Vol 01 | Issue 03 | MARCH 2022

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BUDGET 2022

The positive indicators for Indians abroad



Lathmaar Holi of Barsana

Festive food to evoke nostalgia

THE RESE of RESE of the UNICORRES UNICORRES India emerges as the 3rd largest ecosystem Can NRIs Cash In?





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LETTER FROM THE PUBLISHER

Connecting Indians across the globe is **unique recipe**

Indians everywhere, at home and abroad, have felt a sense of loss and sadness when Lata Mangeshkar passed away in Mumbai on February 6 at 92. She belonged to many generations of music lovers of independent India. We bring you two pieces on Lata from Lord Meghnad Desai in London and Venkatesh Raghavendra from Washington DC from two different generations. It is her lilting voice that binds Desai and Raghavendra, and India.

Experts say the pandemic is on wane, but it has not gone away. Now at least we can dare step out from the confines of our homes and beyond the worlds of our computers and phones. Yes, we are undoubtedly more vigilant than ever about using masks and maintaining social distancing. But it has surely rekindled hope and cheered us up. And our choice of stories in this edition of *PRAVASI INDIANS* captures this mood. Suman Tarafdar looks at the unicorn boom – the startups with a billion-dollar market valuation and more, and the new shape of the economy. Gurmukh Singh's story on how a successful Indian entrepreneur from Noida turns big in Toronto speaks volumes about a confident India, adding new dimensions to the success of overseas Indians.

In Money Matters column, Vishal Duggal dissects whether the much-touted RERA Act 2016 has actually made it more lucrative for NRIs to invest in the real estate in India, and in Hindi section Shashi Kumar Jha takes a closer look at the far-reaching changes that the proposed digital rupee would bring about on India's transition to digital economy.

In Book Nook section, you will get to read Dr Sanjeev Chopra's eminently perceptive review of Supriya Newar's *Kalkatta Chronicles – Rear-View Reflections* that invokes the versatile city of Kolkata when it was Calcutta before the days of the 90s reforms.

This Holi, the riot of colour, we get our readers additional reasons to cheer – sweets for the occasion, done differently and tastefully in different parts of India, from Delhi's *gujia* to Karnataka's *ombattu* and Andhra's *poornam burelu*. These are few *desi* preparations that NRIs have preserved in their new homes away from India. These recipes show how Indian flavours are still thriving amongst the Indian communities abroad.

We at *PRAVASI INDIANS* strive hard to connect overseas Indians with India, and to connect Indians everywhere with each other. These are first steps, and we hope to build a network of global Indian diaspora through this magazine. We will continue to bring news stories every month and forge stronger links.

Enjoy reading PRAVASI INDIANS ...

CEO and Publisher

We would love to hear from you, We also welcome Diaspora members to write for us and share their experiences **Connect on: editors.pravasindian@gmail.com**

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DIASPORA VOICES

JOURNEYING WITH THE NIGHTINGALE

Listening to Lata Mangeshkar during long international commutes and travels and even through the highs and low of work and stress, kept VENKATESH RAGHAVENDRA elevated and grounded at the same time



Zihale-e- maskin makun baranjish...

The song echoes in my ears and reverberates in my soul. I can very well relate to that nomad on the road. I hear Lataji and Shabbir Kumar and visualize Mithun Da and Anita Raj on top of the bus as I reflect on my nomadic life and how that one voice has traveled alongside.

I was a commuter on the New York Subway for years (and still am occasionally). A caring Andhra family in Queens generously hosted me. Their lovely home is in the farthest part of Queens in a leafy neighborhood. But getting to their home in Floral Park meant a long subway ride; followed by a 30-minute bus ride and a 15-minute walk on a good day. However, when I had to squeeze into an already packed subway in midtown Manhattan, I made sure one of Lata's songs was set to play. *Kuch dil ne kaha (Anupama)* was enough to dissipate the day's fatigue and lift my spirits.

The interstate I-95 is the expressway that winds its way from the northernmost point beginning in Maine all the way to Miami in the sunshine state of Florida. I have lost count of the thousands of miles I have clocked on this perpetually busy highway, not to forget a whole decade of commuting 100 miles each way between Washington DC and Richmond, Virginia.

"Which airport are you calling from?" is still the common refrain of dear friends when they hear from me. George Bush Airport in Houston, O'Hare Chicago, Hartfield-Jackson in Atlanta, Logan International Boston, San Diego International Airport... I've seen them all numerous times and spent countless hours waiting for that flight home. What kept me sane on the train, the highway, and in the air? 'The voice of the nightingale.' Who kept me company and my spirits soaring no matter the externalities? Lataji, and her melodies.

Her magical voice kept me calm, inspired, energized and young (at heart!). It kept me focused in torrential rains as the menacing trucks whizzed past my tiny Honda Civic. It kept me alert and awake when I finished a late evening meeting and drove back on a cold dark night (*Yeh raaten nayi purani (Julie*). All I needed was a Lata tune to restore me. When *yaara seeli seeli, birha ki raat ka jalna* (*Lekin*) came on, the long road to home seemed within a comfortable distance.

And when her voice mingled with that of Rafi, Kuch Kehta Hai Yeh Saawan (Mera Gaon, Mera Desh) Dharmendra and Asha Parekh



I think I have coped, survived, and even thrived on these countless journeys because of Lata. These trips have been challenging, demanding and taxing... but there is always Lata's voice and melodies to soothe and comfort alongside.

rolled before the camera of my eyes. When she teamed up with Kishore, *Nainon mein darpan hain, darpan mein koyi*, Vinod Khanna and Saira Banu bicycled along with gay abandon no matter where I was. Anil Kapoor and Rati Agnihotri tumbled along the train tracks when *Mujhe tum yaad karna aur mujkho yaad aana tum* chimed on. Sunil Dutt and Nutan were masquerading as newlyweds in Milan as Lata and Mukesh hummed *Hum tum yug yug se...*

Listening to these duets, the joy did not just double, it quadrupled.

How do you do it, I'm asked. Not only have I done it. I think I have coped, survived, and even thrived on these countless journeys. Coupled with the demands and expectations of work, these trips have been challenging, demanding and taxing. Then there is the uncertainty they bring and disruption they cause, delayed flights, snowstorms, thunderstorms, looking for a nearby hotel after waiting for a flight that never took off due to bad weather or a mechanical failure. But there is always *Hai sharmau, hai sharmau, kis kis ko bataon apni prem kahaniyan* (*Mera Gaon Mera Desh*) to soothe and comfort.

As someone growing up in the 70s and 80s, with a dad who was crazy about Bollywood, watching a 'second show' at a nearby theatre and walking back at midnight was a treat I looked forward to. The love for Bollywood tunes set in quite early. Yes, I do belong to the generation that listened to Lata first on *Binaca Geetmala* (still remember when *Shaayad meri shaadi ka khayal dil mein aaya hai* topped the charts) and *Aap Ki Farmaish* on Vividh Bharati and then on the cassette tape! I have now leapfrogged to apps like Gaana and Spotify. But some things in life are timeless, topping them of course, are those voices that transport us back to Motherland in an instant.

As I get ready to board my flight home at Atlanta Airport, I can't help but feel the mist in my eyes. The Nightingale lives on, journeying with me (and millions of others), elevating me and keeping me grounded at the same time, reminding me *Zindagi pyaar ka geet hai, Ise har dil ko gaanaa padegaa...*

VENKATESH RAGHAVENDRA The writer is a global social entrepreneur work with communities around the world

The writer is a global social entrepreneur based in Virginia. His work with communities around the world keeps him on the road constantly. He tries to remain zen-like no matter his mode of transport – trains, planes, auto-rickhshaws, metros and his own bicycle.



Money Matters

Indian expats can ill afford to entrust their investments in Indian real estate to RERA, a feeble real estate regulatory body vested with no legal authority even to enforce its own rulings

MIRAGE OF REGULATION

BY VISHAL DUGGAL

ndian real estate is one of the most attractive investment destinations for Non-Resident Indians (NRIs). According to a report released by 360 Realtors, a realty investment advisory firm, the total NRI investment in the Indian real estate market stood at \$13.1 billion in FY21 and the inflow is likely to grow 12% to reach \$14.9 billion in FY22. Pertinently, the enactment of the Real Estate (Regulation and Development) Act, 2016 (RERA) is often hailed as a landmark legislation that has addressed the common concerns of NRIs investing in India's property market.

Following the passage of RERA, overseas Indians are now no longer supposed to confront bottlenecks such as false promises, lack of transparency and a standardised process for due diligence, delay or non-delivery of projects with little or no legal recourse for property buyers. As a regulatory body is in place in the states and Union Territories of India, Indians living abroad are now no longer supposed to follow up with errant builders in their home country. They can check for the details of projects on the websites of RERA authorities of different states.

Before RERA, it is said, buyers had no clue about how to report fraudulent cases and who to reach out to with complaints about such cases. Complaints are now filed by buyers regarding any project of any state irrespective of their own location. Since RERA is enforceable countrywide, NRIs can obtain information about various projects in different states as per their preference.

RERA is considered to be a big factor in reviving the interests of NRI investors in India's real estate. It is said to have provided NRIs a platform to stay informed about their invested properties without being physically present there. The real estate market, which was earlier regulated under local state laws, is now governed by RERA that has made registration of projects, promoters and brokers compulsory.

Under the grievance redressal system effected by RERA, real estate developers are now responsible for non-delivery, delays, misleading advertisements, and poor construction quality, among other things.

One can go on listing the perceived benefits of RERA for Indian expats but what is the ground reality? Has RERA really made a positive impact on NRI investment in Indian real estate?

TIMELY DELIVERY OF REAL ESTATE PROJECTS

The track record of builders regarding timely project delivery has always been dismal as they either divert funds to another project or sell the project without obtaining necessary statutory approvals. Even with a regulatory body like RERA in place, buyers are still at the losing end. The RERA provision to keep 70 percent of the buyer's payment in a separate escrow account for construction, preventing monetary misuse, is not followed in letter and spirit as ill-equipped RERA, devoid of qualified professionals, has no hawk's eye to meticulously and strictly monitor project funds.

As per another provision, if builders fail to

As per the RERA Act, if builders fail to deliver projects on time, they are liable to refund buyers with penal interest but RERA orders, whether for delayed delivery or non-completion of projects, are seldom followed by builders.

deliver projects on time, they are liable to refund buyers with penal interest but RERA orders, whether for delayed delivery or noncompletion of projects, are seldom followed by builders who know that RERA does not have the teeth to enforce its own verdicts. So, provision for escrow accounts has not opened up opportunities for safe and increased funding by NRIs. They should not be foolish in thinking that they can invest with peace of mind as RERA will monitor the safety of their investments in India.

The RERA Act has not been a godsend for NRIs as they still have to chase builders to get possession of their properties. They still need to push builders to complete projects as the latter have no compunction about not finishing construction within the agreed timeline. As for updates on the progress of the project, builders are adept at completing paper formalities with no tangible work on the ground.

TRANSPARENCY OF REAL ESTATE DEALINGS

Builders withhold and will continue to hide

important information from buyers, and compromise on promised amenities and space. Of course, under RERA, important details such as layout plan, status of land title, and government approvals are available on the RERA website for easy access by buyers, but this information is liable to manipulation by builders as they do not reveal the amount of debt they have incurred and the health of their finances. They will claim to use the finest building material but no ground survey is carried out by RERA to check the quality of construction.

As per another provision, once a project is approved, builders are not allowed to make any changes without the written consent of at least two-thirds of the allotters, but this is usually not the case as there is no cohesive buyers' association before the project completion, and even if there is, it is prone to internal wrangling, bickering and influence of vested interests.

SUMMING UP

To prevent malpractices in the then unorganised property business in the country, Parliament passed the Real Estate (Regulation and Development) Act, 2016 on May 1, 2016, which led to the formation of RERA authorities in the states and Union Territories. But all those responsible for the enactment of the RERA Act have done little service to the nation. For, what they birthed is a lame-duck, evasive piece of legislation that is simply not enforceable. Even now, PILs have been filed in the Supreme Court for effecting a model builder-buyer agreement and enforcing uniform RERA rules across the country, but no one is drawing the attention of the apex court to the most crucial aspect: execution of RERA verdicts — without which the net result is zero for a RERA complainant in the end. Even the country's media is only embellishing the illusion by routinely publishing news about RERA orders and interviews of retired bureaucrats comfortably ensconced in top RERA posts, without ever grilling them about implementation of their own rulings which are stifled by the builder-bureaucrat-neta nexus!



eople from various walks of life from India and abroad harbour high expectations from the annual Union Budget. And the Budget for financial year 2022-23, presented by Finance Minister Nirmala Sitharaman on February 1, has certainly brought cheer to NRIs in many respects.

Let's begin with the cryptocurrencies. Imposing a 30 percent tax rate on gains makes crypto trading official now, and puts paid to any concerns over an impending ban. Of course, it comes with a rider. Finance Secretary T.V. Somanathan has clarified that, like gold and diamonds, private cryptocurrencies, unlike the digital rupee which will be rolled out in the next fiscal year, will never be treated as legal tender in this country.

Notably in the last few years, Bitcoin has exploded in popularity in India, which has one of the largest markets for digital tokens, with over 10 crore cryptocurrency investors. The government has proposed a 30 percent tax on income from transfer of virtual digital assets like cryptocurrencies. This constitutes a big relief for investors and traders of cryptocurrencies as clarity on taxation of cryptocurrencies was a longpending demand of the crypto trading community in the country.

Avinash Shekhar, CEO, ZebPay, says, "The

While an epassport looks just like a regular passport, it comes with a small electronic chip, similar to those seen on driving licences. 30 percent tax on income from virtual digital assets, while high, is a positive step as it legitimises crypto and hints at an optimistic sentiment towards further acceptance of crypto and NFTs across stakeholders in the country."

NFTs (non-fungible tokens), which have become a craze among NRIs, are traded only in virtual currencies. However, the finance minister has made it clear that no set-off will be allowed in case of losses. Also, gifts in virtual digital assets will be taxed in the hands of the recipient.

