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SquarePetals

Global Webzine

Personal Development

Insight:
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Poetry

Top Trend

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F T: Zubeen Garg

Women
Empowerment

Cover Story

SONAL SHAH
SINGER



From The Desk of Editor-in-Chief

Dear readers,

This edition of SquarePetals Global Webzine opens with a gateway to Valor and Vision. Col. Madhur Goyal's 'Gateway to Olive Green' takes us inside the hallowed corridors of the Indian Military Academy, reminding us that discipline, honour, and sacrifice are the foundations upon which nations stand tall.

Equally profound is Col. Vineet Dev's 'Adiyogi in the Shadow of Internal Father', a meditation on inner strength and spiritual inheritance, blending mythology with personal reflection. From another corner of the world, Michael Ediale's 'Awakening the Giant within You' inspires readers to unlock their latent potential and embrace transformation.

In the realm of society and ethics, Dr. Dinesh Verma's 'Mis-Selling in Insurance' sheds light on a pressing issue, urging accountability and awareness in financial practices. Complementing this is Hemant Singh Chauhan's heartfelt poetry, 'Big Salute Dedicated to Wives of Soldiers', a tribute to the silent strength behind the uniform—the women who carry the weight of sacrifice with grace.

Creativity and joy find their place too. Ms. Seema Shelat's 'This is Beautiful, Enjoy', invites us to pause and savor life's simple wonders, while Ms. Falguni Thakkar's Flavour Special adds a touch of culinary delight to our pages.

On a somber note, Debojit Acharjee's article on the tragic passing of legendary Zubeen Garg, the singer from Assam, reflects on the fragility of life and the enduring power of art. Closing this edition, Ms. Anjana Garg's 'The Story Behind Her Strength' offers a moving narrative of resilience, reminding us that courage often blooms in the shadows of adversity.

Together, these voices form a tapestry of valor, reflection, creativity, and truth. This issue is not just a collection of articles—it is a journey through the many dimensions of human spirit.

Happy reading!

Dr. Sansriti Johri

Editor-in-Chief – SquarePetals Global Webzine



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Knotty Love Story ...
when it's nomads, it's intense!

Cover Story



Surmani Sonal Shah

Sonal Shah:

Sur Mani, Sur Samragini, A Soulful Voice!

In the vast realm of Indian music, some voices etch into the soul of the listener. Sonal Shah, an internationally acclaimed Sufi and Ghazal singer, is one such rare gem. With her divine command over the notes, her effortless transition between classical and light music and a voice that resonates with devotion and depth, Sonal has become a name synonymous with soulful artistry.

Early Life & Musical Journey:

Born in Mumbai, Sonal's destiny took a melodious turn after her family moved to Vadodara, Gujarat, when she was just 7. Coming from a reputed Gujarati family, her grandfather recognized her innate gift and encouraged her to pursue music. What began as a childhood discipline soon blossomed into a lifelong passion.

Academic Brilliance in Music:

Sonal's dedication to her craft reflects in her stellar academic achievements: *Sangeet Visharad* First Class First in Vadodara.

Bachelor of Performing Arts Gold Medalist– Maharaja Sayajirao University, Vadodara.

Master of Arts in Music – S.N.D.T. University, Mumbai Gold Medalist.

Her pursuit of excellence was further recognized with the prestigious *UGC-NET Fellowship*, cementing her place as both a performer and a scholar.

Awards & Accolades

With more than *72 awards* at city, state, and national levels, Sonal Shah's list of accolades is truly inspiring. A few highlights include:

- * M.A. (Music) First Class First
- * Sur-Mani Award – Sur Singaar Samsad, Mumbai
- * Rashtriya Sur Samragini Award – M.K. Academy, Haryana
- * Best Sadhak Award – Gujarat Rajya Sangeet Natak Academy
- * Recognized as a *Graded Artist* of All India Radio and Doordarshan.

A Performer Beyond Borders:

With over 2000 live shows, Sonal's stage presence is magnetic. Her audiences are mesmerized not just by her voice, but by her heartfelt connection and rapport with them. Her artistry has crossed borders, with interviews abroad, and Sonal got featured on Doordarshan as a Sufi and Ghazal singer.

Albums & Creative Work:

Sonal has lent her voice to *9 commercial albums* and proudly released her own Sufi album – *"Sufiana Rang Sonal Ke Sang"* , songs composed as well as sung by her, which continues to stream successfully on *Spotify, iTunes, and other platforms worldwide*.



Teacher, Judge & Guide:

Beyond performing, Sonal has nurtured young talent as a *lecturer at Maharaja Sayajirao University, Vadodara, for 5 years, and has served as a **Judge at numerous state and national-level competitions*, inspiring the next generation of musicians.

Gurus & Inspirations:

Sonal's musical lineage is enriched by her training under some of the greatest maestros of Indian classical music, including:

- * Padma Vibhushan Dr. Prabha Atre
- * Pt. Firoz Dastur
- * Dr. Anita Sen
- * Pt. Vijay Kumar Sant
- * Ustad Siraj Khan (Sitarist, Mumbai)
- * Ustad Talib Nakkash Sahab and many more legendary names.

✧The Personality Behind the Voice:

Sonal is known to her admirers as much for her humility as for her voice, Sonal describes herself as *optimistic, honest, simple, hardworking, and introverted*. Perhaps it is this blend of talent and sincerity that makes her music so deeply touching.

<https://open.spotify.com/artist/0p9nF6SEDHOqXVYwNVHucf?si=C1KU-mwtSBeaPPTpGjbeAw>

<https://music.apple.com/us/song/mann-mast-hua/1853844993>

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Featuring

THE STORY BEHIND HER STRENGTH

A journey of resilience,
courage, and empowerment



Behind every strong woman lies a story of struggle and survival. She didn't choose strength—it was demanded by life's challenges, heartbreaks, and battles fought in silence. She's been knocked down, questioned her worth, and carried the weight of the world—but every time, she rose again. Her strength isn't loud; it's steady, like roots that hold firm in a storm. It was born from pain turned into purpose, scars turned into triumphs, and broken pieces rebuilt with courage. She is not just strong—she is compassionate, resilient, and unbreakable.

Her journey is a legacy of hope and inspiration, reminding us all that no matter how heavy life feels, we too have the power to rise, to heal, and to thrive.

And yet, her strength has not hardened her heart. She still feels deeply, loves fiercely, and shows up for the people she cherishes. Her power lies not only in surviving, but in thriving—choosing light in darkness, finding beauty in brokenness, and lifting others as she climbs.

She is a warrior, a survivor, a beacon of hope.

Her legacy is courage, her journey is resilience, and her gift is showing the world that no matter what life throws at us—we can rise, we can heal, and we can become unstoppable.

Here's to the strong women—warriors, survivors, and guiding lights. You are not just strong; you are extraordinary.



Ms. Anjana Garg

**B.Sc, B.Ed, Artist &
Science Teacher**



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AWAKEN THE GIANT WITHIN YOU

Deep inside you lies a giant — a version of you that is powerful, bold, fearless, and unstoppable; but for many people, that giant sleeps — buried under fear, doubt, excuses, and the opinions of others.

The truth is: you were not born to live an ordinary life; you were designed for greatness, created to dominate your world, and destined to make an impact. The only thing standing between you and your greatness is the giant within you that's still asleep.

Every time you say, “I can’t,” the giant snores.

Every time you procrastinate, the giant turns over.

Every time you give in to fear, the giant sinks deeper into slumber.

But every time you take action, speak with courage, and refuse to settle for less — the giant begins to stir.

You awaken that giant when you:

- ✓ Believe in you even when no one else does.
- ✓ Take bold steps toward your dreams.
- ✓ Refuse to let failure define you.
- ✓ Decide that your destiny is non-negotiable.

There is more in you than you have ever imagined! You are not weak — you are just untapped. You are not average — you are asleep.

