

IN COLLABORATION WITH VERVE

burgundy



STOKING WANDERLUST

Welcome The World

burgundy

Premium Banking Services

by  **AXIS BANK**

Personalized services and wealth management solutions that set you free to enjoy the success of life.



Come discover the best that Axis Bank has to offer. SMS 'BURGUNDY' to 5676782 or write to us at burgundy@axisbank.com



Intellectual
Capital



Personalized
Service



Preferential
Service

A TRYST WITH TRAVEL...



Rajiv Anand

Executive Director, Axis Bank

The importance of travelling cannot be over-emphasised. St. Augustine said, “The world is a book, and those who do not travel read only a page.” When you embrace new influences and ideas that your journeys bring into your life, it will make you an incredibly rounded human being. Personally, I travel both for work and for leisure. Being on the road helps me discover untapped facets of my own personality — for each sojourn takes me to hitherto unexplored places or brings me in contact with different people, each leaving an indelible impact, small or large, on my imagination.

All of us have our individual reasons to step out and explore new destinations. And yet, there are a few distinct patterns that have emerged in contemporary globetrotting. In this issue of *burgundy*, Ashwin Rajagopalan takes us through some interesting luxury travel trends, while Kanika Tekriwal shows us how the sky is the limit for travelling in ultimate comfort.

Many individuals often plan their itineraries to fulfill their yen for a sport. Arjuna Award winner Rehan Poncha, who is satisfying his overwhelming passion for golf, picks some unusual courses to tee off from.

Call it curiosity or just basic human nature, but we are drawn to visit spots that have been affected by natural or man-made calamities. That is why Maria Louis writes about our fascination for the morbid that fuels a travel phenomenon today.

Sometimes when you are far from home, you realise that you have got skills that you have never used. Sanjay Silas, President and Head, Branch Banking, Axis Bank, while enumerating how *Burgundy* stands you in good stead when you are out of your comfort zone, speaks passionately about his love for bikes and the high roads.

Journeys can also be metaphorical, tracing the trajectory of our lives. A case in point of an amazing ‘journey’ is that of superstar Deepika Padukone. Meena Iyer, senior editor and film critic, analyses her appeal to members of different generations.

Make your money go a long way. Saugata Bhattacharya, Chief Economist, Axis Bank, gives an informed insight into global fund management, while our investment perspective looks at how you can chart your financial route this quarter.

I firmly believe that once bitten by the travel bug, the wanderlust stays for life. And I quote Leonardo da Vinci who said, “...once you have tasted flight you will walk the earth with your eyes turned skywards, for there you have been and there you will long to return”.

burgundy

by  **AXIS BANK**

CONTENTS

PUBLISHER

Falguni Kapadia

PROJECT DIRECTOR

Bijal Mehta

EDITOR

Shraddha Jahagirdar-Saxena

ART DIRECTOR

Girish Masand

DESIGNER

Varghees Tharakan

EDITORIAL TEAM

Simone Louis

Huzan Tata

Zaral Shah

CONTRIBUTING WRITERS

Ashwin Rajagopalan

Farrhad Acidwalla

Kanika Tekriwal

Maria Louis

Meena Iyer

Naval Kagalwala

Rehan Poncha

Sanjay Silas

Saugata Bhattacharya

Sona Bahadur

PRODUCTION

Subhash Harinath Rajbhar

PUBLISHED BY

FALGUNI KAPADIA

CEO, Verve magazine

The Indian & Eastern Engineer Co. Pvt Ltd.,

Cecil Court, 5th Floor, Mahakavi Bhushan

Marg, Mumbai 400001, India

☎ 022-22897889

email: custom@verveonline.com

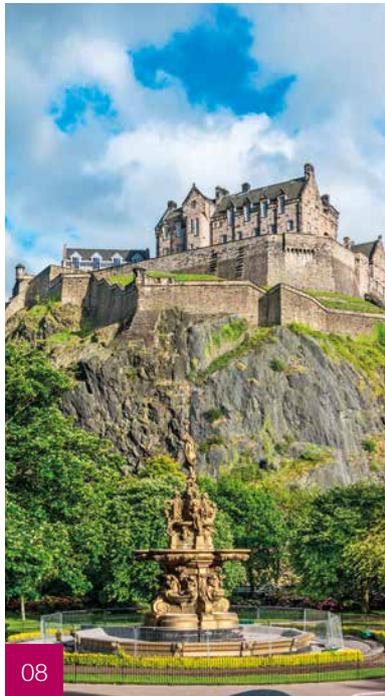
PRINTED BY

KALA JYOTHI PROCESS PVT. LTD.

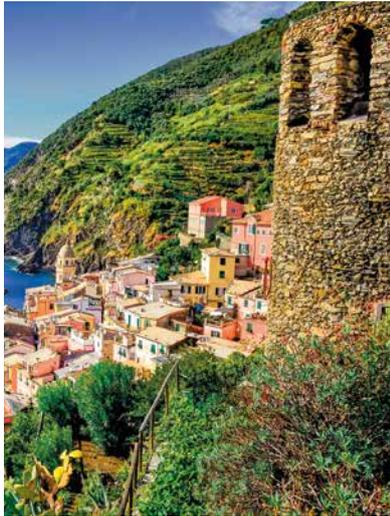
Plot No.W17 & 18 MIDC. Talaja Industrial

Area, Navi Mumbai 401208, India

☎ 022-27411747



Not for sale. This is only for private distribution to select Axis Bank customers.



COVER

Colourful cottages dot the hillside in the village of Vernazza along the ocean coast in Cinque Terre, Italy

SINGULAR SERVICES

04 Journeying With Burgundy

Sanjay Silas, President and Head, Branch Banking, Axis Bank, spotlights Burgundy's many solutions that make travelling so easy.

URBANE SPEAK

08 Blue Skies, Green Waters And The Vast Earth

Unleash the traveller in you by discovering holistic ways to engage with destinations. Ashwin Rajagopalan shows you how.

STAR SHINE

14 Golden Girl

Model, sportsperson and superstar on the silver screen, Deepika Padukone is the darling of the entertainment world. Meena Iyer analyses her magnetic appeal.

THE IMPRINT

18 The World Is His Canvas

Sumantra Banerjee revels in exploring the world through the lens, discovers Shradha Jahagirdar-Saxena.

GLOBETROTTING

22 Flying High

Soar high in indolent style and ultimate comfort in airplanes that give you uber-luxe experiences, says Kanika Tekriwal.



14

LEISURE

24 Par For The Course

Tee off in some of the most exotic locations in the world. Rehan Poncha takes his pick.

SITES AND SIGHTS

26 Through A Glass Darkly

A fascination for the unusual often drives us to places marked by natural and man-made calamities. Maria Louis takes a look at locations that evoke curiosity.

GASTRONOMY

30 Life Is Sweet

They often provide fitting finales to meals. Tracing the history of some desserts in far-out regions, Sona Bahadur presents a selection of sweet somethings that will seduce your palate.

BUSINESS MINDS

34 Tapping Into The World Wide Market

Advising against putting all of one's eggs in one basket, Saugata Bhattacharya,



18

Chief Economist, Axis Bank, zooms in on the global scenario.

INVESTMENT PERSPECTIVE

36 Charting The Perfect Route

Axis Bank experts present significant financial predictions for the months to come.



JOURNEYING WITH BURGUNDY

You can set forth on your travels, confident in the knowledge that help — if needed — is always at hand, anytime and anywhere! **Sanjay Silas**, President and Head, Branch Banking, Axis Bank, talks about Burgundy's widespread reach and easy accessibility

With branches across the country, how do you ensure high standards of service delivery levels for Burgundy customers?

Axis Bank has grown impressively, covering the length and breadth of India and this growth has been an organic one. We also have a strong global presence with branches and representative offices across key locations catering to customers across the globe.

Our core values resonate and bind us together, across India and the world. Burgundy brings together the best of what the entire Axis franchise has to offer. We are sensitive to the high expectations of Burgundy customers, and have set in place specific arrangements like having dedicated Service Managers at the branches, a Green Channel to further fast track requirements of customers and RMs, and have dedicated teams that manage all service requirements. Burgundy customers also get to 'Skip' the IVR when they call from their registered mobile numbers and get serviced by a separate team. Our Burgundy mobile app comes loaded with features which meet the needs of our on-the-go Burgundy customers.

I am proud that our customers have reposed their faith in us and have voted us as the 'Most Trusted Private Sector Bank' not once, but twice. Recently, we have also won the 'Best Financial Advisor' award for the second time.

How do you ensure that the right profile customers are, on an ongoing basis, offered the privileges of Burgundy?

Before launching Burgundy, we conducted an in-depth study of the premium customer segment of our peers, based in India as well as abroad. The product proposition went through intensive testing and we then launched Burgundy as a Best-In-Class offering. Apart from enrolling new clients into Burgundy, we also have a robust upgrade programme enabled through analytics. We urge our colleagues to reach out to existing customers who are part of other propositions of the bank today, and explain the benefits of Burgundy to these customers, inviting them to upgrade their existing account to Burgundy. This has been well received.

What are some of the suitable solutions offered by the bank that Burgundy customers can avail to make their travels smoother?

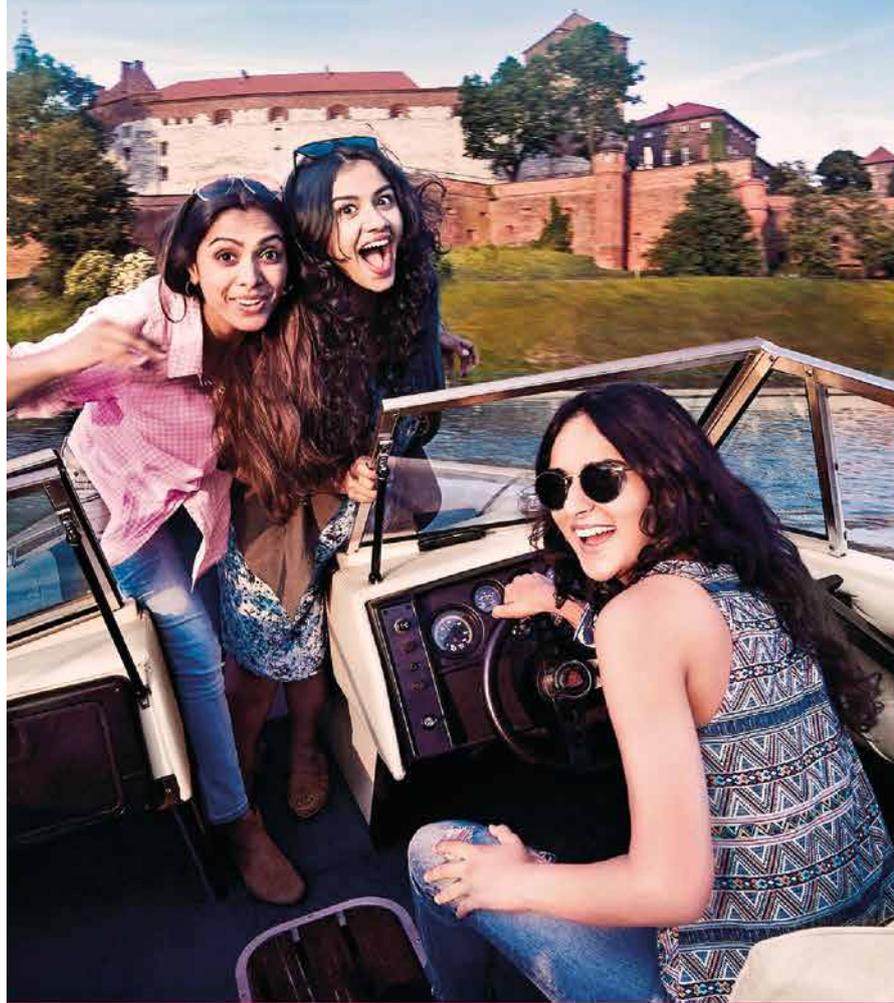
Burgundy customers travel regularly on business as well as on leisure trips in India and abroad. For travellers within India, through our Burgundy World Debit Card and Enhanced Signature Credit Card, we offer various benefits like free airport lounge access, attractive discounts at over 5,000 restaurants, free access to golf courses across the

MULTI-CURRENCY FOREX CARD



**FOR THE TRIP YOU PLANNED
AND THE TRIP YOU DIDN'T**

SMS FOREX to 5676782



**MULTI-CURRENCY
FOREX CARD**

AXIS BANK



Accepted across
30 million
retail & online
stores



Save on
transaction charges
& exchange
rate fluctuations

Progress on...

country, convenience of transactions, protection by way of insurance and much more.

For those travelling across the globe, our complimentary and personalised Burgundy Multi-Currency Forex Card allows 16 currencies to be loaded on one single card. This ensures freedom from any hassles or charges of loading, reloading or encashing. We understand the critical needs of our customers, and have therefore set up processes to meet their requirements in the fastest possible ways.