Moreover, she has proposed that no deduction will be allowed on these gains. A tax deducted at source (TDS) of 1 percent will also be levied on payment made for transfer, above a monetary threshold. The industry was expecting it to be treated akin to winnings from lotteries, game shows, puzzle games and similar things.

Crypto players, at large, are not bothered with high tax rates on this new age investment. They are very keen for crypto to Budget 2022-23

CATCHING UP WITH GLOBAL TRENDS

Recognition of cryptocurrencies as assets and issuance of epassports provide positive indicators for Indians abroad

BY KUMUD DAS

The writer is a Mumbai-based senior business journalist

be classified as a legal asset, with detailed provisions about TDS and tax collected at source (TCS). Analysts feel that the recognition of crypto in the Budget is a step in that direction. Amit Gupta, MD, SAG Infotech, feels that the 30 percent tax on digital asset transfer is a bargain; however, no deduction is projected on the computing while loss cannot be set off against other income. Also, the introduction of 1 percent TDS is to be seen on transfers. All in all, he says, it is a great step forward to making digital currency a well-established form of payment and to strengthen the technology based on it.

Stakeholders are now awaiting the Central Bank Digital Currency (CBDC), which is likely to be rolled out in April 2022. It has to be seen what shape CBDC will take.

In another major development, the government will roll out epassports in FY22-23. This is likely to provide huge relief to NRIs. It had already been indicated as being in the offing by External Affairs Secretary Sanjay Bhattacharyya some time ago when he said that India could soon start issuing epassports that will use radio-frequency identification (RFID) and biometrics. He had

The government has proposed a

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tax on income from transfer of virtual digital assets like cryptocurrencies. also said that the new passports would significantly ease passage through immigration check-ins and will be compliant with the standards of the International Civil Aviation Organisation (ICAO).

While an epassport looks just like a regular passport, it comes with a small electronic chip, similar to those seen on driving licences. The microchip is expected to store all the information that is printed in the passport, including the name, date of birth, address, parents' names, and other details.

The electronic chip will help immigration counters to quickly verify details of travellers, reduce congestion at airports and also reduce the circulation of fake passports. The electronic passports will be scanned with a chip reader, rather than an optical reader that is used for passports at the moment.

The announcement of the rollout of epassports has been hailed by the travel and tourism industry as it is expected to help revive international travel.

Review

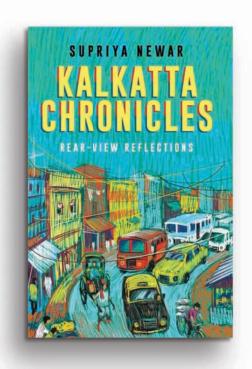
ODE TO A LOST WORLD

Invoking Kolkata when it was Calcutta before the days of the '90s reforms, the author arouses memories of a different place and a different time



DR SANJEEV CHOPRA

The author is a historian, public policy analyst, and Festival Director at the Valley of Words, Dehradun. Until recently, he was the Director of the Lal Bahadur Shastri National Academy of Administration, Mussoorie.

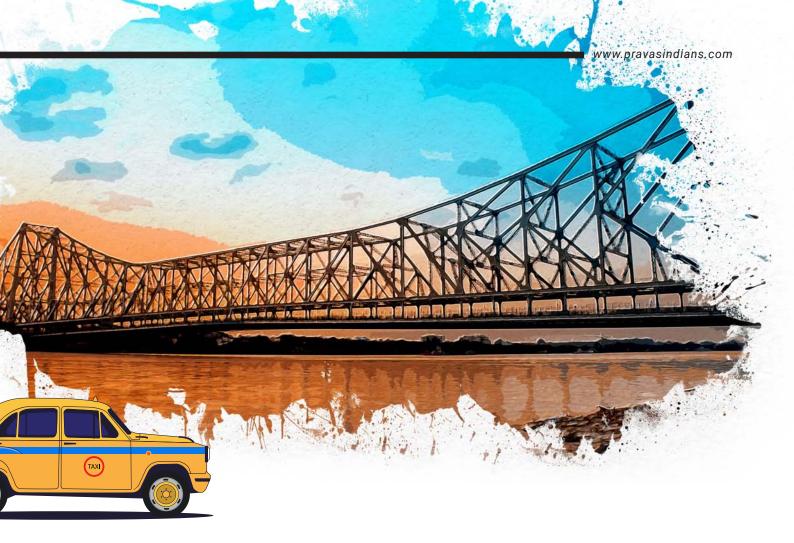


Book: Kalkatta Chronicles: Rear-View Reflections Author: Supriya Newar Publisher: Readomania

Caveat is in order. Supriya Newar and I share a Kalimpong connection: her maternal grandfather was one of the most prominent entrepreneurs of this picturesque town in Darjeeling district, where I began my career in the IAS, and this really created a bond at our first ever meeting at the Poetry café of the Kolkata edition of Valley of Words. After she had recited her lovely poem in Hindi on what the *bartans* in the kitchen felt when they lost their 'utilitarian purpose' to the stylised wedding ceremonies in farmhouses and marriage venues, it evoked such a sense of nostalgia for the kitchens of yore in which herbs, spices, pickles, jams and all kinds of condiments jostled for space even as the hearth was always warm, disgorging a range of delicacies. We agreed that the beauty of poetry transcends the language in which it is written. More so in a city like Kolkata where Bangla, English, Hindi and Urdu intersect at every crossing!

Providing a flavour to this very versatile city of Kolkata is her offering, *Kalkatta Chronicles: Rear-View Reflections*. Over 10 short essays and four poems (two in English and one each in Bangla and Hindi), Supriya talks of a Kolkata when it was still Calcutta, and subject to load shedding, ancient lifts, and bespoke tailors. Upper middle-class children who went to convents, covered their textbooks and copybooks with brown paper, and accompanied their mothers, grandmothers and aunts to matinee shows, and occasionally to the olden 'New Market'. The supply of comics and books came from a sack which served as the lending library, and the 'trring-trring' of the black telephone and the massive telephone directory beside it were symbols of status. Joint families went for holidays and excursions with journeys on trains which were still propelled by steam.

The YOLO generation of today with its FOMO obsession may or may not enjoy the sheer nostalgia with which those born before colour television became ubiquitous will lap up Supriya's writings



— for it recalls the world as it was until the late 1980s. The opening up of the economy in the '90s saw new apartments, malls, designer labels, air travel and acceptance of men and women interacting outside of the immediate family. It also saw the emergence of Kolkata as a cosmopolitan space in which interaction was not limited to the social class that one grew up in as commerce, education, politics, media, art and academia gave many people a chance to craft their own unique identities.

'I am the 'bodosaheb', in the corner office, Somewhere in Dalhousie, Earl Grey and a tee-off get my day started at RCGC

The 'who's who' gathers for my galas at my bungalow

Where liveried bearers with potent servings, Help the conversations flow Hung on my walls is an MBBS or bar at law from London.

You will often catch me say, 'My pleasure', or 'Beg your pardon."

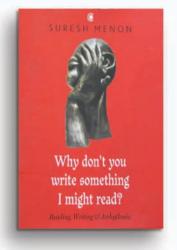
Let me share with readers a flavour from each of her chapters. "An Uplifting Ride" is the story of 'open air lifts' which were turned with a 'heavy, brass key' by a succession of operators who were aware of their 'power' to take a person high up or keep him/her on hold. These lifts were still in operation in Writers' Buildings till the secretariat moved to Nabanna on the other side of the Ganga, as well as in the headquarters of the Bengal Chamber of Commerce and Industry (BCC&I) which used to enjoy the colonial era-inspired settings and cuisine at the Palladian Lounge.

"The Bespoke Tailor" reminds me of my own Abdul Bhai — even when I buy fabric in Dehradun, I send it across to him and pick up the finished piece when I visit Kolkata. Wrapping books, notebooks and gifts was a joy, and the latter was certainly far more personal than sending an online greeting. Middle-class families invested in 'inverters' to ensure that at least a few lights were always on and had their own preferred 'ticketwallahs' who would procure tickets for chosen movies in choice theatres, of course at a premium. This generation may not realise that half the charm of going to the cinema was the sheer joy of being able to procure a ticket, and a 'first day, first show' something of joy and jubilation to be shared with friends and colleagues with great satisfaction. And the itinerant 'kitabwallah' brought magazines like *The Illustrated Weekly of India* and *Dharamyug* — unfortunately both could not keep pace with changing tastes — besides popular comics ranging from Archie to *Amar Chitra Katha* and wonder-of-wonders Tintin.

Supriya is still fond of calling and receiving calls on the landline and naturally her chatter on "Trring Trring" makes the instrument, and its ecosystem — PP numbers and pocket-sized personal telephone directories with important telephone numbers — an interesting read. I too have preserved some of them, and there was certainly a personal feel and touch about these little notepads. Train journeys were not just about reaching a destination: they were also about the paraphernalia that accompanied the pax — bedding rolls, suitcases, trunks, vanity cases, tiffin boxes and a water carrier and steel tumblers. The A.H. Wheeler stall would supply the reading material for the journey. "Homemade" actually makes one's mouth water with the descriptions of the pickles and *papads*.

But the best piece in this collection is the story, "New Market", and the freedom and anonymity which the market afforded to the very conservative women of Marwari households — the family matriarch could slip into Karco's for an egg roll, a delicacy much frowned upon in her own household where even garlic and onion were not acceptable. As she puts it, "For a place that's called 'New', New Market is both old and unkempt ... over the years, this mess has only grown manifold, hawkers eat up its pavements, its lanes continue to be littered and waterlogged in the monsoons. Its material decay is no doubt a pitiful sight ... but in this age of instant gratification, New Market stands like a tall flame of Calcutta; its clock tower lying unwound, telling the time exactly as it stands there and in many other nooks and crannies of the city: still."

Review



Author: Suresh Menon Pages: 274 Price: Rs 699

Reveries of a LITERARY EPICURE

BY PARSA VENKATESHWAR RAO JR

his is a book about books and writers. And the writer has read, met, and interacted with many of the writers. And he writes with joy his experiences. The opening of the book says it all: "Every author I have read is a character in my life story, every book a milestone. V.S.Naipaul said he was the sum of his books; I am the sum of other people's books."

What is endearing about this book of short essays, encounters with authors and books, is the sheer joy that the author derived from his literary rendezvouses. He writes about V.S.Naipaul: "The voice on the phone was distinctive. 'Naipaul here,' it said, as if it were the most natural thing in the world for a famous author to call up a young sports journalist. 'Can we meet?' It remains the most startling I have received." The title of this essay is "No Plan B". In "Elegant, lean, immaculate", about Ved Mehta, he writes: "'Call me Ved,' he says when we first meet at his New York apartment where he is working on a novel (later, when he is finished with it, he doesn't like it and decides not to publish)." But these encounters are just a little bit of his literary journeys. There are sharp assessments. Of Naipaul's journalism and political opinions, he quotes George Orwell summing up Salvador Dali, the provocative surrealist: 'His politics stinks, but his writing his sublime.'

And as one burrows deep inside the warrens of books and authors, he comes upon fascinating connections. He discovers that P.G. Wodehouse was an admirer of detective stories and murder mysteries, and that he and Alan Conan Doyle become friends, and that famous Sherlock Holmes quip, "Elementary, my dear Watson" perhaps goes back to Wodehouse character Psmith, and that Wodehouse was an admirer of Agatha Christie and she admired him in turn. Useless facts? You would think so if you are not a bookworm, but it is a delightful anecdote to whoever is interested in these joyful arcane matters. And he brings in Poile Sengupta's Inga, and writes evocatively about the novel: "Inga is a common Scandinavian name,

This book may appear an indulgence in literary stuff. But it is not. There are deeper issues of life, of values underlying each piece. There is a studied levity in tone, but not in the substance. That is why, wandering with the authors into the alleys and byways keeps you tethered to the issues that matter most in life

but here it is possibly a Tamil abbreviation of a longer word, thangacchi (younger sister), as articulated by a child. The word that comes to mind when discussing the novel is another Scandinavian one: smorgasbord." If you love books, you wander off into other bookish matters and come back to the subject.

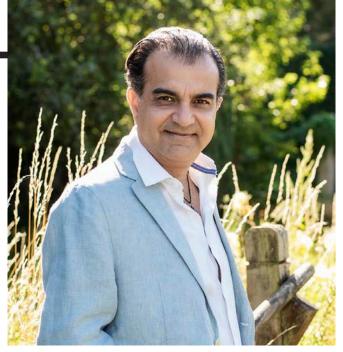
This book may appear an indulgence in literary stuff. But it is not. There are deeper issues of life, of values underlying each piece. There is a studied levity in tone, but not in the substance. That is why, wandering with the authors into the alleys and by-ways keeps you tethered to the issues that matter most in life. And this seriousness is reflected in the last section of the book, where the seriousness is out in the op but it is laced with irony and humour. These are longish epigrams as it were, and reminds one of Blaise Pascal's Pensees, in its meditative mode. He writes: "More men and women are being forced to work from home (WFH). 'Social distancing, but digital closeness' is the new mantra. 'Only connect,' E.M. Forster told us, and we haven't really had the time to gather our fragments together. Now is the time, since we are disconnected from everything else."

That is what books do to you. Make you look at life.

Interview

Vish Dhamija on why he writes crime fiction and a peek-a-boo into his latest offering

HOW TO WRITE



A PAGE-TURNER

Ish Dhamija is a London-based author of nine crime fiction novels, and frequently quoted in the Indian press as "master of crime and courtroom drama" and "India's best pageturner". He is responsible for stimulating the legal fiction genre in India and is the only author of Indian origin listed among the major legal thriller writers of the world. He talks to *Pravasi Indians:*

Why did you turn to writing about crime, of all the subjects you could have chosen?

I've been reading crime fiction since before I knew it was classified as crime fiction. And I am reasonably sure everyone else has been in the same boat without realising it. From the *Phantom* comics to *Scooby Doo* to *Tintin* to *Asterix* to *The Secret Seven* to *Hardy Boys...* they were all crime fiction in some form. Then came Agatha Christie and Arthur Conan Doyle and so, the first story I penned was surprise, surprise! — crime fiction.