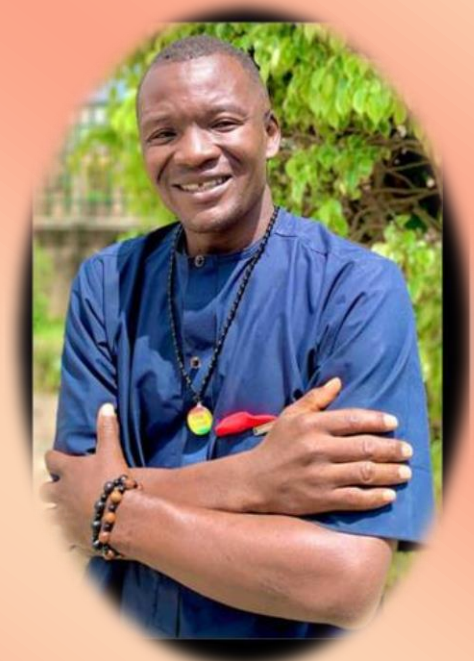
So rise today! Shake off the limitations. Silence the inner critic. Step into the arena of life and let the world meet the real you!!

The giant within you is waiting — waiting for your decision, your courage, and your movement.

Wake up, stand tall, and roar! The world needs the greatness that’s inside you.

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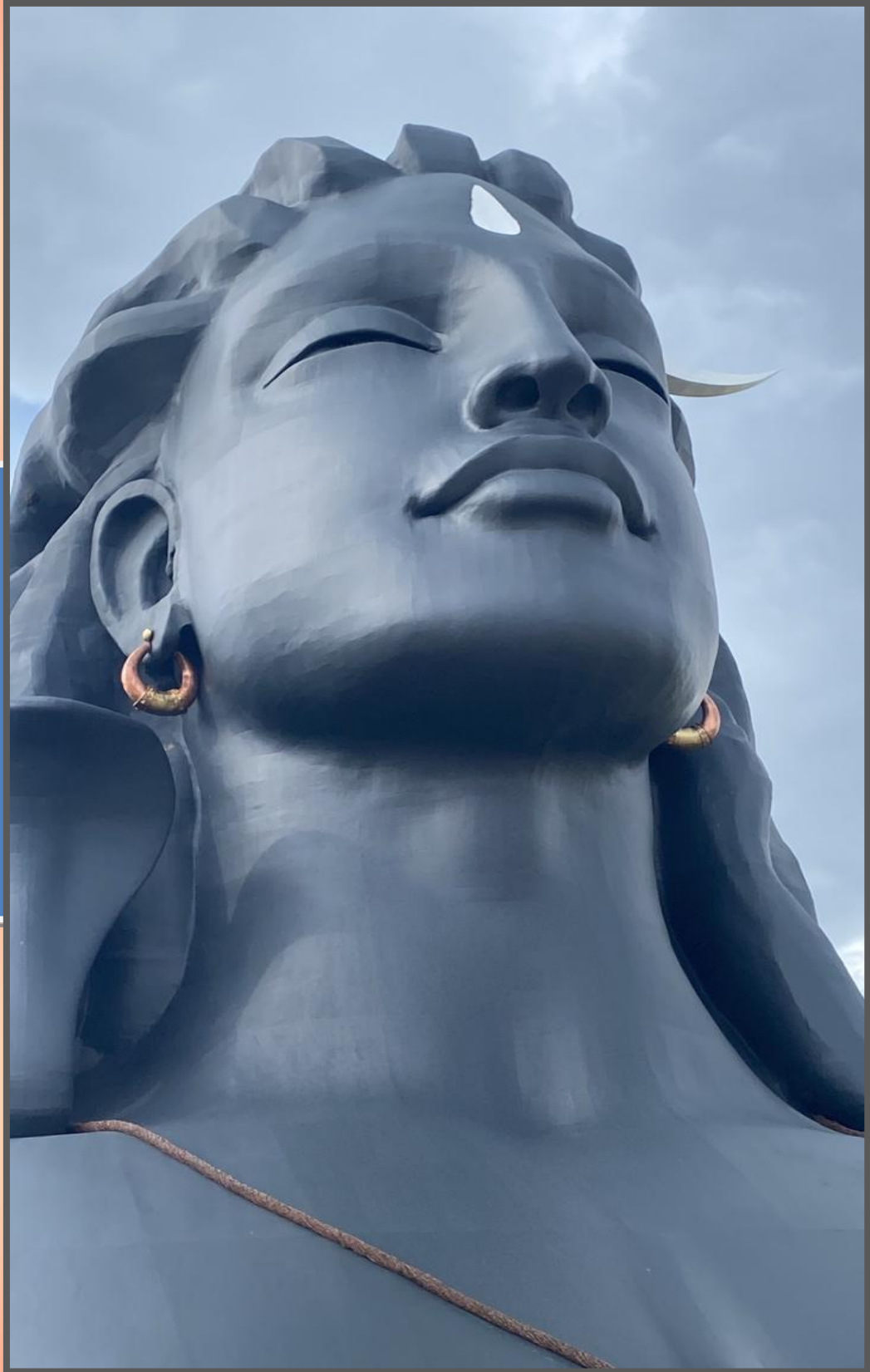
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Adiyogi:
In the Shadow of the Eternal Father

When I first stood in front of the Adiyogi bust, I didn't just see stone or a statue - it felt alive. Lord Shiva's presence was unmistakable—magnificent, larger than life, and somehow still within me.

As I looked at his face, a faint smile spoke volumes: life wasn't something to be borne with a heavy weight, but a dance to be enjoyed with ease. The calm in his eyes exuded a sense of serenity, the kind that couldn't be rattled by distractions or chaos. Yet there was a steely resolve in his jaw-line and posture, as if to convey: strength came not from outward appearances, but from an unshakeable inner equilibrium.

It spoke to me, loud and clear, yet without a single word: *Why do you keep searching for answers outside? Look within yourself. What you're seeking has always been right here.*

It was more than just a sight. It was an experience that made me realize Adiyogi is not just a sculpture, but a mirror.

The Presence at Velliangiri

It wasn't until I took in the expressions on Adiyogi's face that my gaze turned outward. Beyond Adiyogi, the Velliangiri Mountains loomed, known as the Kailash of the South. The landscape was stunning, but what truly made it sacred was its history. According to yogic lore, it was on these very hills that Shiva, after centuries of stillness, revealed the science of yoga.

Deep in meditation, he was visited by Parvati, who sought to understand the mysteries of union. He revealed to her the subtle aspects of Shiv-Shakti, the interplay of masculine and feminine energies as complementary forces. To the Saptarishis, the seven sages, he shared the science of Yoga attentively. From them, these teachings would spread across the globe.

The air here still carries that memory. You don't just breathe oxygen; you breathe in echoes.

The Mystery of 112

Adiyogi's size isn't a random artistic choice. At 112 feet, his height matches the 112 chakras, or energy centers, that can be activated in this lifetime. According

to yogic science, there are 114 chakras in total, but two of them relate to dimensions beyond the physical world.

Through the Isha consecration, which created Adiyogi at 112 feet tall, we're reminded that each of us has 112 paths to liberation within ourselves. Not just one path or single dogma, but 112 possible ways to achieve freedom. Adiyogi is not a deity demanding worship, but an invitation to awaken to our own consciousness. He stands as a silent promise: no matter your life's challenges, a path awaits you.

He wears a garland of 108,000 Rudraksha beads around his neck. In the yogic tradition, each Rudraksha is considered sacred, as it is believed to contain Shiva's energy. The number 108 is already a significant one — it represents the ratio of Earth and Sun, the number of energy channels converging in the human heart, and the number of mantras repeated in meditation.

Multiplied a thousand times, the 108,000 beads suggest something staggering: there are countless ways to reach the infinite. Each bead is like a path, a possibility, a prayer.

