh—but the bhog remains the soul of Puja.

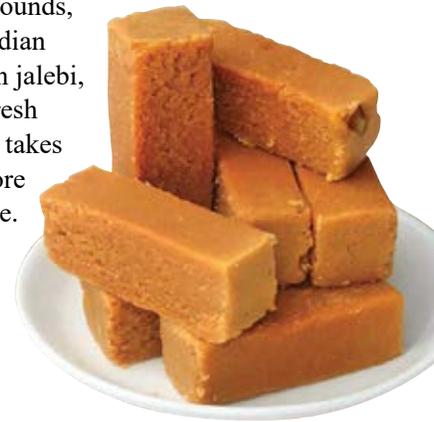
## Navratri – The Many Flavours of Devotion

Across India, Navratri takes on a thousand forms. In Gujarat, after long nights of garba, the appetite is met with plates of sabudana khichdi, potato wafers, and the sweet comfort of mohanthal, a ghee-rich fudge. In North India, where many observe fasting, kitchens are reimagined: buckwheat flour turns into crisp kuttu puris, sago becomes crunchy vadas, and potatoes are elevated into vrat ke aloo, cooked without onion or garlic. Breaking the fast at night is itself a celebration, with bowls of halwa or shrikhand to sweeten the evening. Navratri food is austere and inventive at once, proving that restraint can give rise to some of the most memorable flavours.



## Dussehra – A Taste of Triumph

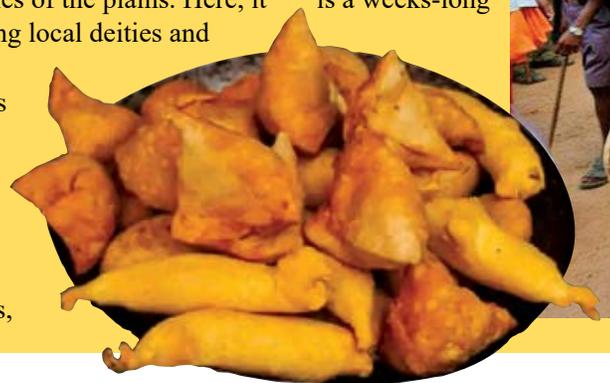
As effigies of Ravana burn on Dussehra grounds, the flavour of victory is sweet. In North Indian homes, families gather over coils of golden jalebi, gujyas stuffed with khoya, and samosas fresh from the kadhai. In Mysore, where Dasara takes on regal proportions, the highlight is Mysore pak—golden, porous, and drenched in ghee. It is said the sweet was born in the royal kitchens, and even today, a bite carries the richness of that legacy. Dussehra food, much like the festival itself, is about celebrating the joy of renewal.



## Bastar Dussehra – Odisha and Chhattisgarh's Tribal Traditions

In Odisha's tribal belt and neighbouring Bastar in Chhattisgarh, Dussehra looks very different from the effigy-burning spectacles of the plains. Here, it is a weeks-long festival honouring local deities and tribal traditions.

The food reflects this rootedness: wild mushrooms gathered from forests, mahua flower delicacies,





## Diwali – The Festival of Sweets and Sharing

By late October, the air grows crisper, and Diwali lights begin to flicker across the land. In kitchens, the preparations start days in advance: laddoos rolled by hand, silver-leafed barfis set in trays, gulab jamuns soaking in syrup, chaklis spiraled into golden coils, and mathris fried till crisp. Every family has its own repertoire, recipes passed down for generations. Boxes of sweets and savouries travel from one household to another, turning neighbours into kin. If Durga Puja is about eating together in pandals, Diwali is about sharing the abundance from one's own kitchen.



and rice-based brews accompany simple but soulful fare. In villages, communal cooking over wood fires becomes as important as the rituals, turning every meal into an expression of solidarity and reverence for the earth

### Onam's Echo – Kerala's Banquet on a Leaf

Though Onam often falls earlier in the season, its aftertaste lingers in Kerala well into September. The grand sadhya, served on banana leaves, is a celebration in itself—avial, olan, thoran, pachadi, sambar, rasam, and multiple varieties of payasam. Even weeks later, Malayali households revisit parts of this banquet in smaller gatherings, because the memory of abundance is too delicious to leave behind.



### Meghalaya's Wangala – Harvest on the Hills

In the Northeast, the post-monsoon period ushers in harvest festivals that blend tribal rhythms with seasonal feasts. The Garo tribe of Meghalaya celebrates Wangala, the “Hundred Drums Festival,” to honour the Sun god for a bountiful harvest. The food here is earthy and rooted in the land—smoked meats, rice beer, and bamboo-cooked preparations like do'ò khleh, a chicken salad tossed with herbs and onion, and nakham bitchi, a tangy hot soup made with dried fish. Wangala is as much about dancing to the drumbeats as it is about feasting on food that tastes of the hills.

### Nagaland's Tokhu Emong – A Feast of Friendship

In Nagaland, the Lotha tribe celebrates Tokhu Emong in late October or early November, a harvest festival that places equal importance on community bonding and generous meals. Traditional Naga dishes take centre stage: smoked pork with bamboo shoot, axone (fermented soybean) curries, sticky rice, and local greens cooked simply but robustly. Homes are thrown open, and food is shared freely, embodying the spirit of friendship and thanksgiving that the festival represents.

Across these two months, India's festivals unfold as a continuous feast—each dish carrying centuries of ritual and a deep sense of belonging. To taste them is to understand that in India, food is never just sustenance. It is offering, memory, and celebration. And in the festive season, it is joy served in its most abundant form.



# TOP 5 LESSONS ON MONEY FOR YOUR CHILD

**T**oday we live in a world of plenty. The question that troubles us parents is how do we guide our teens to take mindful money decisions given the excess of everything.

Given below are 5 simple lessons that can make kids financially savvy.

**1 WANTS VERSUS NEEDS:** Children today are exposed to enticing advertisements that trigger impulsive buying. A visit to the nearby mall further exposes teens to even more alluring goods and products.

Ask them to analyse a simple question: Do you really need it? What difference will the lack of it make when you wake up the next day?

This kind of critical-thinking skill will go a long way in grooming their financial literacy.