What's the first thing you do when you get an idea?

I jot it down. In this digital age you always have your phone at hand to make notes. Then I expand the idea for an in-depth analysis. The pros and cons. How can I develop it into a viable plot that is interesting enough to keep readers engaged until the very end? Ideas are mere bones. You need skin and flesh to turn them into a worthwhile story. One needs to think of the characters that will play out that story. A large majority of ideas don't make it beyond the drawing board, but a few do. However, once I decide on the what and why and how, I start writing.

What sort of crime have you tackled in this book (*Prisoner's Dilemma*)?

Prisoner's Dilemma is a psychological thriller. The story starts after the crime (burglary) has been committed, and the police has arrested the suspects. The book deals with how the police questions the two suspects, using the concept of prisoner's dilemma from game theory.

Two friends, Bipin Desai and Anuj Shastri, concoct a plan to rob a van full of cash and manage to get away with loot of over one crore rupees. They are arrested within days, but the cash is still nowhere to be found. Senior Inspector Arfy Khan has 48 hours to make Bipin and Anuj confess to their crime by convincing one of them to go against the other. The two friends only have to keep their calm and their stories straight in front of the police. But there is one major obstacle: Arfy isn't allowing Bipin and Anuj or their lawyers to see or talk to each other. It is a mind game from then on, pure psychological manipulation.

Do you have to work at the plot or do you already know the twists and red herrings?

Like I mentioned earlier, I toy with the initial idea for a while before taking it to the next stage. The theme — the skeletal plot — has already taken form before I begin. However, the subplots, the twists, the red herrings and supporting characters find their way into the narrative as the story moves along. You might have heard this before — and it's true — once I develop the characters, they very much have lives of their own, and the narrative must suit their tastes, their journeys, their idiosyncrasies, their side-stories, taking the story from beginning to end.

What's the key to writing a page-turner?

Stay fresh, don't get repetitive. Explore sub-genres, spend time on characterisation, create interesting characters and never be afraid to try new concepts. Experiment with different styles. Write in the first person, third person, or a combination of the two — I've done it in *Déjà Karma* and *Lipstick*. In one of my books (*The Mogul*), I have used the entire cast to narrate their version of the events in the first person, which provides several perspectives to the reader. Linear narratives might not work every time. Take the reader into the past — be it flashback or the background — then bring them back to the present day. I have concurrently run past and present narratives in *Bhendi Bazaar* and *Nothing Lasts Forever*. It keeps the reader on tenterhooks because you do not give it all away in one go. Aim to end chapters at what they call cliffhangers, keep the reader hungry for more. Anyone can tell a story, but the art is in telling it in a manner that makes it remarkable and interesting.

INDIAN UNICORNS FORTUITOUS INTERSECTIONS

Whichever way one looks at it, 2021 was a golden year for Indian unicorns. Some flattening apart, experts estimate this success trajectory will continue

single year — 2021 — saw the emergence of just over half of India's unicorns: 43 out of 85. Whichever way one looks at it, it would be hard to dispute that 2021 has been a breakout year for Indian unicorns. This meteoric rise has been attributed to a multiplicity of factors, coming at a time when the Indian economy, as indeed most of the world's, faltered, with many of them in recession for some quarters. India was not an exception.

Of course, the term 'unicorn', referring to the mythical beast, has been repurposed and is now usually used to designate a privately held technology start-up with a valuation equal to or over \$1 billion (around ₹7,500 crore). There is now a race to be a 'decacorn' or a firm with a valuation of over \$10 billion!

According to The Hurun Global Unicorn Index 2021, India added the third largest number of unicorns last year just after the US and China. "India is in the midst of a start-up boom, more than doubling its unicorns," according to Anas Rahman Junaid, founder and MD, Hurun India. You will have encountered them – Flipkart, Ola, Zomato, Byju's, Swiggy, Oyo, Lenskart and many more. Others like InMobi, Billdesk,

BY SUMAN TARAFDAR

The writer is a Delhi-based business and lifestyle journalist, and author of the *Penguin India Cinema Quiz Book*.



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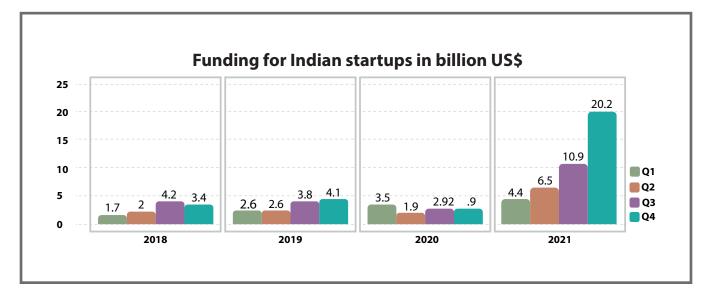
In 2021, for India, equity markets leapt in value by 20 percent, compared to fixed income instruments such as savings deposits in banks...which yielded about 5-6 percent returns while gold prices declined by 7.5 percent

Pine Labs, Groww operate behind the scenes.

"The recent growth in the number of Indian unicorns has been driven by opportunity, which, ironically, has mushroomed in the backdrop of relative uncertainty ushered in by the pandemic," says Monish G Chatrath, Managing Partner MGC Global Risk Advisory LLP. "The opportunity in itself has been further accentuated by the enhanced utility of digital businesses in various facets of our life and the new era of entrepreneurship in India, where bootstrapping is being viewed as a relatively short-term via media with increasing emphasis on innovation to fast-track revenue generation."

Arun Natarajan, founder and MD, Venture Intelligence, providing further perspective, points out that the 'unicorn phenomenon' is about the deepening of the business adoption of the digital space combined with money / liquidity that is available globally. Indeed, in 2021, for India, equity markets leapt in value by 20 percent, compared to fixed income instruments such as savings deposits in banks, and the like which yielded at best about 5-6 percent





returns while gold prices declined by 7.5 percent. "A lot of the liquidity has come to India, leading to a huge rise in the number of unicorns last year. What we saw would have happened regardless of Covid – except that Covid crunched what would have happened in, say, five years into just two years."

Natarajan also notes that India had been on the radar for global liquidity, "which had to find a home somewhere", combined with China's recent shutting of doors to global capital and its trade war with the US. "Another contributor to the tipping point came when Jio raised billions of dollars globally for its retail and telecom businesses in 2020." Global liquidity, hitherto a little hesitant about the Indian market, suddenly poured in.

Incidentally, India had seen considerable interest from Asian economies with companies such as SoftBank, Alibaba and Tencent, among others, investing in India from the middle of the previous decade, competing with US VCs.

Girish Vanvari, founder of Transaction Square, too is bullish about the growth prospects, though he points out that B2C ones will do especially well. "All those who could deliver at home during Covid are flourishing."

FUTURE OUTLOOK

Is this the new trajectory? Initial figures from 2022 (upto the first week of February) have seen four new unicorns, indicating the bull run is not done. Experts urge caution, though, as almost all of them agree that 2021 was a period of opportunity-based growth, when a combination of factors, seemingly unrelated, intersected, from ever-growing adoption of technology to the pandemic and the increased availability of global liquidity in search of safer shores to park money. 'The recent growth in the number of Indian unicorns has been driven by opportunity, which, ironically, has been ushered in by the pandemic'

- Monish G Chatrath Managing Partner MGC Global Risk Advisory LLP

Most experts agree that the outlook, even in the near term, is not as rosy, though almost all remain optimistic about India's growth potential. Just that it is unlikely to be as fast as in the previous year. Several unicorns have put off their IPOs, and it is uncertain that they will list at all, most probably due to the global stock market corrections. "Many companies were slated to go public, we can see they put their IPOs on hold, even withdrawing the issues if the correction goes on for a long time," says Natarajan. "Some of these IPOs may never happen as the Securities and Exchange Board of India (SEBI) has a shelf life of 12 months. However, some fundamentally sound companies that have filed could choose to go public, but may not get the price they would have got last year."

"Now things are likely to recede a bit on the liquidity front, so it's a question of how many of those valuations are going to sustain.

Maybe there will be a bit of flattening," explains Natarajan. However, he points out that, regardless of Covid, SAAS, IT and BPO are likely to continue rapid growth, though he does attach a question mark to Edtech. "No VCC had made money on Edtech before Covid. When students are back in school, will parents still invest in the kind of screen time they were forced to during Covid – that will have a correction. Today, every flavour of Edtech has been funded left, right and centre. Some gains will stay, but whether every company will continue to thrive is uncertain. Historically, the sector has not made money for investors, with Byju's the only exception."

The current business environment in India is unprecedented, bursting with opportunities and dynamic, says Chatrath. "Some of the traditional norms, means and timing of funding have started giving way



TikTok owner Zhang Yiming's ByteDance has surged to become the most valuable unicorn in the world, worth \$350 billion

Source: Hurun Global Index

to crowdfunding and revenue-based financing. Start-ups that are able to demonstrate potential for disruption are more likely to gain traction with a broader investor base for value creation. The robustness of the domestic demand and the tremendous ability of the Indian economy to rebound, possibly faster than any other economy across the globe, has set the stage for some of the Indian unicorns to define and create demand through invention and differentiation and the more successful ones among them to transition to decacorns in the near to medium term."

Natarajan agrees: "As and when issues of liquidity are out of the way, I would think India will spring back from the radar very quickly because now there is more domestic money also available." He cites the example of India's sovereign wealth fund – the National Investment and Infrastructure Fund (NIIF), which traditionally has been investing in sectors such as infrastructure, and is now reportedly investing in e-commerce firm FirstCry, a first for it. He cautions, however, that domestic funding, despite having grown in recent years, is still only about 10 percent of the total funds. "The pool is growing but it cannot support the kind of mega funding these companies required in the past, and therefore will be more dependent on routes like IPO."

Vanvari adds a word of caution about 'duplicate' SAAS (software as a service) platforms, describing them as a consumer company which has launched a portal and now calls itself a digital company. Taking the example of Paytm, he says, "Paytm can never do well. It's a digital platform without access to money. They can't raise

WITH **NEW UNICORNS ADDED GLOBALLY.** 2021 EMERGED **AS THE MOST** SUCCESSFUL YEAR IN HISTORY FOR UNICORNS. ACCORDING **TO THE HURUN GLOBAL INDEX.** THIS IS DOUBLE THE 586 OF 2019. THE US HAD **UNICORNS, UP 254. CHINA WAS SECOND WITH UNICORNS, UP 74. INDIA ADDED**

In the next 10 years, unless we do something really wrong, India can build on the past two years' benefits, and NRI inputs in the form of information or money will be welcome



INDIA WILL HAVE 200 UNICORNS BY 2025, ACCORDING TO THE NASSCOM-ZINNOV REPORT OF JANUARY 2022. THIS IS AN UPWARD REVISION WITH A CUMULATIVE VALUATION OF



UP FROM THE CURRENT ESTIMATE OF



money like a bank or NBFC can. A bank or an NBFC can become a Paytm, but a Paytm can never become a bank. Fintech will always struggle without access to capital. Those who are not genuine unicorns will see a fall."

On the other hand, Vanvari says the opportunities for B2C and B2B are huge. "Those who are doing omni channel stuff are doing very well," he says, citing Nykaa, which has experience centres as well as a digital platform. "That is where the future is." Referring to B2B unicorns such as IndiaMART or Infra.Market, he says, "The competition is intense so there will not be that many unicorns as it's economies of scale."

THE PARTY IS OVER...

Natarajan, while acknowledging the dip in valuations several unicorns have seen in their stock valuations such as Zomato, PolicyBazaar and so on, says their business model is not in question but cautions that some of the statements by the founders of certain unicorns have not helped. "Corrections are already on as, once you go to the stock market, there is no hiding place." He points out,



GROWTH OF INDIAN UNICORNS BY YEAR

2011	1	2017	0
2012	1	2018	8
2013	1	2019	8
2014	1	2020	10
2015	4	2021	43
2016	2	2022	4 *

*upto February 6, 2022

'What we saw would have happened regardless of Covid – except that Covid crunched what would have happened in, say, five years into just two years'

- Arun Natarajan, founder & MD, Venture Intelligence

however, that e-commerce is booming and here to stay. Some of the IPOs that were subscribed to phenomenally even though they were making huge losses will change the tune of the founders and companies. Without a path to profitability, they will be the first to get impacted. But this is more about the price and valuations, and there is no question about the fundamentals of these companies.

As Natarajan puts it, the key word is valuation. "Investors tend to get carried away when easy money is available. There will be correction in terms of valuation. Companies that have no path to profitability yet are getting fancy valuations. The party is over."

CAN NRIs CASH IN?

Can NRIs partake of the unicorn growth story? Again, those in the know concur. "The India of today provides stability in terms of polity, policies and progressive economic growth, and, consequently, NRIs should gain more confidence and a greater sense of security while channelising their investments in funds and ventures promoting start-ups that can give birth to unicorns and other firms that are either well on course to becoming or are already unicorns

in India," says Chatrath. "In addition to financial projections that must be backed by hard data, investors should assess proof of concept, scalability of the business model, ability of the concept to define and progress on the consumer value chain and skill sets to attain ground-breaking innovation and marketability."

The recent inclusion of top Indian-origin tech executives Satya Nadella of Microsoft and Sundar Pichai of Google on the Padma list – India's top civilian honours – has not gone unnoticed in the NRI space. "In the next 10 years, unless we do something really wrong, India can build on the past two years' benefits, and NRI inputs in the form of information or money will be welcome with open arms," says Natarajan. "India now really promises to deliver on the returns front. An NRI would look at India with a lot of suspicion in the past, especially with instances such as the Vodafone tax case. It has been a case of two steps forward, one step back, and NRIs have borne the brunt in terms of putting capital back here. For the first time, they are not just welcome with words, but real returns in both public and private markets."