When I looked at them, I felt something shift inside. It was as if those beads whispered: *Don't worry if you fail in one attempt, there are thousands of other doors. What matters is that you keep walking.*

Shiva, the Eternal Mystic

Shiva is the personification of the mysterious. He's destroyer and creator, monk and family man, fierce and gentle. He sits still on Kailash, yet also dances the Tandava that shakes the universe. He embraces contradictions not to confuse us, but to reveal that life can't be reduced to simple opposites.

His symbols aren't just decorations; they are life lessons. The crescent moon on his tangled hair represents mastery over time. The river Ganga flowing from his hair symbolizes knowledge flowing into the lives of people. The serpent around his neck represents energy being transformed and danger being controlled. The third eye symbolizes insight that goes beyond illusion.

Even his dance, the Tandava, isn't just a myth. It symbolizes the constant rhythm of existence, creation, and dissolution, all happening in one endless

cycle. Galaxies collapse and reform, stars die and are born, hearts beat and stop — it's all part of Shiva's dance.

The Three Gifts of Shiva

Among Shiva's greatest gifts to humanity are not material treasures, but inner qualities that enrich our lives:

- Vairagya (Dispassion): The ability to live in the world, love, and work without getting caught up in it.
- Jnana (Knowledge): Not bookish knowledge, but a deep understanding of life that liberates us.
- Moksha (Liberation): The freedom to break free from the cycle of bondage and tap into our full potential.

These gifts are timeless and aim to align our body, mind, emotions, and energy by practicing dispassion without detachment, gaining knowledge beyond intellectual understanding, and moving toward freedom without escaping our responsibilities.

Shiva, the first yogi, was also the first inner engineer.



The Living Father

Still, amidst all the symbolism, mythology, and grand scale, what struck me most wasn't the grandeur, but the sense of intimacy.

Standing before Adiyogi, I felt as though I was in the presence of the ultimate father figure. Not a father who protects you from challenges, but one who quietly gives you the strength to face them head-on. Not a father who expects you to follow their rules, but one who gives you the freedom to be who you are.

His expression didn't say, "Come to me." It said, "Look within yourself."

That day, I gained a deeper understanding of what leadership is all about. The most outstanding leaders aren't the ones who control, but those who exude calmness in the midst of chaos and empower others simply by being present. Adiyogi's silence was teaching me more than any words could.

The Mysteries Few Speak Of

Shiva's lore holds more profound truths beyond the well-known stories:

- He is credited with teaching not only the Saptarishis but also all forms of yoga we know today, including Hatha, Kriya, Tantra, Bhakti, Jnana, and raja, which all have their roots in him.
- The blue color of his throat, a result of poison, symbolizes the power to hold onto what's toxic without letting it consume you. Isn't that what resilience is all about in our own lives?
- His body smeared with ash isn't a sign of death, but of freedom, a reminder that even our physical form is temporary, and clinging to it only holds us back.

My Reflection

As the sun set behind the Velliangiri hills, I struggled to tear myself away. Yet I knew I wasn't abandoning him. Something of

**Shiva is remembered not
for what he did, but for
what he became.**

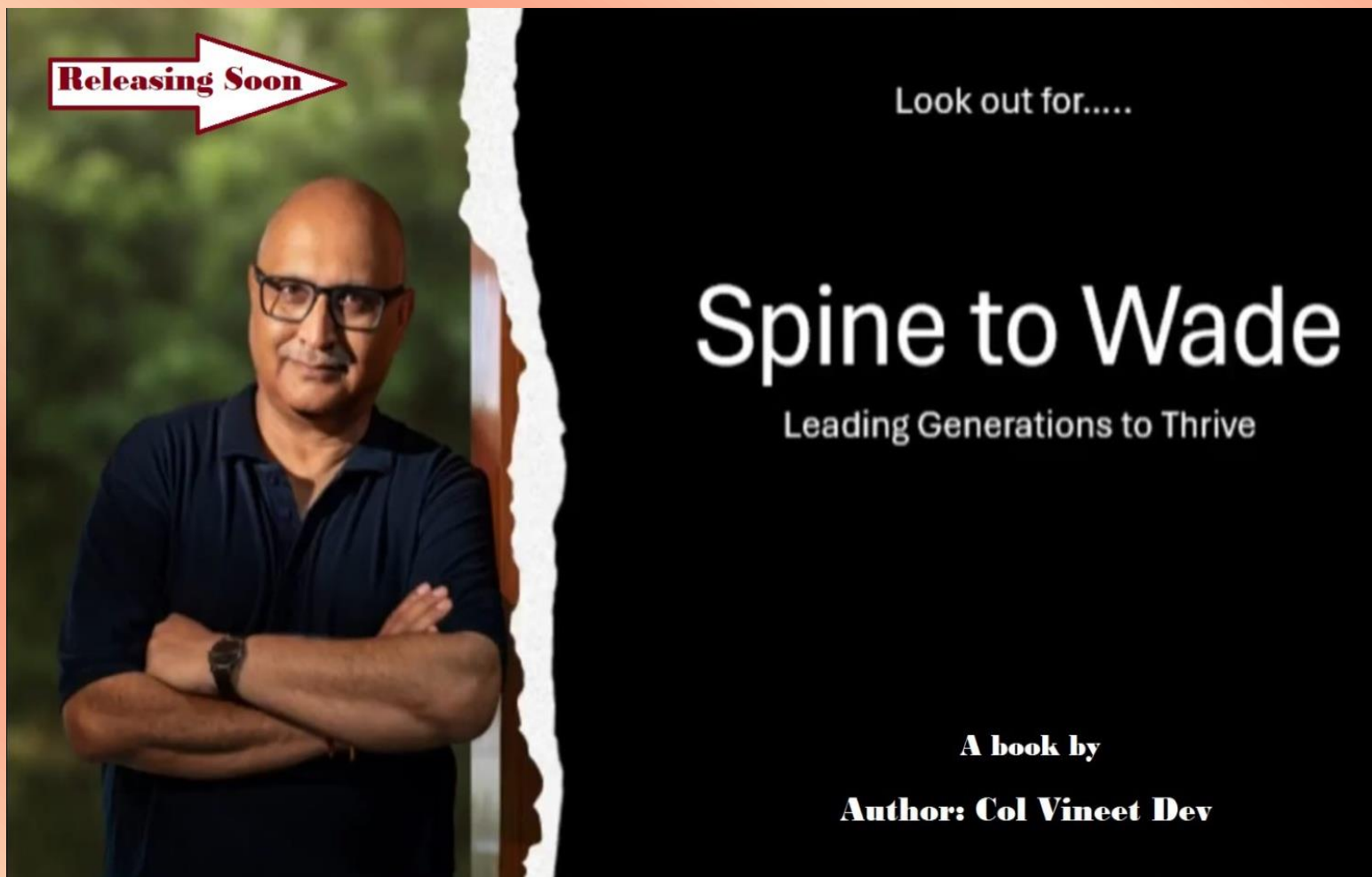
that stillness had already taken hold within me.

