

THE  
EXCELLENCE  
PORTAL

NOVEMBER-DECEMBER 2025

# THE EXCELLENCE PORTAL

RS. 145, VOLUME 2, ISSUE 3

Your Gateway to Knowledge

## *Business and Lifestyle Trends*

**DESTINATION WEDDING:  
HUA HIN, THAILAND**



**THE VAASTU WAY:  
HARMONY IN MODERN LIVING**



**INTERVIEW:  
SUNIL KUZHUVELIL,  
EXECUTIVE  
DIRECTOR  
BNI NEW  
DELHI**



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## From the Publisher's Desk

Dear Readers,

In this edition of The Excellence Portal, we bring together ideas that define progress — in business, lifestyle, and beyond. From our exclusive conversation with Sunil K., Executive Director of BNI NEW, to insights on MSME loans, setting up an office in Dubai, and the importance of HR compliance, this issue explores the many dimensions of growth.

On the lifestyle front, we journey through elegance and expression — from the brilliance of diamond mangalsutras and makeup trends to event planning for life's special moments, and the harmony of vastu and astrology.

We also decode how companies price products across physical and online stores, and highlight the everyday advantage of stainless-steel bottles in sustainable living.

Here's to business with vision and lifestyle with purpose.

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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# SUNIL KUZHUVELIL, EXECUTIVE DIRECTOR BNI NEW DELHI

Putting the Spotlight on *Networking That Rewards with Opportunities and Growth*



**Over the years, BNI has built one of the most trusted business networks in India. Please share some details about the platform and what key strategies or cultural strengths you believe have contributed to this sustained growth.**

Every Great organisation is run on its values. BNI's core values and its guiding principle have helped the organisation to rise to greater heights.

'Givers Gain'—the guiding principle of BNI, is the abiding mantra of all BNI's members. Every member lives with the passion to contribute first—the gain for them then automatically stems from that. All these contributions are without any kind of commissions or financial favours. Which means, if you give me a business referral or help me gain a big deal, you will not be receiving any kickbacks in return. So, selfless community building and making the community members successful is the BNI Way of Life.

**TAP 25 marks another milestone in BNI's journey of fostering business collaboration. Could you share the central theme or vision behind this year's edition?**

When we speak about 'Network to Abundance' it reflects the way TAP is conceived and designed. At the TAP



Conclave two full days are dedicated to networking for members. TAP Conclaves offer unmatched structured networking opportunities, while the Exhibition provides a never-before collaborative atmosphere, additionally, the evening Gala is in line with creating a social networking opportunity. This year's TAP is about bringing all members together under one roof for two days and extending all networking opportunities in 'Abundance'.

**What, in your view, makes TAP 25 distinct from previous editions?**

The numbers and the larger than life build up.

More than 2000 delegates and an equal number of visitors, apart from other participants and the invitees, makes the event a massive opportunity for

networking in comparison to the previous events. With more than 300+ exhibitors, world-class entertainers and invitees the scope of TAP 25 ensures a greater and more rewarding event.

**The tagline “Network to Abundance” beautifully encapsulates BNI’s philosophy. How does TAP 25 plan to bring this theme alive through its sessions, networking formats, and interactions?**

Normally, a BNI Member has an opportunity to meet 60 to 70 members in a week, and through visitors he could engage with around 200 businesses. TAP 25 will enable every participant to network with more than 5000 businesses, creating greater and more abundant opportunities. Also, these conclaves are very focussed on business growth and creating high

potential breaks though innovations and the latest trends. In a normal networking opportunity, the exhibitions, conclaves and social celebrations are rare. TAP is filled with such engagements.

**BNI has consistently championed the “Givers Gain” philosophy. How do you see this principle shaping business ethics and relationships in today’s dynamic, competitive world?**

It’s a primal need of a person, after the basics, to contribute to the society. The accomplishment of contributing to the growth of a fellow member is tremendous. The most cost-effective way of brand building is being a part of someone’s success story. BNI has captured that in a very simple way. Everyone contributes, and everyone gains. Regarding

## Interview

competitiveness, BNI Takes competition out of your business and helps create a collaborative mindset. That is the first step of 'Transformation'.

### How does TAP 25 contribute to empowering small and medium enterprises (SMEs) and startups — particularly those looking to scale through networking?

In my experience a SME needs more sales. They need more opportunities. They need more ideas and technology support, skill transfers and bigger avenues for their business growth.

We have 3 great Conclaves within TAP 25: (a) Building India Conclave – where more than 100 renowned architects who are building up India, are participating —thus offering unmatched opportunities, skill and growth avenues (b) Celebrating India –Buyers and contributors of the events industry are participating to both network and contribute. We have arranged for more than 100 such organisations to visit and participate in TAP (c) World Diplomatic Forum — This conclave has a core focus on cross-border trade opportunities. More than 50 economies



of the world are opening opportunities and driving a trade-focused approach to support TAP Participants.

I am sure there will be many gains for all participants of TAP, SMEs in particular.

### The event features an impressive lineup of speakers and performers, including Palash Sen and

### Kailash Kher. What inspired this blend of business learning and cultural experience?

The community of wealth creators and job curators are members of BNI. They are the core of the Indian economy. Events are the booster dose we can offer to fast forward any entrepreneurial effort. Blending this with collaborative networking and social engineering is the soul of TAP. We are excited to bring this together.

### Could you share some of the key sessions, workshops, or moments that you personally are most excited about during TAP 25?

Oh Yeah! Ever since the inception of the idea of TAP, for which we are celebrating 10th years of BNI in New Delhi, we have been focussed on making it special.

The Chief Minister of Delhi and several cabinet ministers will be at TAP 25. I am really looking forward to their vision of making Delhi world class— and beyond.

Speakers such as central ministers with key portfolios will be well received. Dr. Deepak Vohra will be on stage to share the emerging world order and how India is positioning itself after the tariff barriers and fiasco will provide great learnings for participants.

### What message would you like to convey to entrepreneurs and professionals who are yet to experience a BNI event or join the network?

A businessperson must have enough *social capital*— this is the key to avoid recession and seasonality in your business. BNI is not just any organisation. It's a movement. You are creating and enhancing your net-worth by building accumulated social capital. BNI is not just transactional, it's transformational for all participants. My concluding statement would be— Do whatever you are doing in business...But Stay 'NETWORKED'. ■

## BNI TAP 2025 on Dec 19–20 at Yashobhoomi, New Delhi

Member Registration are currently open.  
To join and learn more about BNI TAP 2025



contact  
BNI N E W at  
7982636883 or email [tap@bninewdelhi.com](mailto:tap@bninewdelhi.com).



**CHIEF GUEST**  
**SMT. REKHA GUPTA**

Hon'ble Chief Minister of  
Government of Delhi



**CHIEF GUEST**  
**MR. KR NAIDU**

Hon'ble Minister for  
Civil Aviation Govt of India

# Our Guest, Speakers, and Entertainers at TAP 2025



**GUEST OF HONOUR**  
**MR. DEEPAK VOHRA**

Special Advisor to the Prime Minister



**GUEST OF HONOUR**  
**MR. MANJINDER SINGH SIRSA**

Minister of Industries, Food & Supplies  
and Environment, Forest & Wild Life



**MR. PANKAJ BANSAL**

Board Member of Karmayogi Bharat  
(An Initiative by Prime Minister of India)



**DAY 1**  
**PALASH SEN**



**DAY 2**  
**KAILASH KHER**



# MSME LOANS

## *Building and Maintaining Credit Profile: Role of Consultants vs Freelancers/Agents*

**M**icro, Small, and Medium Enterprises (MSMEs) are the backbone of India’s industrial and service economy. Despite contributing to employment and GDP, most MSMEs face recurring challenges in maintaining healthy credit profiles and obtaining timely, adequate finance. Many MSMEs are unaware that creditworthiness is built, not granted. It is a continuous process requiring financial discipline, compliance, and professional financial management. A strong credit profile impacts business reputation, vendor trust, and potential. Financial consultants play a pivotal and strategic role here—bridging MSMEs with banks, NBFCs, and fintech lenders through professional advisory and documentation support.