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Success Story

KING OF HOSPITALITY

Kuldeep Sharma, CEO and president of the Crown Group of Hotels, owns and operates top global brands such as Marriott, Hilton, Holiday Inn and Choice in Canada

aving made their mark in many areas such as politics, farming and transport, Indians in Canada are also carving out a name for themselves in niche businesses such as hotels and hospitality. There are quite a few Indians who already run chains of hotels across Canada. Kuldeep Sharma, CEO and president of the Crown Group of Hotels, is one of the prominent players in this sector.

His group owns and operates top global brands such as Marriott, Hilton, Holiday Inn and Choice across Ontario — Canada's largest province. Holiday Inn Ottawa East in the Canadian capital is his latest acquisition. Sharma's group is also in the process of building 2,000 apartment units in Ottawa as part of its \$800-million project. Praised for his quick rise in a new business, Sharma is equally respected in local communities for his generosity and patronage of local artists.

When the pandemic struck in March 2020 and many people visiting Canada from India got stuck, he came to their rescue. In fact, one visiting family from Puducherry, who had no relatives and friends in Canada to fall back upon, enjoyed his free five-star hospitality for five months.

"I cannot even imagine what would have happened to us if Kuldeep Sharma hadn't opened his doors to us. Not only were we given five-star accommodation, we also got free food and all the facilities for five months for my whole family — my wife, two teenage daughters and me," Natarajan Murugesan said before the family flew back to India in August 2020.

A Faridabad resident, Sharma was running his huge India-wide Sentinel Security Services — which he set up in 1978 just after he had finished college when he decided to leave for Canada in 2002. "I founded and ran this hugely successful countrywide security agency in India. Then, one day, I decided to move to Canada with my wife and two kids. Since I knew how to set up and run a business, I thought I would also be successful in running a business in Canada," says Sharma, sitting in his office at his Courtyard Marriott hotel in Brampton on the outskirts of Toronto. He says his security company had over 10,000 employees across India when he made the decision to leave it all and move to Canada.

What made him leave India?

"Actually, I had travelled through Canada in 2000 with a friend. I liked its weather and cleanliness. I decided that I must move here with my family just for the sake of the weather, water, and the environment. I had no dearth of money and comfort in India," says Sharma.

It is another story that in the process of enjoying the clean weather in Canada, Sharma ended up replicating his Indian success story here by creating the Crown Group of Hotels. The son of an Indian Army officer who instilled in him the value of hard work, Sharma attributes his rapid success in the hotel and hospitality business in Canada to the business lessons he learnt in India. "If you can succeed in business in India, you can succeed anywhere. Moreover, I love challenges," he says.

"In the 1970s, in India every educated youth looked for a job. I decided to become an entrepreneur straight out of college. I set up Sentinel Security Services and made it one of India's premier security providers. When I started, I had no money and I was a complete greenhorn. All I had was a Yezdi motorcycle and a fierce desire to succeed and I started my business on that motorcycle," he smiles.

After a pause, he adds, "My wife, Poonam, is my pillar. She became my business partner the day we married. With her by my side, it was easy to replicate our Indian success story in Canada."

Did he bring his business earnings with him to Canada? "No, I left my business to





my two brothers and landed in Toronto in May 2002 with money that was sufficient to last some months. We landed at Toronto airport and went to a home in Brampton that I had booked for one month online. We threw a party on the second day of our arrival. Within a week, we left that home and moved to Brampton Towers."

From 2002 to 2012, Sharma ran his Indian business from Brampton on the outskirts of Toronto. "From 2002 to 2012, all my energy and time were devoted to our business in India and I didn't have the time to do anything in Canada. It was then that I decided to end my association with my business in India and start something here. By then, my daughter, Shivani, had also graduated," he says.

In May 2012, he entered the hotel business by purchasing Quality Hotel in Brampton. "After acquiring the first hotel, I handed it over to Shivani one month later. She had just finished her degree in HR. Though she had no experience, she turned out to be an extremely good administrator. This — Courtyard Marriott — is the second hotel that I bought in July 2014," he explains.

"Then my son, Sameer, also graduated from the University of Toronto. He trained under his sister at Quality Hotel and then took charge of this hotel — Courtyard by Marriott."

With his two grown-up children now by his side, Sharma went on a quick acquisition spree. "In March 2016, we bought Quality Inn in Sarnia — about 280 km south-west of Toronto. Three months later, we bought Best Western Hotel and Conference Centre in Brantford — about 100 km southwest of Toronto. Three months after that, we bought Hampton Inn & Suites by Hilton in Barrie — over 110 km north of Toronto."

In 2019, he added Holiday Inn Ottawa East in the Canadian capital to his business empire. "I have delegated the responsibilities of running this business to my children. I just sit back, enjoy myself and plan future acquisitions. This hotel — Courtyard by Marriott — is now my visiting card," he says.

As an Indian, he says, he is proud that our people can point out that here is someone who created new businesses and jobs in Canada. "I am proud of what I have done." Associated with various community organisations, Sharma has been a sponsor of the Indo-Canada Chamber of Commerce. He has also been president of the Haryana Association of North America and currently sits on the board of governors of the Canada India Foundation.

"I believe in destiny. Nothing was planned. It just happened. I want to share my success with my community and give back as much as possible," he says.

TOURISM MUST BECOME SUSTAINABLE THE PHYSICAL ENVIRONMENT MUST BE **PROTECTED**

Edmund Bartlett, minister of tourism, Jamaica, and co-chair, Global Tourism Resilience and Crisis Management Centre, speaks on the strategy behind the first Global Tourism Resilience Day launched at Expo 2020 Dubai. He explains how his government's efforts will support and guide the world's tourism-led economies

BY PARSA VENKATESHWAR RAO JR



dmund Bartlett, Jamaica's minister of tourism and co-chair of the Global Tourism Resilience and Crisis Management Centre, is a man with a clear view of what needs to be done for tourism to recover from the disruptions caused by the pandemic. At the same time, he is also aware of the challenges posed to tourism by the climate change crisis. Regarding the pandemic, he feels that what is needed is to build the knowledge base of people engaged in the industry so that they can deal with the situation responsibly. And on the climate change front, he feels the goal should be sustainability and the means should be innovation.

In a telephonic interview with *Pravasi Indians* from Dubai, where he was attending the United Arab Emirates (UAE) National Day at Expo 2020, Bartlett spoke of Jamaica's long and strong India connection, and how many things Indian are part of Jamaican cuisine, music and culture. Excerpts from the interview:



How far has Jamaican tourism recovered from the disruptions caused by Covid-19?

Jamaican tourism has recovered to 60 to 68 percent of its pre-pandemic level. And the earnings have touched 80 percent of the previous levels. Cruise tourism is yet to return, and it is awaiting the green light.

What is the agenda of the Global Tourism Resilience and Crisis Management Centre, of which you are the co-chair?

The purpose of the centre is to build consensus, to understand disruptions caused by the pandemic, and to ease restrictions for economic recovery. It is also to create a knowledge base and to innovate to revive tourism. Most of the world had some level of restrictions. No doubt, it is necessary to deal with the ongoing situation but economic well-being is priority while we learn to live with Covid. The other major challenge facing the tourism sector is that of the climate crisis, mainly due to carbon emissions. What is the strategy to face this challenge?

Tourism must become sustainable. The physical environment must be protected.

Will it be necessary to restrict commercialisation of tourism to protect the environment?

I do not believe in restrictions. The better way is to innovate and be responsible. It will need the social participation of the people to preserve the environment and make tourism sustainable. What we need to talk about is preparing for a new normal.

Is ecological tourism the answer to the climate change challenge?

Ecological tourism has been with us for a while. Tourism can contribute to the environment if people are made to plant I do not believe in restrictions. The better way is to innovate and be responsible. What we need to talk about is preparing for a new normal.

more trees, to replenish the environment. We have to add value, and invest in the environment.

And what are you doing for India-Jamaica tourism?

Jamaica is a confluence of cultures, and the Indian diaspora is an important part of Caribbean culture. Jamaican cuisine is hugely influenced by Indian ingredients. And the music. And we share the passion for cricket and a lot more.

बक्सर में लगता है महिलाओं का मेला



नवंबर के आसपास माघ की पंचमी में दीपावली के बाद लगनेवाला पंचकोशी मेला हमें क्षेत्र की धार्मिक-सामाजिक-राजनीतिक-आर्थिक-सांस्कृतिक शान-शौकत की ऊँचाइयों से खींचकर लोक के यथार्थ से हमारा परिचय कराता है। विशेषकर, पारंपरिक ज्ञान और उसकी समकालीन समाज में मौजूदगी के संदर्भ में सामाजिक परिसंवाद को जीवित करने की कोशिश करता है।



लेखक हिंदी के चर्चित कथाकार और शिक्षाविद है। ग्रामीण इतिहास और हाशिये के समाज में गहरी दिलचस्पी है। फिलहाल जेएनयू के भारतीय भाषा केंद्र में प्रोफेसर है। । लेखक की चर्चित कृतियां है: पंचकोशी मेला (एनबीटी), हिंदी साहित्य का इतिहास: कुछ पाठ, कुछ विचार (आधार), कुछ समय बाद (किताबघर), 1857: भारत का पहला मुक्ति संघर्ष(प्रकाशन संस्थान) आदि। संपर्कःdevendrachoubeyjnu@gmail.com

पूरे भारत में पंचकोशी मेला अथवा पंचकोशी परिक्रमा के अनेक रूप और संदर्भ दिखलाई देते है, परंतु आज के बिहार के बक्सर क्षेल में प्राचीन ऋषियों में गौतम, नारद, भार्गव, उदालक एवं विश्वामिल के आश्रमों या सिद्धाश्रम के गॉवों में क्रमशः अहिरौली, नदॉव, भभुअर, नुऑव और अंतिम दिन व्यान्नसर (बक्सर) में लगनेवाले पंचकोसी मेला का इतिहास एवं स्वरूप अन्यों से कुछ भिन्न है। यह न तो सीधे-सीधे बिहार में गंगा नदी और गंडक नदी के संगम पर नवंबर में लगनेवाले सोनपुर मेले की तरह पशुओं से जुड़ा ईश्वरीय महात्मय (हरिहर) और भिन्न परंपराओं (शैव्य एवं वैष्णव) के समागम का विराट मेला है और न ही लदाख में स्थित सबसे बड़े बौद्ध मठ में जनवरी से लेकर फरवरी के महीने में लगनेवाला हेमिस गोम्पा मेला की तरह पूरी तरह से धार्मिक मेला। यहाँ तक कि भारतीय परंपरा की मुख्यधारा में बक्सर के इस पंचकोशी मेला और इससे जुड़ी हुई बौद्धिक परंपराओं की चर्चा नहीं होती है और न ही भारत के नक्शे पर यह शहर काशी, इलाहाबाद, हरिद्वार, गौहाटी, मयोंग, तिरूवनंतपुरम, कालाडी, अमृतसर, लद्दाख, द्वारका, पुरी, सोमनाथ, बद्रीनाथ, कन्याकुमारी आदि की तरह विशिष्ट नगरी के रूप में जाना जाता है। हॉ, क्षेत्न के लोग (संत समाज और आमजन) जरूर इस इलाके की प्रसिद्धि सिद्धाश्रम (Sidhashram) के रूप में करते है तथा यह भी गर्व से बताते है कि इस क्षेत के सिद्ध ऋषियों के मठों की शाखाएं एक समय भारत के प्रमुख तीर्थस्थलों पर रही हैं तथा उनकी भक्ति और वैदिक ज्ञान का लोहा उस समय का विद्वत् समाज मानता था। इस ज्ञान को हमलोग बक्सर की ऋषि परंपराएँ (Rishi Traditions of Buxar) के रूप में देख सकते है जिसकी उपस्थिति इस क्षेत्र में पंचकोशी मेला या परिक्रमा के रूप में प्राचीन काल से मौजूद है। इसमें ऋषि परंपरा से जुड़े लोग वर्ष में दीपावली के बाद मिलते हैं और पाँचों ऋषियों के अश्रमों की परिक्रमा करते हुए पारंपरिक ज्ञान एवं दर्शन के प्रति अपनी आस्था प्रकट करते हैं। यद्यपि आज ज्ञान की यह परिक्रमा एक सामान्य मेले में बदल चुकी है फिर भी कभी-कभी कुछेक साधुओं एवं संतों के ऐसे समूह मेले में जरूर दिखलाई पड़ जाते हैं जो प्रतिवर्ष अपनी उपस्थिति और ज्ञान से मेले में आनेवाले भिन्न-भिन्न लोगों तथा सामाजिक समुहों का मार्गदर्शन करते हैं।

यद्यपि, इतिहास में बक्सर की ख्याति जरूर 1539 में यहाँ से करीब चौदह-पंद्रह किलोमीटर दूर पश्चिम में हुए चौसा-युद्ध, 1764 में यहाँ से करीब सात-आठ किलोमीटर पूरब में कथकौली में हुए बक्सर-युद्ध, 1857 में दानापुर-जगदीशपुर-आरा में कुंवर सिंह के नेतृत्व में हुए भारत के पहले स्वाधीनता संग्रम की स्थली और सन् '42 के आंदोलन में बद्री सिंह बागी, संन्यासी बाबा आदि द्वारा औपनिवेशिक काल में कथकौली के मैदान में कंपनी राज द्वारा बनाये गये स्मारक को तोड़-फोड़ कर गिरा दिये जाने के रूप में है। इस कारण सामरिक दृष्टि से उस समय यह इलाका मुगल साम्राज्य, कंपनी शासन एवं ब्रिटिश राज (अंग्रेजी-राज) के लिए भी एक मायने रखता था। पर, सांस्कृतिक स्तर पर भी यह क्षेत काफी समृद्ध है तथा इस इलाके में लगनेवाला यह पंचकोशी मेला, कई अर्थों में भारत के पारंपरिक ज्ञान, सामाजिक संस्कृति, ऋषि परंपराएँ और दर्शन का एक दिलचस्प दस्तावेज भी हैं। विशेषकर, पारंपरिक ज्ञान और उसकी समकालीन समाज में मौजूदगी के संदर्भ में सामाजिक परिसंवाद को जीवित करने की कोशिश करता है।