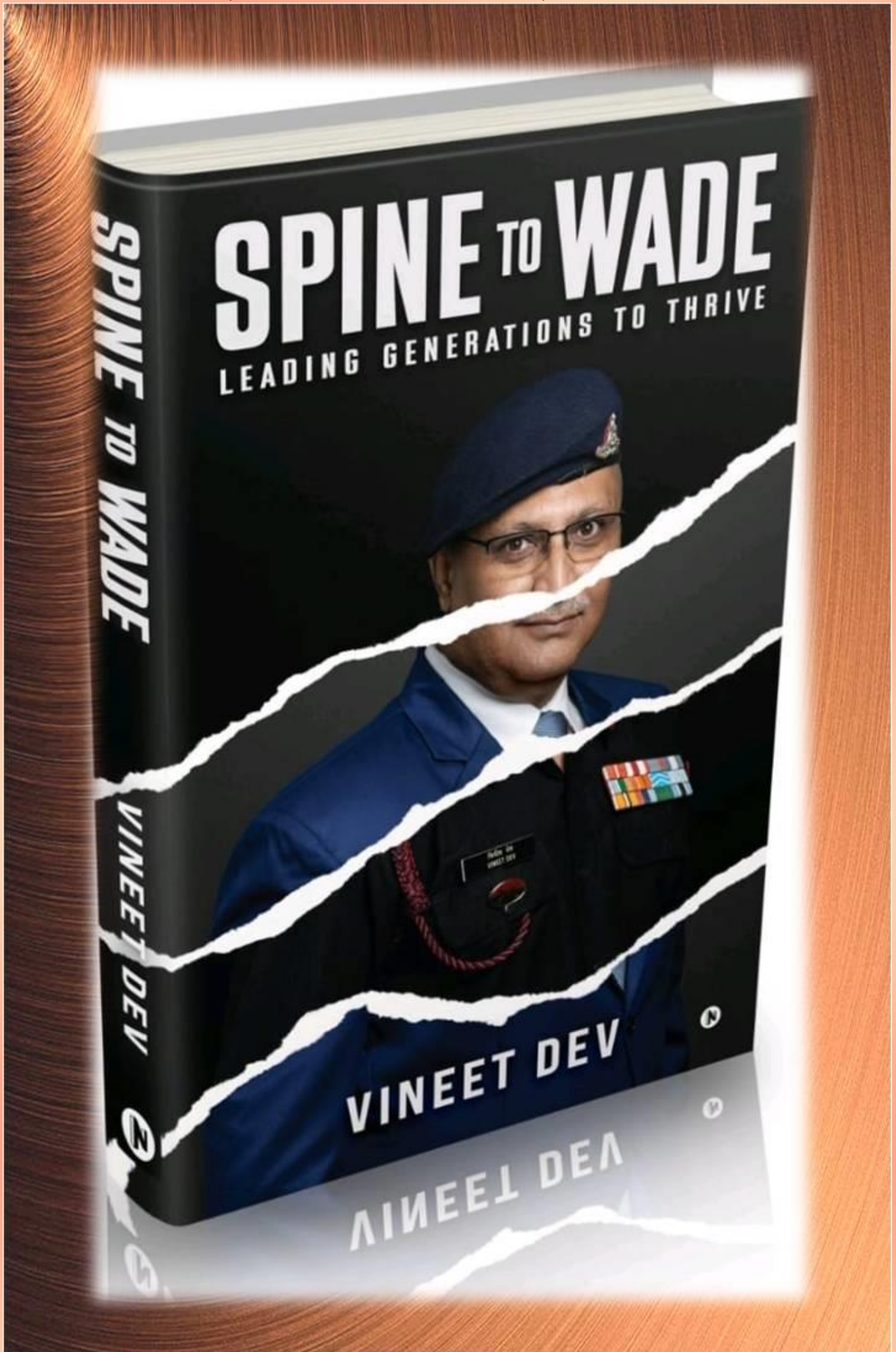
That's when I realized why Shiva is called Adiyogi. It's not only because he introduced yoga centuries ago, but also because he continues to teach it in silent ways. He's not interested in being worshipped. Instead, he's dedicated to helping people awaken to their true selves.

And maybe that's why, across centuries, cultures, and regions, people still feel drawn to him. Whether as Mahadeva, Nataraja, or Adiyogi, Shiva is not just a figure of the past but a living presence.

Looking at that face, I felt something more than awe – a sense of belonging. The message was clear, written in silence: Find what you're looking for within yourself.

Col. Vineet Dev (Retd.)





Reach the Author:

This book is recommended for all who wish to make changes in their lifestyles and want to understand the concept of getting into better life, build a new and empowered mindset about your body. For more information, you can also connect to the author through an email: wellnesscoach.drneha@gmail.com; and at (M) +91 9070200705.

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Gateway to Olive Greens

Indian Military Academy - My Alma Mater

(Col Madhur Goyal, SM)

It was time to say *adieu, Jodhpur!*

Three years of toil had finally borne fruit; graduation accomplished, a globally recognised degree in my pocket, and with it, the sweet relief of not having to run pillar to post for a corporate job. More than that, the triumph of clearing the **All India Combined Defence Services (CDS) Examination** under UPSC was a milestone that gave me a cushion of confidence, a ticket to dream beyond the mundane.

The intervening months before my **SSB interview** stretched like a gift of time, and I decided to spend them in Delhi, under the nurturing presence of my sister. Yet, as I prepared to leave Jodhpur, my heart swelled with affection for the city. Jodhpur, a canvas painted in desert hues had become more than a place of study; it had imprinted itself upon my being. Its forts rose like stoic guardians against the edge of the **Thar Desert**, their weathered stones echoing centuries of Rajput valour. Palaces, with their latticed balconies and sweeping courtyards, spoke of grandeur and romance. Temples and havelis whispered prayers of time. The very air was perfumed with the aroma of spices, the sheen of fabrics, the rhythm of bustling handicraft bazaars.

And then there was the colour that iconic cobalt wash that earned Jodhpur its endearing name; **The Blue City**. Under the relentless desert sun, those blue houses shimmered like a mirage, tranquil yet proud, nestled at the frontier where culture met wilderness. To leave it behind was to leave a part of myself. The summer of 1984 was tiptoeing in when I boarded the **Jodhpur Mail**, its rhythmic clatter singing me through the night. By dawn, Delhi loomed into view, not as a stranger but as an old flame. At Greater Kailash, my sister, *Ruby* and brother-in-law, *Sudhir* received me warmly into their rented house near Savitri Cinema. The breakfast table welcomed me with familiar love; “*poories*” (puffed golden bread), my sister urging me for “*just one more.*” I refused, smiling, and complimented her tastefully set home instead. Conversation naturally flowed to my upcoming journey to **Allahabad**, the logistics of SSB, and the kit list that loomed larger than the interview itself.

Later, as I stretched on my bed and stared at the tall ceiling, Delhi’s memories came flooding back. This was the city of my schooldays; Rajdhani, **City of Djinns, Hastinapur, Indraprastha**; each sobriquet layered with myth and

memory. But Delhi is best remembered by its most intimate name; ***“Dilli”***, a **city with ample *dil*** (heart). Ah, Dilli! A city that bewitches and betrays in the same breath. It teases with warmth, yet withholds commitment. It misses you when you are gone, but when you return, it greets you with indifference. Such was my reunion not unwelcome, not welcome, but strangely invisible. And yet, that very aloofness made me love it more. Delhi, in all its contradictions, was irresistible. The days flowed gently. I bantered with *Jiji*, played with my nephews *Uday* and *Udit*, and in the evenings planned meticulously for Allahabad. But time has a habit of rushing when one wishes it to pause. Soon enough, the day of departure arrived, cloaked in monsoon.

That morning, rain gods staged their theatre. Heavy drops drummed upon the earth, cascading into rivulets that hurried into drains. Thunderous clouds loomed, then lifted, letting the noon sun gild the drenched world with liquid gold. With my modest luggage packed, I left *Ruby’s* haven and boarded the train that would take me to destiny. It was a crisp early morning when we disembarked at **Allahabad Railway Station**; a gaggle of nervous aspirants, bonded by the same uncertainty, our futures tied to the judgement of unseen evaluators. Smartly clad men in uniform awaited us, their bearing alone enough to set our hearts racing. As they ferried us to the **SSB Centre**, I inhaled the first whiff of what a life in uniform might feel like.