### What Is a Credit Profile?

A comprehensive record that reflects a business’s financial history, the credit profile helps banks and financial institutions assess lending risks. It includes:

- Timely Repayment
- CIBIL Score
- Banking History
- Financial Statements
- Regulatory Compliance
- Avoidance of Over Leveraging
- Transparent Communication
- Trade References

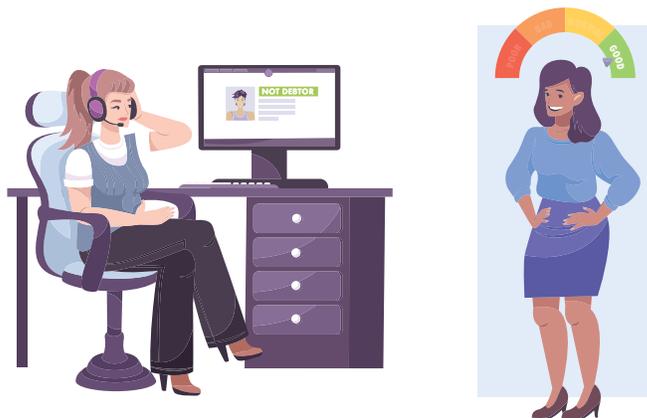


### Importance of a Good Credit Profile

A good credit record reduces cost of capital and increases financial flexibility. It has several benefits:

- Easier Loan Approvals
- Lower Interest Rates
- Faster Processing
- Higher Sanction Limits
- Reputation and Partnerships
- Credit Limit and Collateral Requirement

A well-maintained profile also strengthens negotiation power. MSMEs with consistent financial reporting and regulatory adherence often qualify for unsecured loans or government-backed credit schemes. Additionally, such enterprises attract investors, joint venture partners, and suppliers who value transparency and risk mitigation.



The following chart gives a clear overview

Aspect	Professional Consultant	Freelancers/Agents
Primary Role	Financial advisor and strategist	Loan-sourcing agent for banks
Approach	Holistic and analytical	Transactional and target-driven
Knowledge Base	Well-versed in finance, compliance, and credit systems	Product-based knowledge limited to a few banks
Client Interest	Client's financial health and credibility	Bank's loan targets
Documentation	Reviews and corrects documents professionally	Collects basic forms and documents as per checklist
Post-Loan Service	Continuous advisory and restructuring support	Ends at disbursement
Fee Model	Transparent professional fees	Commission-based from bank

### Common Mistakes That Damage MSME Credit Profiles

- Irregular GST or ITR Filing
- Multiple Loan Enquiries
- Frequent Cheque Bounces
- Unstructured Accounting/ Cash Transactions
- Unrealistic Projections in Loan Proposals



### Role of Consultants in Building Financial Credibility

While freelancers/agents facilitate loans, professional consultants analyse the enterprise's financial ecosystem and align funding with business needs. They ensure an MSME's foundation is credit-strong and sustainable—not temporarily funded.

Professional consultants also help MSMEs periodically review their credit reports, rectify discrepancies, and prepare financial statements that meet lender expectations. Their advisory extends to improving cash flow cycles, restructuring existing debt, and identifying subsidy-linked opportunities that lower borrowing costs. In contrast, agents or freelancers typically focus on product-specific loan closures. The consultant's role, therefore, is transformative—helping the enterprise evolve from being credit-dependent to credit-attractive.

### Loans Available for MSMEs

- Working Capital: Overdraft/Cash Credit
- Term Loans
- Mudra Loans (Under PMMY)
- CGTMSE Loans
- Equipment & Machinery Loans
- Invoice Financing: Sale Invoice Discounting/Purchase Invoice Discounting
- Start-up and Innovation Funding
- Export Credit (Pre- and Post-Shipment Finance)
- Project Finance
- Subsidy-Linked or State-Specific Schemes

In today's lending ecosystem, financial credibility is the new collateral. MSMEs that maintain discipline, transparency, and strong documentation attract lenders easily and enjoy better terms. Acting as growth partners, professional consultants help MSMEs plan finance, manage debt, and strengthen credit identity. Conversely, freelancers/agents often operate transactionally, merely focusing on quick disbursal. To move *beyond loan arrangement*, MSMEs must invest in professional advisory and credit maintenance—building both their business and financial reputation. ■

**Loan Expert CA Bikash Singhi**  
 Mobile: 9899001574 Email: singhi\_bikash@yahoo.co.in

# SAEJ SOLUTION

## THE IMPORTANCE OF BEING COMPLIANT

*Rating compliance as an ‘afterthought’ when it comes to dealing with HR can make you pay dearly for your business prospects. If you are looking to grow your business this is something you simply cannot be tardy about*



**A** case in point—Well-known brand Bira 91 decided to drop the word “Private” from the company name in early 2024; it seemed like a simple administrative change for the firm at the time.

Founded in 2015 by Ankur Jain, a first-time beverage entrepreneur with a tech background, Bira 91 attracted major investors like Sequoia Capital and Kirin Holdings to become India’s most funded craft beer brand. However, the company’s structure became increasingly centralized, where all decisions were taken by Jain himself.

### Every detail counts

When Bira 91’s IPO was planned, everything seemed fine, as was, on the face of it, the change of name from Private LTD to LTD.

No one imagined that this single decision could trigger a waterfall of compliance issues that could cost the company Rs. 80 crores. Sales were on hold for months on end across multiple states. A success story turned to the never imagined downfall of a well-entrenched company.

And what was the reason behind this? It was not the name change—but the highly regulated alcohol industry; a fact which was completely overlooked. Why? Because of the centralised decision making, ignoring the HR best practices.

Warehouses were bursting at the seams with unsellable stock; that’s because the

state authorities treated the renamed entity as a new company. And it was for this reason that all product labels, licenses, and approvals needed to be redone. Result—By end FY24 Bira 19 reported losses to the tune of Rs. 748 crores—more than their total sales of Rs 638 crores.

For business owners focused on growth, Bira’s collapse offers a stark reminder: HR compliance isn’t just paperwork- it’s the foundation that your business is built on.

### Mindful Approach

Expanding the business is a dream every businessman nurtures, but very few are mindful of employment laws, payroll regulations, documentation requirements— and therein lies the rub.

Bira is one such example.

Think about your business.

Is it compliant?

Due diligence is the key—whether you are expanding to new states, hiring your 50th employee or preparing for investment, because the compliance landscape becomes exponentially more complex. What worked when you had 10 people in one location may become a legal issue with 50 people across three cities.

First time leaders fail to recognise that HR is the backbone of any growing company. They are careful about taxation laws. But when it comes to HR compliance – it is considered as just a recruiting entity.

Think again.

Unlike other business expenses, compliance failure often comes with a multiplier effect. A single violation rarely stays isolated; it comes with a ripple effect.

Bira’s story should not have ended the way it did, only if they had taken the help of a seasoned HR who would have created a system of a compliance-friendly company and could have taken all the measures before announcing the IPO. One wrong step led to a major failure which could have been avoided very easily.

What kind of business story do you plan to write for your dream child—your business?

Will compliance be a footnote or a foundation?

### Hassle-free ecosystem

SAEJ Solution partners with growing businesses to build sustainable, compliant, and people-focused organizations. From end-to-end manpower and HR management to leadership training and regulatory compliance, it helps business owners navigate complex HR challenges while staying focused on what they do best — growing the client’s business.

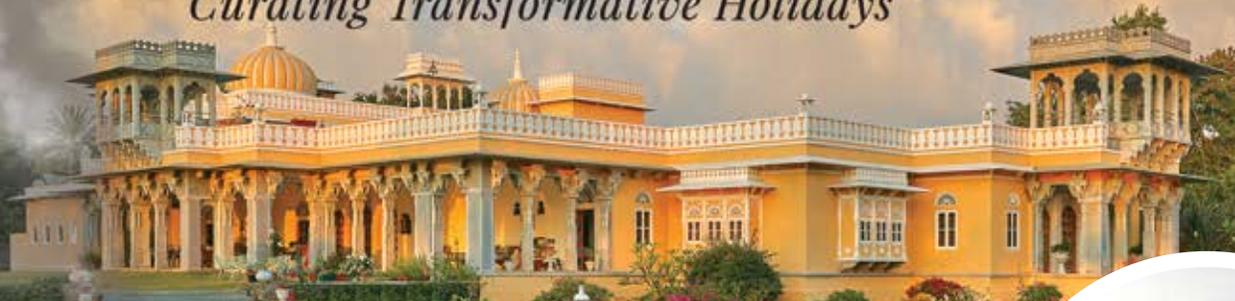
The key takeaway from this mindful approach— Your success story should never be bogged down by unnecessary risks. ■

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# DEV SHREE DEOGARH

*Curating Transformative Holidays*



A visionary outlook has created a ripple-like effect in the quietude of Deogarh, a quaint and charming village in the heart of Rajasthan. Propelled by Shatrunjai Singh Chundawat, a scion of the Deogarh family, Dev Shree Deogarh embodies his aspirations to rebuild a heritage home that resonates with the royal lineage of his ancestors.

Adding even greater heft to this have been the amazing experiences of his beloved Deogarh he and his wife Bhavna have shared with countless travellers from home and abroad. The stately Dev Shree Deogarh is an idyllic space where tradition and tranquillity meld into a seamless holiday experience for all age groups. This boutique residence is nestled by the lovely Ragho Sagar lake, upon a plateau in the ancient Aravalli hills. Located mid- way between the cities of Jaipur, Jodhpur, Udaipur and Ranthambore, Dev Shree Deogarh is the perfect jump-off point for exploring some of Rajasthan's most loved destinations.