Above all, we understand the anxiety that is associated with travelling, and how unforeseen circumstances could play spoilsport during trips, and hence, for every situation we have a response team that is available 24x7. There have been instances when we have dispatched Forex cards overnight to customers who had lost them, arranged for extra limits on their Credit Cards or even arranged for hassle-free remittance.

The peace of mind of our customers is very important. We want to ensure that we are there to help them not only when they are in India, but also when they are globetrotting, and through our business partners, we also insure our travelling customers.

Personally, what sparked your passion for travelling?

My childhood was spent in Agra, and at that time, I would travel with my parents. We had been to Kashmir when I was a kid, and that kindled the spirit of exploring new places which stayed in my mind till I could start travelling on my own. We took a lot of road trips, and out of these, I distinctly remember travelling from Agra to Mumbai by road with my father, and to Goa by road as well.

For me, the journey is more inspiring than the destination. When you are driving a car or riding a bike, you encounter different sets of people, and experience various cultures and landscapes as you pass through different locations. The beauty of the countryside in India is immense. Once I was riding from Mumbai on NH17 towards NH14, during which I traversed the Bhor Ghat. The landscape that comprised hills and lakes reminded me of Scotland.

My best road trip has been the drive from Mumbai to Leh, an awesome journey that I took with



some friends. There was a sense of adventure as we manoeuvred through difficult terrains. Next, my aim is to ride in the USA.

Tell us something about your passion for bikes.

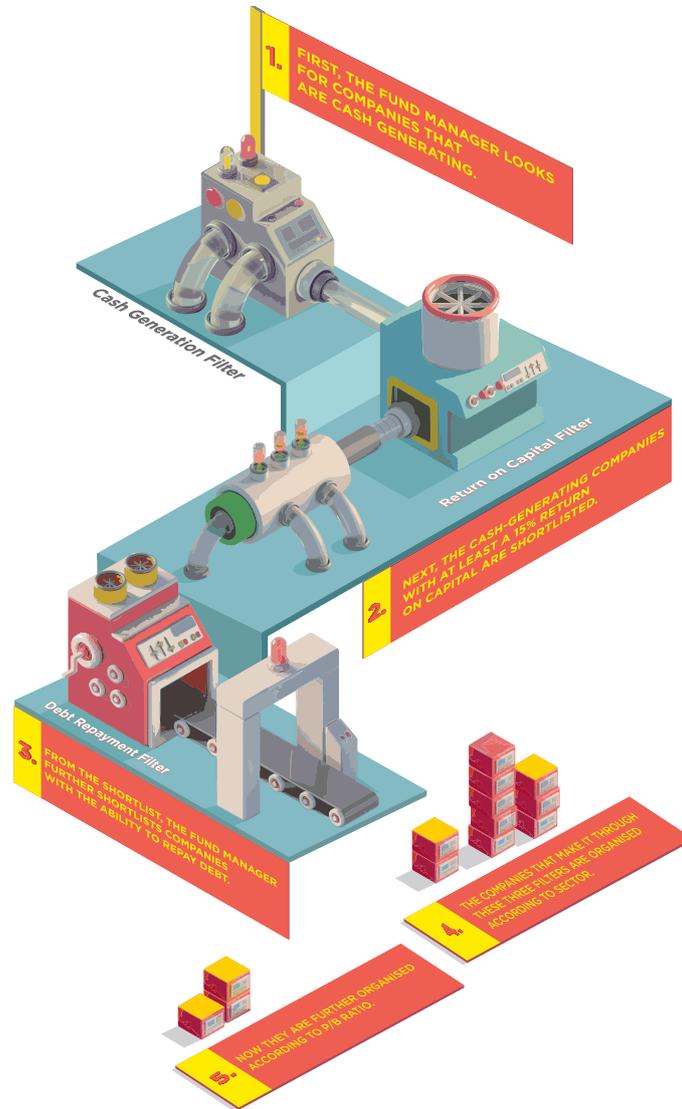
The first bike I owned was a Royal Enfield at the age of 24. I then moved on through a series of bikes finally to the present Harley Davidson — Fat Boy. The most exciting part about riding a bike is the freedom, the speed and the sense of exploring. I ride both solo and in a group, and both have their own charm. Of course, the camaraderie of the group of bikers who are riding together is unparalleled, and the ride instils a sense of discipline in you.

Do you enjoy travelling extensively, for work and pleasure?

I enjoy travelling for work as I get to meet people — both customers and employees — across the country. When I visit branches/customers, I try to quickly get a pulse of what exactly is happening, and this equips me to understand their needs and requirements, and thereby ensure necessary interventions so that their needs and requirements are addressed. ■

WHERE WE INVEST THE IDFC CLASSIC EQUITY FUND

A COMPANY ONLY GETS OUR VOTE IF IT SURVIVES
OUR STRINGENT SELECTION PROCESS.



AND THE COMPANIES THAT HAVE A LOW P/B RATIO ARE
THE ONES WHICH FORM THE CORE PORTFOLIO OF THE FUND.



I D F C

IDFC MUTUAL FUND

IDFC CLASSIC EQUITY FUND



Investors understand that their principal will be at moderately high risk

This product is suitable for investors who are seeking*:

- Create wealth over a long period of time
- Investment predominantly in equity and equity related instruments across market capitalization

*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY

BLUE SKIES, GREEN WATERS AND THE VAST EARTH

The millennium has opened up exciting options for journeys that offer holistic ways of engaging with popular destinations or urge you to explore new frontiers. **Ashwin Rajagopalan** takes a look at some meaningful global luxury travel trends

Not too long ago, travel usually meant following the beaten path, with cookie-cutter experiences that rarely took you out of your comfort zone. The contemporary luxury traveller is made of a different mettle. He seeks more intimate, personal travel experiences and refuses to be trapped into one-size-fits-all holiday packages. The choice of destinations takes travellers to unexplored frontiers unleashing the Marco Polo in them. Scratching the surface, people are looking for newer and more meaningful ways to engage with oft-visited destinations. It's safe to say that travel in the first two decades of this millennium has seen more changes than the whole of the 20th century, adding new terms to the travel lexicon along the way. We pick trends that are all set to go mainstream and share our recommendations of destinations that allow you to discover a part of yourself that you didn't know existed.

THE SERENITY OF HEALING VACATIONS

Many times we come back exhausted from frenetic vacations almost feeling the need for another short vacay to recover from the big holiday. Hence, it's always a good idea to at least plan one healing vacation every year, a destination detox of sorts where the stillness of the locale combines with your choice of luxury retreat to calm those nerves and re-energise you.

Bad Ragaz, Switzerland: It was the legendary Renaissance-era physician and alchemist Paracelsus who first praised the waters of the Tamina Gorge in

the 16th century. A four-kilometre-long pipe finally brought these waters into the idyllic Swiss village of Bad Ragaz. The village is home to luxury resorts like the Grand Resort Bad Ragaz where you can revel in these calming waters in their pool or energise your skin with top-of-the-line La Prairie spa products.

Canyon Point, Utah, USA: America's big cities tend to overshadow the country's spectacular outdoors on most travel wish lists. Located in the Four Corners region where Utah, New Mexico, Arizona and Colorado meet, Canyon Point's unique location offers dramatic landscapes, panoramic vistas and an untamed natural beauty with easy access to the Grand Canyon and Monument Valley. It's also home to the well-appointed Amangiri resort with spa treatments rooted in ancient Navajo traditions.

THE JOYS OF VOLUNTOURISM

Holidays are no longer just about ticking off your own bucket list (another frequently used millennial term). Luxury travellers world-wide are waking up to voluntourism, socially responsible tourism where you leave your impact and contribute to a cause either while on a short holiday or on a longer sojourn that borders on a sabbatical.

Brazil: Rio de Janeiro's beaches and carnival atmosphere make it worth the long trek from India. You can also make a difference by adding smiles to the faces of Rio's underprivileged kids especially if you have great football skills. Spend a few days



coaching the city's football-crazy and share your winning tips with them (www.responsibletravel.com).

Borneo, Indonesia: The Tanjung Puting National Park is one of Southeast Asia's most beautiful rainforests and one of the natural wonders of the world. Established as a game reserve in 1935, this diverse reserve is home to the Orangutan and the Orangutan Foundation International (OFI). OFI thrives on volunteer programmes that range from three weeks to nine months to save orangutans in their natural habitats (www.orangutan.org).

THE COLOURS OF CULTURE TOURISM

Some destinations allow you to make a deep connection and immerse yourself in the many local motifs. Every continent boasts destinations soaked in culture, art, and history that come alive at museums or local experiences. These places usually grow on you and a trip here will ensure that you will come back.

New Orleans: An American city where the architecture is French, the cuisine draws from West African, local and European influences, and where Jazz was born. All these elements merge here and yet retain their individual charm. It's easy to succumb to the Big Easy and its charms especially in the French quarter that has remained almost unaltered for over two centuries. You will hear the sounds of Jazz filter through vibrant bars and performance venues frozen in time almost through the evening.



Kyoto: A trip to this magical city is like a journey into the very soul of Japan. First it's the city's mystical shrines — the Fushimi Inari Taisha with its numerous vermilion coloured gates and the red pagoda at the Kiyomizu-dera are both must-visit sights. And then it's the multiple layers of Japanese culture — from Kabuki theatre and the country's only surviving geisha district (Gion) to the city's unique vegetarian cuisine that was made popular by monks.

THE HIGHS OF ROAD TRIPPING

There are times when the journey is the destination. Drives that take you through jaw-dropping scenery or truly allow you to get away from it all — just you, the

Clockwise from top left: Fushimi Inari Taisha in Kyoto, Japan; Orangutan Foundation International in Borneo is a nonprofit organisation dedicated to the conservation of wild orangutans (like the one seen in the picture above) and their rainforest habitat

promise of a road ahead and your set of wheels. And, of course, almost every detour along these drives is always rewarding.

Northern Territory, Australia: It is one of the world's least populated regions and is full of rugged, untamed landscapes. The long journey along Stuart Highway takes you through traditional aboriginal lands and is the gateway to Uluru, one of the most sacred aboriginal sites. Be spellbound by 20-foot-long saltwater crocodiles off the highway or take another deviation to marvel at aboriginal paintings that date back centuries.

Antrim Coast, Northern Ireland: This is probably one of the world's most gorgeous coastal drives. Little wonder that quite a few locations along this route were used to film *Game of Thrones*, one of the most buzzed shows of our times. From The Giant's Causeway, a complex grid of 40,000 interlocking basalt columns that disappears into the ocean, to an abandoned castle precariously perched on the edge of the ocean, this road never stops throwing up photo opportunities.

Davos to Stelvio: There are few countries in the world that can match the picturesque appeal of Switzerland. This drive connects Switzerland and Italy through the peaks of the Eastern Alps. In just 150 kilometres you ascend over 9,000 feet through a dizzying road that features 60 hairpin bends. It's not just one of Europe's most beautiful mountain drives, it's also one of Switzerland's best-kept secrets. So, get a great drive and venture forth into paradise. The road trip is its own destination.

THE BEST OF BLEISURE

Western societies might have prided themselves on the clear divide between their personal space and work space. But these lines are blurring with the rise of Bleisure, another 21st century trend that allows you to mix business with pleasure even better than James Bond. Smartphones and high speed internet allow you stay connected even in the middle of an impulsive holiday. So you don't have to feel guilty when you're dashing off those emails from the comfort of your private ocean-facing villa.

Maldives: Almost every island (and thereby every luxury resort that is an island unto itself) is a different experience. But some things are a given, like the azure blue of the ocean and the calm waters that gently caress the pristine beaches. Wake up to a champagne breakfast, seek inspiration from that same blue as you craft that killer presentation before you take a peek into the ocean with your snorkelling gear and your waterproof mobile shooter.