Here was an ecosystem with its own quirks; ***salutes offered to whatever moved, and paint applied liberally to whatever remained still***. Chest numbers replaced our names, becoming our identities. It was the first initiation into the stripping away of individuality to forge something larger. I had no coaching, no formal training, just raw enthusiasm and faith in my preparation. Each test arrived like a wave; I let it carry me. But the tide turned during the **individual obstacle test**. We were to clear ten obstacles within a minute, beginning with one of our choices. Confident in my track record as a university long-jump medallist, I chose the leap.

But destiny loves irony. My overzealous jump betrayed me; the left foot landed on hard ground; the right sank into the pit. A lightning bolt of pain shot through my ankle. Gritting my teeth, I crawled toward the next obstacle, but the body gave up where the spirit refused. The ambulance arrived, its siren slicing through my fog of despair. At **Military Hospital Allahabad**, the verdict was merciful; a stress fracture, no plaster, just a bandage and painkillers. Yet the decision was clear, I could not return to the SSB Centre barracks. My heart sank. Had the dream ended before it even began? But providence had mercy. I was still ferried daily by ambulance to complete other tests. Limping, bandaged, but resolute, I pressed on. Yet in my heart, I had resigned myself to

rejection. How could one succeed having failed the very obstacle test designed to test endurance?

The final day dawned, and with it the announcement. We gathered, some with hope, some with dread. As the list unfurled, my chest number appeared among the **recommended candidates**. Words fail to capture the storm of that second. Joy. Ecstasy. Tears. Relief. Delight. The dictionary exhausted itself before my heart did. Four of us stood radiant, while others sat teary-eyed in grief. The divide was merciless, yet such is the SSB's verdict; instant, irrevocable. Back in the barracks, the NCO shouted:

"In chaar sahib logo ka saman rehne do, aur baki ladko ka saman gadi mein dal do."

(Keep the luggage of these four officers aside; load the rest in the truck.)

In a blink, our identities shifted, no longer just candidates, but **"sahib log" (Officer cadre)**.

At the tea party, unable to resist, I asked the President of the SSB board:

"Sir, despite my accident and completing just one obstacle, how was I selected?"

He looked me straight in the eye, his words etching themselves forever into my soul:

"Son, we need officers, not monkeys."

In that single sentence, the olive greens had revealed their essence; not acrobats of muscle, but leaders of men.

The train hissed into **Dehradun**, the gateway to the Himalayas, cradled in the Doon Valley. As I alighted, a rush of mountain air greeted me, cooler, crisper, and scented with pine; so different from the dusty plains I had left behind. This was no ordinary destination; this was the threshold of destiny. From the station, convoys of olive-green trucks ferried us cadets to the **Indian Military Academy**, a campus as storied as it was sacred. Its sprawling avenues flanked by sal trees, manicured drill squares, and red-bricked colonial buildings bore the weight of history. At its heart stood **Chetwode Hall**, majestic and unyielding, the temple of soldiering whose motto **"The Safety, Honour and Welfare of your Country..."** would echo in our souls long after we departed.



Standing there, luggage by my side, I realised; I had stepped into a crucible where boys would be burned into men, men into leaders, and leaders into officers of the Indian Army. If the SSB had tested our potential, the IMA wasted no time in testing our endurance. The very first day, we were introduced to “**ragda**”, the cadet’s word for the relentless physical grind. Seniors, with a gleam in their eyes, took their pound of flesh through endless push-ups, front rolls, and runs that left our lungs pleading for air.

At night, lying on my *bed* with aching muscles, I often wondered: was this punishment or preparation? But slowly, clarity dawned. *Ragda* was not about breaking us; it was about reshaping us. Stripped of ego, comfort, and excuses, we began to learn the essence of soldiering; resilience. The humour of cadet life became our solace. To be a **Gentleman Cadet** (GC) was to live a paradox, tortured and proud, exhausted and elated, punished and privileged. We joked that the academy had only two modes; *physical strain* and *mental stress*. But beneath the sarcasm was a quiet pride: we were enduring what only a few ever could.



Among the many tests of courage, few matched the raw intensity of **boxing bouts**. Gloves laced, mouth guard clenched, one stepped into the ring knowing that retreat was not an option. My own bout still lives in memory; a flurry of punches, the blur of sweat and adrenaline, and then the sting of a clean right hook that left my nose bloodied. Yet as the referee raised my hand, the pain vanished in the thunderous cheers of course mates. That single bout was a microcosm of soldiering; bruises are temporary, but the pride of victory is permanent.

Another unforgettable chapter unfolded at the **Equitation Lines**. Horses, those noble creatures, tested not just skill but character.

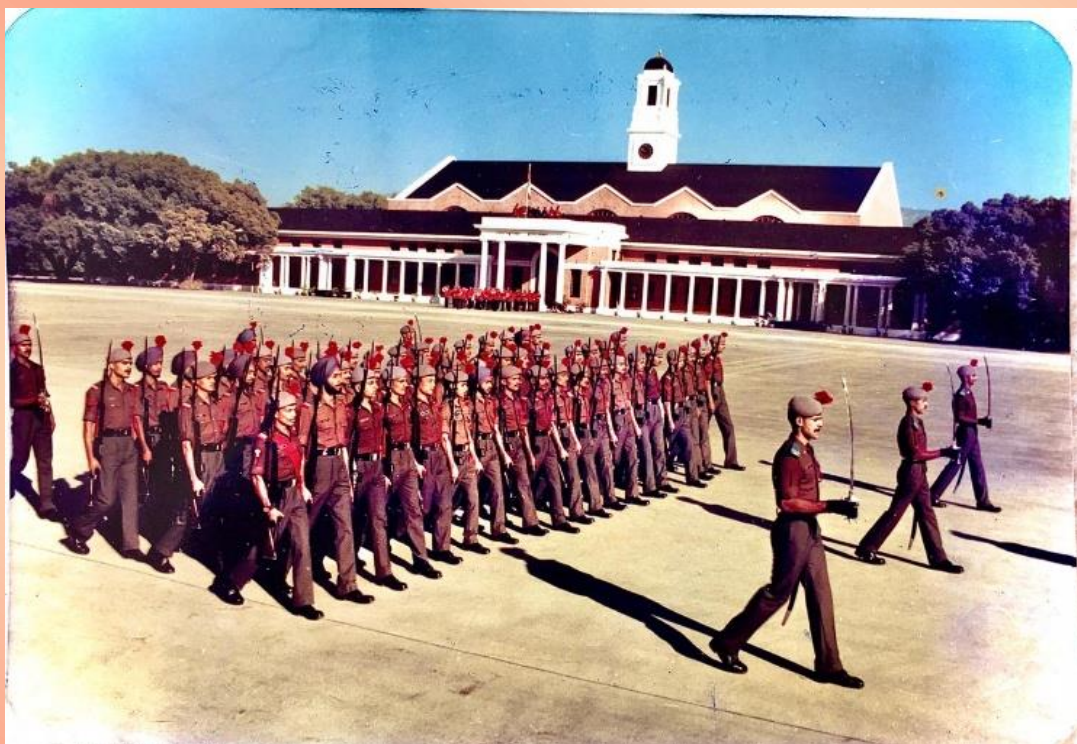
At first, the saddle felt alien, the reins slippery with nervous sweat. But as weeks passed, a bond grew between rider and steed. I still recall the day I galloped across the practice field, the wind lashing against my face, the rhythmic thunder of hooves beneath me. For a fleeting moment, I felt like a cavalier of old master and horse moving as one. In the Army, they said, a man who can command a horse can command a troop.

Training at the Grenade Range was another initiation. To hold in one's hand a live grenade, a compact globe of death, was to feel the weight of responsibility like never before. As the instructor barked commands, I pulled the pin, counted the heartbeats, and hurled the sphere with all my might. The explosion that followed reverberated through the hills; a thunderclap that shook not just the earth but also my understanding of war. Here was power condensed into a soldier's palm; here was trust placed into an officer's steadiness.

