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FOR THE
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MANY DIVAS,
MANY OCCASIONS,
ONE FABRIC.



MISS DIVA
MISS UNIVERSE INDIA 2020

Natural fluid fashion best describes LIVA. A fashion ingredient brand that promises a drape like no other. So versatile, it enables every woman to live free and unrestrained. With LIVA, they can live their flow. LIVA Miss Diva 2020 was a nationwide pageant that invited women to do exactly that. Here's how LIVA partnered them, every step of their journey.



1 A CHIC OUTFIT
at the nationwide announcement

This outfit designed by **Schulen** for **Wendell Rodricks**, in association with LIVA, was worn by mentor and former Miss Universe Lara Dutta, as she addressed a press conference to announce the LIVA Miss Diva 2020 pageant.



2 IMPRESSIVE FORMALS
at the auditions

Impressive Formals from LIVA brand partners like **Pantaloons**, **Allen Solly** and **Van Heusen** kickstarted this nationwide pageant. Held across 10 cities, the auditions opened its doors to confident, dynamic, vivacious women who yearned to live their flow.



3 SENSUAL SILHOUETTES
at the final round of auditions

Sensual Silhouettes designed by **Mariam Khan** and made fluid by LIVA were donned by the 20 finalists, who were selected from a sea of aspiring applicants.



4 FLOWY RESORT WEAR
at the Mumbai preliminary event

Flowy Resort Wear crafted by **Deme**, enhanced the luxurious look of LIVA. Unconventional drapes, surprising cut-outs, and unexpected ways of playing with fabric, reflective of Deme's signature style, helped dramatically boost the finalists' confidence.



5 CLASSIC SILHOUETTES
at the Bangalore preliminary event

Classic Silhouettes revisited by **Abhishek Sharma**, aptly conveyed the versatility of LIVA. Bold and sensual, much like the 20 finalists, this collection exuded the charm of vintage Hollywood in a palette of jewel and earthy tones.



6 BEJEWELLED FASHION
at the Delhi preliminary event

Bejewelled Fashion by **Raakesh Agarwal**, highlighted the sheen that's customary of LIVA. Embellished with metallic gold fringes, the collection brought a dramatic edge to the finalists' performance.



7 CONTEMPORARY TRADITIONAL WEAR
at the Jaipur preliminary event

Contemporary Traditional Wear by **Princess Diya Kumari Foundation** showcased LIVA's rich finish. Vibrant jewel tones inspired by the peacock along with 'Gotapatti', a heritage craft once adorned by the royals of Jaipur, gave the finalists a taste of the royal life.



THE GRAND FINALE

Glorious Gowns created by **Gavin Miguel**, brought to life the versatility of LIVA. Thus, concluded the 4-month long pageant. The result? A diverse collection of fashion and the emergence of strong, confident divas.

LIVA MISS DIVA
UNIVERSE 2020
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EDITOR'S LETTER

What do you work for?

Money, position, power, passion? That is a given. I ask again—what do you work for?

Mull over this as I give you a quick introduction to a woman I had the fortune of meeting almost a decade ago. She was the head of a department at one of India's top hospitals, had a beautiful family, and was on all the

THE ONE THING I HAVE LEARNED WHILE WORKING WITH WOMEN FOR WOMEN, IS THE EMPATHY WE BRING TO ANY STRUCTURE WHICH ENHANCES THE WORK CULTURE EXTENSIVELY.

powerlists of publications. What drove her, though, was the work she did with underprivileged girls in Kashmir—young girls who were hitting menopause in their teens due to genetic as well as autoimmunity-based factors. She had been using her research work in gynaecology to alleviate the pain, counsel the patients, and regularly visit the camps set up in strife-torn Kashmir. For her, the money, power, position, and passion for work was far outweighed by her purpose. Dr Firuza Parikh, director at Assisted Reproduction and Genetics Department at Jaslok Hospital, continues to be a leading medical professional, a devoted wife and mom, and a much-loved friend. Yet, her purpose is larger than her.