**2 OPPORTUNITY COST:** The average family today enjoys certain levels of prosperity that lets parents indulge their children. The toys, gifts and candies are never in short supply.

The cost-benefit analysis should be part of a purchase decision. Start the same by simple alternatives: Do you want cookies or ice cream, jeans or a branded T-shirt? With this, you are giving them the right to choose, but at the same time gently containing their desire to own everything they see.

**3 SAVING:** Encourage kids to delay instant gratification. They need to know that they have to save for the next game, because it costs twice their weekly pocket money. Budget their expenses and let them save for that much-wanted video game.

**4 DECISION-MAKING:** Take your teen into confidence while planning your next car or vacation. The money required to be set aside, the saving being utilized, EMIs/ borrowing cost and their effect on monthly budgets, all these need to be discussed as a family, so that the kids learn to take wiser decisions.

**5 MONEY RISK:** Kids are bound to make a poor purchase, lose money carelessly, or lend it to friends. As parents we should not admonish them for this; rather, we should encourage them to avoid such pitfalls in future. Parents need to instil in their teen's thinking the process of risk evaluation while taking a monetary decision.

**Deepti Dixit:** I love interacting and engaging young minds through my experience and expertise, providing them with a holistic learning experience.

The author is a financial literacy educator and a content writer, with a bachelor's degree in Education; a master's degree in Economics; and another master's degree in Counselling and Spiritual Health.

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# FINANCIAL LITERACY FOR MSMEs: THE SECRET WEAPON FOR SUCCESS

**M**icro, Small, and Medium Enterprises (MSMEs) are the silent warriors of the Indian economy. Contributing nearly 30% to the GDP and almost 48% of total exports, MSMEs are job creators, innovators, and regional growth drivers. Yet, despite their immense potential, many MSMEs fail to achieve long-term sustainability. Surprisingly, the reason is not always a lack of customers or innovation—it is often a lack of financial literacy.

In today's competitive business environment, understanding money is not just a skill; it is a survival strategy. Financial literacy is, in fact, the secret weapon that can transform an ordinary MSME into a thriving enterprise.

## 1. Cash Flow is King

Even profitable and fast-growing businesses can collapse if cash flows are mismanaged. Business leaders must put systems in place to monitor inflows and outflows weekly, anticipate shortfalls, and align collections with payments.

## 2. Capital Structure Decisions

Financial literacy empowers leaders to choose the right mix of debt and equity, minimizing risk while maximizing returns. With the right knowledge, entrepreneurs can avoid debt traps, negotiate better interest rates, and access government schemes, bank loans, or equity options that suit their stage of growth.

## 3. Profitability vs. Revenue

Entrepreneurs often get fixated on the top line. However, it is profitability—not just revenue—that determines survival. Understanding unit economics, gross margins, and contribution ratios helps MSMEs focus on sustainable earnings by cutting unnecessary costs and improving margins.

## 4. Regulatory Compliance

From GST filings to income tax obligations, compliance can overwhelm small businesses. A basic understanding of accounting and taxation not only prevents penalties but also builds credibility with banks, investors, and regulators.

## 5. Investor and Banker Confidence

MSMEs that aspire to scale must demonstrate transparency. Well-structured accounts, clean compliance records, and forward-looking financial models instill confidence in bankers, institutional investors, and even private equity firms.

## Essential Skills for MSME Success

Certain skills accelerate MSME growth and reduce operational hassles. Key financial competencies include:

- **Basic Accounting:** Recording transactions accurately.
- **Budgeting and Forecasting:** Planning income, expenses, and cash requirements.



- Financial Statements: Reading and interpreting Balance Sheets, P&L, and Cash Flow.
- Credit Management: Knowing when, how, and how much to borrow.
- Technology Adoption: Using accounting software, UPI, GST portals, and online banking.
- Professional Support: Hiring part-time accountants or financial advisors.
- Attending workshops and training sessions conducted by government institutions, banks, and NGOs from time to time
- Learning by joining an MSME associations to gain insights from the experiences of other members

### Financing Options for MSMEs

The right financing depends on the size, stage, and needs of the business. Leaders must recognize that not all funding is equal. Here is a broad roadmap:

#### For Working Capital Needs

- Preferred: Bank overdrafts, cash credit, invoice discounting.
- Avoid: Long-term loans for short-term needs (leads to liquidity crises).

#### For Asset/Expansion Funding

- Preferred: Term loans, CGTMSE-backed loans, equity infusion for scaling.
- Smart Mix: Combination of term loans and working capital finance.

#### For Startups & Early-Stage MSMEs

- Preferred: MUDRA loans, angel investors.
- Avoid: High-interest NBFC loans unless absolutely necessary.

#### For Export-Oriented MSMEs

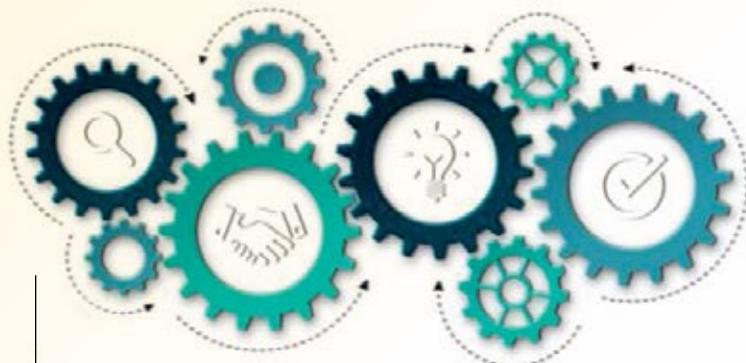
- Preferred: Export credit schemes, ECGC support, factoring.

#### Government-Supported Schemes

- MUDRA Loans
- CGTMSE (Credit Guarantee Fund for MSMEs)
- SIDBI Schemes – growth capital, equity support, and innovation funding
- CGSS – credit guarantee support scheme

#### Alternative Financing Options

- Invoice Discounting / Factoring
- Peer-to-Peer (P2P) Lending
- Angel Investors
- Venture Capital & Private Equity  
(Entrepreneurs must carefully weigh the cost of capital against potential control dilution.)