दुसरे अर्थों में, लोक के कार्यकलाप में मन और आंतरिक जिंदगी; खासकर स्लियों के मन में चल रहे समाजिकता के अनुभव एवं विचार का मनोरम चित्र भी यह मेला उपस्थित करता है। इन ऋषि आश्रमों या गॉवों में परसियां में स्थित पराशर ऋषि के आश्रम की चर्चा भी होती है और चौसा में स्थित च्वयन ऋषि की भी। इन दोनों स्थानों के नाम ऋषियों के नामों के सदृश लोक में प्रसिद्ध हैं। इसी प्रकार, यह भी मिथ है कि वामनावतार के रूप में विष्णु का इस धरती पर आना वैष्णव संप्रदाय के लोग इस क्षेल की एक बड़ी परिघटना के रूप में देखते है तथा वामनाश्रम को भी ज्ञान एवं पराक्रम की एक सिद्ध स्थली मानते है। ये सभी सिद्ध ऋषि माने जाते है तथा इसीलिए इस क्षेत को सिद्धाश्रम के रूप में भी जाना जाता है जहाँ भारतीय शास्त्रों, ब्राह्ममण ग्रंथों, वेद की कुछ ऋचाओं तथा पुराणों की उस समय रचना हुई। इसलिए, बक्सर क्षेत्र को उपर्युक्त ज्ञान-ग्रंथांशों की रचना भूमि एवं भारत की बौद्धिक परंपराओं का केंद्र भी कहा जाता है।

आधुनिक भारत में बक्सर सहित इस इलाके के ग्रामीण क्षेत में ऋषि आश्रमों के यहाँ लगनेवाला यह मेला देश की जातीय जिंदगी का एक जीवंत रूप उपस्थित करता है और इस बात का अहसास कराता है कि किसी भी क्षेत में उदित और विकसित हुई बौद्धिक परंपराएँ कभी खत्म नहीं होती



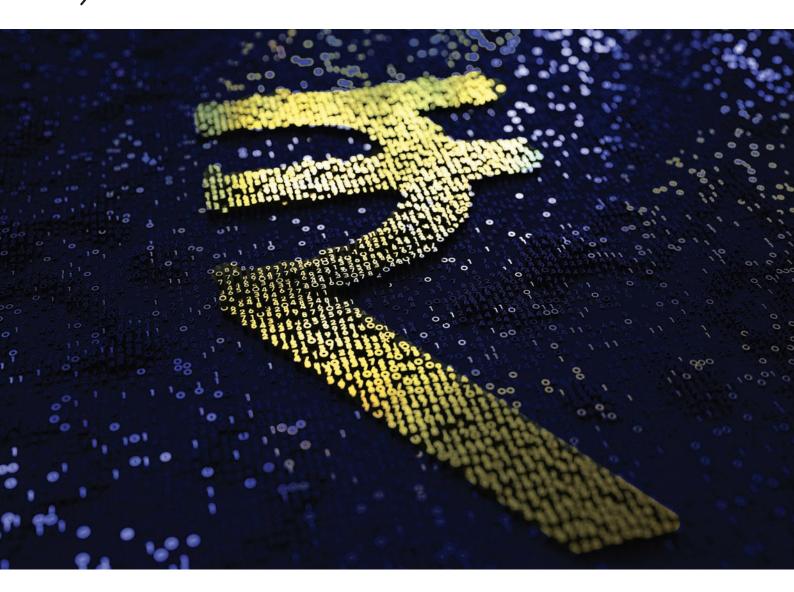
है। यह मेला इस बात की ओर भी संकेत करता है कि एक खास समय, क्षेत्र की जनता ऋषियों के दर्शन करने जाती थी तथा इस क्रम में उनके साथ ऋषियों का एक लोक संवाद भी होता होगा (या होता था)। इसलिए पंचकोशी मेला केंदों में ज्ञान भी है और मुक्ति के रास्ते भी; लोक का रंग भी है और उसका सामूहिक प्रतिरोध भी जिसपर चलकर कोई भी समाज अपने होने का अर्थ पाता है।

यहाँ इस बात से भी इंकार नहीं किया जा सकता है कि बक्सर क्षेत में मौजूद ऋषि परंपराओं ने यहाँ के समाज के 'मन' (Mind) को लंबे समय तक अनुशासित किया तथा मानवीय सभ्यता के इतिहास में जनसमाज का सामाजिक भराव (Social Healing) करते हुए उन्हें वह जगह प्रदान किया जिससे कि यहाँ का समाज राष्ट्र, जातीय संस्कार, सामाजिक चरित, स्थापत्य कला, सामाजिक प्रेम एवं सद्भाव, सामाजिक पवितता एवं स्वस्थ्य, ज्ञान आदि क्षेत में लंबे समय तक एक साकारात्मक भूमिका निभा सकें।

यह जरूर रहा कि प्राचीनकाल से लेकर आधुनिक काल तक इस क्षेत्र में हुए मगध-साम्राज्य, मुगल शासक, ईस्ट इंडिया कंपनी, ब्रिटिश हुकूमत आदि के युद्धों के कारण, कुछ मठों एवं मंदिरों के अलावा यह समाज अपने ज्ञान के सांस्कृतिक केंद्रों को बचा नहीं सका; परंतु पंचकोशी मेला के रूप में यह क्षेत आज भी, समकालीन भारत में सिद्धाश्रम के ऋषियों के ज्ञान की लोक परंपरा के साथ डटकर खड़ा है और इस मेला के द्वारा उन्हें जीवंत बनाये रखने की कोशिश करते रहता हैं।

बक्सर के सोहनीपट्टी के सीताराम उपाध्याय अपने शोधकार्य गंगाघाटी की सभ्यता की चर्चा करते हुए यह कहते है कि जिस प्रकार करीब 3300-1700 ई.पू. के मध्य मुख्य रूप से दक्षिण एशिया के उत्तर-पश्चिम क्षेतों में; मुख्यतः आज के भारत के उत्तर, पाकिस्तान के उत्तर-पश्चिम एवं अफगानिस्तान के पूरब में जिस प्रकार सिंधु घाटी सभ्यता (Indus Valley Civilization) का उदय हुआ था; ठीक उसी प्रकार, उसी समय बनारस से लेकर बक्सर एवं बलिया के घाटों के किनारे गंगाघाटी सभ्यता (Gangaghati Civilization) का उदय हुआ। यह काल करीब 3500 ई. पू. से 1700 ई. पू. तक माना जाता है। जिस प्रकार मोहनजोदडो, कालीबंगा, लोथल, धोलावीर, राखगढ़ी एवं हड़प्पा इसके मुख्य केंद्र थे, ठीक उसी प्रकार बनारस, मिर्जापुर, गाजीपुर, बक्सर, बलिया आदि नगर इस सभ्यता के केंद्र में थे। इस बीच यहाँ भी ज्ञान की अनेक परंपराओं का उदय हुआ, जिसका संबंध बक्सर की ऋषि परंपरा के साथ रहा है।

मिथकीय एवं वास्तविक इतिहास में महर्षि विश्वामित के राज्य अथवा बनारस, मगध, भोजपुर आदि जैसे राज्यों के उदय के सूत इस गंगाघाटी सभ्यता में ढूढ़े जा सकते हैं। बहरहाल, यह बहस और अलग से शोध का मामला है; पर कहा जा सकता है कि किसी भी क्षेत्र का जब अलग से इतिहास लिखा जाएगा, तब बिहार के बक्सर का यह मेला भारत के जनसंस्कृतीय इतिहास में ज्ञान के एक बड़े केंद्र के रूप में जाना जायेगा।



डिजिटल रुपये का आगज़

वित्तीय लेनदेनों, खासकर सीमा पार ट्रांजेक्शन के मामले में लागत में कमी लाने, और देश की भुगतान प्रणाली से संबंधित डिजिटल अर्थव्यवस्था को बढ़ावा देने के लिए, सरकार 2022-23 में अपनी खुद की डिजिटल करेंसी लांच करने जा रही है

शशि कुमार झा

लेखक आर्थिक विषयों के जाने-माने विशेषज्ञ और स्वतंल पलकार हैं। अतीत में वह दैनिक हिंदुस्तान और अन्य राष्ट्रीय समाचार पलों से जुड़े रहे हैं। उम्मीद है कि इस डिजिटल करेंसी से देश की भुगतान प्रणाली से संबंधित डिजिटल अर्थव्यवस्था को काफी बढ़ावा मिलेगा और इससे एक प्रभावी तथा किफायती करेंसी प्रबंधन प्रणाली को मजबूती मिलेगी।

भारतीय रिजर्व बैंक वित्त वर्ष 2022-23 के दौरान डिजिटल रुपया जारी करेगा जो एक अप्रैल, 2022 से शुरु होगा। वित्त मंत्नी श्रीमती निर्मला सीतारमन ने आम बजट 2022-23 की घोषणा करते हुए कहा कि डिजिटल रुपया 'ब्लौकचेन तथा अन्य प्रौद्योगिकीयों पर आधारित होगा। सरकार के अनुसार, जल्द ही एक आम उद्वेश्यों वाली डिजिटल करेंसी के परीक्षण से संबंधित प्रायोगिक यानी पायलट योजना पर कार्य आरंभ हो सकता है।

उल्लेखनीय है कि भारत विश्व की ऐसी प्रमुख तथा सबसे बड़ी अर्थव्यवस्थाओं में से एक होगा जो यह सेंट्रल बैंक डिजिटल करेंसी (सीबीडीसी) आरंभ होगा। भारत का सबसे

बड़ा प्रतिस्पर्धी देश चीन पहले ही लगभग 2014 से ही डिजिटल युआन जारी करने पर विचार कर रहा है। चीन के अतिरिक्त, जापान और अमेरिका भी जल्द ही अपने खुद की डिजिटल करेंसी शुरु करने पर विचार कर रहे हैं लेकिन अभी तक उन्होंने ने भी अपने इरादों को ठोस अमली जामा नहीं पहनाया है। जहां तक भारत का सवाल है तो वह पहले

ही बिटकायन जैसी क्रिप्टोकरेंसियों के खिलाफ सख्ती से निपटने का मन बना चुका है तथा वर्तमान में इस सेक्टर को रेगुलेट करने की दिशा में भी काम कर रहा है। विश्व के कई अन्य देशों की तरह भारतीय रिजर्व बैंक का भी बिटकायन जैसी निजी वर्चुअल करेंसी में कोई भरोसा नहीं है और यह एक प्रमुख वजह है कि यह सीबीडीसी लागू करने के जरिये वास्तविक अर्थव्यवस्था पर क्रिप्टोकरेंसियों के जोखिम को कम करने की कोशिश कर रहा है।

उम्मीद है कि इस डिजिटल करेंसी से देश की भुगतान प्रणाली से संबंधित डिजिटल अर्थव्यवस्था को काफी बढ़ावा मिलेगा और इससे एक प्रभावी तथा किफायती करेंसी प्रबंधन प्रणाली को मजबूती मिलेगी। वित्त मंत्नी ने जिस ब्लौकचेन टेक्नोलॉजी की बात की, वह मूल रूप से बिटक्वायन के साथ जुड़ी हुई थी लेकिन धीरे धीरे इसके ऐप्लीकेशन क्रिप्टोकरेंसी के दायरे से भी आगे बढ़ते दिखाई दे रहे हैं। आम बजट की अपनी घोषणाओं के दौरान भी वित्त मंत्नी ने इसकी बानगी दिखाई और कहा कि वर्चुअल डिजिटल परिसंपत्तियों के हस्तांतरण पर 30 प्रतिशत की दर से कर लगाया जाएगा। यह निश्चित रूप से इस दिशा में सरकार की संजीदगी को दर्शाता है।

गौरतलब है कि सीबीडीसी एक प्रकार की वर्चुअल करेंसी होती है जो किसी केंद्रीय बैंक (जैसेकि भारत में भारतीय रिजर्व बैंक) द्वारा नकदी के विकल्प में जारी की जाती है। इस प्रकार की डिजिटल करेंसी लागू करने की योजना वर्तमान में अधिकांश विकसित कहे जाने वाले देश बना रहे हैं लेकिन इसे लागू करने से संबंधित बारीकियों तथा कानूनी पहलुओं की जांच में फिलहाल समय लग रहा है। इसकी वजह यह है कि यह प्रस्तावित सीबीडीसी नकदी



सेंट्रल बैंक डिजिटल करेंसी (सीबीडीसी) से डिजिटल अर्थव्यवस्था को काफी बढ़ावा मिलेगा। डिजिटल करेंसी से अधिक प्रभावी और किफायती करेंसी प्रबंधन प्रणाली का निर्माण होगा।

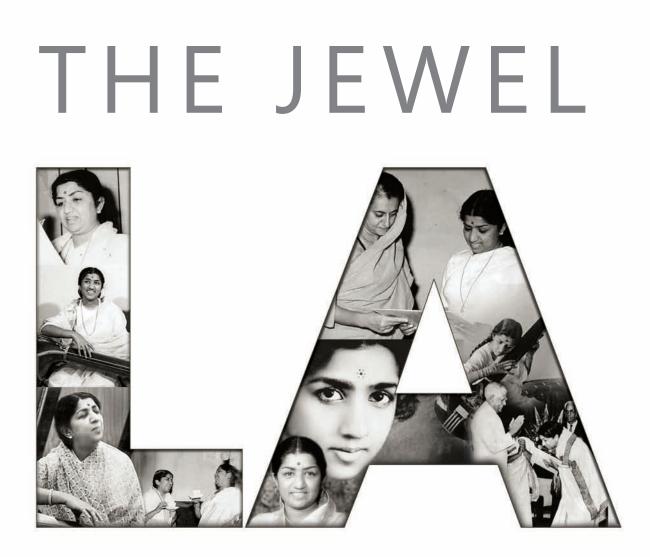
- वित्त मंत्री श्रीमती निर्मला सीतारमन

तथा भुगतान के अन्य रूपों के साथ साथ प्रचलन में रहेगी जिसके लिए कानूनी से लेकर कार्यान्वयन के बहुत सारे स्तरों पर तथा कई प्रकार के हितधारकों के परामर्श तथा सहमति की आवश्यकता होगी। भारतीय रिजर्व बैंक द्वारा विकसित डिजिटल रुपया ब्लौकचेन के जरिए सभी प्रकार के लेनदेनों का पता लगाने में सक्षम होगा। सरकार की इस बारे में गंभीरता को देखते हुए जल्द ही थोक से लेकर खुदरा सेगमेंट में इससे संबंधित पायलट योजना आरंभ हो सकती है।