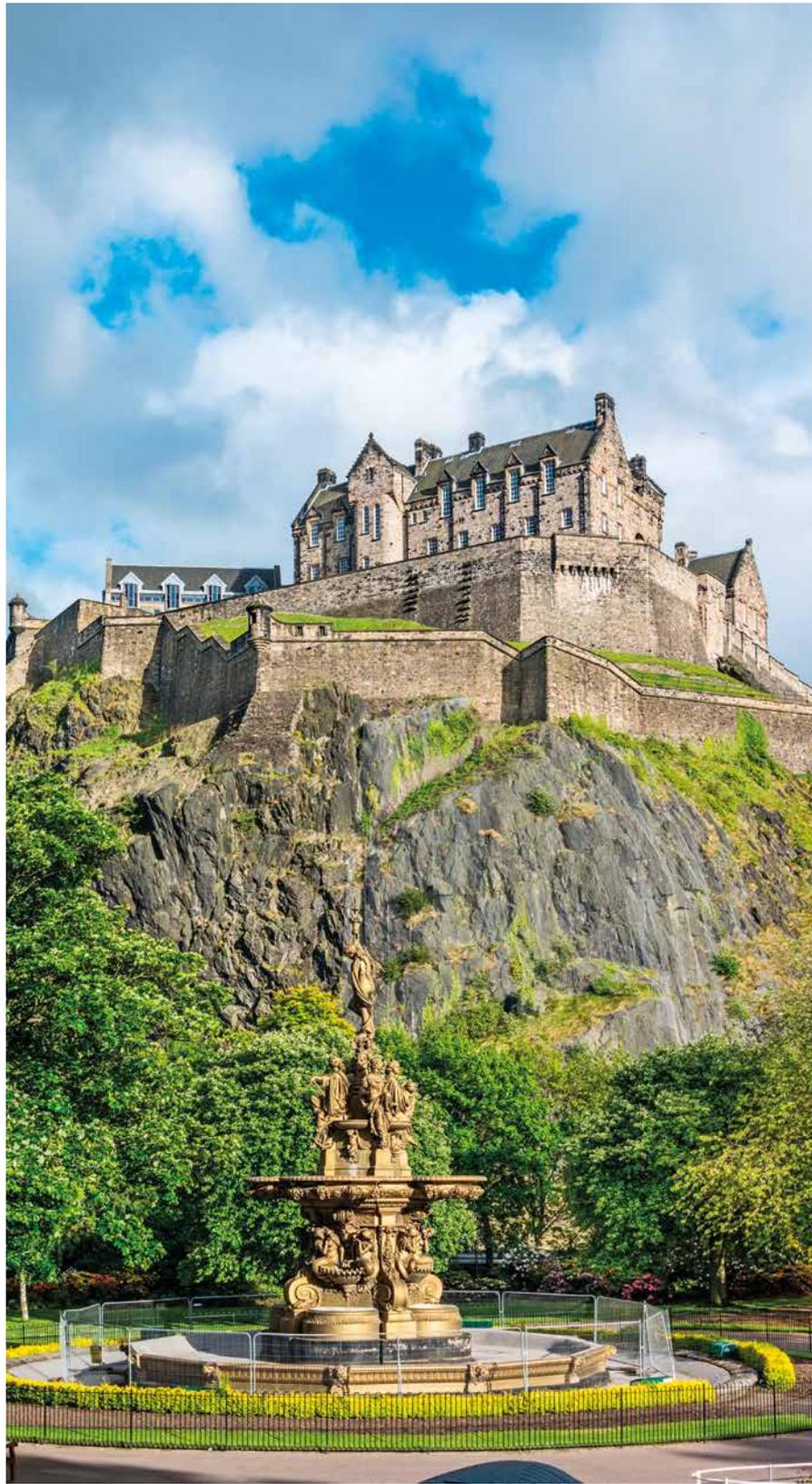
Scotland: In London for a board meeting? Make time for a quick getaway to Scotland. There's a good chance that the country's historic golf courses (including the spiritual home of golf — St. Andrews) can keep you engaged longer than one weekend. And even if golf is not your scene sign up for one of Scotland's whisky tours — guaranteed to keep you in extremely high spirits.

THE OFF-THE-GRID TRIPS

Is it really possible to go off the grid at a time when almost every tourist spot of the world is mapped? Today's evolved traveller has graduated from the



Above: the Stelvio Pass in Ortler Alps, which connects Davos to Stelvio



Right: Edinburgh Castle, Scotland, as seen from the Princes Street Garden, with the Ross Fountain in the foreground



Above: the zigzag walls of Sacsayhuaman that overlook the city of Cusco

Right: aerial view of the shipwreck on the Skeleton coast in Namibia where dunes of the Namib desert meet the Atlantic ocean, Africa

Facing page: a Kazakh eagle hunter in the Altai Mountains, Mongolia





‘been there done that’ traveller who loves posting those ‘I was there’ selfies on social media. Yes, it is possible to go completely off the grid in these places; where you can connect with the world when you choose to.

Peru: it’s difficult to imagine a trip to Peru without the customary stop at Machu Picchu but there are more Inca treasures here than you can ever fathom. There are at least 10 other sites that you can choose from. There’s Sacsayhuaman, a large complex with zigzag walls that overlooks the city of Cusco or Pisac, with sweeping views of the Sacred Valley that features Peru’s only surviving intihuatanas — carved rocks used for astronomy.

Namibia: This is no longer one of Africa’s best kept secrets — the world is slowly discovering its attractions, so that’s enough incentive for you to get there before everybody you know does. You can choose from the raw appeal of the country’s desolate beaches along the Atlantic coast and the famous Etosha National Park, or go skydiving near the coastal town of Swakopmund, a hub for thrill and excitement seekers.

THE PLEASURE OF GOING SOLO

The most enriching journeys are those that take us deep within our soul. It’s one reason why solo travel has quickly emerged as a discernible travel trend. More and more travellers are discovering that these

forays can take you to remote corners of the world and sometimes the sheer thrill of anonymity in a large city can be a liberating travel experience.

New York City: This is the world’s ultimate big city. New York’s skyline and multiple viewing decks allow you to take a step back and watch the bustle of this energetic city from a slight distance. Of course you can merge into the local milieu — everybody is a New Yorker in New York, and embrace everything this city has on offer. Check out the city’s nightlife, great dining, modern architecture and large parks.

Mongolia: For many modern travellers who attempt to escape cramped urban metropolises, the ultimate luxury is space. That’s one reason to consider Mongolia, a vast country with large tracts of space occasionally touched by one of the world’s only surviving nomadic people. From the Gobi Desert in the South, to the Altai Mountains in the west inhabited by Kazakh eagle hunters, the sheer expanse of this country makes it the perfect destination for a solo trip. ■

Ashwin Rajagopalan communicates across boundaries in his three distinct roles as a widely published lifestyle writer, one of India’s only cross cultural trainers and a consultant for a global brand services firm. He also publishes www.bytesize.in, one of India’s premier lifestyle blogs.

GOLDEN GIRL

Deepika Padukone's rise to the top of the industry has had its fair share of hurdles, but she's faced every storm with elan. **Meena Iyer** traces the growth of the actor — as a person and a performer

Deepika Padukone looks most beautiful when she's sad. But we'll come to that in just a little while. At this very moment, she's in an envious place. This much-in-demand actor on the Bollywood scene validated her position when producer-director Sanjay Leela Bhansali reportedly agreed to pay her a staggering rupees 12 crores to play Padmini, the Chittor queen, in *Padmavati* that is expected to roll shortly. That's an amount that makes her stand taller than her five-foot-nine-inch frame and has, if we go by hearsay, given many A-list male stars many sleepless nights.

Coming back to when she initially wore that melancholy look, it was on the set of Ashutosh Gowariker's *Khelein Hum Jee Jaan Sey* (2010) in Goa, a film on the Chittagong Uprising. Dressed in a khadi sari with minimal make-up, she painted a forlorn portrait. Her affair de coeur with Ranbir Kapoor had just ended. And she'd barely had time to lock herself up to mend her broken heart; because professionally, her star was in the ascendant. Being thoroughly career-oriented and totally focused on her work, she bravely came on the set and continued to face the camera. For the most part, she was quiet between shots. However, since she had to attempt to be polite to the visiting journalist (me), she answered professional queries only in monosyllables.

Indirectly, she spoke of feeling betrayed, without any hint that could help identify the person who had 'cheated' her. And, when I looked up, I saw tears suddenly well up in her big brown eyes. One or two would stream down her cheeks. There were awkward pauses throughout the course of the interview. But, she didn't bother to explain, making it amply clear that there was a wall. The media wasn't allowed to cross it. So after a sniff and a quick wipe of the cheek, she would make an attempt to answer the next question. However vulnerable her state of mind, she showed an equal amount of poise. When the

interview was over, she made it a point to walk me to the door of the set and even enquired if there was a car waiting to take me back to the hotel. That then is Deepika for you. Even while experiencing grief and maintaining a steely reserve, her manners are absolutely impeccable.

In the six years since that meeting, one has seen the girl, born in Copenhagen and raised in Bengaluru, evolve, both as an actor and as a person. After an indifferent start in the film industry with some hits and several misses, she met success with *Cocktail* (2012) and *Yeh Jaawani Hai Deewani* (2013) — post which her career zoomed, placing her among the top actresses of the day.

But it wasn't only her paycheck that people took note of. It was also her single-minded dedication to hone her craft. The heartbreak was behind her. Without wasting too much time indulging in self-pity, she had taken charge of her emotions. Described by the *The Times of India* film critic, Nikhat Kazmi, as definitive and strong, Deepika started to make a difference to every project she signed on. She stole the thunder right from under Shah Rukh Khan's nose in *Chennai Express* (2013). Next she followed up her Tamilian act by grabbing the spotlight in Sanjay Leela Bhansali's *Goliyon Ki Raas Leela-Ram Leela* (2013). Suddenly, it seemed that the only competition she faced each year for the Best Actress Award was from her own self — she was nominated for more than one of her reel portrayals. In 2015, it was hard for the various award juries to choose between her portrayals of the headstrong Bengali daughter in Shoojit Sircar's *Piku* and her as Mastani, the celebrated love of Peshwa Bajirao in Bhansali's *Bajirao Mastani*. The result: she picked up awards for both films at some award ceremonies. In an interview to *Bombay Times*, her *Piku* co-star, Amitabh Bachchan, had openly showered her with praise. The legend said, "Deepika has, over the years that I have



seen her as an artiste, taken some remarkable leaps in the evolution of her craft.”

Of course, needless to say, none of the laurels have come easy to her. There have been occasions when she has shot continuously for a film three nights and two days in row, literally allowing herself just power naps in her vanity van. And, if she is vain on one level and she has every right to be, she is also far from blinded by the trappings of stardom. As an actress she maintains that it gives her greater joy to have delivered the kind of films she has in the last three years alone than to know about the money she has earned. “I’m blessed to have been offered roles with directors like Shoojit and Sanjay who have conceived parts especially for me,” she has said, while gracefully accepting bouquets.

And there’s yet another side to her. Not one to suffer fools, Deepika can be caustic. When a scribe wrote she played national-level tennis instead of badminton before she came to the movies, she called up the journalist to tell her that she needed to do her homework better. Where Deepika is concerned, there is no room for mistakes, I have seen her fret and fume if her make-up person or stylist has got something even slightly incorrect — because Deepika is a stickler for perfection.

If you drop by at her tastefully-done up Prabhadevi residence in Central Mumbai, you realise she’s a homebody. She will personally serve you the best South Indian coffee. She is so fond of the brew that she keeps a percolator on continuously when she is home and even takes pride in telling

you how it is best made. Another speciality that comes from her kitchen is rasam, made according to her instructions. Her vanity van is one of the few that has a small pantry because her meals may be frugal as an actor has to watch what she eats, but in this performer's case every meal has to be freshly cooked. On occasion, she loves playing host to her entire personal staff by making something fresh for them. If it's an occasion (for instance a festival like Diwali), Deepika will insist you carry back the almond chocolates she has hand-picked just for you. And, when it comes to settling a bill at a restaurant, Deepika will usually beat you to it.

When she is homesick, which is often, the actor flies to Bengaluru. "Living out of suitcases is a way of life for us," she says. "But it is a bummer to come home to an empty house. I miss my parents and sister so much on occasion that I have to hug myself to sleep," she has said.

Deepika can spring a surprise too. She is perhaps the first star to have shared her vulnerable side. Around a couple of years ago, she spoke out about her depression. Something that must not have been easy, but Deepika managed to cross a frontier that few in the limelight — especially in India where such talk is taboo — have done before. And having realised how little help is at hand for those suffering from such crises, she has launched an NGO — The Live Love Laugh Foundation. The mission of the organisation is to provide youth with a wide range of mentoring meant to improve academic achievement, self-esteem and social competence while proactively assisting in creating a more conducive environment in which to live and thrive.

I have seen Deepika happiest when she had just finished packing to leave for a family vacation in November 2013 before she started shooting for *Happy New Year* (2014). As she indulged her staff and me over a meal at Shah Rukh's residence, one caught glimpses of the child-woman, who had yet to realise the reach of her current fame. As SRK teased her about the 'first set of pictures she had mailed him when she was just a model for the Kingfisher calendar, pouting and trying to look all-woman', she threw a cushion at him, laughing good-naturedly instead of hiding behind a cloud of embarrassment. After all, that was another day, another time. Today she is Alice in Wonderland, living out a fairy tale.

Professionally, Deepika has been taking rapid strides. She finally went to Hollywood late last year even though the call from the West had actually come much earlier in 2013 when she auditioned for a part in *Furious 7*. But her assignments at home tied her down. However, in June this year she completed work on *xXx: Return of Xander Cage* opposite the *Fast & Furious* action star Vin Diesel.