Not all memories of IMA were forged in sweat and dust. There were evenings when, after a gruelling day, we would steal a glance northward, where the twinkling lights of **Mussoorie** danced upon the hillside. To us cadets, those

lights were not just pretty; they were tantalising reminders of a world beyond drill and discipline. Some weekends, if leave permitted, we would wander up to the hill station. The stroll on the **Mall Road**, the aroma of hot “*momos*”, the gentle mist wrapping the colonial lampposts; these small escapes were precious, stolen chapters in an otherwise regimented book. And yet, even amidst laughter and leisure, the looming shadow of morning PT (physical training parade) at 0500 hrs kept us grounded.

Time at IMA is a paradox; each day feels endless, yet months vanish like breath on glass. Before we knew it, the **final term** arrived, and with it, the most hallowed of all rituals - the **Passing Out Parade (POP)**. The night before, sleep eluded most of us. Polishing the brass buckle, ironing the olive-green tunic, rehearsing every drill movement in the mind, these rituals were as sacred as prayer. Dawn broke, and with it, the drill square transformed into a theatre of pride. Families thronged the stands, their eyes moist, their chests swelling with pride. As the bugles sounded and the **Adjutant's Parade** began, we marched in perfect synchrony, each step a tribute to years of toil. The rhythmic thud of boots on tarmac reverberated across the valley, echoing off the sal-lined avenues.



And then came the climactic moment, the “**Antim Pag**”, (the final step) taken as a Gentleman Cadet, the first as a **Commissioned Officer** of the Indian Army. Crossing that threshold was more than a physical stride; it was the culmination of a journey that had begun in Jodhpur, stumbled in Allahabad, and triumphed at Dehradun. As the **Pipping Ceremony** concluded and shining stars were



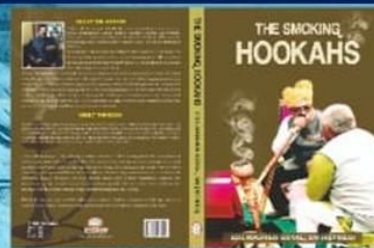
placed on our shoulders, I looked at my family in the stands. Tears blurred my vision, but my heart whispered silently: ***I made it.***

Years have passed since that day, yet the IMA remains etched into my marrow. The olive greens I first wore as a cadet became my skin, my identity, my honour. Whenever I return to Dehradun and stand before Chetwode Hall, I feel the same stirring in my soul: a call to service larger than self. The Academy had given me far more than a commission. It had given me a creed, a brotherhood, and a way of life. It had taught me that courage is not the absence of fear, but the mastery of it; that leadership is not about authority, but about responsibility; that a soldier's truest weapon is not his rifle, but his character. And so, whenever I look back at the winding journey from Jodhpur to Allahabad, from "ragda" to parade ground, from a limping candidate to a proud officer, one truth shines above all:

The Gateway to Olive Greens was not merely a passage. It was a transformation.

Col. Madhur Goyal – Sena Medal (Retd.)
Gallantry Awardee, Author & Poet

Releasing
soon!



THE SMOKING HOOKAHS

COL MADHUR GOYAL, SM

*"The Smoking Hookahs is more than a book -
it's the unfiltered voice of a veteran who
lived through the fire, the frost, and the silence
after the guns."*

MIS-SELLING IN INSURANCE

In an era of aggressive marketing where competition is the buzzword, everyone is trying to outperform others by both fair and unfair means. Insurance industry in India that contributes significantly to country's GDP has also not been immune to this menace of aggressive marketing techniques adopted by insurers after the gradual opening of insurance sector to private players. With increasing competition amongst the insurers for a greater pie in the market share in the country, the cases of mis-selling in the sector have been rising at an alarming level during last few years. Not a single day passes when one doesn't come across instances of vulnerable people being cheated by fraudsters engaged in selling/marketing of insurance products. Mis-selling in Insurance is a significant problem in financial sector and is a worldwide phenomenon.

Mis-selling in insurance is the unethical practice of selling a policy that is unsuitable for a customer's needs, often through deception, false promises, or hiding crucial details. This is primarily driven by high commissions and sales pressure on agents, leading to significant financial losses and emotional distress for policyholders.

The no. of cases being reported or the ones that go to judicial forums is far less than the actual because of ignorance about the remedies available in case of mis-selling.

To understand the menace, one has to know as to what constitutes mis-selling in Insurance.

Mis-selling is a marketing/sales practice when a product or service is sold/given to customers by deliberately misleading the facts about product/service or its suitability to the end user. It is nothing but making fool of gullible customers by making false allurements about the benefits/advantages of a product/service. Insurance policies are generally sold by brokers/insurance agent/advisors/ Bank's representatives acting as a channel partner who vie with each other and adopt fair/unfair practices to market the insurance products of different insurance companies because of huge benefits that accrue to them in form of fatty commissions based on their performance. As such it is natural for them to engage in unethical practices to generate business for ins companies by targeting the most vulnerable group claiming ins as a better mode of investment

The vulnerable group mostly comprises of;-

1. Illiterate farmers who have received Compensation on sale of land or have surplus money.



2. Retired senior citizens just retired with lump sum money recd at the time of retirement.
3. Students on the pretext of study loans which they never get.
4. Housewives
5. NRI's and so on,

The insurance policies are usually sold in the guise of fixed deposits with allurements and promise of a better return than fixed deposit in bank or elsewhere.

The ins policies are sold on pretext of additional benefits like interest free loans at the time of taking policy. The policies are being sold by promising expensive gifts at the time of taking policy that can be anything from gold coins or free trips to tourist destinations depending on the amount The ins policies are being sold as a single premium or onetime payment policy despite the same being a long term policy to the customer The insurance products are being miss sold by misleading the customers about the actual terms and conditions of the policy.

Precautions to be taken before buying a policy

1. Your financial position.
2. Various features of the policy like:
 - Premium amount
 - Periodicity of payments
 - Payment terms
 - Maturity value
 - Policy period/Term
 - Claim procedure
 - Read carefully again & again the various terms & conditions & track record
 - Verify antecedents of the agent/advisor/insurance company.
 - Keep a record of conversation with insurance representative /Agent/Advisor.
 - Keep a record of payments made to insurance company.
3. Grievances Redressal Mechanism.

When taking out an insurance policy, you must exercise utmost good faith, which means being completely honest and thorough in all your disclosures, and carefully reviewing the policy details to ensure it meets your needs.



DR. DINESH VERMA
Member Director – SOSVA,
Retd. Principal Commissioner Central Excise
and Customs, Insurance Ombudsman for
North India, A Medical Doctor by profession

A Big Salute

I was trained to fight Wars.
She was never trained for the kind of battles,
she fought every day.

When I left for NDA, I was 18.
A BOY full of pride,
Carrying a steel trunk and dreams.
When I got Commissioned,
I was 22 : A MAN in uniform.

But the day I Married her,
I realised the true meaning of courage...
Not in Bullets, but in Patience.

The first time I got posted to the border,
She didn't cry.
She just smiled and said,
"Bas phone karte rehna."

And when the phone didn't connect for days,
She still smiled when her parents asked, "Kaisa hai beta?"

She's been smiling through uncertainty ever since.
She celebrates Diwali by herself.
Lights diyas in every corner of our small SF quarter...
Says it makes her feel I'm home.

One year, the electricity went out.
She told me later how she sat in darkness,
lighting candles one by one, whispering to my Mom :
"He must be lighting diyas on the border too."

That night, I was under a tarpaulin tent,
Eating cold poori and pickle from a dented mess tin.

#Karwachauths come and go.
She dresses up, puts on sindoor, opens the video call,
and smiles through a weak network..
"Main dekh liya, tum khana khao."

The call drops before I can even reply.
She handles everything.
From paying bills online to fixing the water motor.
When the car broke down,
she learned to push-start it.