## CREATING TREASURED MEMORIES

What travellers have loved most about Dev Shree is its warm and homely vibe, further enhanced by the wonderful hospitality Shatrunjai and Bhavna who live here in a separate wing with their two sons and beloved pets.

Dev Shree offers travellers that much needed respite in their journey where they can enjoy walks in the countryside, interact with the village folk on a rural train journey, go cycling or hiking to a hilltop in the Aravallis. Unmissable too is the evening sundowner experience with drives in open jeeps with a member of the family pointing out the birds, sipping on sundowners by the lakes, or chasing sightings of the elusive leopard.

## PERSONALIZED PLEASURES

The 10 stylishly decorated suites at Dev Shree open onto a central courtyard where guests mingle over drinks and a brazier under a star-spangled sky. Many new friendships have been forged between strangers in these convivial environs. Meals are the real deal, with menus curated specifically to tempt individual tastes and preferences; the family is happy to assist when it comes to addressing matters like food allergies and the like. Meals at Dev Shree are driven by the fresh

produce from the farms.

Though the fare remains largely Indian, favouring traditional recipes, guests can also opt for continental alternatives.

Taking a cooking course here is well recommended if you want to take home a taste of Rajasthan. Secret family recipes and cooking methods are happily shared with the guests.

## EMPOWERING THE LOCAL COMMUNITY

Built in local stone from Chittorgarh and crafted by the local artisans this stately home is not just a structure but a canvas that showcases the local craftsmanship. Inclusivity of local skills, architecture and materials were intrinsic to creating the ambiance of Dev Shree. Its décor is a showcase of Rajasthan's fantastic artisanal heritage.

Empowering the local community is an integral part of Dev Shree's operations. Women, who form 70 percent of the workforce at Dev Shree, are all from the village. The Dev Shree Charitable Trust, sponsored by guests, friends and family, has been able to support 135 schools in and around Deogarh town. A school for girls was established under the auspices of a donor, James Heneage of the King Charles Foundation, who wished to support the girl child and embolden their future. Teacher's training, medical education and nursing are also sponsored by the Trust. One hundred semi fowler beds, including an Intensive Care Unit, were donated at the government hospital by an actor friend Sir John Standing after whom it has been named.

A sojourn at Deogarh is not just a stay but an opportunity to clamber on to a time machine and journey back in time as each nook and cranny echoes the history of the royal lifestyle of the yesteryears.





## SETTING UP YOUR BUSINESS IN DUBAI: *Costs, Compliance, and the Right Guidance*

By CA Ashish Goyal

**D**ubai has rapidly evolved into a global hub for entrepreneurship, attracting investors and businesses from around the world. With its strategic location, advanced infrastructure, and tax-friendly environment, the emirate offers an exceptional platform for business expansion. Yet, success here requires not just ambition—but the right guidance to navigate the legal, financial, and regulatory terrain.

One of Dubai's biggest draws is its favourable tax framework. The country imposes zero personal income tax and only a 9% corporate tax above a defined profit threshold (AED 375000). By contrast, Indian companies face 22%–30% corporate tax (plus surcharges as applicable), while individual income tax rates can reach 30% (Plus Surcharge as applicable). For entrepreneurs, this difference can significantly impact profitability and scalability.

When it comes to setup costs, Dubai offers flexible options. Incorporating in a Free Zone typically costs between AED 20,000–25,000 (₹4.8–06 lakh), depending on the zone, business activity, and office requirements. Mainland setups may involve additional benefits like to do business both in mainland as well as freezone, adding to the overall expense. In India, incorporation costs for a private limited company usually range between ₹50,000–1.5 lakh, but ongoing compliance—covering, Maintenance of books of account, Income Tax fillings, GST filings & Audits, labour laws Compliances, and regular audits—tends to be more intensive.

Setting up a business in Dubai in-



volves several clear but critical steps:

- Choosing between Free Zone or Mainland, depending on target markets.
- Securing a Trade License (Commercial, Professional, or Industrial).
- Reserving a company name and preparing incorporation documents.
- Opening a corporate bank account.
- Applying for residence visas for owners and employees.
- Obtaining sector-specific approvals, such as from health, education, or media regulators.
- Application for Mandatory Corporate Tax registration for all in specific time limit & Vat Registration (When Applicable).

Though the process is structured, it demands precision. This is where expert consulting makes all the difference. A knowledgeable advisor helps identify the right jurisdiction, ensures compliance with evolving regulations like VAT, economic substance, and anti-money laundering laws, and streamlines documentation. Their expertise helps businesses avoid delays, reduce costs, and focus on strategic growth rather than red tape.

A firm that exemplifies such trusted guidance is “CorpAcumen” a full-service

Chartered Accountancy and Business Consulting firm with offices in Gurugram, New Delhi, Bangalore, London, Dubai, and Delaware (USA). Founded and led by CA Ashish Goyal, “CorpAcumen” has built a reputation for providing comprehensive, end-to-end business solutions to clients across India and internationally.

The firm's expertise spans Start-up Advisory, Global & Local Business Setups and Global Expansion, Corporate Compliance Management, Tax, Audit and IPR Advisory, and a range of support services. Its team comprises experienced Chartered Accountants, Company Secretaries, Lawyers, and IT professionals, working in sync with an extensive global associate network that covers major business jurisdictions.

Whether you are an Indian entrepreneur aiming to expand internationally or an overseas investor seeking to enter the South Asian market, CorpAcumen offers the right blend of experience, insight, and execution support. From incorporation and structuring to compliance and taxation, the firm ensures your business launch is smooth, compliant, and future-ready.

With the right planning—and the right partner—Dubai's dynamic market offers immense opportunities for sustainable global growth. ■

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# THE POWER OF PREVENTION: HOW SMART ELECTRICAL CHOICES PROTECT MODERN HOMES

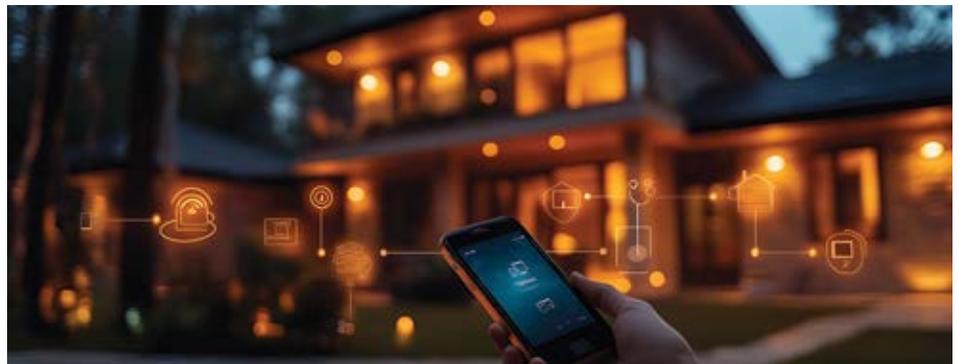


In today's fast-paced urban living, we often think of home safety in terms of security cameras, fire alarms, or sturdy locks — but

the real guardian of your home's safety begins with something far more fundamental: your electrical system. Hidden behind the walls, this network of wires, joints, and connectors quietly powers everything that makes life comfortable. And when every component is chosen wisely, it can also prevent the disasters that no security system can stop.

Electrical safety is not only about preventing short circuits; it's about making informed, preventive choices. The quality of wires, connectors, and switches determines whether your home's electrical system runs safely or becomes a hidden hazard. A loose joint or a substandard connector can gradually heat up, melt insulation, and spark a fire — often without any warning signs.

The good news is that prevention is entirely within our control. Choosing high-quality Adels connectors, Lapp wires, and fire-retardant materials adds a strong layer of protection. Equally important is ensuring that



all installations are done by certified electricians who understand load distribution and safety standards — especially in high-rise societies where multiple homes share a common power infrastructure.

Beyond product choice, smart living today also means staying proactive. Periodic checks, especially after home renovations or the addition of high-load appliances, ensure that your system is still functioning within safe limits. A few careful choices today can prevent costly repairs — and more importantly, safeguard your family and property tomorrow.

At Vijay Kr. Sanjeev Kr. Electricals, we've seen first-hand how informed homeowners make the difference. Prevention isn't a reaction to danger — it's a mindset that builds safer, stronger homes. Because when it comes to electricity, the smartest power you can use is the power of prevention.