### Problems MSMEs Commonly Face

- Limited Collateral: Many lack assets to pledge.
- Low Credit Rating: Weak record-keeping reduces creditworthiness.
- Documentation Burden: Lengthy loan applications discourage entrepreneurs.
- High Cost of Credit: NBFCs charge steep rates due to perceived risk.
- Delayed Payments from Clients: Cash flow gaps strain repayment capacity.

### Role of Consultants and Advisors

Many MSMEs do not have CFO-level expertise in-house. Consultants and financial advisors bridge this gap by offering:

- Loan Structuring: Advising on the right mix of short- and long-term loans.
- Documentation Support: Preparing bankable project reports, CMA data, and financial ratios.
- Government Scheme Navigation: Assisting in accessing CGTMSE, SIDBI, and subsidy-linked loans.
- Risk Management: Guiding on debt-equity balance, hedging, and insurance.
- Investor Readiness: Preparing valuation reports, due diligence papers, and compliance frameworks for PE/VC funding.

For MSMEs, finance is not just about raising money—it is about raising the right money, at the right cost, with the right structure. Entrepreneurs must lead from the front by ensuring:

- Financial literacy within teams
- Professional guidance from consultants
- Adoption of modern financial tools and practices

With the right financial strategy, MSMEs can not only survive but also scale exponentially, creating both economic and social impact.

Financial literacy, backed by intelligent financing choices, is indeed the true secret weapon for MSME success. ■

**Loan Expert CA Bikash Singhi**

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# Overcoming External Enemies: *The Path to True Fulfillment*



One of the greatest external enemies of mankind is the tendency to live for appearances. Many individuals lie, deceive, and act dishonestly just to project a false image of success or superiority. This habit stems from deeper internal weaknesses. If a person ceases to indulge in pretentiousness, they will naturally find freedom from dishonesty, betrayal, and resentment.

To overcome this external enemy, one must first recognize and conquer one's internal adversaries. The desire to im-

press others often leads people into debt, falsehoods, and unnecessary stress.

## **Breaking Free from Social Pressure**

In today's world, social values have shifted to the extent that a person's worth is often judged by their outward appearance. This compels individuals to stretch beyond their means, sometimes even borrowing money, to showcase a fabricated status. However, true peace and fulfillment lie not in material wealth but in inner contentment. A per-

son must strive to live with authenticity and integrity.

## **The Race for Superiority and Its Consequences**

Competition, when unhealthy, becomes another significant external enemy. The constant urge to compare oneself with others leads to stress, dissatisfaction, and unethical behavior.

The way to overcome this race is through self-mastery. Controlling one's desires, practicing gratitude, and focusing on one's journey rather than external comparisons bring true satisfaction. Instead of competing for material wealth, one should strive to improve their character and contribute positively to society.

## **The Danger of Greed and Envy**

There is a dangerous tendency in society where individuals not only want to succeed but also wish for others to fail. This toxic mindset leads to societal decay, as people focus on undermining others rather than building their own success. True progress can only be achieved when individuals draw inspiration from others' success rather than harbor resentment.

## **The Youth and the Illusion of Modern Enjoyment**

The corporate world has popularized a culture where weekends are synonymous with indulgence in alcohol, extravagant parties, and superficial pleasures. This lifestyle, often mistaken for success, ultimately leads to emptiness and lack of purpose.

Young individuals must seek a higher purpose—one that involves contributing to the progress of their nation and developing their own character. Without a sense of direction, they get lost in temporary gratification rather than building a meaningful life.

## **The Power of Thought and Societal Change**

A revolution in thinking can transform society. The younger generation must



be guided towards values that build a strong nation.

By cultivating the right mindset, individuals can break free from societal traps and lead a life

filled with purpose and integrity.

### **The Responsible Use of Wealth**

Wealth, when misused, becomes a burden rather than a blessing. India, a nation with significant poverty, requires individuals to use their financial resources wisely.

People should invest in helping those in need.

By doing so, one not only better society but also experiences a profound sense of fulfillment.

### **The Dangers of Addiction**

Alcohol, drugs, and other intoxicants are among the most dangerous external enemies

of human society. These addictions enslave the mind, prevent personal growth, and often result in irreversible damage. The only way out of darkness is through the light of wisdom and self-discipline.

### **Becoming a Beacon of Light**

The ultimate goal in life should be to become like the sun—a source of light that dispels darkness.

True respect and honor do not come from wealth but from character and the positive influence one leaves behind.

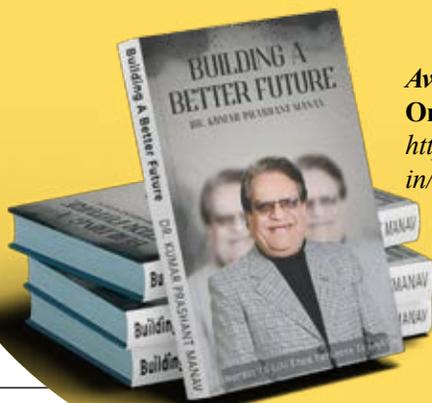
The key to fulfillment lies in focusing on internal growth, practicing gratitude, and contributing to the betterment of society.

The wisdom shared in Dr. Kumar Prashant Manav's Book of Life offers guidance on how, through conscious efforts, self-discipline, and a commitment to righteousness, individuals can lead a life of true success. ■

**Book Title:** Building a Better Future

**Author:** Dr. Kumar Prashant Manav

We are delighted to share that "Building a Better Future" by Dr. Kumar Prashant Manav is now available to readers. This inspiring work has already sparked deep interest, offering valuable insights into creating a brighter tomorrow.



*Available at Amazon  
Order Now  
<https://www.amazon.in/dp/B0FP5DB4KH>*

# WILD AFRICA:

*Through My Lens by Manish Mundra:*



**Wild Africa:  
Through My Lens  
by Manish Mundra:  
Pages: 174  
Publisher: Rupa  
Publications India**

**H**ere's a book which is a feast of visual splendour which will delight both wildlife buffs and nature lovers. Taking pictures of the creatures of the wild in their natural habitat can be truly challenging. It is Manish Mundra's deep dive in their world in the untamed wilderness expanses of Africa, which has inspired the most sensitive, magical insights; he has stitched it all into his personal philosophy, and channelled them so imaginatively into his craft. Be prepared for a glorious tryst with Africa's raw, untrammelled beauty and its exotic wildlife denizens, caught through the lens of Manish's candid camera.