सीबीडीसी से अर्थव्यवस्था को कई प्रकार के लाभ हासिल हो सकते हैं। नकदी पर निर्भरता में कमी लाने और कैशलेस एक और बड़ा लाभ यह होगा कि विदेशी मुद्रा में होने वाले ट्रांजेक्शन यानी लेनदेन में अलग-अलग देशों के समय के कारण जो अंतर वर्तमान में आता है उससे निजात मिल सकती है जिससे किफायती और सुगम सेटलमेंट प्रणाली को बढ़ावा मिल सकता है।

इकोनोमी को बढ़ावा देने की सरकार के निरंतर प्रयासों को इससे बल मिल सकता है, करेंसी को प्रिंट करने पर आने वाले खर्च में बचत हो सकती है तथा भुगतान एवं निपटान यानी सेटलमेंट से जुड़ी मजबूत व्यवस्था प्रचलन में आ सकती है। एक और बड़ा लाभ यह होगा कि विदेशी मुद्रा में होने वाले ट्रांजेक्शन यानी लेनदेन में अलग-अलग देशों के समय के कारण जो अंतर वर्तमान में आता है उससे निजात मिल सकती है जिससे किफायती और सुगम सेटलमेंट प्रणाली को बढ़ावा मिल सकता है।

सरकार की यह पहल वित्तीय समावेशन में तेजी लाने की नेक नीयती से भरी हुई, वित्तीय लेनदेनों, खासकर सीमा पार ट्रांजेक्शन के मामले में लागत में कमी लाने, भुगतान प्रणाली के एक नए विकल्प का निर्माण करने तथा केद्रीय बैंक की मौद्रिक नीति के एक और माध्यम के सृजन करने तथा भ्रष्टाचार और काले धन पर अंकुश लगाने में सहायक हो सकती है। पर इसके साथ साथ इसे लागू करने के मामले में काफी सावधानी बरतने की भी आवश्यकता है क्योंकि चरम अनिश्चितता के समय जमाकर्ता वाणिज्यिक बैंकों से दूरी भी बना सकते हैं जिससे मौद्रिक अराजकता की स्थिति आ सकती है। साथ ही, रिटेल स्तर पर इसे लागू करने में खासी परेशानी का सामना करना पड़ सकता है। इसलिए जरुरी है कि सरकार इस बाबत फुंक-फुंक कर कदम उठाये।



The one Indian, political leaders and military heroes notwithstanding, fully deserving of the title of Bharat Ratna, Lata Mangeshkar built a monument of love, which will last forever



TRIBUTE

BY MEGHNAD DESAI

The writer is a Labour member of the House of Lords in the British Parliament, an economist and a Hindi film buff Khuda nigehbaan ho tumhara, dhadakte dil ka salaam le lo Tumhari duniya se jaa rahe hain, utho

hamara salaam le lo

These immortal lines penned by Shakeel Badayuni and composed by Naushad, in the final scenes of *Mughal-e-Azam*, were memorably sung by Lata Mangeshkar through the persona of Anarkali (played by Madhubala) as she leaves a drugged Salim (played by Dilip Kumar). They were most apt to recall as news came of Lata's demise. They did not confer the Bharat Ratna on Dilip Kumar for obvious reasons. But they did confer it on Lata. Sadly, the time has come to do what she urged in that song — get up and salute her in a final farewell.

For me, she is the only one of all Indians, political leaders and military heroes notwithstanding, fully deserving of the title of Bharat Ratna. Who else has given us undiluted pleasure with songs which have filled our lives (at least my life) for 75 years as we have heard, recalled and in our own croaking voices sung them when alone or in groups, when sad or happy? Who else has provided such constant company, free of any demand,

OF INDIA



for all of our lives? Who has lived modestly, without ego or tantrums, and delivered service to her profession, her industry, to music and to India on a comparable scale?

The Hindi/Hindustani film industry (Bollywood) is probably the best-known global industry of India. Not just the diaspora, all of South and South-East Asia, a lot of Black Africa and the Caribbean enjoy its music. (I once had a Tunisian taxi driver in New York singing his version of Hindi film songs!) Raj Kapoor took *Awara* to the communist world and made the Russians sing "*Awara hoon...*" These films are meant for people within and beyond India who may not grasp Hindi/Hindustani but can still be entertained. It is film at its most innovative and most communicative.

In this industry, Lata was without doubt the central figure over seven decades. I recall her songs in the mid-1940s when I was a boy of five or six. She began singing then in her early teens as the only financial support for her family. There were the great *gharana* singers, Johrabai Ambalewali, Amirbai Karnataki, Noor Jahan, Suraiya and Shamshad Begum who held sway. When a 13-year-old girl from the Marathi/Konkani Goan community (there is a Mangeshkar family temple in Goa) began to sing, few could imagine that within 10 years she would surpass them all.

In the early days, you could hear people speak of her dismissively. Her voice was too thin, too shrill. Her Urdu accent was laughable. Listen to her early hit, "*Sajan Ki Galiyan Chhod Chale*" (*Bazaar*, music by Shyam Sundar), and you hear a halting voice, each word enunciated slowly yet sweetly. The duet with Rafi "*Ae Mohabbat Unse Milne Ka Bahana Ban Gaya*" in the same film became a hit too. That was 1945. By 1948, in Mehboob Khan's classic film, *Andaz*, you can hear "*Tod Diya Dil Mera*" or "*Uthaye Ja Unke Sitam*" with faultless Urdu diction. This was due to Naushad taking her in hand and telling her what he required of her.

From then on, Lata was the lead playback singer for the next three decades at the least. Naushad quickly dropped Shamshad Begum after *Mela* and with Lata made *Babul*, *Aan, Deedar, Amar, Baiju Bawra, Ganga Jamuna, Shabab*, and many other films. When

KNOWING THE NIGHTINGALE



She was born as Hema Mangeshkar. Her name was later changed based on a character from her father's play. He was a theatre actor.

Acted in one of the plays of her father when she was a five-year-old.

She composed music for some of the Marathi films under the pseudonym Anandgha

As she sang 'Ae Mere Watan Ke Logon' live, Prime Minister Jawaharlal Nehru was moved to tears on January 27, 1963. The song was dedicated to the soldiers who lost their lives in the 1962 war.

Lataji never listened to her song. Never.

Shankar-Jaikishan emerged in the late 1940s with *Barsaat*, Lata sang every song for Nimmi and for Nargis as well as the first song, *"Hawa Mein Udta Jaaye"*, for a minor actress. *Barsaat* was a mega hit with *"Barsaat Me"*, *"Mujhe Kisi Se Pyar Ho Gaya"*, *"Bichhde Huye Pardesi"* plus the duet with Mukesh, *"Chhod Gaye Baalam"*.

During her career, Lata sang for every music director (except famously for O.P. Nayyar who stuck to Asha Bhonsle, Geeta Dutt and Shamshad Begum). Madan Mohan composed his best songs for her including the three unforgettable ghazals in *Adalat* and the haunting "*Lag Jaa Gale*" from *Woh Kaun Thee.* And then C. Ramchandra composed "Dheere Se Aaja Ankhiyan Mein Nindiya". It is a lullaby to which hundreds of us have been put to sleep.

A remarkable thing was that while Lata gave her best to every music director she worked for, she often produced a special voice for each of them and also for each heroine she was singing for. Her "Rasik Balma Hay Dil Kyon Lagaya" from Chori Chori (Shankar-Jaikishan) for Nargis is different from "Kaanto Se Kheench Ke Ye Aanchal" from Guide (S.D. Burman) for Waheeda Rehman but immensely popular. They are complex melodies.

Lata was versatile. Be it solo, duet, chorus ("Aaj Mere Man Mein Sakhi", Aan), nightclub songs, mujra songs (Pakeezah), she sang them to perfection. But, above all, you were struck by her simplicity, her modesty and her devotion to her family.

The nation will never forget her rendering of *Pradipji's* "*Ae Mere Watan Ke Logo, Zara Aankh Me Bharlo Paani, Jo Shaheed Hue Hai Unki, Zara Yaad Karo Qurbani*". Pandit Jawaharlal Nehru was moved to tears on that occasion. Lata was singing for us all and for the nation.

It behoves us to say L*ata Mangeshkar Amar Rahe*. She has guaranteed her immortality herself. As she sang as Anarkali in an earlier film, *Anarkali* (Bina Rai/music C. Ramchandra), as the heroine was being entombed:

"Isse Mazaar Mat Kaho, Ye Mahal Hai Pyaar Ka."

She has built a monument of love, which will last forever.



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Flavours

...**IT**/**S**

The most colourful of all Indian festivals, Holi is as much about food as about colours. Whether it is the wok-fresh *gujiya* in the north or the jaggery-oozing *obbattu* down south, magical memories are made around such treats

INPUTS BY MALATI KALAPUR & RUKMA SALUJA

Does anyone really need an introduction to Holi? For the uninformed minuscule minority, the end of February to the middle of March or Falgun, according to the Vikram Samvat, is spring. Resulting from Earth making its usual revolution around the sun, you might say. For us Indians, it means Holi. And Holi means colour. It is our very own beautiful, exuberant festival of colour, and a sort of answer to Valentine's.

Festival of Spring or Festival of Colour, call it what you will. It is accompanied by *puja* (as with most of our festivals) but this one is more about fun and less about religion. There's the story of Prahlad and Holika and the victory of good over evil, righteousness over immorality, and all that, sure. But this is a day when flirtations were smiled upon rather than frowned upon, back when we were a more conservative society. Now, it's all about *gulal* (herbal, of course) and *thandai, bhang* and beer, *gujiya* and *malpua, dhol* and dancing, being rowdy and bawdy and letting your hair down.

In South India, Holi was traditionally a more sober affair signified by 'kaama dahan' or the burning of Kaama Devata, the God of Passion. According to legend, the gods sent Kaama Dev to bring Lord Shiva out of deep meditation to save the world. Kaama Dev shot flowers at his target with his arrow, disturbing the meditation. The enraged Shiva opened his fiery third eye and turned Kaama Dev into ashes. Holi is celebrated in remembrance of Kaama Dev's sacrifice by burning a bonfire on the eve of Holi.

And, of course, there are the celebratory treats. There's *holige* or *obbattu* (Karnataka and Tamil Nadu), also known as *bobbattu* (Andhra Pradesh), and known to the rest of India mostly as *pooran poli*. Then there is *kajjikayalu*, which is similar to the *gujiya* of the north, and *poornam boorelu* (Andhra Pradesh).

Here are some recipes we hope you enjoy whipping up, no matter which part of the world you are in. Happy Holi!

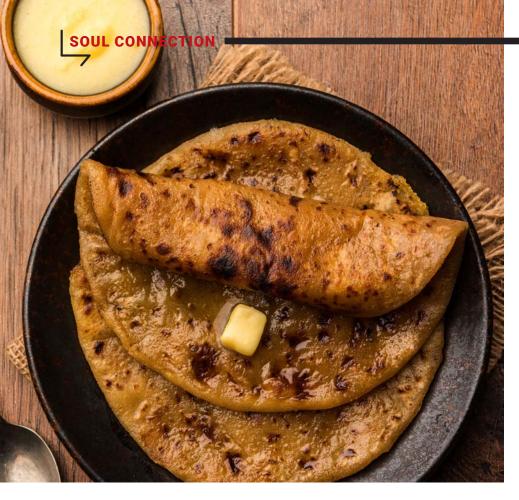
THANDAI

- Soak almonds, poppy seeds, rose petals, fennel seeds
- Blend
- Mix the paste with milk and water (psst...don't forget the *bhang*)
- Pour into a glass, with ice if you wish

Et voila!...Cheers! Holi Hai!

BOLD AND BAWDY





METHOD

- Cook and drain the *chana dal*.
- Add the jaggery powder to the *dal* and cook on a low flame until the jaggery melts and combines with the *dal*.
- Boil the mixture until almost dry. Cool

and grind to a thick paste. Add cardamom and ginger powder.

 Add 4 tbsp oil, a pinch of salt and turmeric to the flour and make a smooth dough that is softer than roti dough.

HOLIGE / OBBATTU / BOBBATTU

The *poli* is a wholesome dish made of only three main ingredients – *chana dal, jaggery* and all-purpose flour (*maida*) or wheat flour. It is like a *parantha* with a sweet filling of ground *chana dal* and jaggery. Since it is a time-consuming dish to make, the filling can be prepared a few days in advance and refrigerated.

FOR THE FILLING

Chana dal – 1 cup Powdered jaggery – 1 cup Water – 3 cups Cardamom powder – ½ tsp Dry ginger powder – ½ tsp

OUTER COVER

All-purpose flour (*maida*) – 1½ cups Salt and turmeric – a pinch each Oil – 4 tbsp Water for making the dough

- Roll out medium sized balls into roundels and fill with the jaggery mixture.
- Cook in an oiled and heated pan until light brown. Serve with *ghee*.



'Holi brings back the smells and colours of India'

BY GUNJJAN BANSAL CHAPEL HILL, NORTH CAROLINA, US

The US has been home to me for 33 years now. But my heart still beats for my homeland, India. *Mera Bharat Mahaan*. I have always worked hard to maintain Indian culture and traditions in my family as I felt my children should be connected to their roots.

Celebrating Holi with our Indian community in the US has been very much a part of our lives. Before Covid, we would attend or host Holi parties every year, cooking *gujiya, dahi vada, puri, pulao, chaat,* and sweets for the festival. Celebrating Holi with colours and joyous laughter with friends has always been exhilarating. Memories of Amitabh Bachchan onscreen and his *bhang*induced *rang barse bheege chunar wali...* wafting in the air would be a wonderful nostalgic high!