## Home Safety Tips

1. Always choose Lapp wires, Adel connectors, and high-quality switches.
2. Hire licensed electricians for all new installations or modifications.
3. Avoid overloading sockets with multiple high-load devices.
4. Schedule an electrical audit every 12 months or 2–3 years after major renovation.
5. Replace frayed cords, loose plugs, or flickering fittings immediately use gel filled enclosures.
6. Keep flammable materials away from electrical panels and wiring. ■



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

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# UNIFLY



MADHUSUDAN AGGARWAL  
(Founder, Unify)

## *Elevating Everyday Hydration with Purpose and Perfection*

In an era where conscious living defines modern luxury, Unify brings a refreshing change to the way we hydrate. Its latest collection of premium stainless steel water bottles blends elegant design, advanced insulation technology, and sustainability — creating a product that’s as refined as it is responsible.

At the heart of this initiative is Mr. Madhusudan Aggarwal, the visionary behind Unify. A perfectionist with purpose, he believes that no one should ever have to compromise on quality while choosing eco-friendly alternatives. His deep involvement in every step of the production process ensures that each Unify bottle reflects excellence, ethics, and endurance.

Each bottle is lab-tested, certified, and 100% BPA-free, ensuring absolute safety for everyday use. Crafted from SS304 and SS316 food-grade stainless steel, the same trusted material used in professional kitchens and medical applications, these bottles are built for superior hygiene and performance. With advanced insulation, they can retain hot or cold beverages for over 24 hours, delivering freshness that lasts.

Designed for all age groups — from schoolchildren

to senior citizens — Unify bottles bring convenience, safety, and sustainability to every stage of life. Whether in classrooms, offices, gyms, or on family trips, they make staying hydrated both stylish and responsible.

Unify operates under ISO 9001:2015 quality standards, a testament to its commitment to consistent product excellence and customer satisfaction. Beyond performance, the brand’s eco-conscious approach extends to its sustainable, recyclable packaging, reflecting its promise to protect both people and the planet.

Plastic bottles may have once symbolized convenience, but today, their environmental cost is undeniable. Unify’s stainless steel range offers a smarter, healthier, and greener alternative — one that combines style, substance, and sustainability.

Guided by Mr. Madhusudan Aggarwal’s vision, Unify continues to redefine hydration for a better tomorrow — where quality meets conscience, and innovation serves a greater purpose. ■

“Sustainability begins with small, meaningful choices — and Unify is our contribution to that change”  
—Mr. Madhusudan Aggarwal

**Unify Homeware Private Limited**  
Address: M-190, Sector-3, DSIIDC, Bawana Industrial Area, Delhi-110039 Mobile: +91- 99535-43435





# SATURN AND ITS SADE SATI

*Saturn or Shani is a planet that delivers justice. It gives fruits in accordance to one's karmas. It is also known as Karam Karak.*

By **Deepti Gupta**

It is generally known that *Sade Sati* is associated with Saturn. *Sade Sati*, as the name suggests, is a period of seven-and-half years. The period of *Sade Sati* commences when Saturn ingresses in the house prior (12th house) to the Natal Moon in a native's *kundali* (astrological chart) and ends when it exits the next house (the 2nd house) to the Natal Moon in a native's *kundali*.

To make it relatively easy to understand for a novice, one can think of the 12 houses (numbered 1–12). Suppose at the time of birth the Moon was situated in the 4th house, then the period of *Sade Sati* will start when the transit Saturn (at the relevant time when the chart is being studied) will enter the 3rd house and the *Sade Sati* will cease when Saturn exits from the 5th house.

For example, on 22 October 2025, Saturn is transiting (passing) through Pisces sign. So, for natives who have the Natal (at the time of birth) Moon in Aries sign, the period of *Sade Sati* has begun. Therefore,

- **First Phase of *dhaiya* (i.e. 2.5 years):** When Saturn is in Pisces sign, the sign placed in the house before.
- **Second Phase:** When Saturn will transit on Natal Moon, i.e. in Aries sign for the next phase of *dhaiya* (2.5 years).
- **Third Phase:** When Saturn will enter Taurus sign, the last phase of *dhaiya* (2.5 years).

## What is the real purpose of this phase of *Sade Sati* in a native's life?

Several beliefs are associated with *Sade Sati*, the prominent one being that it's a negative or struggling phase of seven-and-half years in one's life. However, *Sade Sati* is not there to punish a native but to purify and teach the native.

Saturn is the planet of discipline,

*karma*, hard work, and responsibility.

During this period, Saturn tests the native's patience, tolerance, ability to work hard, level of endurance and it provides the courage to never give up on working hard, to be disciplined, and the native will surely reap rewards during the last phase of this *Sade Sati* which will be everlasting in the native's life.

*Sade Sati* can bring delays, challenges, and set-backs in various areas of life such as career, finances, and relationships. But these challenges will help the native to strip away his ego, and help him build himself into a much stronger and disciplined person.

Admittedly, it tests one's patience and integrity. If a person is already disciplined and ethical in his life, Saturn can bestow rewards and stability at the end of this cycle.

The *Sade Sati* is basically a period of transformation, of letting go of one's ego, selfishness and move towards spirituality or inner journey of self-discovery.

## Why is *Sade Sati* linked to the Moon?

The Moon stands for our emotions/our mind, which is difficult to control. Our mind is fickle: it has a lot of desires. The Moon continuously moves, as it moves at a fast pace. It remains in a house (in reference to a natal chart) for just two-and-half days.

Saturn, which is a planet of discipline, is keen to discipline the Moon when it comes in close association with it. So, here the rift between the two starts. Thus, all the turmoil turbulence and hardships we face during *Sade Sati* is because of the fickle nature of our mind (i.e. Moon). To a native who has a strong Moon and is emotionally balanced, this period brings success, growth, and prosperity.

For some natives, *Sade Sati* is not that difficult while for others this period brings misfortune and ill-luck. Natives who have a

fiery *lagna*, sign – that is, 1 (Aries), 5 (Leo) and 9 (Sagittarius) – in their natal chart, face greater turbulence during the *Sade Sati*.

On the other hand, it gives good results to the natives, in whose natal chart,

- Saturn is placed either in *Kendra* or *Trikone*
- Saturn is *Yogkarka*
- Moon is strong

## The Hidden Blessings

*Sade Sati* is feared because of its challenges, but Saturn is not a cruel planet. It is a Judge, who gives verdict according to our *karma*.

- It removes what doesn't serve the native, teaches resilience and rewards discipline.
- Success comes after hurdles.
- Saturn creates hurdles so that the native may reap the fruits of success. The native's patience and tolerance during this period will be rewarded during the later stage of *Sade Sati*. This phase, difficult as it may be, brings out the diamond-like character in one's personality.
- It helps the native to understand his nature and character. It's a period where true friendship and lasting connections can be made.
- It helps the native take the path of spirituality or knowing oneself.
- The wisdom and knowledge gained during this period will remain with the native forever.

Some useful remedies during the period of *Sade Sati* are given below:

- Meditate regularly
- Chant the *Beej Mantra* of Saturn
- Donate whole black gram (*urad sabut*) on Saturdays
- Light a candle or a mustard oil-*diya* in a Shani Mandir on Saturdays
- Recite the *Sunder Kand* ■

# THINK SOLAR ENERGY: THINK SOLAR SAARTHI

*You Invest Once, But Save Daily With Solar Rooftop Projects*

India is the fastest growing market in renewable electricity; by 2026, new capacity additions are expected to double. According to the International Renewable Energy Agency (IRENA), India generated an impressive 1,08,494 GWh of solar energy, leaving Japan behind at 96,459 GWh. It has even overtaken Germany in 2024 to become 3rd-largest generator of wind, solar power. Its solar module manufacturing capacity jumped from 38 GW to 74 GW during FY 2024–25.

India's progress in the renewable energy sector reflects the country's focused policies and strategic planning under national leadership. As part of the pledge made at COP26, India's efforts are being directed towards reaching the target of 500 GW of non-fossil fuel electricity capacity by 2030.

This commitment is seen as a key step in India's clean energy transition and its broader climate goals. India's solar manufacturing sector includes key components like solar modules, solar PV cells, and ingots and wafers.

Rooftop Solar has become the smartest financial upgrade for homeowners, commercial buildings and factories. The math is simple. You invest once; the sun pays you back every single day for the next 25 years. The key lies in ensuring that your solar rooftop system delivers consistently high performance. That becomes possible only through one essential factor: **Quality**.

When you choose a cheaper, compromised system, you might save a small amount initially, yet lose big every year because of low generation, component failures and high maintenance.



As part of the pledge made at COP26, India's efforts are being directed towards reaching the target of 500 GW of non-fossil fuel electricity capacity by 2030.

drain your wallet. The best protection comes from choosing a partner that focuses on the three critical pillars of solar success:

### a) Quality Solar Components

A strong solar plant begins with trusted brands. Saatvik Solar PV Modules provide higher efficiency and superior durability, specially designed for India's extreme climatic conditions. Sungrow Inverters are globally recognized for advanced performance monitoring, safety protections and reliable energy conversion. Components such as Staubli MC4 connectors, Lapp DC cables, and well-designed ACDB/DCDB boxes

ensure lower degradation, reduced downtime and safer operation. A rooftop is exposed to heat, rain, dust and high current flow throughout its life. Only trusted and certified components can withstand these conditions for decades.