## Call of the wild

For over 20 years, Africa has been more than just a place for ace wildlife photographer Manish Mundra—it has been his home, purpose and inspiration. Through the endless savannas of the Masai Mara and Serengeti, he has discovered the profound beauty of nature and the quiet lessons it imparts. 'Wildlife photography taught me the value of patience, observation, creative thinking and, most importantly, humility,' he says.

In this stunning collection, Manish captures Africa's wilderness in all its raw, untamed beauty. *Wild Africa* is not just a celebration of the wild—it is a

call to preserve its fragile splendour. We hope this book inspires you to pick up a camera, journey into the jungles and, above all, play a part in making this beautiful world and its habitats a little more sustainable.

## Untamed kaleidoscope

Manish Mundra wears several hats. He is a corporate leader turned film producer, filmmaker and the founder of Drishyam Films. His journey into cinema began unexpectedly in 2012 after a chance interaction with Rajat Kapoor on Twitter led him to finance *Ankhon Dekhi* (2014). The film went on to win three Filmfare Awards and three Screen Awards.

Drishyam Films, a global motion picture studio, has produced several internationally recognized, award-winning films such as *Masaan* (2015), *Umrika* (2015), *Waiting* (2015), *Dhanak* (2016), *Newton* (2017), *Rukh* (2017), *Kadvi Hawa* (2017), *Kaamyab* (2020), *Tryst with Destiny* (2020), *Ram Prasad Ki Tehrvi* (2021) and *Love Hostel* (2022). *Newton* won the National Award for Best Hindi Film, and was also selected as India's official entry to the Academy Awards in 2018. In 2022, Manish made his directorial debut with

the feature film *Siya*, starring Pooja Pandey and Vineet Kumar Singh. The critically acclaimed social drama was an official selection at the 53rd International Film Festival of India, and was nominated for Best Debut.

Additionally, Manish is also known for establishing the Drishyam–Sundance Institute Screenwriters Lab for aspiring Indian screenwriters. His contributions earned him a spot on *Variety* magazine's Top 10 Producers to Watch Out For in 2017.

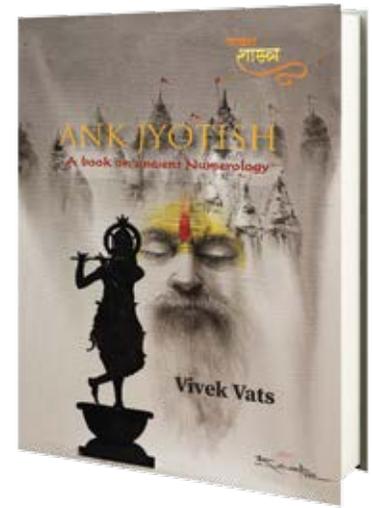
## The Poet and the Painter

Interestingly, Manish is also an avid painter and writer and poet he has also authored two volumes of poetry—*Mosaic* and *Kuch Adhuri Baatein*.

## The Book— An Affirmation of life

*Wild Africa: Through My Lens*, his latest book, is a meditative exploration of life and existence, using the wilderness as a mirror to human experience. Through images of raw landscapes and majestic wildlife, he reflects on themes of solitude, resilience, impermanence and beauty. More than just a photography book, it is a deeply personal statement of his philosophy – a reminder to pause, look closely, and embrace the untamed spirit of life. ■

# RENOWNED ASTROLOGER VIVEK VATS LAUNCHES HIS SELF-AUTHORED ANK JYOTISH

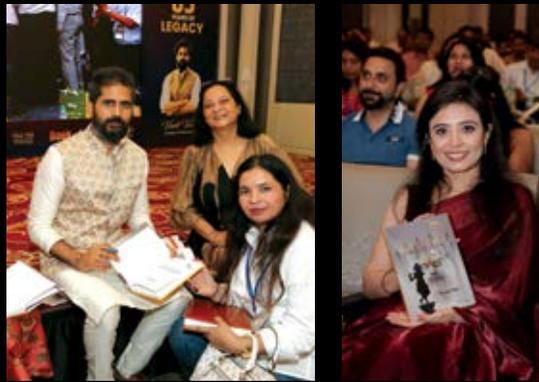


**A**imed at guiding readers in understanding and harmonizing with these vibrations for a balanced and fulfilling life, Ank Jyotish, authored by noted astrologer Vivek Vats, is now available, after its official launch on August 29th, 2025 at a grand ceremony held at Radisson Blu Hotel, Paschim Vihar.

The renowned astrologer and numerology expert has a deep-rooted passion for decoding the mysteries of human destiny. His works are known to emphasize clarity, practical application, and cultural heritage in astrology and numerology

Speaking to attendees at the launch, Vats shared his vision of how numbers carry vibrations that shape our lives in profound ways. “My intent with Ank Jyotish,” he said, “is to guide readers in understanding and harmonizing with these vibrations for a balanced and fulfilling life.”

Ank Jyotish reveals how numbers influence destiny, profession, wealth, relationships, and life’s turning points. From powerful number combinations to Vedic yogs, Dasha systems, and practical remedies, it offers seekers clear guidance on

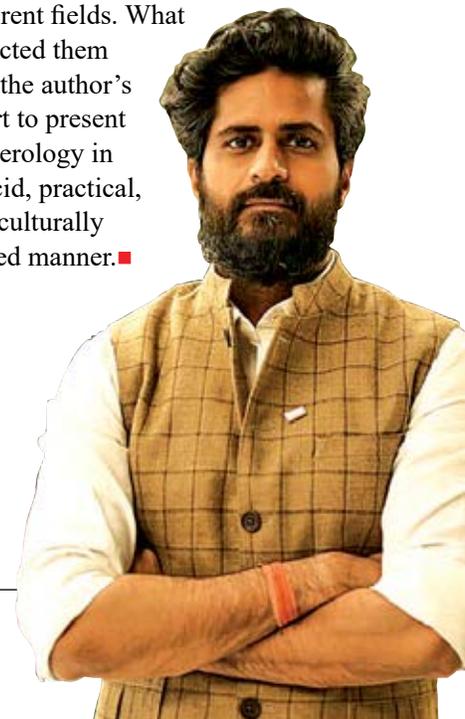


success, challenges, and transformation.