'SHE MAKES A STORY COME ALIVE'

If Deepika Padukone is the most popular star, she will become the highest paid female brand ambassador — that's obvious. Because it's all about how the market perceives you. Deepika's general popularity is the biggest contributing factor to her position in the endorsements game, but that's also got to do with her personality too — her presence, the way she looks, the way she conducts herself and the fact that there are no controversies surrounding her.

I have only met her socially and couldn't even say I know her. But she did an ad for Kinley water with Ogilvy when she was not the top-rated star and even then she made an impact.

At all times, there has to be a match between the product and the personality. The character has to fit the story — just as in a movie. And there's something about Deepika that makes a story come alive.

However, the true test comes when you're not at the top of your game and you can still get endorsements. For instance, Sachin Tendulkar has retired and M. S. Dhoni has given up two formats of cricket. But their images and personalities are such that they still get endorsements. Or look at Mr (Amitabh) Bachchan. When advertisers want someone with depth and integrity, they go to him.

We will have to wait to see if Deepika passes this test.

Piyush Pandey, Executive Chairman and Creative Director for Ogilvy & Mather India and South Asia

Even before its worldwide release, Deepika, who is also one of the highest paid celebrity endorsers, has lent her might to top brands across industries like fashion, technology, finance and FMCG, to name a few. She currently features on several local and global international lists as the one of the highest paid female actors in Bollywood.

Practical and down-to-earth, Deepika is savvy and knows that stardom comes with an expiry date. That is perhaps why she is not concentrating only on the peripheral stuff. Instead her motto is to take pride in whatever work she does. She has, in the decade since she joined the movies, learnt to choose her scripts. And it may not be wrong to say that she has scripted her own career with precision, dedication and maturity that's way ahead of her 30 years. ■

Senior editor and a film critic at *The Times of India*, and the *Bombay Times* editor until recently, Meena Iyer is well-known in showbiz circles as a prolific writer renowned for both her felicity with the pen as well as her nose for hardcore news. She is currently penning a book on Rishi Kapoor.

PRESENTING

HEALTH  N

A UNIQUE HEALTH INSURANCE PLAN FOR A UNIQUE YOU

- Sum insured doubles in 2 years in case of no claims
- Annual health check-up at renewal irrespective of claims
- Restores full Sum Insured if exhausted in policy year
- Critical Advantage Rider for planned medical care abroad

Specially designed for Burgundy
To know more, contact your Relationship Manager



DISTRIBUTED BY



 Toll Free number: 1800 2003 003  Email ID: axiscare@apollomunichinsurance.com

Apollo Munich Health Insurance Co. Ltd. • Central Processing Center, 2nd & 3rd Floor, iLABS Centre, Plot No. 404-405, Udyog Vihar, Phase-III, Gurgaon-122016, Haryana • Corp. Off. 1st Floor, SCF-19, Sector-14, Gurgaon-122001, Haryana • Reg. Off. Apollo Hospitals Complex, Jubilee Hills, Hyderabad-500033, Telangana.

Axis Bank is an IRDAI licensed corporate agent (CA license No. 1891411) of Apollo Munich Health Insurance Company Limited ("AMHI"). This Insurance policy is underwritten by AMHI. Participation by Axis Bank customers shall purely be on voluntary basis. Contract of Insurance is between the insurer and insured and not between CA & the Insured. For more details on terms and conditions please read sales brochure carefully before concluding a sale. • IRDAI License Number - 131 • Corporate Identity Number: U66030AP2006PLC051760 • UIN: IRDA/NL-HLT/AMHI/P-H/V.II/1/14-15 • JSA/M/C16/119



Left: Sumantra Banerjee in his workspace

Below: a saddle-billed stork in flight, Tanzania

Facing page, top to bottom: a Southern right whale, *Puerto Pirámides*, off the coast of Argentina; the old-world charm of the canals in Venice



THE WORLD IS HIS CANVAS

Revelling in capturing different moods and moments in unusual locations, Burgundy customer **Sumantra Banerjee** talks to **Shraddha Jahagirdar-Saxena** about his forays across the world

PHOTOGRAPHS BY SUMANTRA BANERJEE

Happy feet — the phrase could certainly and aptly apply to Sumantra Banerjee's life. For the corporate head honcho turned passionate photographer, avid globe-trotter and sensitive philanthropist has taken the time to give flight to his dreams. His twin passions of travel and photography power the

life of the 66-year-old Kolkata-based Banerjee, whose calendar prior to retirement was dotted with work-filled days. He has probably been the longest-serving Managing Director of the billion-dollar power company CESC (22 years); he was also the Chief Executive and President of RPG Power Group



looking after the group's entire power business. He also served as the Chief Executive Officer of Spencer's Retail. He was selected for the Group's Management Board as its youngest member at age 40, and represented the power and retail businesses on the board. These are but a few of the posts held by the IIT (Kharagpur) graduate who followed this degree with an MS in Polymer Science and an MBA in Marketing and Finance, both from USA.

Banerjee, who has always related to electricity in some form or the other for a large part of his life, dismisses an anecdote about his childhood as being mere 'good copy'. It has been reported how his excitement at seeing 100 bolts of lightning streaking across the sky had sparked his interest in capturing such moments on camera. This moment could have been the one to have later led one of Kolkata Incorporated's most high-profile CEOs — at that time — to step into the African wilds at daybreak or trail the elusive polar bear in the North Pole, armed with his trusty and loyal companion, his camera, in between inking deals and planning new ventures.

In a relaxed mode, Banerjee rewinds to the time he did a little bit of photography as a graduate student in the USA, but post his return to India, when he was around 30, the passion fell by the wayside as the business of life took over. So his tryst with the camera that germinated in the 1970s when he was working for Monsanto (a Fortune 500 company) in the US, took off only after the turn of the century when he was intrigued by the idea of portraying high resolution pictures on canvas.

A turning point here which led to an ongoing tryst with the camera was a trip to Alaska. He recalls, "Around nine years ago, I was there with a point and shoot camera and I was lucky to spot a huge grizzly bear. But, my basic camera did not pick it up. When I returned home, I did extensive research for six months, put in a lot of money and bought



“When I am shooting, it is the moment that is important. If you have captured the moment perfectly, then it is unbridled joy.”

Sumantra Banerjee



top-of-the-line equipment. I also called up Hewlett Packard (HP) and told them that I wanted to do something that was completely different creatively. I wanted to shoot in the middle ground, create images which, for viewers, could be either a painting or a picture. I shoot pictures in such a way that they translate easily to rendition on a canvas." The larger sizes, he envisaged would be around four feet square. With him taking care of the images, all HP had to do was to ensure that the pictures did not pixilate when printed.

So yet another journey started for Banerjee. At the outset, he rejected around a hundred canvases. But, the hard work and attention to detail paid off — and now every two years he holds an exhibition in Kolkata that spans two floors with more than 200 exhibits. A sell-out every time, it facilitates the work done by The Sumantra Banerjee Foundation in supporting children and cancer-inflicted individuals. In this philanthropic space, he also advises the charitable Anudip Foundation. He says, "They do tremendous work, they support around 10,000 students a year. I try to do my bit to help them grow". He also joined the board of Arohan, a professionally managed micro-finance company helping the needy.

His happy feet have taken him virtually to every corner of the globe. He has visited Greenland twice; gone all the way to Svalbard Archipelago which is just 700 miles from the North Pole; travelled to Patagonia, the southern tip of South America. And, in between, has thrown in almost everything from Russia and Brazil to Peru — and, of course, every corner of India. Banerjee states, "In India I think I have done

most of the game reserves. I have visited Africa about 13 times. I was recently in South Africa and I'm going back to Kenya next year in July. I love Africa because I like being out in the bush."

The avid photographer does not restrict the choice of subjects that he trains his lens on. He shoots in five genres — landscapes, architecture, wildlife, birds and slices of life. When I ask him which of them inspires him the most, Banerjee opines, "I cannot say that one excites me more than the others. When I am shooting, it is the moment that is important. If you have captured the perfect moment then that is fantastic. For example, this time, when I was in South Africa, I captured one male lion and two females feeding on a fresh kill, a huge cape buffalo. I just happened to be in the right place at the right time. Another snapshot I remember vividly is the one I got at 7 p.m. I shot a leopard in the dark — in the floodlight — just as she leaped to catch a prey. I cannot also forget the experience of fishing for piranhas in the Rio Negro River in Pantanal, in the deep interiors of Brazil."

As the conversation unfolds, Banerjee travels back in time to unusual spots that have left their own imprint on his imagination. He continues, "Just go to the Ta Prohm temple in Cambodia. The place, where Angelina Jolie's *Tomb Raider* was shot, is spectacular to say the least."

Our talk spans an 'itinerary' that would be the envy of any globetrotter. He urges, "Go visit Patagonia and see Perito Moreno in the absolutely beautiful blue ice. Or you should see Greenland in the midnight sun. You are sailing at 12'o clock at night

in a fishing boat, with 500-foot-high icebergs around you. The water that reflects the various forms has an ethereal glow.”

Beauty is in the eyes of the beholder, for as he says rightly ‘what is important is where you go and what you see’. India too has been extensively covered by Banerjee. “I have got fantastic shots of Rajasthani tribal women going to work, all dressed up, very colourful. Or the ruins of the Sinha Rajbari near Santiniketan were memorable. Ultimately, it is a great composition that makes for a great picture and a lasting memory.”

Though Banerjee cannot remember the first subject he trained his lens on, he definitely remembers his first exhibition. In one more flashback he says, “It was soon after I had got my new gear. I had gone up to Svalbard near the North Pole. It was bitterly cold; the environment was cold, grey, dark. We were in a boat on a day trip to Barentsburg from Longyearbyen. There was a gull flying past our boat, skimming the water creating occasional ripples. I was able to shoot the bird in flight with the ripples in the frame...very dramatic ! That image remained one of my favourites for a long time.”

Close to his heart are the many safaris he has done. In fact, the day he retired he flew out for the Mara Crossing, which is famous for being the biggest migration in the natural world. One and a half million wildebeest and zebras cross over every August from the Serengeti eco system in Tanzania to the Mara eco system in Kenya in search of greener pastures. “The next morning, at 6 a.m., I was at the Mara River shooting. I got fabulous shots of the migration. There was a herd of about 4,000 wildebeest crossing — there were crocodiles and hippos in the water, dead carcasses floating with vultures feeding on them, and big cats waiting for the herbivores to cross. Then Machu Picchu in Peru was another experience. Every place has its own story to tell,” he states, rewinding to the memorable experiences.

An individual who he acknowledges inspired him to follow his dreams was the economist turned photographer Sebastião Selgado. He laughs and says, “Today it is interesting that people talk about me more in the context of photography than business. I am extremely happy that I have been able to get off the beaten track. We have all read Shakespeare and know about the seven stages in life. Sometimes people don’t prepare for the later stages. I devoted more than 40 years to my work, of which 25 years were as a CEO. By the grace of God the companies were doing well; so I told myself I am now 64 and that it was time for me to move on to the next chapter of my life. I never really took the trappings of the chair seriously so it wasn’t a difficult decision to give it up, change tracks and do what is now important to me. I focussed on transferring



photography on canvas to the next level, increasing my travel, visiting destinations still on my bucket list, engaging much more with organisations in the philanthropy space, and took up golf at the age of 65 with a vengeance (regrettably it’s still a work in progress). This is enough and more to fill my days, not to forget spending quality time with my grandchildren, three of whom live in the US!”

To those nearing retirement, he has a few words of advice: “I can only tell you that the best years of your life are ahead of you, not behind you. You have carried out your responsibilities; your children are settled; money is not a problem; you still enjoy good health and you are no longer bound by time constraints like 22 days leave in a year. So, it is important to plan the transition, decide what will engage you and then take that leap of faith. You will find that post-retirement life is amazing! For CEOs and senior executives it is vital that post retirement, they live in the present, not in the past! Only then will they get the most out of life.” ■

Above, top to bottom: a formation landing of pelicans against pink flamingos in the background at Lake Nakuru, Kenya; a picturesque view of Lava Mountains, Iceland

Facing page: a boat cruising the icy waters of Greenland

FLYING HIGH

The phrase ‘the sky’s the limit’ is taken to greater heights with the reinvention of services, facilities and even the airplanes themselves. **Kanika Tekriwal** unveils the new highs of air travel

Say goodbye to twiddling thumbs in departure lounges at airports. Bid adios to retrieving battered and bruised luggage. And shout out a sayonara to limited legroom, crowded spaces, loud chatter and food that smells like the inside of a bicycle helmet. India is flying private.