Knowing your passion and strengths may be easy, but figuring out your purpose may take years.

For somebody like me, it was the passion for journalism that led me to switch careers from fashion to writing. However, putting pen to paper for entertainment, fashion, and beauty did not fully satisfy the journalist within; I started telling stories of achievers, writing solution-based features, and that helped me delve deep into finding the purpose. Proactively giving back is where my purpose lies, and I am on the path to claiming it. The journey must never stop.

Our Work & Money issue lets you in on the happy discovery that many corporates are consciously adding diversity and inclusion to their manifestos. We speak to human resource professionals with this specific agenda.

As I write this Editor's Letter, a day after International Women's Day was celebrated worldwide, it becomes almost obligatory to say that the more women we include in our system at all levels, the better our economy will be. But beyond obligation, the one thing I have learned while working with women for women, is the empathy we bring to any structure which enhances the work culture extensively.

So here's to us—may we find our balance, structure, and purpose at work in time. Until then, enjoy the journey.

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WAYS TO SHOP IN
2020 BECAUSE
CLIMATE CHANGE
IS REAL

Make mindful choices.

ALL YOU NEED
TO KNOW ABOUT
SULPHATE FREE
SHAMPOO

Go chemical free.

WHY YOU SHOULD
SWITCH TO RED
RICE

Make a healthy switch

5 COMMON PET
BEHAVIOURS AND
WHAT THEY MEAN

Decode it



We asked our followers on Twitter, What are the HR policies they would like to change? Here's what they had to say:



**Shruti Pednekar @
ShrutiPednekar8**

The clock-in and clock-out for shift hours is extremely questionable, it needs to change



**Priyanka Acharya @
ThePriDoll**

Flexible work time, please!
#tweetofemina



Neha Kabra @stardustnfire

We only have one leave per month in office, no sick leaves and no casual leaves. So that is just 12 leaves in a year it needs to change.

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WE HEAR YOU!

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Kudos for coming out with an issue that was complete in all respects. I have been apprehensive about going for tech-based treatments, but this article, The Science Of Skincare has given me the confidence to go for it. I loved the interview with Shraddha Kapoor, Hima Das, and Dhanya Menon, as each was inspiring and goes on to show that there are no shortcuts to success. Keep up the good work!

Sapna Iyer, Kolkata

Being a fan of Shraddha Kapoor, I felt the February 24, 2020 issue was a gift for me. Shraddha was looking amazing in black as cover girl. In All About You Love, the suggested dos and don'ts to not sabotage our relationship with our partners was very helpful. I always enjoy reading every issue of *Femina*. Thank you for sharing Interesting information on every topic.

Laxmi Ahuja, New Delhi

All editions of *Femina* are outstanding and last month's issue was no exception. The editor's letter always inspires me. The Big Story—The Science Of Skincare was very informative. I got to know about various alternatives to facials other than what my parlour-wali didi refers. Thanks for enlightening me.

Harsha, New Delhi

The Cover of your February 24, 2020 issue of *Femina* complemented what lays inside the magazine. Shraddha Kapoor looks simply ravishing. I found the cover girl interview interesting. An actor, Singer and hot stepper, she's all rolled into one. Reading the beauty section is a true pleasure, to be



honest, I personally try most of the tips, tricks and trends suggested in *Femina*. I hope to continue seeing such wonderful features ahead. You keep me updated with almost everything, you are not just a magazine but a way of life. Love you, *Femina*

**Malini Nagpal,
Indore**

Femina has everything a woman could ask for in a magazine, fashion, beauty, food, travel. Cover girl Shraddha Kapoor, seen on the cover of *Femina*, in a heart-to-heart interview with Ruman Baig, made for a great read. I wish her all the best for her coming films. Every article I read had a different story to tell and it boosted me. Today, *Femina* has not only become my perfect mate in the Mumbai local trains) but also a best Friend when I am free.