Published by Author’s Point, Ank Jyotish features a cover design, inspired by an artwork of the President Award-winning artist, Roop Chand.

The fusion of Roop Chand’s creative brilliance with the depth of Vivek Vats’ knowledge gives the book both artistic and intellectual distinction. Roop Chand, who is the recipient of the prestigious President of India Award, is celebrated for his distinctive artistic style that draws from India’s cultural ethos. His contribution to the book’s cover lends it an enduring visual identity.

The event was attended by eminent personalities from different fields. What attracted them was the author’s effort to present numerology in a lucid, practical, and culturally rooted manner. ■



# RESPECTING TRAFFIC SIGNALS: *A Simple Step Towards Safer Roads*

by Team Author's Point

**R**oad safety is not just a civic duty—it is a shared responsibility that protects lives. One of the most fundamental aspects of safe driving is respecting traffic signals. Yet, how often do we see drivers rushing through a red light or accelerating as the amber signal blinks? These few seconds of impatience can lead to accidents, injuries, and even fatalities.

Traffic signals are designed to bring order to our busy roads. When respected, they ensure smooth movement of vehicles, safety for pedestrians, and discipline for all road users. Disregarding them not only puts your life

at risk but also endangers countless others.

It is important to remember:

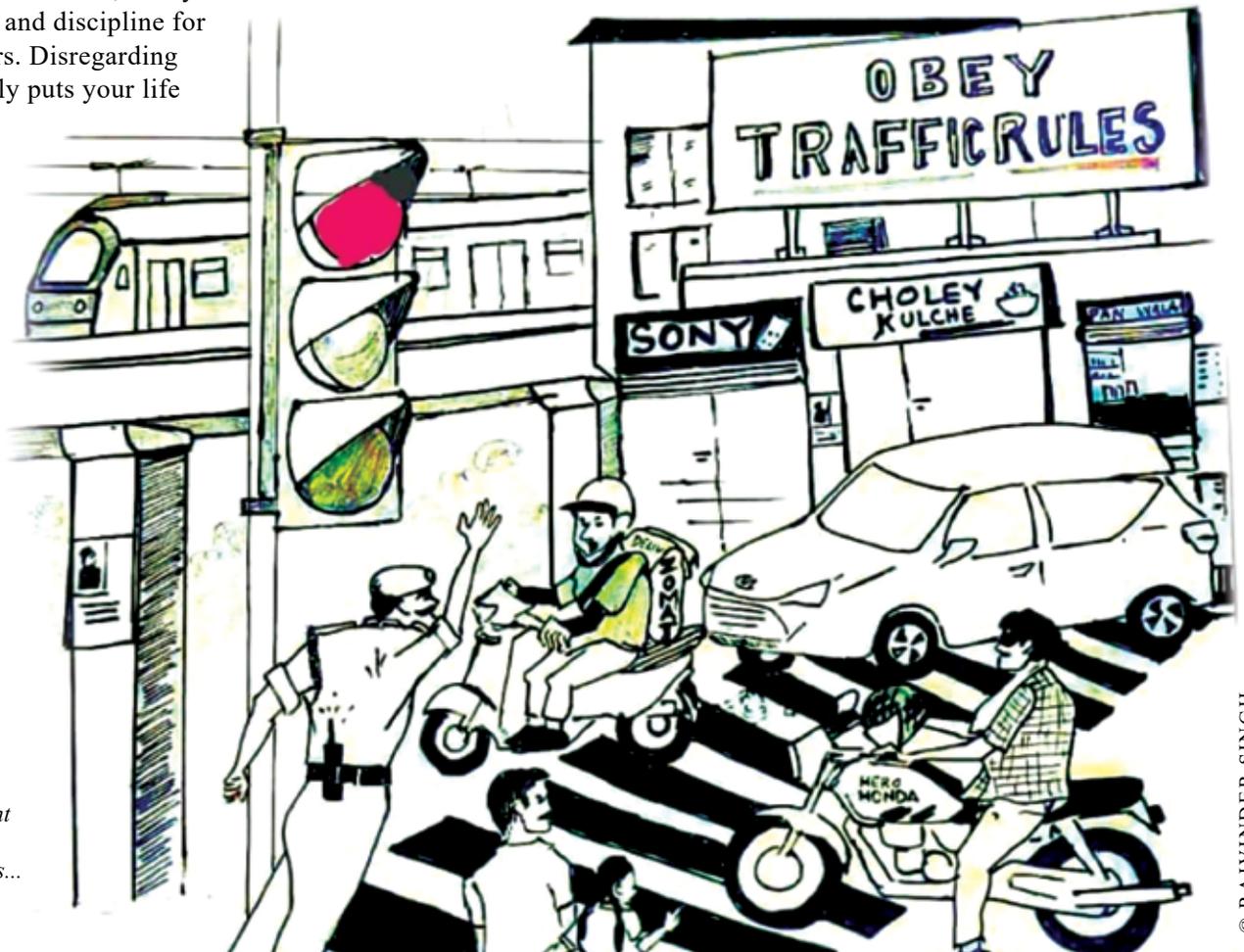
- Red means stop. Not something you sneak through.
- Amber means caution. Slow down, prepare to stop. It's not an indicator to speed up.
- Green means go—but with care. Always check for pedestrians or vehicles *ignoring the meaning of the traffic signals*

Parents need to remember, as their first teachers, it's their responsibility to

drum into their kids the importance of road signals from an early age. Simple lessons—like waiting for the pedestrian green light before crossing—can help build lifelong habits of road discipline.

In a world where time seems to always run short, the minute you wait at a signal is a small investment towards your safety. Respecting traffic signals is not just about avoiding fines; it is about valuing human life, including your own.

Let us pledge to be patient, responsible, and disciplined on the road. Because every safe journey begins with a red light that is respected for its role in traffic movement. ■



*Dad is Zebra  
Crossing meant  
for Urban  
Zebras to cross...  
literally*

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# ALWAR

## *‘The Tiger Gate’ of Rajasthan*

*By Ranees Sahaney*

**T**here’s something about Rajasthan that evokes a great sense of adventure in even the most jaded traveller. This is not restricted to the western tourist seeking oriental exotica on his travels. Neither is it restricted to travels in the deep heart of this land, much romanticised for its tales of chivalry and valour nor the maharajahs, whose lifestyles left one agape.