For some, being on a flight is a romantic notion; some take the reins themselves, relishing the challenge. For others, a flight is simply a means of getting from point A to B. And then for those who like the finer things in life, the statement your jet makes on and off the runway is paramount. Three cities, four meetings, another at 41,000 feet in a state-of-the-art board room, and home in time for the little one’s birthday cake — India’s jet-setters have it all. Travelling by private jet is, by far, the most luxurious way to get around.

ALL ABOUT BUSINESS

Corporate houses continue to increasingly exploit private jets. With over 200 functional airstrips in India and only 80 connected by commercial airlines, corporate heads are constantly relying on the flexibility a private jet offers. The baseline, starting at turboprops such as the Pilatus and Beechcraft single and twin engine are popular choices amongst the jet-set wanting to access remote airstrips not more than a few 1,000 feet. Then there are those who find props very last season and don’t look at anything below mid- and super-mid-sized jets. The Falcon 2000, being the most coveted in the country, is a clear winner. This fuel-efficient jet definitely appeals to Indian sensibilities and delivers a bang for your buck with its low maintenance costs, French engineering, an advanced cockpit and classic interiors.

Travelling across the seas, many people head to acquiring plants in Germany and Poland for their

machines. The uber-chic Gulfstream is the most sought-after one.

This range of sleek, modern jets is favoured by the likes of Oprah Winfrey and Oracle Corporation founder and CEO Larry Ellison, while a select few in India haven’t held back their cheque books to purchase these either. Each of the five aircrafts currently available, boast a long range and luxurious interiors that you won’t find on any commercial flight. The latest model is the twin-engined G650, incorporating the largest cabin and the longest range of any private jet, as well as a top speed of Mach 0.925. Handcrafted interiors, the industry’s largest windows and 12 flexible layouts combine to produce a modern model of aerospace engineering. Should any G650 owner venture into the cockpit, they would be confronted with PlaneView II, the world’s most advanced flight deck system, and a guarantee of every airborne safety precaution available.

HOMES IN THE AIR

There are amazing planes, and then there are amazing jets. When Boeing noticed that its commercial jets had been purchased and overhauled by multinational businesses and billionaires, it launched a new division: Boeing Business Jets (BBJ). BBJ acknowledges that life in the air needn’t be any different from life on the ground. Going beyond the flat-bed offerings of major airlines, these private Boeings feature lavish bedrooms, boardrooms that would put excellent offices to shame, lush entertainment areas and designer bathrooms.

Indeed, some BBJ owners have their interiors transformed by designers responsible for their homes. Others use the services of an industrial designer or a suggested completion centre. Lufthansa Technik and Greenpoint Technologies



Above: bespoke interiors give flying an uber luxe feel



in Europe both work their magic with an elegance that quickly makes you forget the sky-high setting. Even a huge A380 can be turned into a metropolitan penthouse, complete with wooden floors, a spa and big-sky views. The only limit is your creativity; regulations and the laws of physics are secondary considerations. That being said, the Sultan of Brunei was asked to downgrade the chandelier in his dining room from crystal to Plexiglas due to the US Federal Aviation Administration's safety concerns. Retractable chandeliers are also an option for jet owners with an inclination for palatial light fittings. The 'Google Jet', from the 767 family, was given a makeover from 180 seats to 50. Google founders Sergey Brin and Larry Page reportedly have adjoining staterooms on board (they even requested hammocks suspended from the ceilings, according to the original designer, Leslie Jennings).

India is not so far behind with these homes in the skies. Both Boeing and Airbus consider the country a serious market, and have seen quite a few sales. With a USD 300 million price tag for the A380 and USD 153 million for the Boeing 747-8 VIP, some of the priciest, high-profile homes in India are put to shame.

DREAM HOLIDAYS

The jetsetting Indian is increasingly relying on private jets for vacations both domestically and internationally. As the country sees a rise in wildlife loving-travellers, hitherto difficult-to-reach destinations have been made even more accessible by private jets. Some vacationers prefer to have planes waiting with them as they go to the South of France or skiing on the slopes of Alpen. State-of-the-art bedrooms, entertainment for the kids, personalised fine-dining offerings designed to meet each person's requirements and the need for speed are a few things that lead to a love for private jets. And, of course, the sheer convenience of having your own jet makes your plans flexible — or perhaps even helps you expand your horizons, literally and metaphorically, by enabling you to explore a new continent altogether. ■

Kanika Tekriwal, the CEO and co-founder of JetSetGo, is an entrepreneur who is redefining air travel in her own way, infusing it with luxury and style. She is also a marathon runner, a painter, a traveller and more.

PAR FOR THE COURSE

A leisurely game of golf offers scope for interesting exchanges, business dealings and even some soul searching. **Rehan Poncha** shows you how you can tee off from a few unusual spots in the world



Golf is one of the most popular sports with approximately 400 million fans across the world, and with due reason too! The courses are beautiful; walking makes for great cardiovascular exercise, and there's no better game where one can contemplate the verities of life. A game of golf is also popular as a time for business dealing, with the friendly competition releasing adrenalin and endorphins; for its beautiful vistas that open the mind, and most importantly plenty of time for conversation. Throw in the post-round drinks or dinner and you could have a six-hour sales call.

Life as a serious golfer can get very lonely, spending hours on the putting or chipping green, or just hitting balls into the sunset in the quest for perfection. With my penchant for travel, I like to break it up by playing on courses around the world. Any avid golfer will attest to the fact that the flight of a good drive is pure poetry in motion, and the satisfaction of playing a great game, or hitting a particularly memorable shot in a place that's equally unforgettable will stay with you long after. Golf vacations are much in vogue, and courses have popped up in the most spectacular locations.

If you're a thrill-seeker, here's my list of five very unusual and exciting courses that you might want to include on your golf-travel list:

UUMMANNAQ GREENLAND — QAASUITSUP, GREENLAND

If you find the heat of the Indian summer excruciating, playing on icebergs in winter gear with bright orange balls (for visibility) could be a very enticing thought. Playing this course is great altitude training! Located in North-western Greenland, about 590 kilometres north of the Arctic Circle, Uummanaq is a hunting and fishing base with stone quarries where temperatures can drop to below -15 degrees celsius. The course is shaped by the ocean and weather conditions, and Uummanaq is also host to the World Ice Golf Championships. The rules are similar to those of regular golf, except the holes are a little shorter, the cups larger, and since everything is frozen, the greens should be called the whites!

LEGEND GOLF & SAFARI RESORT, SOUTH AFRICA

This vast luxury-golf destination has a beautiful 18-hole course with the added excitement of having one of the most spectacular Par 3s in the world, the Extreme 19th. The tee is perched on the sheer cliff face of Hanglip Mountain, Limpopo, at a height of 400 metres, making it the globe's highest hole. It's also 361 metres long — so it takes almost 30 seconds for any tee shot to reach the Africa-shaped green below. Challengers access the tee only by helicopter, and are given six balls, complete with tracking chips. The hole is set against the backdrop of a safari with wildlife roaming the landscape. A truly exciting golfing experience!

MERAPI GOLF COURSE, INDONESIA

If you like living on the edge, this beautifully designed course located 800 metres above sea level, should be on your list. It has great weather and spectacular views of Mount Merapi. But if you're not an active volcanologist, you may not know that it is also at the base of one of the more active volcanoes in the world — within lava-spewing distance of the first tee, in fact! You can see smoke emerging from Mount Merapi on most days of the year and a lava river flowing close by. So, a word of caution; if you're planning a trip, the volcano has several small eruptions every two to three years and larger ones every 10 to 15 years.

NULLARBOR LINKS, NULLARBOR PLAINS, AUSTRALIA

Set aside two days if you plan on completing this one! It is an 18-hole par 72 golf course that spans 1,365 kilometres and two time zones, from Kalgoorlie

in West Australia to Ceduna in South Australia, making it the world's longest golf course. You get in your car and drive to play each hole at various towns along the way. Each hole features a green, a tee and a fairway comprising the rugged Aussie outback. Golf equipment can be hired in each town.

PEBBLE BEACH, CALIFORNIA, USA

Widely considered one of the loveliest greens in the world, with many imitators but none that truly compare, Pebble Beach has witnessed what are some of the sport's most historic moments. The spectacular views of cliffs and crashing waves intersecting with the club's iconic legacy of luxury and sporting history make this venue truly legendary. The course actually has as many as nine holes perched just above the crashing surf. The seventh hole in particular has the shortest Par 3 in major championship golf, and it is spectacular to watch the waves of the Pacific Ocean pounding onto the rocks behind. This one's definitely on my golfing wish list. ■



Facing page: a spectacular view of hole 7 at the golf course of Pebble Beach, California

Left: a golfer in winter gear poised to hit a bright orange golf ball

Rehan Poncha is a sports presenter, Olympian swimmer and an Arjuna Award winner. He is training for competitive golf, and writes on travel as a passion. Follow him on his blog travelwithrehan.com; Twitter and Instagram @RehanPoncha; and Facebook ([rehan.poncha.india](https://www.facebook.com/rehan.poncha.india)).

THROUGH A GLASS DARKLY

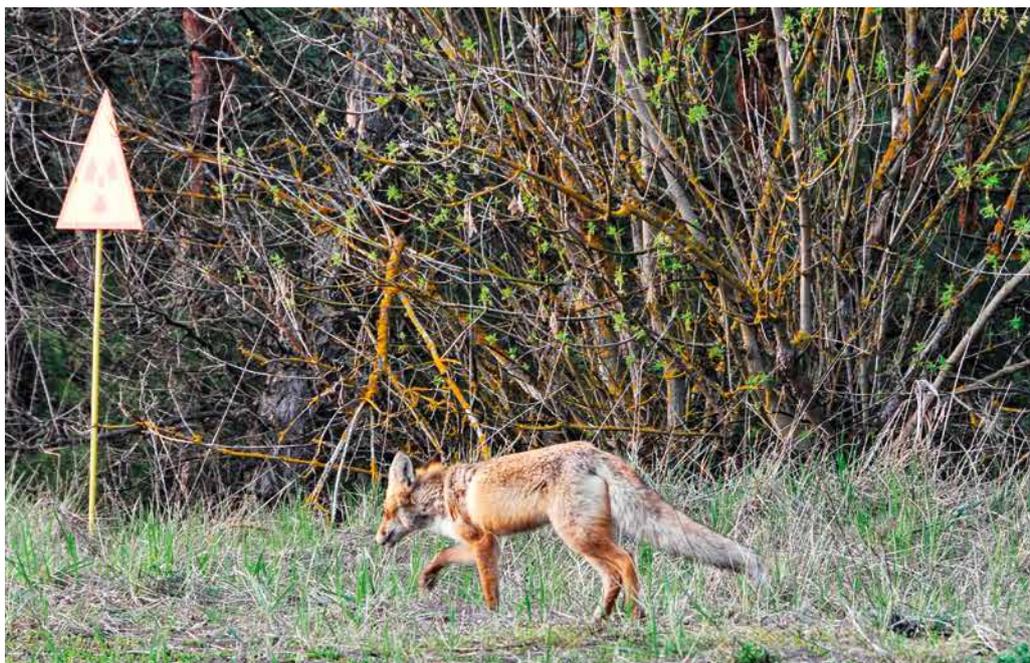
Travellers are on the lookout for the unusual when they visit a new city, but it's not always on the sunny side of the street, finds **Maria Louis**

When I visited the Taj Mahal in Agra for the first time, I was jostled by a motley crew of lovers, newlyweds, families and undefinable others who had descended on it to see this enduring monument to love. So consumed was I by the intricacy of the architecture and craftsmanship that it did not strike me that I was an example of a species called the 'dark tourist'. Built with exquisite white marble on the order of Shah Jahan, the fifth Mughal Emperor of India, in honour of his favourite wife Mumtaz, the magnificent mausoleum is considered a perfect example of Islamic art in India. But the fact that the Emperor was later put under house arrest and could only see the memorial from his room at Agra Fort is often glossed over by us, as we are swept away by its romance.

Curiosity may have killed the cat, but it helps us human beings understand where we come from and, hopefully, where we could be going. Around September 11 every year, social media is invariably flooded with photographs of visitors at Ground Zero in New York — testimony to the fact that, as a race, we are fascinated by horror.

Anything but mundane and not always as negative as it may sound, this phenomenon stretches beyond history books and media coverage, to help travellers experience the past, witness the present and sometimes look into the future. Lost cities and civilisations, sites of natural catastrophes and other disasters that spell death, destruction and doom, hold lessons of survival and tales of grit and determination that inspire us.