On that note Happy Holi, everyone! Hope you enjoy gujiya with my recipe.

POORNAM BOORELU

This scrumptious sweet dish from Andhra Pradesh has the same filling as *pooran poli* with the addition of coconut. Roundels of *pooran* or *poornam* are dipped in unfermented *dosa* batter and deep-fried to get a crusty and crunchy exterior.

FOR THE FILLING

Chana dal – 1 cup Powdered jaggery – 1 cup Water – 3 cups Cardamom powder – ½ tsp Ginger powder – ½ tsp Grated dry coconut – ½ cup

OUTER COVER

Two cups of thick *dosa* batter, unfermented, or soak *urad dal* (¼ cup) and raw rice (¾ cup) for 3-4 hours, and grind to a thick smooth batter.

METHOD

As with the filling for *pooran poli*, add the coconut while grinding the *dal*. Make big lemon-sized roundels of the *pooran* or *poornam*, dip into the *dosa* batter and drop in hot oil. Fry on medium heat to achieve a crunchy crust.





MAWA GUJIYA

INGREDIENTS

Raisins – 12; all-purpose flour – 1 cup; green cardamom powdered seeds – 1/4 tsp; nutmeg – 1 pinch; salt – 1 pinch; sugar – 3 tbsp; almonds – 4; cashew nuts – 4; desiccated coconut – 1 tbsp; *ghee* – 1 tbsp; water – 5/16 cup; *khoya mawa* – ½ cup; oil for deep frying.

METHOD

Take a pan and dry-roast *mawa* until golden. In another pan dry-roast melon seeds. Mix all ingredients except flour and *ghee*. Combine flour and *ghee* separately. Knead a soft dough by adding cold water. Cover with a muslin cloth and set aside for half an hour.

Then divide into equal-sized small balls and shape into small *pooris*. Place a teaspoonful of the prepared mixture on a *poori*. Bring the edges together and seal with your hands (you can use a little water). Heat oil for deep frying and fry on low heat until nicely golden in colour.

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What you wear is important, true. Often, though, it's the little addons that can make or break a look and add that extra quirk or style

GAME

Apparel apart, it's what you team with your clothes that determines your style quotient. It could be something as simple as a scarf or cuff links or the bag you carry. Sharing some latest trending accessories. An eclectic and interesting mix. There is contemporary jewellery from **Sangeeta Boochra** and **Melorra**. The stoles from **Wrap Studio** are finely embroidered to look like paintings and works of art, on a variety of fabrics. The accessories from **5 Elements** have a fun element which helps dress you in the mood of the moment. **Language** shoes are stylish and comfortable.

Give an Indian twist to your global look!

BY RUKMA SALUJA



Melorra

Young and contemporary, this pendant in a high polish yellow gold pendant with a heart motif in a knitted pattern, and earrings with a cut-out incomplete heart motif encrusted with prong set diamonds and a rhodium finish work well for a dressed up look www.melorra.com

CHANGERS

Language

For a good old classic look, you can never go wrong with a good pair of derbies. These ones from Language are made from premium leather and are light and comfortable www.languageshoes.com Holi has a different feel in various parts of India. The folks in Barsana and Nandgaon, home turf of Lord Krishna, mimic his playful ways. The colourful, vibrant, vivacious festivities make for a wonderful experience

MAGICAL HOLI IN

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BY PRIYA GOSWAMI

A freelance photographer and writer, Priya is a former marketing and brand professional who left her regular paycheck for passion, and now enjoys capturing life and people with her camera. With a keen interest in spirituality, art and culture, Priya has been documenting various festivals of India over the past few years.

isted as one of the craziest festivals around the world that brings people closer together, Holi – the festival of colours – only gets more magical when you move around India.

Let's take you to the famous Lathmar Holi of Barsana through my lens and you can witness the stunning experience.

LATHMAR HOLI, BARSANA

Lathmar Holi: *Lath* (stick), *mar* (beating): A festival of playful beating with colour and fun. Mythology has it that Lord Krishna visited Barsana with his friends *(gwalas)* and his beloved Radha along with her friends *(gopis)* chased the men away with sticks. On Lathmar Holi, the residents of Barsana continue with the age-old theme where the women chase the men of Nandgaon with playful beatings and throwing of *gulal* or coloured powder. Men and women of all age groups participate in this celebration, playing the parts of *gwalas* and *gopis*. Rangeeli Gali is where men and women play Lathmar Holi with great fervour.

WOMEN OF BARSANA DURING LATHMAR HOLI

At Radha Rani's Barsana, the beauties with a *lath* (thick stick) are at their best, chasing away the men *(gwalas)* from Nandgaon. Dressed in bridalwear, for the newly wedded women, Lathmar is a much-awaited event. Veera Devi of Barsana describes how daughters-in-law are fed well to boost their strength to enable them to play kick-ass Lathmar Holi.

MEN OF NANDGAON DURING LATHMAR HOLI

The men of Nandgaon (a village neighbouring Barsana), the birthplace of Lord Krishna, have an inherent playfulness which comes to the fore especially on Holi. They dress up for the festival with a swag in their style that makes them feel connected to Krishna and allows them to imitate his legendary playful manner.

If you happen to be here, whether you want to or not, you will feel yourself awash with layer upon layer of this vibrant and flamboyant tradition.







On Ekadashi, prior to Holi, the Banke Bihari temple at Vrindavan celebrates a unique style of Holi played with flowers (*left*)

Vrindavan is home to thousands of widows. Sulabh International organises a special Holi for them at the Gopinath temple (*Right*)

GOOD TO KNOW

There are five major events to attend that are associated with the Holi festival in Mathura & Vrindavan:

- Holika Dahan in Kosi
- The Lathmar Holi at Barsana (Radha's village)
- The Lathmar Holi at Nandgaon (Krishna's village)
- Widows' Holi at Gopinath Temple in Vrindavan
- Celebrations at Banke Bihari Temple in Vrindavan

For the complete experience plan your trip accordingly and keep a week in hand.

Stay in Vrindavan. Book in advance

Fly into Delhi and travel the 165 km by road to Vrindavan. The new expressway makes it a quick drive. The Holi celebrations here start one week prior to the actual date of the festival in India, which usually falls in March.

WELLBEING

Every Spice has a Story

Save your mind, body and soul



BY KAVITA DEVGAN

@kavitadevgan

Kavita Devgan is a Delhi-based nutritionist, weight management consultant, health columnist and author of four bestsellers, *Don't Diet!* 50 Habits of Thin People, Ultimate Grandmother Hacks, Fix It With Foods, The Don't Diet Plan. emember that age-old *totka*: the *haldi doodh*, remember how this was the first thing moms and grandmas whipped up at the slightest sign of illhealth, and pushed down our throats, particularly when the seasons changed?

Well, turmeric has been our secret for a long time. India is said to produce nearly 100 percent of the world's turmeric, and consumes about 90 percent of the total amount produced.

While it is witnessing global acceptance, the irony is that this native spice is returning to India via a circuitous route (from India to the West and back) and enticing a whole new generation of youngsters. Turmeric latte, with its Anglo-French nomenclature, has captured the world's attention in a way that *haldi doodh* couldn't! I have no problem with the route as long as this spice becomes mainstream in our consciousness again as its health benefits are many.

Clears congestion

Turmeric works as a tonic to relieve congestion and soothe headaches and cough. That's why it remains a bedrock of Ayurvedic remedies.

Mind healer

Researchers have been studying the low incidence of Alzheimer's disease in India. The general consensus is that the high consumption of turmeric with its curcumin, a component of the spice, is the protective factor. It is said to support better memory,

increase focus and cognition by accelerating the growth of new neurons to fight various degenerative processes in the brain.

Cancer slayer

Curcumin has proved effective in killing cancer cells and there is evidence that it may even help prevent cancer.

Heart's friend

Your heart's friend, it reduces inflammation and oxidation and strengthens the endothelium (the lining of the blood vessels), helping to regulate blood pressure and avoid clots.

Happiness boost

Curcumin provides a safe and effective alternative to anti-depressant medication minus the side effects. Turmeric actually helps lift levels of the neuro-chemicals, norepinephrine, dopamine and serotonin, responsible for happiness.

Stomach soother

It improves digestion and metabolism by aiding intestinal flora, correcting both excesses and deficiencies of nutrients.

Detox

Loaded with antioxidants, turmeric is said to be a blood purifier, anti-fungal, antimicrobial, anti-bacterial and an immunity booster helping keep infections at bay. That's not all. It keeps your skin acne- and blemish-free. My grandma used to vouch

HALDI DOODH

Boil a cup of milk with a half-inch piece of *accha* (raw) turmeric. (Can replace raw turmeric with half a teaspoon of powder). Add a pinch of black pepper. Strain and sip.

TURMERIC LATTE

Turmeric lattes have been popping up everywhere these days. These are

steamed milk beverages flavoured with golden turmeric, nutmeg, cinnamon, and sometimes even ginger. The resulting concoction is a soothing, immunity boosting, caffeine-free hot drink. The West may have discovered it as a super-food lately, but in India it has been the family go-to hack for immunity boosting, forever. All the

for it as the perfect remedy to keep cracked heels under control. Try it.

Max its benefits

It is important to source pure turmeric, as organic as possible, to ensure minimum impurities (like lead, etc). The beneficial agents in turmeric are fat soluble, meaning you need some fat with it to effectively help absorb and assimilate the benefits. Yes, perhaps, that's why it is such an effective part of Indian curries.

Pairing it with black pepper, which contains piperine, is a good idea as piperine enhances the absorption of curcumin (by a whopping 2000 percent, according to some studies).



rage at cafes spread across the globe from trendy Parisian cobbled streets to Australia's beach shores, the turmeric latte isn't technically a latte, as it contains no coffee. Instead, topping turmeric milk with milk foam, and latte art makes the drink.

A turmeric latte often contains turmeric, cinnamon, cardamom, black pepper, cayenne pepper, maple syrup, almond milk, and coconut milk – and can be consumed hot or cold.





BY MALATI K. VIJAY

The writer is a Bengaluru-based freelance journalist and content consultant. Formerly with the *Times of India, Economic Times* and *Livingetc India*, she writes primarily on design, art and lifestyle. She also enjoys giving a healthy twist to various cuisines.



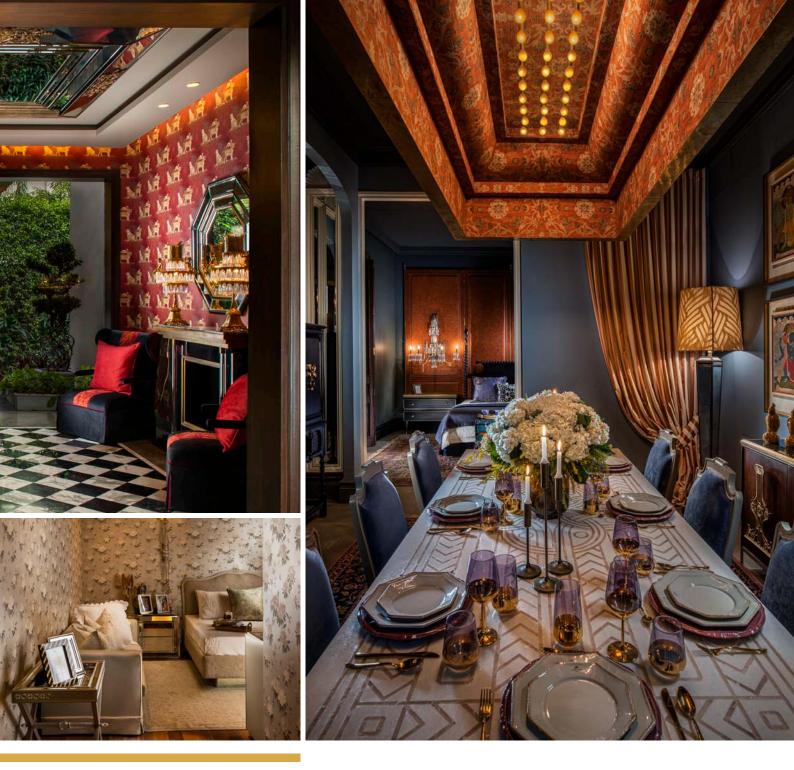
MAXIMALISE YOUR HOME FOR MAXIMUM JOY

A burst of colours, textures and prints in your home creates an exotic and vibrant vibe

C ocooned in our homes for two years, we tried to surround ourselves with bold and beautiful things for solace. We searched online for beautiful objects to pep up our homes, pulled out old collectibles and rearranged them, dusted grandma's trunk and painted it in a bright shade. We sought out beautiful furniture, eclectic blends of colours, accessories, art and textiles, and created charming 'insta-worthy' displays. We threw a profusion of vibrant cushions, brought in as many plants as our interiors could hold. This celebration of hues, graphic patterns, florals, disparate shapes and forms... chaotic and kitschy to some, are life-affirming to others. This trend, that interior experts call maximalism, was seen across the world as it coped with illness and loss.

A maximalist approach to home decor, with its more-is-less attitude, brings warmth, an aura of abundance and reassurance during these times of uncertainty. After all, for long, maximalism was the privilege of the wealthy, of those who had lots to exhibit. Indians have essentially been maximalists. When our art, architecture and diverse cuisines are so steeped in richness and sumptuousness, why wouldn't our spaces be? The good news, according to trend forecasts, is that maximalism is here to stay in 2022. If you want to experience the joys of striking design and OTT expressions, now is the time to channel your creativity. Maximalism allows you to put yourself out there whether you want to be whimsical, quirky, sensual... you can express yourself freely. Bright walls, wallpapers, statement furniture pieces, rich drapes and rugs, captivating table-top décor, splendid lights, large artworks, sculptural plants... they all help achieve a maximal appeal.