When I couldn't come home for medical emergencies,
she sat in the hospital alone,
praying to every god she knew.

Through it all, she never complains.
Not once.

She once had a promising career
a steady job, her own desk, colleagues,
and a sense of independence she had built with quiet pride.

But when I got my first peace posting,
She made a choice most won't understand.

She left it all behind..

Not because she had to,
but because she wanted to be with us.

She said, "What's the point of building a career if it keeps us apart?"
Since then, every posting, every move, every new city has been her project ..

Rebuilding a home from scratch,
Without complaint, Without applause.

She keeps my medals polished but tells me softly..

"Don't bring more medals,
if they cost us more years Apart."

I've realised that the bravest salute isn't given on the parade ground..
it's given silently...

..by a woman waving from a railway platform.

They don't wear stars on their shoulders,
but they carry the weight of our absence, With grace.

So if you ever meet a soldier,
Salute twice ..

once for him,
and once for his Wife
that keeps him strong.

Because I may have fought for the Nation,
but she fought for my life.
And she won every single time.

♥ To every military wife, ♥
YOU are the unseen medal
We proudly wear.



**Group Captain Hemant
Singh Chauhan (Retd)**

**SSB MENTORS, 3200 hrs of Flying
Chetak and Cheetah helicopters,
700 hrs of Microlight Flying,**



This is beautiful ! Enjoy !

"My name's Rebecca. I'm 75. I used to drive the school bus for 32 years. Not glamorous work, but honest. I knew every kid by name. Every backpack. Every "Good morning, Miss Rebecca!" with sleepy eyes and peanut butter breath.

When I retired, I missed the rhythm of it. The early light. The radio hum. The feeling that I was getting someone where they needed to go.

But mostly? I missed them. The kids.

So now, every school day at 7:45 a.m., I walk to the corner stop on Elm and Third.

Not to ride. To pay.

I stand there, coat buttoned, scarf tight, and when the yellow bus pulls up and a child steps on without swiping or handing over cash, maybe because their card failed, maybe because they forgot it, maybe because home is tight this week, I step forward.

"I've got it," I say. And I tap my own pass.

Just once. For one child. Then I step back. Wave as the bus drives off. That's all.

I don't hand out candy. I don't give speeches. I don't want thanks.

I just make sure no kid stands there, embarrassed, while other children file past.

It started last winter. A boy, sixth grade, maybe fumbled in his pockets. Looked down. Whispered, "Forgot it." The driver waited. Other kids stared. He turned red.

Something in me remembered how shame feels heavier than snow.

So I tapped in. For him.

He said, "Thank you, Grandma." And ran to the back.

Next day, same time, same stop, another kid short. So I did it again. And again. And again.

Now, after ten months, the drivers know me. They nod. Some smile. One wrote on a napkin "You've covered 417 rides. We're counting."

I didn't know that. I never kept track.

But others have.

A single mom came up to me last week. "You paid for my daughter three times," she said. Her voice cracked. "We were between jobs. She didn't tell me. Didn't want to worry me."

She handed me a jar of homemade blackberry jam. "From our last bush," she said. "Next year, I'll pay for someone too."

Then the bus company heard. Not angry. Touched. They gave me a lifetime pass. I told them "Keep it. Give it to a student who needs it."

They did.

Now, every month, they quietly retire one child's debt, picked at random. And the note on the envelope says "Paid by someone who believes in you."

But here's what gets me.

Last Friday, I saw a teenager, hoodie up, hands deep in pockets follow a little girl onto the bus. She didn't have her card.

Before I could move...

He tapped his phone. "I got her."

And when he passed me, he smiled. "Used to ride your bus, Miss Rebecca. You taught me more than roads."

I didn't cry until I got home.

People ask, "Why do you do it?"

Because dignity is thin sometimes.

Because a child shouldn't start the day feeling like a burden.

Because someone once gave me a chance when I had nothing.

Because kindness isn't about changing the world.

It's about changing one ride.

And maybe, just maybe that changes everything after."

Let this story reach more hearts. Keep doing good things without expecting anything.



Ms. Seema Shelat

A Happy Homemaker |
Lawyer by Profession |
Vivid Traveler | Passionate Cook

Sea Water Killed the Legendary Singer "Zubeen Garg" of Assam...

THE OCEAN IS HUGE, AND IT'S DEADLY TOO!

Zubeen Garg, the legendary singer from Assam, began his musical journey with the release of his debut album, *Anamika*, in 1992. Since then, his passion for music has led him to a series of successful super hit songs in almost all languages, including Assamese, Bengali, Hindi, and English. Songs such as *Mayabini*, *Maya*, and *Ya Ali* had hit the audiences of India with great success.

Zubeen Garg was a versatile singer and actor. His first successful movie was *Tumi Mur Mathu Mur*, in which he not only acted but also sang the songs (soundtracks). After a few years of singing in the Assamese film industry, he made his Bollywood debut in the 2006 movie *Gangster*.

Zubeen Garg was a down-to-earth, nature-loving, and adventurous person, and because of this, he was able to form relationships not only with people of various backgrounds but also with the underprivileged. Because of this quality, he was able to make a huge number of fans.

ZUBEEN GARG IN BOHAG BIHU

Bihu is a special festival of Assam, and it is celebrated as Bohag Bihu (in April), Kati Bihu (in October), and Magh Bihu (in January) by the people of Assam. Every year, Bohag Bihu has been celebrated by organizing stage shows for Zubeen Garg, and he used to entertain the people of Assam with his music on such special occasions.



Hundreds of people used to wait desperately in such festivals, only to hear the divine voice of Zubeen Garg. Every celebration and occasion was incomplete without him, and he was a part of everyone's life.

ZUBEEN GARG WAS A SOCIALIST

Zubeen Garg was not only an artist but also a socialist. He made movies like *Mission China* that used to give positive social messages to the audience. In the movie *Kanchanjangha*, he highlighted corruption in APSC recruitment. He also encouraged the youngsters to become socialists instead of becoming politicians, which he once said to Sweta Singh (Aajtak news reporter) in an interview.

As a socialist, he helped many people with social and financial issues by running a charity called Kalaguru Artiste Foundation. He used to personally go on the streets of Assam with his crew, asking for donations from person to person to help the sufferers during any crisis, such as a flood in Assam. He was also one of the main non-political figures of the Anti-CAA protest in Assam.

Zubeen Garg liked playing football and played many football matches to collect funds for flood-affected people.

During the COVID-19 pandemic, he had helped many people who were not able to earn money during the lockdown. In May 2021, during a sudden rise in COVID-19 cases, he even offered his two-storied house in Guwahati to be used as a COVID Care Centre. Without him, the COVID-19 pandemic would have been too debilitating for the affected people of Assam.

DECLINING HEALTH OF ZUBEEN GARG

At the beginning of his career, Zubeen Garg was a very active and healthy person. In spite of having a lean body, he was very energetic and used to sing for hours in studios and on stage shows. But eventually, after too many years of singing, his health started to decline. He started becoming exhausted very often and couldn't perform like before. Soon, he suffered from seizures and other health issues.

In 2022, Zubeen Garg collapsed in the washroom of a resort in Dibrugarh, Assam. He was rushed to the nearest medical center, and the doctor diagnosed the case as epilepsy. He was treated there and was released with medications.

Zubeen Garg was under the treatment of Nemcare Hospital in Guwahati, and he had to take medications for seizures regularly. The doctor advised him to get rid of water and fire, because they could trigger a seizure.

DEMISE OF ZUBEEN GARG

In mid-September of 2025, Zubeen Garg went to Singapore to attend the North-east India festival, and had a plan to explore a few places there. On 19 September 2025, he went to a nearby Island with his crew on a cruiser yacht. After reaching near the island, most of his crew members started to jump into the sea and started swimming there to take enjoyment because no one wanted to miss that moment. Most of them asked Zubeen Garg to swim and take part in that activity, but swimming in that seawater was a risk for him!