### b) Quality Design and Engineering

Every rooftop has a unique structure. Proper shadow analysis, accurate string designing, correct cable sizing and strong mounting ensure maximum generation. Good design avoids micro-cracks, hot spots and inverter clipping. A well-engineered system can easily generate up to 10 percent extra energy every year. Quality design pays back repeatedly.

### c) Quality Workmanship by Skilled Experts

Even the finest components require a skilled hand. Precision in installation, correct torqueing, proper crimping and perfect cable routing ensure long system life, improved safety and minimum downtime.

### Why Solar Saarthi

Solar Saarthi stands as the ideal partner on this journey toward energy freedom. The company is led by a qualified team with more than a decade of technical and industry experience. They are authorized channel partners of premium brands like Saatvik, Sungrow, Lapp, Staubli and others in the entire project value chain. This means faster project completion because all required materials are available in ready stock. Better pricing comes naturally as Solar Saarthi works directly with manufacturers. Customers experience smooth installation and superior after-sales service under one roof. ■

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## MAKEOVERS BY SHREYA

# The Gloss and Glitz of Memorable Wedding Makeovers

At just 23, Shreya Gupta has already emerged as one of India's most promising young makeup artists. A Delhi-based freelance professional, certified by Makeovers by Manveen (MBM), she is known for creating dreamlike bridal transformations that capture both beauty and emotion. Adding to her credentials, she is also a certified airbrush artist from IWATA, the world-renowned airbrush brand — a testament to her commitment to precision and perfection.

Having illustrated her skills across India, Shreya has earned glowing reviews for turning countless brides into picture-perfect princesses. Her freelancing journey has evolved into a flourishing career where creativity meets consistency, and every makeover tells a unique story.

### Transforming Every Occasion into a Memory

Whether it's an intimate ceremony or a grand celebration, Shreya and her skilled team provide professional makeovers, personalized styling, and complete beauty solutions for all wedding festivities and special occasions. Their services extend to grooms, bridesmaids, and family members, ensuring that everyone shines through the celebrations.

### Wedding Glow Magica

Trust Shreya Gupta for flawless, occasion-perfect looks:

- Exquisite Bridal Makeup – customized to enhance your natural beauty.
- Haldi & Mehendi Looks – vibrant, fresh, and joyous.
- Engagement & Reception Makeup –



elegant and refined.

- Sangeet & Cocktail Styles – dewy, glamorous, and camera-ready.

### Pre-wedding Shoots, Birthdays, and Anniversaries

Every moment deserves perfection, the Shreya Gupta way

### What Makes Shreya Gupta Unique

Shreya's artistry is rooted in her belief that makeup is more than appearance — it's confidence, comfort, and care.

- **Bridal Makeup Demo:** Brides are encouraged to experience a paid trial session, helping them make an informed decision. The nominal fee is reimbursed upon booking.
- **Complimentary Touch-Up Kits:** Every bride receives a thoughtful touch-up kit with essentials like lip shade, compact powder, safety pins, and a cleansing pad — small details that make a big difference.

- **Long-Lasting Makeup:** Each look is designed to last beautifully through the entire event. Whether the client has oily or dry skin, Shreya ensures the right products and prep for every skin type.
- **Detailed Skin Preparation:** Unlike quick-fix makeovers, Shreya dedicates 20–25 minutes to skin preparation before application, guaranteeing a smoother, longer-lasting finish.

### And Can the Groom Be Far Behind?

Absolutely not! Shreya and her team ensure that grooms look their very best, offering expert hairstyling, makeup, and draping for every ceremony – a complete look management for every guest and occasion.

### Why Choose Shreya Gupta

- Young, creative, and trend-savvy
- Delhi-based, serving clients pan-India
- Certified and experienced team
- Affordable, value-driven pricing
- On-location services across India
- Excellent client feedback and repeat bookings

Blending talent, precision, and passion, Shreya Gupta continues to redefine modern bridal beauty — one radiant face at a time. With her artistry and attention to detail, she promises not just a look, but a memory that lasts forever. ■



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# EXPERT SPEAK: *Redefining Tradition with Diamonds*

*Dimpeysh Rajani of Sindhi Jewellers  
shares some insights on the rise in  
popularity of diamond mangalsutras  
amongst modern brides*





**We've seen a noticeable rise in the popularity of diamond mangalsutras these days. What, in your view, is driving this change amongst brides?**

At Sindhi Jewellers, we've observed that today's brides want their mangalsutra to be as versatile as it is symbolic. The new-age woman values her traditions deeply, but she also seeks jewellery that resonates with her personal style and complements her modern lifestyle. Diamond mangalsutras beautifully combine these two worlds — preserving the sanctity of the symbol while adding a touch of contemporary elegance. The rise in women's financial independence, exposure to global trends, and a preference for everyday luxury have all played a role in making diamond mangalsutras a must-have for the modern bride.

**How are modern designs blending tradition with contemporary elegance in mangalsutras?**

Design innovation has allowed us to reinterpret this age-old ornament without losing its cultural essence. At Sindhi Jewellers, we're crafting mangalsutras with sleek gold chains, delicate diamond pendants, and versatile silhouettes that can be worn effortlessly with both ethnic and western attire. Two-tone gold, rose gold, and modular styles — where the pendant can also be used as a necklace or bracelet — are some of the most loved concepts. The

**AN ELEGANT PERSONALISED MANGALSUTRA IN 3 EASY STEPS**

**STEP 1  
CHOOSE YOUR DESIGN**



MINIMAL



HERITAGE



STATEMENT

**STEP 2  
PERSONALIZE YOUR PENDANT**



ROUND



FLORAL



BAR

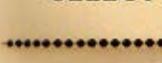


HEART

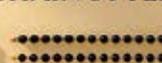


INFINITY

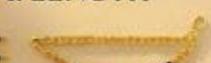
**STEP 3  
SELECT CHAIN STYLE & LENGTH**



SINGLE



DUAL LINE



ADJUSTABLE



goal is to maintain the spiritual significance of the black beads and gold while creating designs that reflect sophistication and individuality.

### What advice would you give to brides choosing their first diamond mangalsutra — in terms of design, quality, and emotional value?

Your mangalsutra should reflect you — your personality, comfort, and emotional connection to this timeless tradition. We always advise brides to choose designs that are elegant yet wearable every day. In terms of quality, ensure the diamonds are certified by a trusted laboratory such as IGI or GIA, and the gold is hall-marked for purity. Focus on craftsmanship — the setting, symmetry, and detailing matter greatly in fine jewellery. Most importantly, select a design that speaks to your heart. A mangalsutra is not just an ornament; it's a lifelong symbol of love, commitment, and grace.



### How do you see the role of diamonds evolving in the Indian wedding landscape over the next few years?

Diamonds are steadily redefining the aesthetic of Indian weddings. There's a clear shift from heavy, traditional jewellery to pieces that express individuality, minimalism, and timeless charm. Brides today prefer jewellery that can be worn beyond the wedding day — elegant yet statement-making. We're also seeing a growing awareness around lab-grown diamonds and ethical sourcing, which is expanding accessibility and reshaping buying preferences. At Sindhi Jewellers, we believe diamonds will continue to symbolize strength, purity, and eternal love — values that align beautifully with the spirit of Indian weddings. ■

# *Destination Wedding*

HUA HIN, THAILAND





*By Ranees Sahaney*

**H**ugging the charming coast of the Gulf of Thailand, Hua Hin's allure as a wedding destination for Indians remains undiminished. Despite the line-up of picturesque beachfront villas, ocean-view resorts and glitzy hotels, it has plenty of uncrowded spaces to provide guests with immersive beach experiences of a different kind.

Hua Hin's attraction as a wedding destination is also propelled by its easy access from Bangkok (3hrs away) and the excellent facilities on offer. Cha-am – Hua Hin's pristine and secluded beaches, balmy sea breezes and a dry, tropical climate serve up a perfect backdrop for a private beach wedding. Wedding planners in Bangkok are raking it in as the range of venues that are available for a wide array of festivities and events are perfect to host a fat Indian wedding

The parents of the bride and groom don't even need to engage the services of wedding planners in India to help them make it an event to remember. Bangkok



## Travel

has several high-end wedding agencies which are perfectly familiar with the minutiae of rites and rituals associated with an Indian wedding---be it Punjabi, Marwari, Keralite or Christian.

With the wedding mandap on the beach, mehndi by the pool, baratis arriving on elephants or golf carts, culinary extravaganzas of the luxury kind, Hua Hi knows how to spin a fairytale

wedding with verve and style.