Sometimes it can be so close — staring you in the face and you don’t even realize it’s all there. In the winter months, vast swathes of mustard fields spread out below the steep escarpments of the Aravalli Hills will accompany you on your way to Alwar, just about 2 ½ hours out of Delhi.

Alwar, despite its present-day hustle and bustle, transports you into the life and times of the Kachchawah Rajputs under

Maharaja Pratap Singh, who in 1771 wrested this kingdom from the clutches of the Mughals. As Alwarites tell you — you don’t need to go very far from Delhi to enjoy the “Rajasthani Experience.”

Alwar has the forts and the palaces, it has the cuisine and the entertainment — and most importantly— all the ancient tradition of hospitality that is so integral to Rajasthani culture

Also known as “The Tiger Gate’ of Rajasthan is equidistant from Jaipur and Delhi. Cradled by the ancient Aravalli hills, it enjoys picture postcard settings and looks as if it’s been carved magnificently out of jagged, craggy rocks

September to February is a great time to escape for a nature-culture weekend here. Back in the day, when the world moved at a slower pace families would pile into cars heaped with kids and picnic baskets to get out of Delhi to explore its neighbouring picnic spots. Alwar would surprise them with



ments, stuffed birds, animals, textiles, ivory, marble objects etc.

It has a superb collection of miniature paintings of the Alwar School. The colours are as fresh and vibrant as ever and their cameo-like beauty is something you will love. Linger over the Mahabharata painted by the artists of the Alwar school and the really miniature Koran.

If you prefer guns to roses head for the vast collection of armoury. Of note here are the swords of the Mughal emperors Akbar and Jahangir.

Maharaja Viney Singh, who built the City Palace (1815-57), was a great patron of the arts and letters and was not averse to spending vast sums of money to enhance his collection of books and paintings. Legend has it that he coughed up fifty thousand rupees (a lot of money in those days) just to get his hands on the beautifully illustrated copy of “Gulistan” of Sheikh Sadi. He’s also responsible for commissioning the lovely Moti Doongri, on the city’s outskirts.

Moti Doongri was originally the main abode of Alwar royals. In 1928 Maharaja Jai Singh decided to build an even more lavish place. But all the material he ordered from Europe vanished as the ship transporting it to India sank and that was the end of the new palace! What was the Vinay Vilas Palace has now given way to what is the RR College.

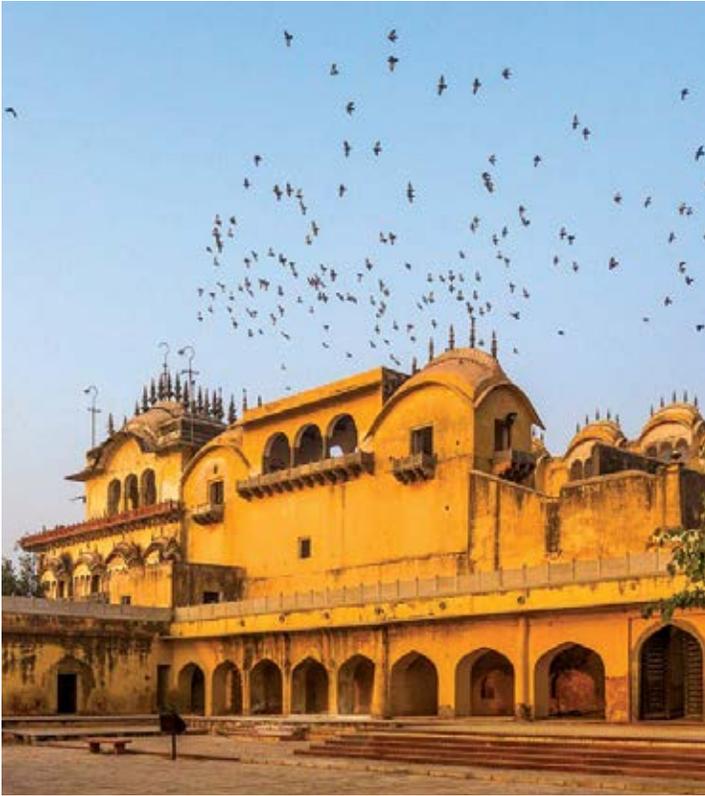


the verdant coolness of “Shimla”, the beautiful fernery in the 1868 AD “Company Bagh” – an oasis amidst the hot and dusty streets. High above the city the brooding Bala Kila, beckons you to drop everything and immerse yourself in Alwar’s history and heritage.

### City Palace Museum

You should begin your wanderings at the City Museum, located on the upper floors of the City Palace. Built in the latter half of the 18th century by Raja Bakhtawar Singh the palace is marked for its elaborate ornamentation. Though large parts of it now serve as government offices you can limber up to the museum located at the top.

The museum is divided into four galleries that house vintage artefacts and artworks. The first gallery contains sculptures and inscriptions while the second gallery displays musical instru-



## Bala Kila

The 10th century fort was established by the Nikumbha Rajputs. The panoramas from a popular lookout point bring your attention to Aravalli hills and the grand expanse of verdure broken by winking lakes filled to the brim by the monsoon rains.

Alwar was amongst the youngest kingdoms locked into the expanses of old Rajputana. And the pomp and show the rulers doted on was to make up for the loss of that late entry in the glittering line -up of Rajasthan's royals. Over the 175 years of their rule they went about constructing about 50 odd fortresses to underscore their burgeoning ambition to hold on to the kingdom they had toiled so hard to protect.

It's a long and steep haul up to the fortress. If heights scare you avoid looking down as you mount those very sheer stone steps climbing up to the fort walls. Rising about 3000 meters above the city, the Bala Kila features 15 large and 51 small towers

marked by 446 outlets for musketry to hail fire and brimstone on the enemy. This fort is also called the Kunwara Kila; it appears exchanged hands by negotiations- never by bloodshed...

And thereby lies a tale! The Mughal Emperor Babur, it appears, not only decided to make a night halt here, but succumbing to innate greed, raided the hidden treasures in the toshakhana and took the booty home to shower on his son Humayun.