Bipasha Dasgupta, Mumbai

Reading *Femina* is my favourite pastime. I am a fashionista and a beauty lover. I eagerly wait for your beauty updates. In your beauty section, (Beauty and Market), along with price tags of products in every issue, there are reviews as well. How to manage money and understand investments, saving and markets better was interesting to note through the article, The Ka-ching Factor. From comfortingly-familiar everyday issues, to more out-of-bounds (but oh-so-tempting) glamour world, from soul-inspiring stories to hard-hitting shockers. Turning the pages of *Femina* is truly a roller coaster ride. Kudos to team *Femina* for bringing the best of the fortnight for the readers like me.

Anhaita Trilok, Rajasthan



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Change is constant

THEY'RE TALENTED, THEY'RE READY TO TAKE ON CHALLENGES, AND THEY'RE PROVING THEMSELVES WHEN OFFERED THE OPPORTUNITY. MILLENNIALS TODAY ARE ADEPT AT CHASING IT ALL, EVEN IF WORK-LIFE BALANCE MAY SEEM A MYTH IN THE EVER-EVOLVING SCENARIO. SO WHAT DOES IT TAKE FOR THE WOMEN IN THE WORKFORCE TO KEEP AT IT? HUMAN RESOURCE PROFESSIONALS GIVE US A LOWDOWN ON THE CURRENT AND EMERGING WORK TRENDS FOR WOMEN



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KRUTI PATEL

Director, Service Delivery at
TTEC India Customer
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**SHARES THE CHALLENGES
FACED BY WOMEN WORKERS
IN THE BPO SECTOR**



CASE STUDY

When we started operations, the parents of one of our female employees were concerned about the work environment and security considering our 24x7 BPO setup. As part of our duty to assure the female employee and her family, we invited her parents to the office and gave them an office tour, including the office surroundings and the parking area. Her parents were happy that we had CCTV monitoring in place at all the key locations within the office premises.

THE SOLUTION

Since our inception, over 19 years ago, we have decided to offer free and secure doorstep transportation to our female employees working in the late evening shifts, accompanied by a security guard. As we implemented the transport policy, we looked into other minute details as well, to ensure that drivers were hired from licensed agencies, and had undergone a thorough background verification. We designed routes to ensure that our female employees are first to be dropped off, and that they never travel alone in the vehicle.

Last year, we moved our office to a new super site, and as a special consideration, we have reserved the first level parking with easiest access

only for our female employees, offering them one more reason to feel safe. This is highly appreciated by all our female employees who prefer to travel using their own vehicles.

At more than 30 per cent, TTEC India has one of highest percentages of female employees in the country, and as an organisation, we have well-defined HR policies and guidelines on TTEC being an equal opportunity employer, regardless of gender, religion, ethnicity, age, and so on. HR policies and guidelines were drafted as soon as we became vary of the situation; even though there were no incidents in the organisation, we have always been prepared for it all.

Our female leaders used to stock up sanitary napkins in their office lockers, accessible to any female who

We decided to offer free and secure transportation to our female employees working in the late evening shift

needed it, especially those working in late evening or night shifts, when they couldn't head out to the nearest medical shop. With the advent of sanitary napkin vending machines, we immediately made this facility available in the women's restrooms. This is a facility that most institutions are implementing now, including schools and colleges.

When we had our first pregnant employee, she asked for support during her pregnancy in the best

possible way, be it offering a day-time shift in a 24/7 environment or allowing work from home, wherever their role allows such flexibility. There were no second thoughts on the matter, which led to many of our female employees to continue working with us after their maternity leave.

We have more senior female employees in our Engagement team which helps us ensure approachability for sensitive issues. From lending a ear on everyday matters, to providing

counselling on personal issues, their role is constantly evolving. Our Grievance Resolution Committee also has three females and two males, making female representation stronger.

WORK TRENDS

Several concerns emerge from a single experience which affect multiple industries.