Did you know that there is even a Thai Indian Wedding Association, (TIWA) located in Bangkok? As once succinctly put by its president Ram Sachdev: "Indians love Hua Hin for its seaside setting, which provides amazing photo opportunities. Also, compared to Pattaya, it is free from distractions and guests are more inclined





to stay on site instead of wandering off into the town.” Hua Hin’s great also for beachside activities including swimming and snorkelling.

TIWA’s singular purpose is to promote, protect and preserve the Indian wedding industry in Thailand. According to Sachdev, Thailand is probably the best and most popular wedding destination in the world. Most important of all, its great value for money, the connectivity between India and Thailand is amazing with a 130- 150 direct flight, fabulous venues and a hospitality sector second to none. Thailand has the hardware and a highly accomplished hospitality service sector that supports its enduring stature as a wedding destination. One needn’t depend on Indian suppliers, as Thailand has excellent vendors, caterers, photographers, entertainers and wedding suppliers who are

very capable and experienced. Furthermore, about 300 weddings are sourced from India alone.

Thailand’s free visa policy has given wings to the Indian wedding industry in Thailand. The Masala Wedding Fair is a fantastic resource to do your homework. It is held in the low season (June-July).

**Thailand has the hardware and a highly accomplished hospitality service sector that supports its enduring stature as a wedding destination**

Hua Hin has the highest number of Indian weddings, then Bangkok, and then Phuket. Weddings are coming from across India, wherever there’s air connectivity, so it’s not just the big cities.

Bangkok-based Indian wedding planner Nipunika Singh, who runs Élan Events by Nipunika, mentions the growing popularity of Marwari weddings at Hua Hin. Marwari weddings are grand and extravagant affairs and what is really appreciated is that a resort can be on par when it comes to managing the level of pomp and grandeur that the community is accustomed to over those 3-4 days of ceremonies and rituals from both the bride and groom’s side. Even the priests and chefs (who prepare the traditional Marwari wedding food) are flown in to keep in tune with customs back home.



It all boils down to the efficiency and accommodating nature of the hotels here. Suppliers are aplenty in Bangkok, popular because of its easy access, so be it caterers, entertainers or make-up experts it is all handled with considerable ease. The bridal party doesn't need to lug things across from India to host a good wedding. What fuels weddings is that some hotels even allow buyouts, which means the host can take over the entire property to personalise the wedding experience with style.

**In Hua Hin, the Sheraton Hua Hin** has the Indian wedding formula just right, which is why it's so popular with wedding clients looking for a tried-and-tested venue, instead of an all-new venue.

Another good option is the **Dusit Thani Hua Hin**. It once served as the summer retreat for the Thai royal family. Like the Sheraton it's also very good at organizing lavish af-



What fuels weddings is that some hotels even allow buyouts, which means the host can take over the entire property to personalise the wedding experience with style

fairs, not just for Indian weddings, but others as well.

One can call **Anantara Hua Hin** directly to handle the entire shebang of a fat Indian wedding. With its beachfront lawns and ballrooms and refined services it continues to create memorable experiences for the wedding party.

**SO Sofitel Hua Hin** is also popular for its fairytale enactment of an Indian wedding. This luxury resort is beloved for its beachside location.

**In Phuket**, the Marriott Mai Khao Beach Resort, Phuket is beloved for its location on the Mai Khao Beach overlooking the stunning Andaman Sea. Its 300 rooms, massive ball room and easy access to Phuket International Airport (10 mins) makes it a great choice for a wedding party.

**In Bangkok**, you would do well to go for the **Anantara Riverside Bangkok Resort**. It's a great spot for a riverside wedding with ceremonies and rituals played out in plain sight of the iconic Chao Phraya River.

From world-class hospitality and exotic venues to seamless cultural integration and cost-effective luxury, Thailand offers everything a couple needs to create an unforgettable celebration. Now there's a growing trend of hosting anniversaries and celebrations from India. ■

## Wedding Planners



### URBANA WEDDINGS& EVENTS

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## THE WHITE SWAN COMPANY: EVERY EVENT A SHOWPIECE OF CLASSY DECOR AND DISTINCTION

**D**isha Malhotra stands out for her unique creativity in helming the White Swan Company, which has garnered an excellent reputation as an event decorator. Backed by her experiences in the legal world and her passion for creative endeavours she has made a successful foray in the business of event decoration.

### A Call for Creativity Beyond the Ordinary

Disha has approached her career as an event decorator with confidence and pride in her endeavour to make every event a showpiece of her creative abilities. Not even the smallest detail is left to chance to create an impressive and visually pleasing setting for a successful event. Her forte is children's birthday parties.

Hailing from a business family in Delhi she studied in a boarding school in Dehradun. It was here that she found her first calling— to pursue law as a career choice.

However, her unstilled entrepreneurial spirit gave rein to her creativity, which unfolded at a personal event in her family. It was her daughter's first birthday which was celebrated in Kashmir which lit the spark of interest in her to pursue a career as an event decorator. Despite her limited resources she was able to hold a hugely successful celebration with a gathering of 200 guests. She needed no second bidding when her mother encouraged her to follow her heart. Out of this wonderful experience emerged her new baby— The White Swan Company, offering exclusive services as an event planner, specialising in event decoration. Disha has never looked back since. Today,



the company's presence extends across Delhi NCR, UP, and Uttarakhand

### Event Décor the White Swan Way

What makes the White Swan Company style of executing its projects so distinctive is how it sets the bar for prioritising client satisfaction and exclusivity. Scale is the least of the problems when it comes to ensuring personalization and creating lasting memories. The White Swan Company has an elastic approach to client customisation. A smaller budget has never meant any shortage on quality— by no means.

Value for money remains a key driver for Disha's business, which continues to propel an ever-growing range of clients.

The company has an excellent range of offerings, supported by an array of fibre props, play setups, anchors, and themed decor. Disha's creative flair and warm and personal interactions with clients have been pivotal in shaping the brand.

Disha describes her style as "Classy & Sassy," reflecting her sophisticated yet playful persona. The final look of the event decor that the White Swan Company specializes in, bears the stamp of Disha's personal inspirations triggered by popular platforms like Pinterest to create visually stunning setups.



### Undeterred by Hurdles

Disha has learned from the obstacles she encountered while growing her business in Dehradun, a city which still lacks a robust event management infrastructure. Unfazed by these drawbacks she ploughed on, taking care of everything under her own steam— from designing to sourcing materials and building her extended family — with her own initiative and creative mojo. What you experience with the White Swan Company today is the sum of all the lessons accrued from the hardships and successes she has scripted into her journey from its early days.

### Future Positive

Her restless soul and creative spirit continue to inspire Disha to embrace the challenges of exciting future projects, new setups, and different themes that lie ahead. One of these is the foray into the wedding industry. Despite not sharing more details, Disha is certainly bubbling with enthusiasm about where she can go with White Swan Company, propelled by her pursuit of excellence and creative empowerment. ■

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# MUST FOR ALL STUDENTS



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- Interactive Sessions
- Fun Activities
- Expert Guidance

The internet is an amazing place to learn and explore, but it also comes with risks! Our Cyber Security Awareness Program teaches students how to stay safe online, protect personal information, and avoid cyber threats.

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Introduction to Information Security Fundamental  
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**For further information, please contact us at**

**Ph: +91 8595773885**

# THE VAASTU WAY: *Harmony in Modern Living*



In an age where urban living often feels rushed, chaotic, and disconnected from nature, many individuals are turning to ancient wisdom to restore balance and tranquillity within their homes. Among these timeless traditions, *Vaastu Shastra*—the ancient Indian science of architecture—has re-emerged as a guiding force for creating harmonious living spaces that support health, prosperity, and inner peace.

Rooted in the principles of natural energy flow, the five elements (earth, water, fire, air, and space), and directional alignment, *Vaastu Shastra* goes far beyond mere superstition. It is a thoughtful system of design that connects the physical space we inhabit with the subtle energies that influence our emotional and mental well-being. By carefully orienting spaces—such as placing the kitchen in the southeast (fire element) or ensuring open windows in the north and east (air and light)—*Vaastu* aims to create environments that naturally enhance vitality and positivity.

In modern times, where homes often exist within concrete jungles and

compact apartments, *Vaastu* principles have been adapted to suit contemporary layouts. Interior designers and architects increasingly integrate *Vaastu*-friendly design elements such as natural lighting, ventilation, water features, and strategic placement of furniture. Even simple modifications—like positioning a bed to face a particular direction, using light colors in the northeast corner, or ensuring clutter-free entrances—can dramatically improve the flow of energy, leading to noticeable changes in mood and productivity.