One example that has left a lasting impression, due to the massive scale of damage caused, is the accident at the Chernobyl Nuclear Power Plant



in Ukraine. When Reactor No 4 exploded on April 26, 1986, the radioactive materials hurled into the sky were 400 times as much as that caused by the nuclear bomb dropped on Hiroshima, Japan, during World War II in 1945. Within the next 48 hours, residents of the neighbouring town of Pripyat, who had obviously slept through the accident that occurred around 1 a.m., had to evacuate — most, never to return. Three decades later, guided tours offer adventurous travellers a safe passage through one of the most dangerous places on earth. Hastily abandoned houses and weathered buildings in the 'forbidden zone' tell tales of the havoc caused to human life. While most of the zone is relatively safe, there are places — like the vehicle scrap yard — where the levels of radiation are still very high, so it's wise to follow the guide's advice. It is not advisable to enter the Red Forest — the adjacent pine forest that absorbed most of the heavily radioactive dust. All is not dark, however. There is also some light at the end of this tunnel — for the place seems to have become

Above: foxes freely roam in Chernobyl's Red Forest

Facing page, top to bottom: statue of Apollo in the pose of an archer was one of the first large-scale bronzes to be excavated at Pompeii; New Orleans has found its feet after the havoc caused by Hurricane Katrina



a refuge for all kinds of animals. Scientists believe that, since people cannot hunt them or ruin their habitat, wildlife is thriving despite high radiation. You can spot foxes, moose, deer, beaver, owls, and even brown bears, lynx and wolves.

RISING LIKE THE PHOENIX

Misery loves company, it is said, but sometimes company is not welcome, especially when it is insensitive and disruptive. When New Orleans was almost destroyed a decade ago by Hurricane Katrina, the devastation triggered off an interest in the area. Tour operators were guiding curious visitors around desolate neighbourhoods; at times impeding the rebuilding work in progress. These voyeuristic tourists were likened to vultures feeding off human tragedy — but again, there were some who tried to ensure that the outcome was positive. Their narrative attempted to inform people about what they surmised was the root cause of the destruction and how it could have been averted. This unexpected brand of tourism was also a boon for residents who were struggling to rebuild their lives by working as tour guides and bus drivers or selling sweets and souvenirs to travellers. Today, the tours demonstrate how a city can effectively rise like a phoenix from the ashes of despair.

A Roman city that was a flourishing financial hub, Pompeii in Italy, was buried under volcanic ash when Mount Vesuvius erupted in 79 AD. The excavated ruins of this well-preserved site near the coast of the Bay of Naples, is a haunting reminder of the catastrophic forces residing within the depths of Vesuvius. A tourist destination for over two and a half centuries, it is now a UNESCO World Heritage





site and attracts around 2.5 million visitors every year. Among the highlights are objects — preserved thanks to the lack of air and moisture, since they were covered in ash — that offer insights into the life of an ancient city.

IN MEMORIAM

Human history is darkened by events that survivors and their descendants seek to forget, but maybe we need to remember them so that humanity can rise above. And Holocaust tourism is an attempt to do just that. A term that has come to symbolise the extermination of millions of Jewish and non-Jewish victims by Hitler-led Nazi Germany, the word 'holocaust' was first used in the late '50s; and Holocaust tourism was subsequently coined by the media to denote round-trip travel to destinations in parts of Central Europe connected with these episodes of mass murder. While such travel highlights the inhumanity of human beings, it honours the wishes of Holocaust survivors that one should 'forgive but never forget'.

Apart from memorials in Germany, the Netherlands, Poland and Scandinavia, itineraries may also include a visit to the slave-labour camp

in Mauthausen, Austria. Now a museum, this is where one can retrace the treacherous steps (Stairs of Death) of the camp's inmates to and from the quarry where they literally worked themselves to their ends. Other heartwrenching sites are the Judenplatz Holocaust Memorial in Vienna, and the Judenplatz Museum that displays the ruins of a forgotten 14th-century synagogue. Just outside Prague in the Czech Republic is the Terezin Concentration Camp, which used to be a model camp that was 'made up' for the purpose of Red Cross inspection. For those fleeting moments, the slave labourers were given their own newspapers and the children presented cute plays. Hitler had plans to build a grand museum of 'decadent' Jewish culture in Prague, and the artefacts that the Nazis assembled for the purpose are contained in the five synagogues of Prague's Jewish Quarter. A collection of Jewish children's art is on display here, and the Old Jewish Cemetery and the Ceremonial Hall are also nearby.

Behind Notre Dame, on the tip of the Ile de la Cite in Paris, is the Mémorial des Martyrs de la Déportation, a park that graphically commemorates the 2,00,000 French victims of Hitler's camps. Triangular niches hold soil from various concentration

Left to right from top: the shape of the Titanic museum in Belfast (where the original Titanic was built) mirrors the lines of the hull of the ship; the memorial of the martyrs of the Holocaust in Puteaux with writing in French and Hebrew that says 'To The Martyrs Of The Holocaust, Peace To Their Souls'; a burnt car in the ruins of Oradour-sur-Glane, in central France, preserved as an evocative reminder of the reality of war.



camps, crystals glow with the memory of each victim, and an eternal flame burns here. 'Never forget' or 'remember' are refrains that echo at each of these sites, as they do in the ruins of Oradour-sur-Glane, 15 miles north-west of Limoges, in central France. Burned in 1944 by Nazi troops seeking revenge for the killing of one of their officers, the 642 townspeople perished. Scorched sewing machines, pots, pans, bikes and cars have been preserved as a reminder of the reality of war. Highly evocative, they hold up a mirror to the past!

Finally, who can forget the RMS Titanic – the world's best-known shipwreck that claimed the lives of over 1,500 of its passengers? More than 100 years after its sinking, the luxury steamship that met its disastrous fate in the North Atlantic remains a legend. The closest you could get to the iconic ship today, apart from watching the Kate Winslet and Leonardo DiCaprio-starrer, is a visit to the museum in Belfast – unless you have \$60,000 to spare. Then you could dive into the innards of the wreck 12,500 feet below the surface of the Atlantic Ocean. Bluefish, a luxury concierge service, is the go-to company for this special privilege of seeing the famous grand staircase and huge anchors. ■



GONE, BUT NOT FORGOTTEN

Morbid or not, our fascination with death lives on. Famous burial sites and other places of spiritual significance have always attracted visitors seeking solace. Internationally, here are some of the most-visited graves:

- **Elvis Presley's grave, Graceland, USA:** After the rock 'n' roll legend overdosed on prescription drugs in 1977, he was buried in a mausoleum in Memphis, Tennessee. When souvenir seekers were found tampering with his grave, the bodies of Presley and his mother Gladys were moved to Graceland. Admission to the grave is now part of the Graceland tour.
- **Princess Diana's grave, Althorp, UK:** Her final resting place is an island at the centre of a lake called Round Oval, where visitors are not allowed. Though, between July and early September — fans can visit the shrine nearby.
- **Marilyn Monroe's grave, Los Angeles, USA:** An eBay auction for the crypt above that of the actress-model attracted 21 bids, rising into millions of dollars.
- **Jim Morrison's grave, Paris, France:** The most visited and graffiti-decorated grave in the cemetery, which also houses the remains of Oscar Wilde, is that of the rock legend who died in Paris in 1971.
- **Bob Marley's grave, Nine Mile, Jamaica:** Marley died of cancer in 1981, at the age of 36. A decade later, when the Jamaican government declared the reggae singer's birthday a national holiday, fans began gathering for an annual music festival near his grave — a large mausoleum erected close to his childhood home.

Maria Louis is the editor of *Architect and Interiors India*, published by ITP. She is an intrepid traveller who is fascinated by unusual destinations.



LIFE IS SWEET

They offer a fitting finale to a fabulous meal. **Sona Bahadur** celebrates the world of desserts by adding baklava-like layers of history, context, trivia and legend about the 'last course'

The French noun *dessert* originates from the verb *desservir*, or un-serve, that is, to remove what has been served. In other words, *le dessert* was set out once the table had been cleared of the dishes that made up the main part of the meal. A far cry from today when the 'last course' and its practitioners — like the scores of dazzlingly talented pastry chefs

whom we adore — are finally getting their due.

Writer Michael Krondl traces the amazing trajectory of desserts in his book *Sweet Invention: A History of Dessert*. Ancient civilisations like the Greeks and Romans binged on honey-drenched cheesecakes and relied on fruit-like figs and dates for their cravings. In the medieval times,

sweet treats were mostly associated with religious ceremonies. Later, the specialised skills learnt by initiates in temples came to be practised by baking professionals, be it the confiseurs of Paris or the *moira* of Kolkata.

As Krondl points out, the history of desserts is inextricably tied to the spread of sugarcane across the world. In the pre-industrial era, butter, refined sugar, chocolate and vanilla were beyond the means of masses. "With industrialisation came cheap sugar, burgeoning cities and a rapidly multiplying middle class. For the mass market, English confectionery companies cranked out vast quantities of biscuits, shortbread and other treats," he writes.

Tracing the origins and spread of popular desserts, one is constantly surprised along the way. On this journey, we discover not just culinary delights and recipes, but also stories and transnational connections between disparate cultures. In Iran and the Arab world, for instance, Ramadan is celebrated with yeast-raised *zalabia*, an indulgence that evolved into *jalebi* in India after it was introduced to the country by invaders from Persia.

The round variety got the name *gulab jamun* (*gulab* comes from Persian word for rosewater and *jamun* refers to a local fruit of roughly the same size). The original version of the dessert, the Greek *loukoumades*, is made of dough balls deep-fried, soaked in honey syrup and sprinkled with sugar.

Food historian Pushpesh Pant suggests that the Indian *halwa* may have reached our shores from Turkey via Arab traders more than 1000 years ago. A similar tale surrounds the origins of *churros*. Though food lore credits Spain and Mexico with popularising this sweet addiction, one theory goes that the Portuguese brought them to Europe from the Chinese Ming dynasty.

Again, take the *baklava*, which has various incarnations across the Middle East. While the Greeks believe in Christ's 33 lives and add the same number of layers, Azerbaijanis cut them diagonally for Nowruz festivities, Albanians use walnuts while Syrians use pistachios. It has even been suggested that the recipe for the German *strudel*, a type of layered pastry with a filling, is really an adaptation of the Turkish *baklava*.

Whatever their origins, one of the most alluring things about desserts is how varied they are. While we love the classic canon of pastry — who can say no to a *dacquoise* or *baba au rhum* — we're just as excited to discover a host of lesser-known treats from around the world. This list, which covers six continents' worth of cakes, cookies, custards and more, is heavenly (and decadent) enough to make any 'dessertarian' loosen his or her belt and give in to his/her desires. So don't resist and surrender to these sweet temptations:

KAZANDIBI

Adore *crème brûlée*? Then you have to try its Turkish counterpart *Kazandibi*, a milk-based pudding dating back to the Ottoman era. *Kazandibi* literally means 'burnt-bottom pudding', and owes its curious name to its bottom layer, which adds a toasty, caramel-like flavour to it. Thickened with corn starch, this deliciously creamy delight is traditionally perfumed with *mastic*, a fragrant Mediterranean resin. But feel free to use vanilla extract if you like.

PAVLOVA

The jury is still out on whether this meringue-based sensation named after the Russian ballerina Anna Pavlova is native to New Zealand or Australia. And it's little wonder that the debate continues. Every bit of this eye-catching heavenly assembly of meringue crust, whipped cream and fresh fruit (kiwi, passion fruit and strawberries work like magic) is worth fighting for.

Facing page: the heavenly Pavlova, a delicious mix of meringue crust, whipped cream and fresh fruit

Below: the milk-based *Kazandibi* which owes its name to its bottom layer that gives it a caramel-like flavour



BABKA

The word babka means grandmother in Polish, and the name of this East-European pastry derives from the dish's cylindrical and corrugated shape, which resembles the pleats of an older woman's skirt. Beware. Baking the babka is no cakewalk. The yeast-risen coffee cake is notoriously difficult to make and takes all day. But the result, a moist, deeply flavoured brioche-like creation, is well worth the fuss.

TRES LECHES

This Latin American sponge cake that has been drenched in three kinds of milk — evaporated milk, condensed milk and fresh cream — surprises with its light-as-air texture. Though the Mexicans claim it as their own, tres leches is actually said to have been concocted by a condensed milk company to get people to increase their uptake of canned milk. Whatever its beginning, this endlessly versatile dessert — add sweetened coconut milk for a tropical flair or make it boozy with a dash of rum or Kahlua — is definitely thrice as nice.

LAMINGTON

This cake-based dessert is such an Australian favourite, it has actually inspired a National Lamington Day. The double sponge cut into squares, dipped in chocolate and dressed in shavings of coconut intended to imitate the snow-capped mountains, is named after Governor Charles Cochrane-Baillie, the second Baron of Lamington. The story doing the rounds is that the dessert was born when a maid to Lady Lamington accidentally dropped a piece of cake in chocolate sauce and covered it in coconut to make up for the mess!

TUB TIM GROB

Made of cubes of water chestnuts coated with tapioca flour and red colouring, and served with sweetened coconut milk and shaved ice, tub tim grob is among the most loved desserts in Thailand. The gelatinous, crunchy red pips are commonly called 'red rubies' owing to their jewel-like appearance. But they actually aim to mimic pomegranate kernels. Variations come as shreds of jackfruit or jellied coconut flesh.