SAFETY FIRST:

The safety of female employees is a topic that has been often discussed and with the government laying down guidelines for the same, companies have revised their policies. It is the employer's responsibility to provide an official transportation facility to help their female employees reach home safely; the orders include clear directions on ensuring security and safety of females working late night hours in IT, financial services, educational institutes, BPOs, and similar industries. It is necessary to run verification of cab drivers and security personnel, ensure that female employees are not made to travel alone during night hours, and that they get pick up and drop off right at their houses. The government also realised the changing needs which led to amendments in the Factories Act and Shops and Establishments Act about the safety of women who work in night shifts. The National Association of Software and Services Companies (NASSCOM) stepped up to lay down relevant security measures for the safety of the women employees.

MOTHERHOOD NECESSITIES:

In terms of maternity leave, we have witnessed that the industry has started understanding the needs of pregnant female employees; this has been further strengthened with the Maternity Benefit Amendment Act, 2017. >

As told to Kalwyna Rathod

Striking the delicate balance

SUJATA GUIN

Vice President, Human Resources, Apeejay Surrendra Park Hotels

TALKS ABOUT HOW FLEXIBLE WORK ARRANGEMENTS CAN GREATLY BENEFIT EMPLOYEES AS WELL AS EMPLOYERS

CASE STUDY

A few years ago, a woman executive working with our hotel support divisions decided to adopt a baby. And she did, after overcoming a host of challenges. But, soon after adoption, she found it difficult to strike a balance between her job and childcare. There was insufficient support at home—she found straddling work and home to be an uphill task. As a result, after discussions with her family members, she arrived at the decision of quitting. She was a good worker, so leaving the organisation would have significantly dented her career prospects.

THE SOLUTION

I had a series of discussions on the issue with the employee, who is now in her early 30s. I also urged her to talk to her family about working part-time for the company; after all, she shouldn't be hanging up her boots so early in her career. Initially, her in-laws were against the idea of working part-time. After several rounds of deliberations, her husband and in-laws agreed, and our organisation stepped in to approve this option to enable her to continue, following a flexible schedule.

It has been almost five years now, and I can see her in a happy space. She effectively handles all her challenging assignments at work. She mostly works part-time, scheduling herself for a full work day work whenever necessary, or at her convenience. Overall, her performance has been commendable, and she has also earned recognition and a promotion.

As a human resources professional, I feel satisfied that I have been able to retain a bright and competent woman executive, preventing her from giving up on a successful career path.



WORK TRENDS

The following apply not only to hospitality sector, but to other industries as well.

FLEXIBLE WORK HOURS:

Balancing work and home commitments is a critical concern in this age of nuclear families, and companies are increasingly becoming aware of this. Despite rigorous schedules, organisations make an effort to create room for flexibility, if

Burn out due to workplace stress has been formally recognised by the WHO as an occupational phenomenon.

the nature of the work permits it. We have also allowed extended paid time off for team members and work-from-home options for some who take care of elderly parents in need of critical medical attention.

ADDRESSING MENTAL HEALTH CONCERNS:

Burn out due to chronic workplace stress has been formally recognised by the World Health Organisation as an occupational phenomenon. Most women need to strike a balance insofar as work and home responsibilities are concerned. Stress and depression have therefore become inevitable. While progressive companies have stepped forward to address this in their agenda, many organisations still do not have any conversations around this issue. At Apeejay Surrendra Park Hotels, we have initiatives such as stress management through art.

BEING SKILLED IN THIS AGE OF DIGITAL DISRUPTIONS:

According to latest research, top technology trends will include cloud computing, artificial intelligence, analytical reasoning and so on. Accordingly, women are or should be re-skilling and up-skilling in order to understand and effectively use technology to stay relevant. We have a robust internal training cell. Additionally, we send several executives for professional development programmes to Cornell University, Ithaca, in the US.

RETURNING TO WORK/MID-CAREER BREAKS:

Women often need to take mid-career breaks due to maternity or elderly care. When it is time for a comeback, they often find it difficult to gain a foothold. This is where progressive organisations can step in to aid in this transition. Our organisation, for example, has a re-hire programme for both women and men.>

As told to Hemchhaya De

Not without my baby!