It is all about display – don't shy away from showing off your collections whether it is art, antiques, memorabilia related to travel, music, books, sports, or nature finds. Go all out to reveal your love for shiny, glamorous things, or any other objects that are close to your heart. This kind of nostalgia-driven aesthetic is highly individualistic and inviting. Maximalism showcases a dramatic play of design that grabs attention and coaxes the eye to wander from one place to another, inviting visual interest. Maximalism, however, is tricky. If not done artfully, and without keen attention to detail, it could easily look tacky.



Images courtesy of: BEYOND DESIGN

Visual Balance

When dealing with an array of bold and contrasting elements, achieving order is important. You can't just bundle together a whole lot of unrelated things. You need a trained eye and enough visual relief to make it work.

"Our main rule is to keep the backdrop neutral and have stand-out foregrounds made up of scaled-up accessories, glorious play of patterns, larger-than-life artworks," says Sachin Gupta of Delhi-based **BEYOND DESIGNS**, a proud maximalist, whose forte is to meld diverse design styles and influences from around the globe. Blending objects of different sizes and finishes — large and small, rough and glossy, raw and sophisticated — creates a visual balance.

For example, you could put together a table-top display using wooden candle stands of varying heights, a vintage decorative box, a crystal vase and photo frames of different sizes in a gold finish. All objects should look like they belong in the space, and tell the same story. "It is important to create a theme for each space so that you can tie all elements together. That way, each space tells a tale of its own," says Gupta.

Masterful Layering

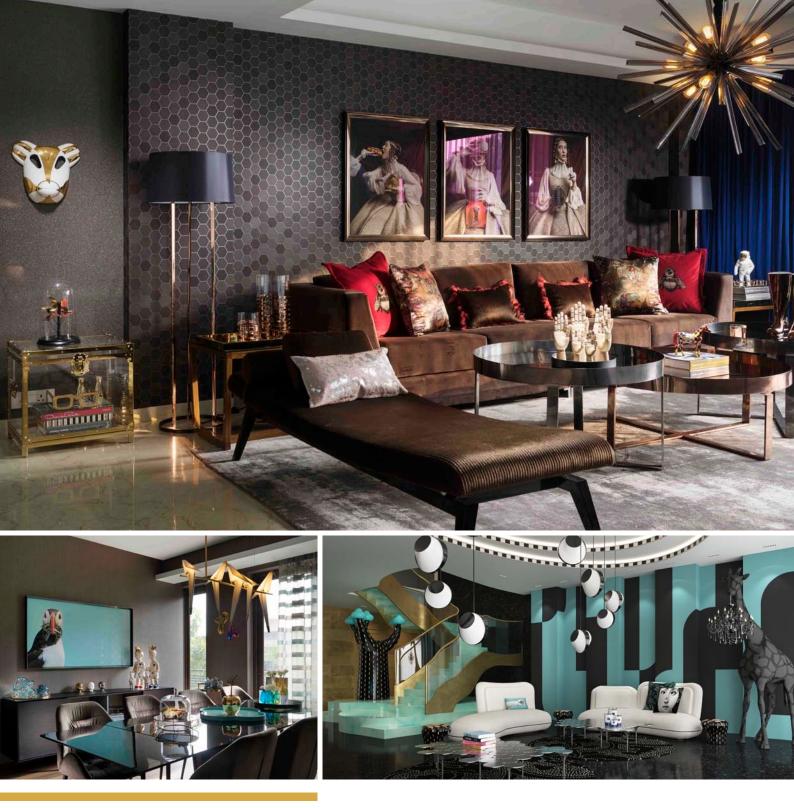
Maximalism is all about juxtaposing and blending various layers of materials, colours, textures and shapes. Layering lends depth and character to spaces and needs to be done keeping the rhythm of the environment in mind. You may sometimes need the elements to complement or contrast one another to make it work.

"With maximalism, you are not at the mercy of symmetry, so you can mix and layer patterns and shapes. But you need to have a proper vision, and keep an eye on the aesthetic outcome," says furniture and interior designer Neeta Kumar of Hyderabad-based **INHABIT**, who is steadfastly antiminimal. Neeta feels maximalism is not for everybody. "It is a whole package; you can't do it in half measure. It is a complex process that takes time, and you need patience to realise your vision. It is not a DIY activity," she says.

You could start by creating small corners that highlight a bold fusion. Create a feature wall using diverse artworks, photographs and wall art where the frames are of varying size and style, yet connect visually. Ensure enough negative space so that the wall doesn't look overwhelming. If you add a console with some diverse décor objects on it to this scheme, you would be taking another step towards restrained maximalism. Images courtesy of: INHABIT





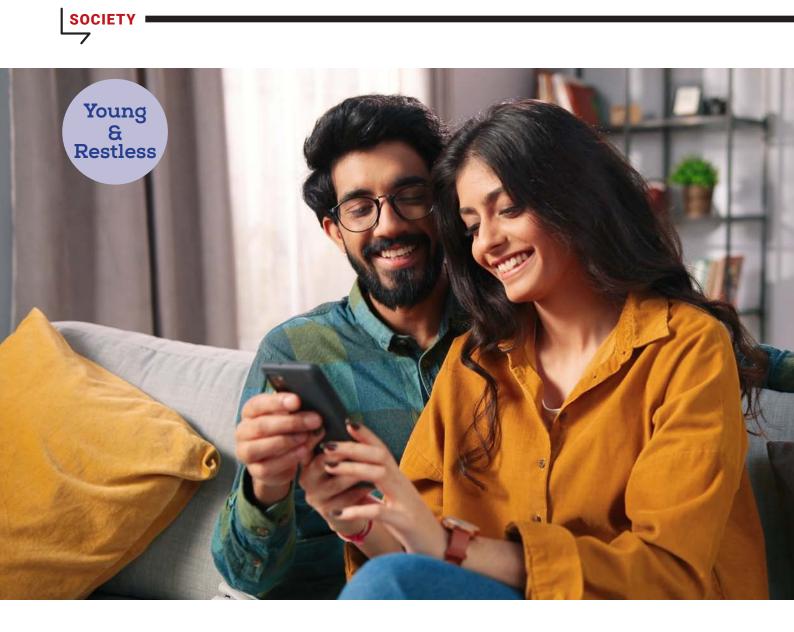


Images courtesy of: SANJYT SYNGH

Clutter-Free Curation

"Careful curation of objects and styling separates maximalism from clutter. Keeping an eye out for symmetry brings a sense of balance," says **SANJYT SYNGH**, Delhi-based luxury interior designer. He believes in the 'extra' element to enhance spaces, and sometimes that 'extra' something could be a life-sized Tree Cabinet by Scarlet Splendour or 'Giraffe in Love' by Qeeboo, a giraffe holding a chandelier. Unexpected and playful, these striking features create a unique space. "When combined thoughtfully with attention to detail, an eclectic combination of mismatched figures and patterns results in harmonious spaces that are a visual treat," he says.

Creating a mood board helps eliminate confusion. "Most importantly, you need to know when to stop adding elements to the scheme, or when to take away one to make it look just perfect," says Syngh.



MAN, WOMAN & NOCHILD

Procreation was the purpose of male-female bonding, and what kept the world going. Now, increasingly, having kids is not a priority. So, what's going on? On the one hand, couples are resorting to IVF and surrogacy when they're unable to conceive naturally, and there are the singles and homosexual couples who'd like to adopt or have kids through other means. And on the other hand, there are those perfectly capable couples who'd rather drink champagne in Capri than have a child and pay for their education.

ver a lazy winter afternoon last month, I was having a chat with one of Delhi's most adored fashion designers, famous for très chic couture and tantalising conversations. The topic was children and our society's unending obsession with ensuring married couples get to work soon enough and it slowly meandered into lamenting how this obsession somehow hasn't evolved into telling those couples what to expect when they're expecting. "It's quite a sight to see hapless parents trying to handle a crying baby in a public place. Neither of them has a clue and the child just doesn't stop howling. That's why, perhaps, so many couples are choosing to not have children!"

His matter-of-fact comment was so surprising, I had to take a moment to process it. After all, we the people are obsessed with *hum do, humaare do*: it's the perfect Indian family picture — husband and wife standing proud with their two kids — to which we've all been taught to aspire.

So when did these *hum do* decide they're happy staying just that? Turns out, the signs were there for a while; just that some of us didn't pay close attention.

India's fertility rate is steadily declining. From 5.2 children per woman in 1971 it was down to 2.2 in 2017. And the Institute for Health Metrics and Evaluation, in its 2020 report, has already predicted that India will see one of the most dramatic declines in population in the coming years. Clearly, young Indians don't see the point of procreating. On the other hand, an ASSOCHAM study, "Changing Consumption Patterns of Delhi", revealed that child-free couples were actually high spenders when it comes to eating out, shopping, travelling, and so on.

"Why bother having kids? We're both already struggling to manage our daily expenses!" I got this staunch reaction from Aditi (name changed), one half of a DINK (Double Income, No Kids) couple who works as a lifestyle editor with a fashion magazine in Mumbai. Married for over five years, she's in no mood to give up the boardroom for babies and her husband is on the same page. It's the same case with Ankur (name changed) and his wife, both lawyers in Bengaluru who've been married for 11 years and have never even bothered trying for a baby. "Just the school fees alone can ensure you never have money for much else. We've never been ready to bid goodbye to our lifestyle for 18 years!"

Those who have money seem to be interested in spending it only on themselves. Siddhant and Aayushi (names changed), both in their mid-thirties, are two of the most successful investment bankers in Mumbai and have never cared about having children. Their Instagram is filled with exotic vacations, booze and brunches and a unique kind of bliss which comes, as Siddhant puts it, from being "free to stroll along without having to stroll a baby!"

Another key factor, believe it or not, is climate change. A lot of young couples fear leaving their kids behind in a world wreaked with environmental havoc. There are also those who fear the rapidly altering political climate as not conducive enough to raise a child. My friend, Surabhi (name changed), a marketing expert based in Delhi, has sworn to not have children. "Who knows what the world would look like in 20 years? I feel it's selfish of adults to procreate at a time when nature and religion are both causing so much damage across the world."

What about social and parental pressure, then? Or, feeling alienated among other couples with kids? One search on the internet and you'll find plenty of groups arguing for a child-free

life, if you're looking for support or validation. Take, for instance, Childfree India. Launched in February 2019 by three Bengaluru-based anti-natalists, the group has amassed over 2,000 members.

An interesting irony, isn't it? On the one hand, couples are resorting to IVF and surrogacy when they're unable to conceive naturally, and there are the singles and homosexual couples who'd like to adopt or have kids through other means. And on the other hand, there are those perfectlycapable couples who'd rather drink champagne in Capri than have a child and pay for their education. The times we live in!

Thanks to the youth of today, New Delhi is now akin to New York. Packed with thriving careers and raging hormones with everyone doing their own thing and no rules applicable anymore. Don't let that neighbourhood aunty or your nosey relative fool you — to procreate or not to procreate is entirely your call. Just keep your crying baby away from me on a flight, will you?

As for those of you who aren't having kids because you stopped having sex with your spouse a while ago, well, I hear you but that's for another time, right?

Who Am I?

Think of me as someone who knows the minds, hearts and bedrooms of the young Indian today. I have a social life across cities that allows me access to coveted parties, people and positions (pun absolutely intended!). Through this column, I aim to keep you abreast of how the young people of India go about their personal lives. I promise to keep it honest and to-the-point. No judgements, no prudishness.

The Best Booster **SHOT!**

Great food, good friends and fabulous ambience are a cure for most things stressful. Post-pandemic, fine dining will only become bigger and better, says celebrated chef **VIKRAMJIT ROY**



Fine dining has always been my forte, or so I thought. Working in the kitchen is a high-voltage job, as anyone knows, which requires stamina, persistence and creativity (among other attributes!). To brag a bit, my kitty includes working at the exclusive Taipan at The Oberoi, Empress of China at the Intercontinental, Wasabi at The Taj, Pan Asian and Tian at ITC Hotels, and Din Tai Fung in Taipei. The ultimate high is the guest's look of near ecstasy at the first mouthful and the blissful sigh of satiation at the end of a meal. Over the years, I became addicted to this. After having run gourmet restaurants around the world, I was brimming with enthusiasm to offer that one-of-a-kind experience for gourmands in India.

Then Covid struck and it was time for a reality check. 'Bring the restaurant home' suddenly became the model. In June last year, we had a devastated team, left helpless without pay and some even without a roof over their heads. This is when we



established our first cloud kitchen, Hello Panda, that fortunately went on to become a success.

I have always believed that man is a social animal and continued to have faith in the full dining experience. We have seen that each time the world unlocks, people want to go out and interact with one another in the flesh. There's only so much Zoom you can take!

So, we began to offer a full-fledged uber fine dining experience at home. We would arrive with our bag of tricks (ingredients, crockery and cutlery specific to the theme of the meal), invade the kitchen, transform the dining room, stir magic into our pots, create art on the plates and serve our clients in their own homes.

Customisation was the differentiator for us, so we did whatever we could: from embroidered guest names on napkins to personalised menus. As word spread, we were inundated with requests from around the country. We travelled from the NCR and Ludhiana to Alibaug, Mumbai, Chennai and Bengaluru to offer such experiences for a minimum of two to about 20 guests.

Our priority was safety and hygiene. It had to be, the times were such. Every employee was tested 24 hours before the event. High standards of personal and social hygiene reassured guests and spoke of our commitment to both health and happiness (the food, of course). It goes without saying that we used only top-quality ingredients. The response we got was beyond our imagination.

This reinforced my belief that fine dining is not going to fade away. This conviction carries through in my latest passion, The Tangra Project, which is Delhi's first restaurant with a spectacular seamless walk-in bar. The spacious expanse of 3,300 sq ft takes gourmands from breezy brunches to lively, vibrant and high-spirited bar evenings. It is my ode to fine dining.

The concept of fine dining has changed but the idea of it has survived these difficult times. Just as we have evolved in other spheres of our lives from the clothes we wear to the technology we use, fine dining too has evolved. Adapt. That's the mantra.

The writer is the co-founder at Context.eat. Chef has worked with iconic restaurants. He is renowned for creating very innovative guest experiences at a holistic level with creative gastronomical dining.



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