Consequently after swimming in that sea, Zubeen Garg lost consciousness, and he started to have a seizure. He was rescued and taken to the yacht, and called the paramedics. They had to give him Cardiopulmonary resuscitation (CPR) because he was not breathing, and his heart was also not beating. Even after several efforts, they couldn't retrieve his heartbeat, and he was rushed to the hospital, where he was declared dead.

DEADLY SEA KILLED ZUBEEN GARG

Zubeen Garg loved the beauties of nature, and one such beauty was the ocean. In his songs, he even included "ocean" as an inspiration. He was adventurous and loved exploring the natural world's beauty. That's why he wanted to experience the sea close to Singapore. However, swimming in a sea is not always suitable for everyone.

Risks of Swimming in the Sea for an Epileptic

As per medical science, any epileptic seizure may be triggered by flashing lights or moving objects. That's why it's not advisable to swim for patients who are at risk of having a seizure, because the visual effects of the moving water could trigger a seizure. Moreover, drowning is quite possible for such a patient during a seizure.

Sea water is not stationary like in a swimming pool, and the moving water of the sea could have such visual effects that could trigger a seizure.

Salt Poisoning Could Trigger a Seizure

People who are prone to seizures or have any mental disorder should avoid too much salt consumption. Table salt that is commonly used for cooking contains a molecule called sodium, and too much salt could increase the sodium levels in the blood. Consuming more than 0.5 – 1 gram of salt per kilogram of body weight could cause enough levels of sodium in the blood to cause salt poisoning. But salt poisoning is not always seen in adults; it could happen to adults with epilepsy or who are prone to seizures.

Sea water contains high levels of salt, and consuming even moderate levels of sea water could trigger a seizure in people with epilepsy or a mental disorder.

Dogs dying after consuming seawater have been reported in the past.

Zubeen Garg's Design of Death

Zubeen Garg must have consumed seawater while swimming in the sea, which must have caused salt poisoning and triggered a seizure. Moreover, he didn't take his medication on that day, and that's why he was also at risk of having a seizure.

Being a celebrity, he should have had a good caregiver at that time. Zubeen Garg was married, and he had a caring wife, but she was not there with him.

Zubeen Garg liked pork, and eating pork regularly could cause a disease called Neurocysticercosis. This disease is caused by a tapeworm such as *Taenia solium*. After consuming pork, the eggs get hatched in the stomach, and the worm travels to other parts of the body, including the brain. The worm can interfere with the normal brain function and could cause seizures.

Zubeen Garg took treatment from a doctor in Mumbai, and was taking medications for seizures, but whether the diagnosis for tapeworm infection was done or not is a big question, because if that was not done, then it was not

a proper treatment.

Death comes to everyone, and death has a design for everyone. Someone dies from an accident, someone dies from an illness, someone dies from murder or suicide, and so on. This concept of death was shown in the American movie series called *Final Destination*.

The design of death for Zubeen Garg started with consuming pork and ended with swimming in the sea.

– **Debojit Acharjee (Software Engineer/Author)**

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Thepla Quesadillas Recipe (Gujarati–Mexican Fusion)

Serves: 2–3

Prep Time: 20 mins

Cook Time: 20 mins

For Theplas (Base)

Ingredients:

- Whole wheat flour – 1½ cups
- Besan (gram flour) – 2 tbsp
- Methi (fenugreek leaves), finely chopped – ¼ cup (optional but traditional)
- Turmeric powder – ¼ tsp
- Red chilli powder – ½ tsp
- Cumin powder – ½ tsp
- Coriander powder – ½ tsp
- Salt – to taste
- Yogurt – 2 tbsp
- Oil – 1 tbsp (for dough)
- Water – as needed
- Ghee or oil – for cooking

Method:

1. Mix all dry ingredients in a bowl. Add yogurt and oil, then knead into a soft dough with water.
2. Rest for 10 minutes.
3. Roll into medium-thick rotis (around 6–7 inches).
4. Cook on a hot tawa with a little oil or ghee till golden brown spots appear.
5. Keep warm in a covered cloth.

For Spiced Potato Filling

Ingredients:

- Boiled potatoes – 3 medium, mashed
 - Oil – 1 tbsp
- Mustard seeds – ½ tsp
- Cumin seeds – ½ tsp
- Ginger-garlic paste – 1 tsp
- Green chilli, finely chopped – 1

- Turmeric – ¼ tsp
- Red chilli powder – ½ tsp
- Coriander powder – ½ tsp
 - Garam masala – ¼ tsp
 - Lemon juice – 1 tsp
- Chopped coriander – 2 tbsp
 - Salt – to taste

Method:

1. Heat oil in a pan. Add mustard and cumin seeds; let them splutter.
2. Add ginger-garlic paste, green chilli, and sauté for 30 seconds.
3. Add all dry spices, then mashed potatoes. Mix well.
4. Finish with lemon juice and coriander. Let it cool slightly.

For Assembly

Ingredients:

- Prepared theplas – 4
- Potato filling – as above
- Grated mozzarella or processed cheese – ½ cup
- Salsa (or tomato chutney) – 3–4 tbsp
- Butter or oil – for grilling

Method:

1. Place one thepla on a plate. Spread a layer of potato filling evenly.
2. Add a layer of salsa and sprinkle grated cheese.
3. Cover with another thepla to form a quesadilla.
4. Heat a nonstick tawa or grill pan, grease lightly with butter or oil.
5. Grill on both sides till crisp and golden, and cheese melts.
6. Cut into wedges and serve hot.

Serving Suggestion

Serve with mint yogurt dip, spicy salsa, or garlic chutney.
Perfect for brunch, picnics, or a creative Indian–Mexican fusion platter.



Falguni Thakkar
Award Winner Chef &
Author of Hand to Heart

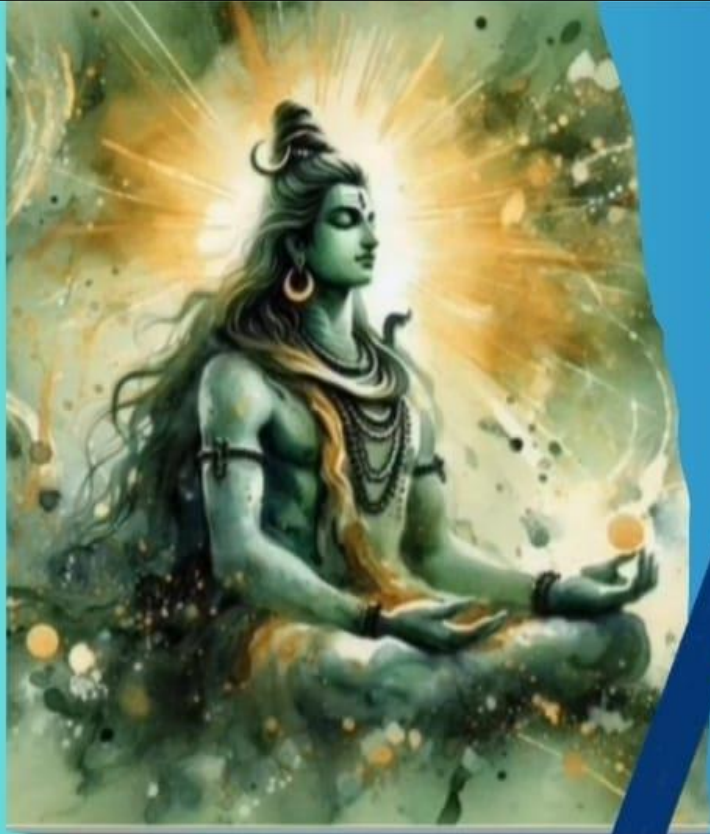
Top Trend



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