The growing global focus on wellness and mindful living has also brought *Vaastu* into conversation with other holistic design philosophies, such as Feng Shui and biophilic architecture. What sets *Vaastu* apart is its deep cultural and spiritual grounding in Indian tradition, making it particularly resonant for those seeking a sense of rootedness amid modern lifestyles.

Beyond aesthetics, *Vaastu* emphasizes the connection between our external and internal worlds. When a home's

Just as *Vaastu* evolves from sacred tradition to modern interpretation, so too does the author's presence reflect this journey



*Vivek Vats is a third-generation practitioner, carrying forward a legacy of over 85 years*

energy is in alignment, residents often experience reduced stress, improved relationships, and better health outcomes. It is a philosophy that reminds us that our surroundings are not passive—they actively shape our thoughts, behaviors, and fortunes.

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# IGNITING THE INNER LIGHT: “Transforming Life through Self-Realization”



In his profound discourse on *The Book of Life*, Dr. Kumar Prashant Manav delves into the transformative power of self-awareness and inner enlightenment. He emphasizes that life is shaped not by external circumstances, but by the internal inputs we cultivate. Much like sowing seeds to yield sweet fruits, the thoughts and actions we nurture within determine the quality and direction of our lives. This chapter explores these ideas in depth, offering a guide to personal evolution through self-reflection, righteous action, and spiritual awakening.

## **The Concept of Input and Output in Life**

Dr. Manav draws an analogy between life and a system governed by input and output. He asserts that the quality of our life's output—our actions, relationships, and achievements—can only be improved by refining our inner inputs. If negative thoughts, destructive emotions, and harmful tendencies persist within, they inevitably manifest in external actions and circumstances. Therefore, the first and most crucial step toward life improvement is self-evaluation and correction.

He urges individuals to ignite the lamp within themselves—a symbolic representation of awakening one's inner light. When this lamp is lit, darkness in the form of ignorance, fear, and negativity dissipates. Positive thoughts replace negative ones, leading to a life marked by clarity, purpose, and peace.

## **Lighting the Inner Lamp: The First Step Toward Transformation**

Dr. Manav emphasizes the personal responsibility every individual holds in transforming themselves before attempting to transform others. He says, “One must first light their own lamp to illuminate the world around them.”

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Without inner enlightenment, any effort to change society will be superficial and ineffective.

He believes that if even one billion out of India's population were to correct their internal inputs, the nation could be transformed into a paradise. Change begins at the individual level—when each person becomes their own guide, the collective society moves toward harmony.

### **The Twelve Rules of Life**

In *The Book of Life*, Dr. Manav outlines twelve foundational rules that, if sincerely practiced, can lead to a heavenly existence on earth. But these are not mere theoretical principles. These rules need to be internalized and practiced diligently to bear fruit.

He warns that knowing about these principles, or merely reading sacred texts like the *Ramayana*, has no value unless their wisdom is embodied in everyday life. Emulating the virtues of the characters and upholding truth, loyalty, sacrifice, and compassion brings true happiness and peace.

### **Living the Teachings, Not Just Knowing Them**

True spiritual practice, according to Dr. Manav, is not confined to rituals or temple visits. He stresses that one should seek divine approval through righteous actions, not through offerings or rituals designed to “bribe” God.

“Earning the blessings of people and parents,” he explains, “is the true path to spiritual elevation, not merely circling temples or singing hymns.”

### **The Role of Conscience: The Inner Alarm**

One of Dr. Manav's powerful metaphors compares conscience to an alarm system. In our early years, this alarm rings clearly, distinguishing right from wrong. However, repeated acts of ignoring this inner voice can mute it altogether. Once silenced, people drift aimlessly, questioning what went wrong with their lives.

He urges everyone to keep this inner alarm active by practicing self-awareness and remaining true to their moral compass.

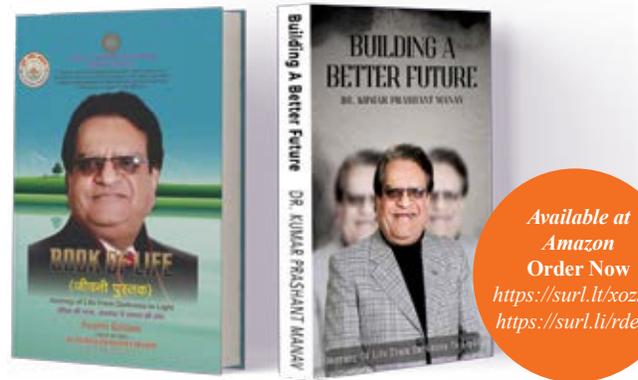
### **True Awakening: Beyond Physical Consciousness**

Awakening, according to Dr. Manav, is not simply opening one's eyes each morning. It is the opening of the inner eye of wisdom and self-realization. Only when this eye opens does one see the true nature of existence.

### **Becoming a Vessel for Divine Grace**

Dr. Manav asserts that while everyone desires divine grace, not everyone becomes worthy of it. He likens the human soul to a vessel that must be cleaned of ego, greed, jealousy, and deceit before it can receive divine blessings.

This inner cleansing is akin to scrubbing a pot until it gleams. Only then does it become ready to hold divine nectar. Total sur-



render and humility are prerequisites to receiving God's grace.

### **The Heart as the True Temple**

Echoing a universal spiritual truth, Dr. Manav states: “Never go to a temple to find God. Make your heart His temple, and you will find He has always been with you.” This process, however, requires total dedication and an unflinching commitment to truth and righteousness.

### **Breaking Free from Conditioned Thinking**

Dr. Manav acknowledges the difficulty people face in adopting revolutionary ideas because of societal conditioning and inherited beliefs. Traditional practices, he argues, often prevent individuals from embracing true spiritual freedom.

He calls for courageous thinking, forging new paths rather than following the crowd. Genuine wisdom requires breaking free from outdated beliefs and nurturing independent thought.

### **The True Meaning of Worship and Service**

Service to parents and the living is more valuable than performing rituals for the dead. Dr. Manav criticizes the performative aspects of social customs like ostentatious funerals and ceremonies, urging people to focus on real-time care and compassion.

### **Self-Reflection: The Key to Personal Evolution**

Daily self-reflection, even for fifteen minutes, can reveal one's flaws and guide improvement. Dr. Manav cites scriptures affirming that true wisdom lies in continual learning and humility. A person who considers themselves the ultimate authority is likened to a spider trapped in its own web.

He emphasizes:

“*Apno Deepo Bhava*”—Be your own light. Only through lighting the inner lamp can one find the true path and attain liberation from confusion and ignorance.

Dr. Kumar Prashant Manav's teachings from *The Book of Life* remind us that the journey from darkness to light begins within. Lighting the inner lamp transforms not only the individual but also the world around them. His message is a call to personal responsibility, self-reflection, and the courage to walk the path of truth, humility, and compassion. ■



# MASTERING OMNI-CHANNEL EXPANSION: *Key Considerations for Growing Businesses*

*The Backbone of Multi-Channel Expansion: Well defined & established pricing corridors & a clear channel – SKU strategy*

By Ruchika Verma

As small and medium enterprises (SMEs) look to expand their market presence, adopting an omni-channel distribution strategy is a crucial step towards sustainable growth. The ability to provide customers with a seamless experience can significantly enhance visibility, trust, and sales—whether they interact with your brand online, through social media, or in physical stores.

However, while the benefits are substantial, there are two critical aspects that every business must carefully manage when transitioning into or scaling up omni-channel operations: one, cross-channel pricing and, two, channel-pack architecture.

## Cross-Channel Pricing via Well-Established Pricing Corridors

One of the most common challenges that businesses face in an omni-channel setup is ensuring profitable growth while offering same/similar price to consumers across different purchase platforms, be it online or physical retail stores. Customers today are highly informed; they compare prices across websites, marketplaces, and retail outlets before making a purchase. Any inconsistency can lead to confusion, mistrust, or even customer churn. On the other hand, general trade partners, distributors/wholesalers, retailers/*kirana* shop owners may dilute their investments in products and companies where online prices are significantly lower (because of heavy discounts) and therefore result in lower footfall, and sales from their shops.

In such a scenario, one must establish pricing corridors to govern similar net prices in all the channels. In the absence of a well-defined and integrated pricing corridor, companies have to deal with lower profitability levels and/or unsatisfied business partners.

Given below are two examples of well-known business giants.

### 1. P&G\* (Procter & Gamble): Retailer vs Direct-to-Consumer Pricing

**Context:** When P&G began selling directly online (via its own direct-to-consumer [DTC] channels and Amazon), some products were priced lower than at brick-and-mortar retailers (like Walmart, Target).