KNAFEH

Savoury meets sweet in this Mid-Eastern delicacy comprising a layer of finely shredded filo pastry over soft goat cheese topped with ground pistachios and sweetened with orange-blossom-infused syrup (sometimes rose water or even *mahlab* or sour cherry syrup are used). The recipe calls for white cheese that isn't too salty — goat's cheese, sheep's cheese or buffalo mozzarella. Popular in Israel, the dessert straddles several Middle-Eastern countries

from Jordan and Lebanon to Syria and Turkey. The shredded filo dough or *kadaif*, with a consistency like angel hair, is commonly available at grocery stores across the region.

STOLLEN

This dense fruit-filled yeast bread packed with nuts (raisins are *de rigueur*) is a German Christmas ritual. The traditionally oblong bread, which resembles a swaddled baby, is said to represent baby Jesus wrapped up in a blanket. While most loaves are laden with a marzipan log atop the spiced bread, others are drier and more akin to scones. If this yuletide favourite has truly stolen your heart, head to Dresden, which hosts the famed Stollenfest every year. Apparently, Dresden's Christmas market dates back all the way to 1434. ■

Below: Lamington, a cake-baked dessert that is drenched in milk, doused in chocolate and then dressed in coconut shavings



Sona Bahadur, former editor of *BBC GoodFood India*, is a specialist in magazine and multimedia journalism. Travel, food and photography are driving passions in her life.



**Get the confidence
to scale higher,
with a little bit of precaution.**

Birla Sun Life Balanced '95 Fund

(An Open ended Balanced Scheme)

Only when we have precautions in place, we can aim to achieve more. Birla Sun Life Balanced '95 Fund is one such offering that gives you the balance of stability and growth. A scheme with a legacy of over 20 years (Inception Date: February 10, 1995), it allocates your investments between debt/money market and equity/equity related instruments aiming to balance growth potential with stability.

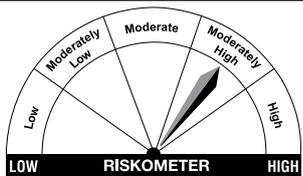
The equity portion is invested in shares of companies, diversified across industries with the aim to generate long term growth of capital. The debt portion is invested in the debt instruments that could achieve stability. This scheme allows flexibility of equity allocation between the range of 50-75% and debt allocation between the range of 25-50%.

Call 1-800-270-7000

Contact your Financial Advisor



Connect with us on  <https://www.facebook.com/BSLMF>  <https://twitter.com/BSLMF>  <https://www.linkedin.com/company/bslmf>

Scheme:	This product is suitable for investors who are seeking:	
Birla Sun Life Balanced '95 Fund (An Open ended Balanced Scheme)	<ul style="list-style-type: none"> • long term capital growth and income • investment predominantly in equity and equity related securities as well as debt and money market instruments <p>Investors should consult their financial advisors, if in doubt about whether the product is suitable for them.</p>	 <p>Investors understand that their principal will be at Moderately High risk</p>

Mutual Fund: Birla Sun Life Mutual Fund. **Asset Management Company / Investment Manager:** Birla Sun Life Asset Management Company Ltd. CIN: U65991MH1994PLC080811. **Registered Office:** One Indiabulls Centre, Tower - 1, 17th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.



TAPPING INTO THE WORLD WIDE MARKET

In the global environment, it makes sense not to put all your eggs in one basket. Some key factors need to be considered while investing abroad, opines **Saugata Bhattacharya**, Chief Economist, Axis Bank

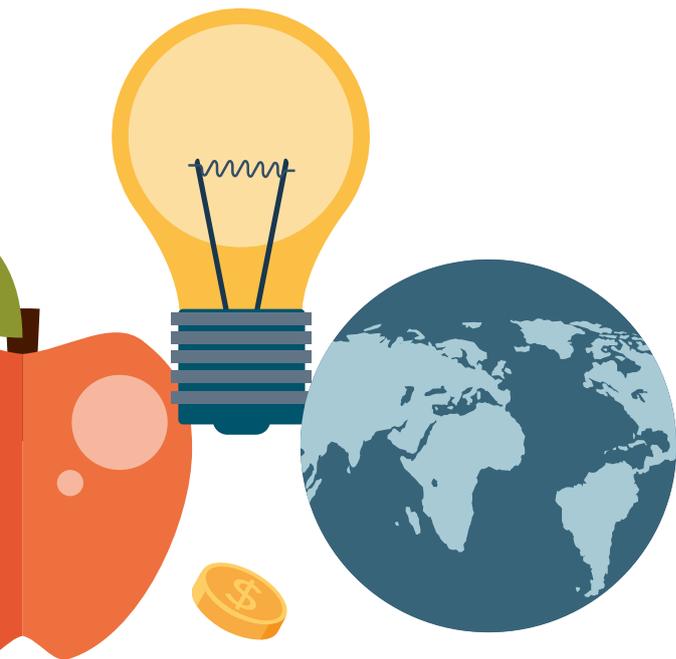
The world has become a smaller place — boundaries have blurred as destinations and markets have opened up in this century. This change is reflected in not only physical movements globally, but also in the increasing trends of Indians investing abroad in various asset classes.

THE GLOBAL SCENARIO AND INITIATION OF THE LIBERALISED REMITTANCE SCHEME

In 2005-2006, a massive influx of capital into the country became a major financial problem for the

Reserve Bank of India (RBI). So, Indians were gradually allowed to start investing abroad in their personal capacity, via the Liberalised Remittance Scheme (LRS).

As a result, at one point, before the global financial crisis came in, Indian families could invest \$250,000 abroad per family member per year, which, for an average family of four, would be a million dollars per year. Then there was a period, from 2012-2013, where India's current account deficit had increased significantly and the country faced large



The world is such a volatile place that you don't really know what will happen in a couple of years. Risk management and constant monitoring of your portfolio are essential.

partners, across categories of investments, be it mutual funds or insurance. Historically, the bulk of returns generated from investments is through the choice of asset classes. The ability to understand and forecast financial conditions is crucial for switching asset classes.

CRUCIAL INDICES

There are some key factors one needs to consider when investing overseas in real estate or other asset classes. Risks in one region can overflow very quickly to another territory, for globally, in financial terms, all markets have become much more correlated.

The world is such a volatile place that you don't really know what will happen in a couple of years. Risk management and constant monitoring of your portfolio are essential.

capital outflows. Consequently, RBI, in the midst of this crisis, restricted the LRS limit to \$75,000 per family member. This amount has been subsequently relaxed again and we now see a significant outflow, in the last year and a half in particular, via LRS.

THE CALL OF REALTY

In recent times, many Indians have invested in holiday homes abroad. These investments would depend on the profile and objectives of the investor. An investor needs to plan and balance things out, considering the risk profile in each area.

As an aside, speaking of geographies, in India, it does not make much sense to buy property from an economic point of view. It is far better to rent a property and invest the capital elsewhere, yet people still buy slices of realty. There is a huge psychological bias that influences this decision.

DIVERSIFICATION IS THE KEY

A Burgundy investment decision isn't done on the spur of the moment. There is an Investment Advisory Committee — which the economics team is a part of — that meets every month to take a call on being overweight, underweight or neutral on various asset classes, across geographies. Its members brainstorm at length till they converge on what they think are the key opportunities and risks to the portfolio. It's a rigorous procedure and the rationale for decisions is provided in reports that are regularly sent to clients. And to ensure the best possible investment vehicles to deploy, Burgundy works with the best channel

PRUDENT CHURNING

Every month, we monitor the progress and the metrics of our portfolio — to make sure each asset is performing as expected. If our expectations aren't being met for reasons that we understand, then a call is taken on whether to shift it out of the portfolio or not. Determining the optimum period of waiting is a difficult decision. Waiting too long may cost you another opportunity. If you keep on churning at intervals that are less than optimal, you will end up paying higher fees that will eat into your returns. What used to be true in 2007-2008, maybe even in 2012, would probably not hold true any longer. Typically, in the past couple of years, your churning period would have come down, because of all the volatility.

CUSTOMISED PLANS

At Burgundy, you have an entire team working 24/7 to take your portfolio to the next level. All Burgundy's plans are tailored to its customer's needs. The investment risk profile, in a large part, depends a lot on the age of the investor. Younger people can generally take on a lot more risk. Age is also related to income, so that is another factor.

The thumb rule is to study the markets yourself, or have someone trustworthy manage your funds. For, as Warren Buffett rightly said, "Risk comes from not knowing what you're doing." ■

(As told to Farrhad Acidwalla, 22-year-old media-technology entrepreneur, investor and motivational speaker).

CHARTING THE PERFECT ROUTE

A little bit of prudent planning makes your financial journey easier. Axis Bank helps you to reach your financial destination

Travelling is incredible in many ways. It satisfies the wanderlust that drives us to different locations, and invites us to experience myriad cultures, indulge in a spectrum of cuisines and meet a variety of people. All decisions for the trip — like purpose, dates, location or mode of transport — are based on your likes and convenience, with the intent to maximise the value for the time and money you spend. If you are young, you may prefer an adventurous holiday. You are ready to take risks and this gives you the thrills. On the other hand, as you age, you may prefer a relaxed beach holiday. And many times, the type of travel may have to be decided based on what your co-travellers prefer.

Similarly, in your journey through life, you will need to make many financial decisions. Sometimes, they may be as simple as opening an Axis Bank Burgundy account. However, at other times, your financial decisions may need to be based on considerations like higher education, marriage, buying a home or (with due apologies) the loss of a loved one.

Interestingly, the management of your money should also focus on how it can go a long way for you — and your loved ones. At Axis Bank, we firmly believe in getting the myriad facets of investing and money management together in the manner and proportion that is suited to each individual's needs. Much like planning a trip, the key to successful investing and achieving your financial objectives is to have a plan, the right information and most importantly the right guidance and counselling.

As a traveller or an investor, you scout the world for what you believe are the best options. At Burgundy, we believe in bringing the world to you.

PLAN YOUR JOURNEY

Money management or financial planning is similar to planning a trip. We start by thinking where we want to go, when and how we want to get there, how long the journey will take, how much it will cost and so on. We also consider the risks involved (weather, travel delays,

cancellations, etc.).

As you begin your financial journey, these are some of the questions that you need to ask yourself

- What are my financial goals (destination)?
- By when do I need to achieve these goals (tenor)?
- How do I achieve these goals (initial investment, journey)?
- What is the risk I am willing to take (volatility)?
- What is my back-up plan (contingency)?
- What assistance will I need (counselling)?

Plan your investment route well, just as you would chart an itinerary for your travel. Use your resources to your best advantage. Just like a journey without a road map, investing without a plan can go completely off the track. So, set your destinations or goals in order of priority.

START EARLY

Booking early for your trip ensures that you get the mode of travel, accommodation, etc. of your choice, and possibly at an attractive early-bird discount. Similarly, starting an investment early on in life gives you the benefit of compounding over a longer period.

SEEK PROFESSIONAL HELP

When planning a trip, we often seek the advice of a tour guide, particularly when visiting uncharted territories. You may also access information available on various websites. However, in most cases, you may get very basic and standard information. Your priority is to customise the trip to suit your requirements. We suggest you seek help. It could be from someone you know who has been there in the past. However, do remember that their preferences/purpose/requirement may be different from yours. Alternately, and preferably, seek professional help.

A small percentage of people have the time, knowledge and inclination to follow the market and make their own investment choices. Leaving them aside, most people need professional help. You can

WHY EQUITY MUTUAL FUNDS?

FOR WHOM?

Investors who have an investment horizon of at least 3-5 years.

Investors who can stomach volatility over the short term.



Potential to beat Inflation over the Long Term



Diversification of Investments



Professional Portfolio Management



Liquidity of Funds



Potential to offer higher returns than Traditional Investment products

CATEGORIES OF EQUITY FUNDS

LARGECAP FUNDS

Invests in stocks of the top 100 companies by market capitalisation (100 largest listed companies).

WHY?

Offers both, income and growth in long term.

FOR WHOM?

Investors who want stability and can tolerate volatility.

Scheme Name	Compound Annualized		
	1 Year	2 Years	3 Years
Birla Sun Life Frontline Equity Fund - Reg - Growth	17.6	13.3	23.5
Birla Sun Life Top 100 Fund - Growth	15.4	12.4	24.0
ICICI Prudential Focused Bluechip Equity Fund - Ret - Growth	16.6	10.8	20.6
Reliance Top 200 Fund - Growth	12.8	11.9	25.2
SBI Magnum Equity Fund - Growth	17.1	13.6	22.1
UTI Mastershare - Growth	11.3	10.5	20.2
Nifty 50	12.2	5.7	14.6
Category	14.9	9.7	20.6

DIVERSIFIED FUNDS

Invests in stocks of companies across market capitalisations (largecaps, midcaps and smallcaps).