Salim Mahal, in ruins now, is said to have been the palace where Prince Salim (Emperor Jehangir) spent his three years of their exile. There's a beautiful silver image of Karni Mata, struck upon a massive silver plaque, in the temple here. Permission from the Superintendent of Police at Alwar is needed for a visit.

## Moosi Rani Cenotaph

The fine Cenotaph of Moosi Rani, the queen of Maharaja Bakhtawar Singh (1791-1815) attracts numerous visitors. The 2-storied memorial was commissioned in 1815 by Maharaja Vinay Singh in the memory of Maharaja Bakhtawar Singh and his queen, Moosi Rani. Built in the Indo-Islamic style it is a splendid monument in Karauli sandstone and white marble. Vividly crafted frescoes and beautifully carved pillars highlight its artisanal splendour.

Overlooking the waters of Sagar, where pigeons coo and local urchins play hide and seek, the cenotaph is a cool and tranquil spot to unwind after a hike up to the Bala Kila, whose approach is quite nearby.

Alwar has the forts and the palaces, it has the cuisine and the entertainment — and most importantly— all the ancient tradition of hospitality that is so integral to Rajasthani culture



## THE INFORMATION

### ACCOMMODATION

Alwar has a slew of accommodation options to match your pocket. Good options: Hotel Burja Haveli - A Heritage Hotel; Red Fox by Lemon Tree Hotels, Hotel Nirwana Palace- A Heritage Hotel,



### ACCESS

**Rail** Alwar is well connected, both within the state and beyond. Important trains include the Shatabdi Express (New Delhi-Alwar-Ajmer), the Intercity Express (Delhi-Sarai Rohilla-Alwar-Jaipur), and the Mandore Express (Delhi-Sarai Rohilla-Jodhpur).

**Road** Plenty of bus linkages available from the state and Delhi.

### Purjan Vihar

The earlier 'Company Bagh' of the late 1800s is a beautiful glassed-in greenhouse with gorgeous plants. It was the brainchild of Maharaja Sheodan Singh. Enjoy these cooling environs invested with fountains and pretty walkways.

### Culinary Pleasures

A visit to one of Alwar's most popular eateries, the Prem Pavitra Restaurant is a must. Try breakfast and forget about your diet. Just tuck into those delicious allu parathas, gajjar ka halwa (no oil) and kheer. Try the mirchi ka acchar and order more parathas. Prem Pavitra's reputation rests on its pure vegetarian fare (no onions or garlic) and organically grown vegetables.

Alwar is also famous for its kalakand or milk cake. Plenty of vendors in the Kalakand Market close to the Clock Tower will lure you with this absolutely sinful mithai. ■



# Magic of an Uncrowded CORBETT NATIONAL PARK

By Ranees Sahaney

October is a lovely time to escape for a weekend break around Corbett National Park, India's first Tiger Reserve under the umbrella of the international "Project Tiger".

This magnificent striped kingly beast engages with our emotions in the most unique way. Our wild lions have largely disappeared, except in a few protected pockets in Gujarat, but the tiger has manfully stepped up to take its place in our hearts

The beauty of Corbett is that it is a

borderless world for the apex predator of the Indian jungle. Suddenly he can appear before you, crossing the road from one side of the jungle to the other, just a short distance away from the Corbett Museum. On another occasion, unexpectedly a tigress with her two cubs was sighted taking a shortcut through the greenery of a resort, on her way to the Kosi River.

Riding in and around an Indian jungle... memories and exotic tales of India's wild denizens crowd your mind as your eyes roam restlessly over the dirt track in the forest cover, ... for that winking waterhole— for that first animal... bird... reptile, sighting in a natural habitat...

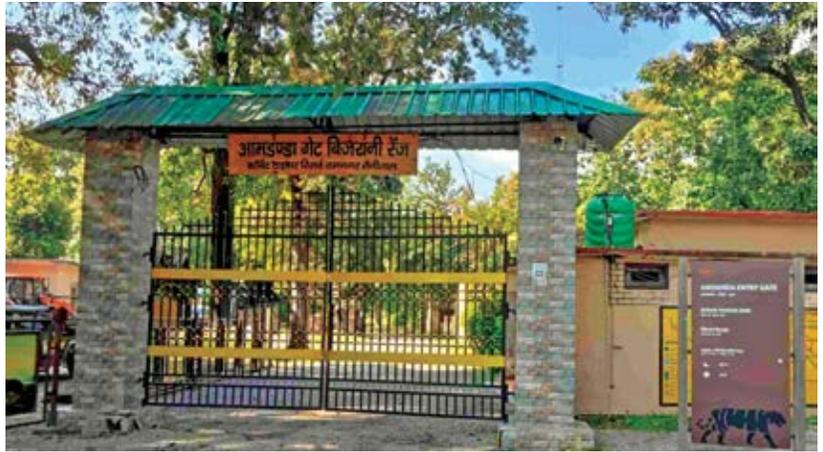
That's the peerless magic... that unsurpassable thrill of a journey into the heart of India's wilderness spaces. Maybe it's the edgy novelty of being in a landscape where the rules of time and space are made by the denizens of the jungle. Where, no matter how big your ego is ... how much wealth you have... 'animals *absolutely* have right of way'—and when they are on the move... you just stay put.

Oh! But the rewards ... They are aplenty... even first timers can get bitten by the bug of a lifetime's love for the forest and the pace of its world... the rules that are fitting for the survival of all— both man and beast who walk these paths

So step lightly, keep within your own space and enjoy a world that is yours just for now. For them, you are merely a passerby as they go about their lives the way they have done since the day God put them on this earth as he did man.

Wildlife sanctuaries and national parks are increasingly becoming the last refuge, in some cases, to provide safe natural habitats for India's teeming wild





animals, birds, reptiles, butterflies and insects — and great botanical wealth.

Located in the Pauri Garhwal Patlidun area of the Himalayan foothills, Corbett National Park is spread over 520 sq km and is home to two of India’s legendary wilderness inhabitants... the Royal Bengal Tiger and the Asiatic Elephant. Comprising mostly Sal forests, the vast expanse of Corbett is a primary example of one of the country’s finest conservation programmes - Project Tiger, funded by the World Wildlife Fund, and launched to prevent the rapid decline in tiger population worldwide.