**Issue:** Retail partners pushed back, threatening to reduce shelf space due to the undercutting.

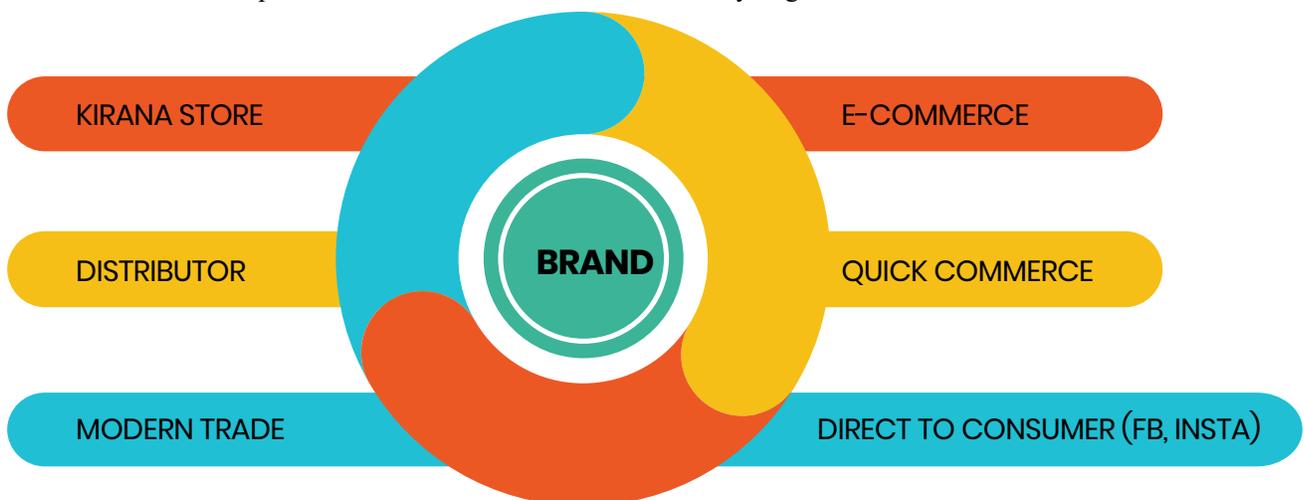
**Impact:** P&G faced both channel conflict and margin pressure. It had to adjust online pricing and offer differentiated stock keeping units (SKUs) to protect retail relationships.

**Lesson:** Without a clear pricing corridor and differentiated offer structure, DTC expansion can cannibalize retail volumes.

### 2. HP\* (Hewlett-Packard): Printer and Supplies Channel Conflict

**Context:** HP sold printers and ink through distributors, resellers, and its own e-commerce store.

**Issue:** Online promotions on HP.com and marketplaces often undercut channel-partner pricing, leading to reseller backlash and inventory stagnation in indirect channels.



**Impact:** HP had to offer rebates and margin protection to distributors, thereby eroding overall profitability.

**Lesson:** A narrow or poorly governed pricing corridor between direct and partner channels creates long-term distrust and volume damage.

## Channel-Pack Architecture

Designing pack formats and pricing tiers so that they fit each channel's shopper behaviour and profitability goals ensure:

- Balanced growth across general trade (GT), modern trade (MT), and e-commerce
- Premiumization without losing affordability
- Strong retailer partnerships and reduced price wars
- Sustainable profitability via channel-pack optimization

The following table depicts Hindustan Unilever\* (HUL)'s channel-led growth model, ensuring relevance, reach, and profitability across diverse channels through differentiated packs, pricing, and positioning.

Channel	Strategy	Pack/Offer Example	Impact
GT	Focus on affordability and mass reach	₹1-₹5 sachets (Clinic Plus; Surf Excel)	High penetration and volume growth
MT	Premiumization and basket-size growth	Dove combo packs; Surf Excel 3 L refill	Higher Average Selling Price and premiumization
E-commerce	Value bundles and convenience	Lakmé; Love Beauty; and Planet online-exclusive SKUs	Channel differentiation, higher margins

Companies may also opt for channel-exclusive packs as they:

- Lead to better relevance and conversion
- Prevent channel-price conflict
- Enhance trade partner's loyalty
- Improve profitability
- Ensure faster go-to-market cycle for companies

Omni-channel expansion is no longer a choice but a competitive necessity. Yet, many growing businesses struggle with pricing conflicts and inconsistent product strategies across channels.



For example, Coca-Cola India\* introduced the Coke Mini 250 ml 'Grab & Chill' edition for quick commerce. This resulted in higher price per ml for this fizzy drink and prompted customers into impulse buying as they wanted to enjoy the drink in the small-pack size.

## Key Takeaways for Growing Businesses

- **Establish pricing corridors early:** Define minimum and maximum pricing thresholds across channels to avoid erosion of trust and profitability.
- **Align SKUs with channel behaviour:** Design product formats and bundles that suit each channel's buying pattern and logistics efficiency.
- **Prioritize partner confidence:** Transparent communication and equitable margin structures strengthen long-term distributor and retailer relationships.
- **Invest in data and analytics:** Use insights from online and quick commerce channels to refine demand forecasting, pack design, and promotions.
- **Plan for channel differentiation:** Channel-exclusive packs and differentiated offers not only minimize price wars but also enhance customer engagement.

In today's fast-evolving retail ecosystem, omni-channel expansion isn't just about being present everywhere—it's about being profitable, consistent, and relevant across every touch point. Businesses that master this balance between reach and discipline will define the next generation of retail growth. ■

(\* As reported on the Internet)

The author is a seasoned business growth leader with over two decades of experience in the FMCG industry. For any queries, write to [ruchikasoniverma@gmail.com](mailto:ruchikasoniverma@gmail.com)

## DOGGY WORLD VENTURES PVT LTD:

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In a powerful story of vision, perseverance, and women-led leadership, Dr. Aradhana Pandey established Doggy World nearly 20 years ago as a modest clinic for dogs. Today, she is the Director of Doggy World Ventures, now a thriving private limited company supported by a dedicated staff of 70 people.

It is her deep love for ‘man’s best friend’ that has been central to the success of the enterprise. This success is reflected in the quality of the team and the world-class facilities created to care for people’s beloved pets. Dr. Aradhana’s pursuit of excellence is anchored in her commitment to staying abreast of the latest advancements in veterinary science and pet care.

### A Collaborative Vision

From the very beginning, Dr. Aradhana embraced cutting-edge technology and a service-oriented mindset, firmly believing that teamwork yields the best results. What began as a one-woman initiative has now grown into a well-structured corporate entity with multiple branches, specialized divisions, and comprehensive care facilities.

Integral to this growth is Dr. S.K. Pandey, a senior veterinary expert whose clinical experience and steady leadership have helped build Doggy World into a trusted name. Both Dr. Aradhana and Dr. Pandey personally attend to pet cases daily, ensuring a high standard of care is consistently maintained.

“People’s trust is what makes us grow,” says Dr. Aradhana. She recalls that Doggy World was formally registered as a Private Limited company in

2002 to provide value-added veterinary services to pets at affordable rates.

### Expanding Reach and Facilities

Doggy World now operates five branches across Delhi. Its main centre receives a steady stream of referral cases every day, with pet parents confident in the team’s ability to manage even the most complex conditions.

The facility is equipped with:

- An OPD that handles around 20 cases at a time
- A separate surgical unit
- Radiology and ultrasonography departments
- Cardiac monitoring unit
- Dentistry and ophthalmology units
- A dedicated Cat Clinic
- A Vaccination and Health Clinic
- In-house diagnostic and dermatology labs
- Admission facilities for critical care

The hospital functions 24×7 to address emergencies and provide uninterrupted care. Highly qualified specialist vets oversee different departments, supported by a skilled team of paravets

### Pushing Boundaries in Pet Healthcare

Doggy World is home to North Delhi’s first pet physiotherapy centre and first dialysis unit for pets, both equipped with cutting-edge technology to support advanced recovery and renal care..

### Holistic Pet Services

Beyond medical treatment, Doggy



**DR. ARADHANA PANDEY**  
(Managing Director)

World also offers allied services like a pet shop, grooming parlour, and a pet bakery—ensuring a complete ecosystem for pet well-being.

### Award-Winning Pet Care

Doggy World has a sizeable client base across Delhi and NCR, with online consultancy provided all over India and other countries. “Our clients trust us because of our never give up approach for treating their pets,” she adds. Their dedicated vets and paravets team, along with the precise diagnostic outcome, make it possible to maintain an excellent recovery rate.

The non-compromising approach in treating a patient is greatly admired by their clients, according to Dr Aradhana. The senior vets personally deal with complicated cases with integrated teamwork and facilities. “This is what gives the confidence to our clients that their pets are in good hands,” she reiterates.

Doggy World has for three years running received the People’s Choice Award in the Best Veterinary Facility for Complete Care Category given by Petfed. In 2022 at Furfest, it won the award for Outstanding Contribution in The Field of Veterinary Services ■

#### DOGGY WORLD

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