WHY?

A blend of large, mid and small cap stocks which takes advantage of investment opportunities across market capitalisations.

FOR WHOM?

Investors who want to invest across market capitalisations.

Scheme Name	Compound Annualized		
	1 Year	2 Years	3 Years
Birla Sun Life Equity Fund - Growth	22.7	18.1	31.6
Franklin India Flexi Cap Fund - Growth	11.3	13.0	26.3
Franklin India High Growth Companies Fund - Growth	12.7	15.1	31.5
Franklin India Prima Plus - Growth	13.4	15.4	27.0
HDFC Capital Builder Fund - Growth	17.7	13.4	26.3
ICICI Prudential Value Discovery Fund - Growth	14.2	14.0	33.9
IDFC Classic Equity Fund - Reg - Growth		13.9	19.4
Kotak Select Focus Fund - Reg - Growth	18.2	17.3	28.3
SBI Bluechip Fund - Growth	18.6	15.8	26.3
SBI Magnum Multi Cap Fund - Growth	18.9	18.2	29.9
UTI Bluechip Flexicap Fund - Growth	11.8	8.3	17.7
Nifty 500	14.9	9.1	19.1
Category	16.2	12.5	26.5

BALANCED FUNDS

These funds typically invest 65-70% of their portfolio in equities and the rest in fixed income securities.

WHY?

Offer better risk adjusted returns since they invest across equities and fixed income securities.

FOR WHOM?

First-time investors for whom volatility could be a new phenomenon.

Scheme Name	Compound Annualized		
	1 Year	2 Years	3 Years
Birla Sun Life Balanced 95 - Growth	17.5	15.5	24.4
Franklin India Balanced Fund - Growth	13.5	15.0	23.8
HDFC Balanced Fund - Growth	15.5	13.9	26.9
ICICI Prudential Balanced - Growth	19.1	13.9	24.3
SBI Magnum Balanced Fund - Growth	13.5	14.0	24.1
Crisil Balanced Fund Index	12.5	8.1	13.9
Category	15.8	12.8	24.2

WHY FIXED INCOME MUTUAL FUNDS?

FOR WHOM?

For investors with an investment horizon ranging from 1 day to upto 3 years.

For risk averse investors who cannot digest equity market volatility.



Predictable and steady returns



Regular income at regular intervals



Categories like MIPs manage to beat FDs over the long term and are also more tax-efficient

CATEGORIES OF FIXED INCOME FUNDS

DYNAMIC BOND FUNDS

Takes exposure across the yield curve depending upon the fund manager's view on interest rates.

WHY?

Flexible style of investing across short and long term securities.

FOR WHOM?

Investors who are in for the long haul (3 years and above).

Scheme Name	1 Year	Compound Annualized	
		2 Years	3 Years
Birla Sun Life Dynamic Bond Fund - Ret - Growth	13.8	13.5	12.6
HDFC HIF - Dynamic - Growth	13.0	12.6	12.2
IDFC D B F - Reg - Growth (Re-Launched)	10.2	11.8	10.8
UTI Dynamic Bond Fund - Reg - Growth	11.4	11.3	11.4
Crisil Composite Bond Fund Index	12.3	12.0	12.0
Category	12.0	12.0	11.5

SHORT TERM INCOME FUNDS

Invest in bonds that have a maturity typically not exceeding 4 years.

WHY?

Less volatile within the fixed income (FI) segment.

FOR WHOM?

Investors who want stable returns.

Scheme Name	1 Year	Compound Annualized	
		2 Years	3 Years
Axis Fixed Income Opportunities Fund - Growth	9.6	9.9	--
Tata Short Term Bond Fund - Reg - Growth	9.1	9.2	9.6
UTI Medium Term Fund - Reg - Growth	10.7	--	--
Crisil Short Term Bond Fund Index	9.6	9.6	9.8
Category	10.5	10.1	10.2

MIP FUNDS

Invest 5-30% of the portfolio in equities with the rest invested in fixed income securities.

WHY?

Potential to beat FD returns over the long term in a tax efficient manner.

FOR WHOM?

Investors who want stable returns and a regular dividend pay-out.

Scheme Name	1 Year	Compound Annualized	
		2 Years	3 Years
Birla Sun Life MIP II - Savings 5 - Reg - Growth	13.2	12.6	13.3
ICICI Prudential MIP - Cumulative	10.7	10.2	13.1
SBI Magnum MIP - Growth	13.3	13.1	13.6
Crisil MIP Blended Index	12.4	11.1	12.5
Category	11.8	10.8	12.7

* Returns are as on 23-09-2016. Less than 1 year returns are absolute returns. Greater than or equal to 1 year are Compound Annualized returns.

DISCLAIMER

The report and information contained herein is of confidential nature and meant only for the selected recipient and should not be altered in any way, transmitted to, copied or distributed, in any manner and/or form, to any other person or to the media or reproduced in any form, without prior written approval from Axis Bank. The material in this document/report is based on facts, figures and information that are obtained from publicly available media or other sources believed to be reliable and hence considered true, correct, reliable and accurate but Axis Bank does not guarantee or represent (expressly or impliedly) that the same are true, correct, reliable and accurate, not misleading or as to its genuineness, fitness for the purpose intended and it should not be relied upon as such. The opinion expressed (including estimates, facts, figures and forecasts) is given as of the date of this document and is subject to change without providing any prior notice of intimation. Axis Bank shall have the rights to make any kind of changes and alterations to this report/information as may be required from time to time. However, Axis Bank is under no compulsion to maintain or keep the data/information updated. This report/document does not mean an offer or solicitation for dealing (purchase or sale) of any financial instrument or as an official confirmation of any transaction. Axis Bank or any of its affiliates/group companies shall not be answerable or responsible in any way for any kind of loss or damage that may arise to any person due to any kind of error in the information contained in this document or otherwise. This document is provided for assistance only and should not be construed as the sole document to be relied upon for taking any kind of investment decision. The recipient is himself/herself fully responsible for the risks of any use made of this information. Each recipient of this document should make his/her own research, analysis and investigation as he/she deems fit and reliable to come at an independent evaluation of an investment in the securities of companies mentioned in this document (including the merits, demerits and risks involved), and should further take opinion of own consultants, advisors to determine the advantages and risks of such investment. The investment discussed or views expressed herein may not suit the requirements for all investors. Axis Bank and its group companies, affiliates, directors, and employees may: (a) from time to time, have long or short positions in, and deal (buy and/or sell the securities) thereof, of company(ies) mentioned herein or (b) be engaged in any other transaction involving such securities and earn commission/brokerage or other compensation or act as advisor or lender/borrower to such company(ies) or have other potential conflict of interest with respect to any recommendation and related information and opinions. The applicable Statutory Rules and Regulations may not allow the distribution of this document in certain jurisdictions, and persons who are in possession of this document, should inform themselves about and follow, any such restrictions. This report is not meant, directed or intended for distribution to, or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction, where such distribution, publication, availability or use would not be in conformation to the law, regulation or which would require Axis Bank and affiliates/group companies to obtain any registration or licensing requirements within such jurisdiction. Neither Axis Bank nor any of its affiliates, group companies, directors, employees, agents or representatives shall be held responsible, liable for any kind of consequential damages whether direct, indirect, special or consequential including but not limited to lost revenue, lost profits, notional losses that may arise from or in connection with the use of the information. Prospective investors and others are cautioned and should be alert that any forward-looking statements are not predictions and may be subject to change without providing any notice. Past performance should not be considered as a reference to future performance. The disclosures of interest statements if any included in this document are provided only to enhance the transparency and should not be construed as confirmation of the views expressed in the report. The views expressed in this report reflect the personal views of the author of the report and do not reflect the views of Axis Bank or any of its associate and group companies about the subject company or companies and its or their securities.

This document is published by Axis Bank Limited ("Axis Bank") and is distributed in Singapore by the Singapore branch of Axis Bank. This document does not provide individually tailored investment advice. The contents in this document have been prepared and are intended for general circulation. The contents in this document do not take into account the specific investment objectives, financial situation, or particular needs of any particular person. The securities and/or instruments discussed in this document may not be suitable for all investors.

Axis Bank recommends that you independently evaluate particular investments and strategies and encourages you to seek advice from a financial adviser regarding the suitability of such securities and/or instruments, taking into account your specific investment objectives, financial situation and particular needs, before making a commitment to purchase any securities and/or instruments. This is because the appropriateness of a particular security, instrument, investment or strategy will depend on your individual circumstances and investment objectives, financial situation and particular needs. The securities, investments, instruments or strategies discussed in this document may not be suitable for all investors, and certain investors may not be eligible to purchase or participate in some or all of them.

This document is not an offer to buy or sell or the solicitation of an offer to buy or sell any security and/or instrument or to participate in any particular trading strategy. Axis Bank, its associates, officers and/or employees may have interests in any products referred to in this document by acting in various roles including as distributor, holder of principal positions, adviser or lender. Axis Bank, its associates, officers and/or employees may receive fees, brokerage or commissions for acting in those capacities. In addition, Axis Bank, its associates, officers and/or employees may buy or sell products as principal or agent and may effect transactions which are not consistent with the information set out in this document.

Axis Bank and its affiliates do business that relates to companies and/or instruments covered in this document, including market making and specialized trading, risk arbitrage and other proprietary trading, fund management, commercial banking, extension of credit, investment services and investment banking. Axis Bank sells to and buys from customers the securities and/or instruments of companies covered in this document as principal or agent.

Axis Bank makes every effort to use reliable and comprehensive information, but makes no representation that it is accurate or complete. Axis Bank has no obligation to inform you when opinions or information in this document change. Facts and views presented in this document have not been reviewed by, and may not reflect information known to, professionals in other Axis Bank business areas, including investment banking personnel. Axis Bank accepts no liability whatsoever for any loss or damage of any kind arising out of the use of the contents in this document. Axis Bank's comments are an expression of opinion. While Axis Bank believes the statements to be true, they always depend on the reliability of Axis Bank's own credible sources.

DISCLAIMER FOR DIFC BRANCH

Axis Bank, DIFC branch is duly licensed and regulated in the Dubai International Financial Centre by the Dubai Financial Services Authority ("DFSA"). This document is intended for use only by Professional Clients (as defined by Rule 2.3.2 set out in the Conduct of Business Module of the DFSA Rulebook) who satisfy the regulatory criteria set out in the DFSA's rules, and should not be relied upon, acted upon or distributed to any other person(s) other than the intended recipient.



"All rights reserved. The opinions and statements of contributors in *burgundy* magazine do not necessarily reflect those of the publisher or Axis Bank. *burgundy* magazine and Axis Bank are not responsible or liable in any way for the contents of the advertisements, articles, photographs or illustrations ("materials") contained in this publication. We reasonably assume that all articles are factual and not plagiarized or intentionally libelous. Reproduction of material from *burgundy* magazine in any form is strictly prohibited, without the prior written permission of the publisher and Axis Bank. All information is correct at the time of printing. *burgundy* magazine and Axis Bank do not verify any claim or other information in any advertisement and are not responsible for product claim or representation. Articles in the publication represent the personal views of the distinguished authors. *burgundy* magazine and Axis Bank do not endorse or recommend any article, product, service or information found within the said articles. The views and opinions of the authors who have submitted the articles to *burgundy* magazine belong to them alone and do not necessarily reflect the views of *burgundy* magazine and Axis Bank or its staff.

burgundy magazine and Axis Bank do not warrant or assume any legal liability or responsibility for the quality, accuracy, completeness, legality, reliability or usefulness of any information, product or service represented within the magazine. The information provided is for educational or entertainment purposes only. Anyone using the information provided by *burgundy* magazine, whether medical, legal, business or other, does so at their own risk, and by using such information agrees to indemnify *burgundy* magazine and Axis Bank from any and all liability, loss, injury, damages, costs and expenses (including legal fees and expenses) arising from such use."

#STAYINVESTED

Your mutual fund investments need time just like your relationships.



HAPPY
10th
ANNIVERSARY



Staying invested in Equities has given upto 5X* growth over 10 years.

*Based on an average of 10 year daily rolling returns, Equities have grown by 5.4 times!

It takes patience to stay together through tough times. And this makes your relationship grow stronger. It's the same with Mutual Funds. The longer you stay invested, the more you can benefit in the long run.

To know more, visit:
www.iciciprumpf.com

Contact your financial advisor



Download IPRUTOUCH App

An investor education initiative by



ICICI
PRUDENTIAL
MUTUAL FUND

TARAKKI KAREIN!

Data Source: S&P BSE Sensex from Jan 01, 1990 to Dec 31, 2015. Past performance may or may not sustain in future.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