The park is home to over 50 species of mammals including the elephant, leopards, wild boar, sambar and Himalayan black bear. Over 110 species of trees and 51 species of shrubs can be found in Corbett in addition to a stunning array of insect life. Apart from tiger and elephant spotting, one can also enjoy birdwatching and angling.

An added bonus is getting to stay in some beautiful old colonial forest rest

house deep in the reserve forest which falls in the path of the animals — offering you some enchanting aspects of the forest and its denizens. These are not always readily available as they get booked months in advance for the high season by die-hard wilderness enthusiasts. But off season there’s a fair chance of landing a booking.

The Sitabani Reserve Forest, contiguous to the jungles of Corbett is a popular option. Sitabani Eco-tourism Zone is located in the beautiful Pawalgarh Conservation Reserve where you will experience a one-of-a-kind journey through the lush forests and diverse wildlife of this pristine landscape. Sitbani has a wealth of bird life and is a big attraction for birders.

It’s advisable you visit after mid-October, when the monsoon has disappeared. Some of the streams and rivulets get swollen by the rain and it can be a pain navigating your way around them in the forest.

The Sitabani area, in the Corbett Buffer Zone, has become a favourite spot

for its walking trails. Local lore has it that Sita spent some days of her exile in the Sitabani jungle while raising her sons Luv and Kush. The Sitabani Forest Department gives the permission for jeep safari in this region.

The Sitabani Forest Rest House is one of the historic forest rest houses dating to the year 1940. Located on the picturesque Powalgarh Road it is about 25km away from Ramnagar, gateway to the Corbett region. You should get a copy of Jim Corbett’s book on his encounters with the Powalgarh Tiger. It makes appropriate reading on this weekend break!

There’s a lovely little temple, quite old, alongside which there’s a sulphur spring where you can have a quick bath. You might startle a passing deer!

Bourgeoning development is taking away a large part of their natural world, so the onus is on us, as visitors, to explore the spaces we have reluctantly allowed them, with care...taking away only memories and leaving behind only our footsteps. ■

## KNOWLEDGEABLE ACTION SAVES THE DAY FROM HIDDEN DANGERS OF FIRE OUTBREAKS

Of late there appear to be many incidents of fire outbreaks, which have resulted in the loss of not only property but also precious human lives. It's all very traumatizing for those directly involved.



Each incident we read about in the newspapers, or witness with our own eyes, cautions us that prevention is the key to avoid these terrible accidents.

We can do this by simply following some very basic rules for safety against these untoward instances. Poor wiring, as we have learnt earlier in these pages, is a major culprit when it comes to fire hazards.

Here are some basic rules that will shield you and your family in the future from these terrible outcomes:

1. Always go for the branded connectors and wire. Branded wires and connectors (Adels connectors & Lapp Wire) have better load-carrying capacity. High quality connectors and wire not only enhance your security; they also improve energy efficiency by reducing power losses and maintenance cost. High quality connectors (Adels) and wires (Lapp) not only safeguard your appliance but human life as well.
2. While selecting electrical fittings for outdoors, rely only on gel-filled enclosures to cover the wire ends. Avoid using tape of any kind to cover these joints as the weather

plays havoc in a city like Delhi where the temperatures soar above 40 % in summers and drop below 12% in winter. These extreme weather conditions play an important role in weakening the wire joints which are largely connected to each other by electrical tape, resulting in fire hazards.

...please don't cut corners or leave these critical decisions about electrical fittings to your electrician or contractor. Shocks from life are inevitable- shocks from electricity are preventable

3. Always go for gel filled connectors. These are filled with German-made, reusable gels that have been tried and tested for use in extreme temperatures.
4. Also, while decorating the balcony and roof of your home/office with decorative lights during Diwali and other festive events, always opt for a 3- pin socket instead of a 2-pin socket; that's because the 3-pin socket has a better grip, and the chances of sparking are negligible.

Also, do avoid using sub-standard, cheap decorative lights.

5. Always choose branded Panel boxes (Hensel) as these are both waterproof and dustproof electrical panel boxes; they are also perfectly aligned to withstand harsh environmental conditions.

So, friends when you are spending a fair amount of hard cash to build and decorate your dream homes, please don't cut corners or leave these critical decisions about electrical fittings to your electrician or contractor.

Be smart about it. Question them about what they intend to use; if you aren't satisfied by their answers, don't be afraid to step up and advise them to use the best quality materials as this is not only the matter of safety of your house but also that of your loved ones.

Your knowledgeable actions will prevent them from taking short cuts, or lining their pockets with money saved by inferior material as well! It happens to the best of us. No harm in being cautious. Right?■



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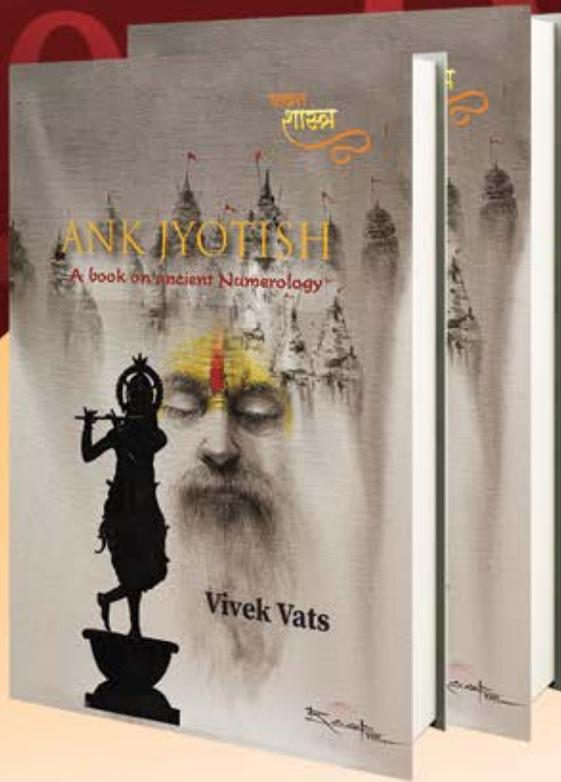
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