SHIKHA RAI

Vice President, Canon India

TELLS US ABOUT NOTICEABLE CHANGING WORK TRENDS IN THE WOMEN WORKFORCE OVER THE LAST DECADE

CASE STUDY

Tara*, 28, rejoined Canon India as part of the sales team after a six-month maternity leave, with the intention of picking up where she left off. However, the commitments of a young baby at home, and the difficulties of reintegrating into the workforce after the long gap, began to take their toll on her. In short, Tara put forth her intention to resign. Seeing that this was the increasing trend among new mothers in the company, the human resources team decided to step in to see what they could do to ease the process, and retain Tara. The result? A set of new initiatives that would enable new mothers to return to the company, easing the process.

SOLUTION

The HR department learned that while many women rejoined the company after maternity leave, they found it extremely different to continue, and eventually had to take the tough decision to resign from their posts. So rather than expecting them to jump back into things, the organisation decided to offer transition support. While punctuality continues to remain one of our core values, we offer the option of coming in an hour late to

work or leaving an hour early from office, for a few months after resuming.

The other option that we introduced is to work fewer hours for a commensurate salary. So, the women could opt for coming in and putting in 50 per cent of their working hours, taking home 70 per cent of their salary. Apart from that, we have daycare facilities in place, and offer reimbursements as well.

A month after a woman rejoins post-maternity leave, the HR team

(of three women!) sits with her, sees how she is faring, and understands her challenges. We call this programme Reboot. Often, we find that the role she has isn't challenging enough to keep her in office, and away from a new baby. Sometimes, this is also because managers feel that they should offer them easier roles. However, a lot of things remain unsaid, and women usually quit without voicing their concerns, so Reboot helps bridge those concerns. Managers are also spoken to, and we try and ensure the transition is as smooth as possible.

As of now, a few gaps have been plugged, and we have been able to coach managers, change assignments, and handhold as well as mentor new mothers trying to re-establish themselves in the workforce.



WORK TRENDS

Overall, the concerns have a better platform to be voiced, and subsequently addressed, in every industry. To state a few, we start at what Canon has experienced.

APPROPRIATE GENDER REPRESENTATION

While Canon is a global brand selling copiers, printers, cameras, and surveillance equipment, in India it is basically a sales and service entity. In this industry, most technology-based sales and service roles have a large population of employees on the field, so offering a good gender mix is challenging to begin with. For instance, we had under 10 per cent women employees five years ago, until we put gender diversity on our agenda.

Gender diversity is the key challenge today, and retaining every woman is important

We are now at 13.4 per cent, and that small, yet significant change, has been the result of a lot of conscious effort, and policy changes.

Gender diversity is the key challenge today, and retaining every woman is important. There are four pillars—to hire, sensitise, develop, and retain. With regard to hiring, one strong push that we have made in the last couple of years, is to ask our placement agencies to better represent women. If we don't have equal representation while hiring, we cannot close the gap in our gender ratio. Through this, over the last two years, we've been able to triple our representation of women while hiring.

SENSITISE THE WORKFORCE

Sensitisation is important, and requires a change of mindset. For instance, even in departments like accounts, there are not enough women because the mindset is that they may not be able to stay back or work long hours. We have sensitisation workshops to bust this conditioning and I'm happy to say, people leave with empowering information.

OFFER TRAINING PROGRAMMES

It is difficult to find women in post-sales service but we have been able to crack a few, owing to the apprenticeship programme under the government's Skill India movement. It allows us to go to women's colleges, get diploma holders and train them in repairing printers and copiers, and then integrate them into the workforce.

For development of the workforce, various training programmes—both online and classroom—are essential. Around three years ago, we started the 'coaching culture'. Our internal coaches meet with employees to figure where they are stuck in their professional journeys, and offer solutions, with special attention for women candidates. This has helped them speak up, about the problems they face and create an all-round cultural shift." >

As told to Neeti Jaychander

Broader Horizons

SHARON D'SOUZA

Senior Human Resources Executive, Hotel Sahara Star

DISCUSSES CHANGES THAT HAVE MADE THE INDUSTRY MORE CONDUCTIVE FOR WOMEN WORKERS

CASE STUDY

In September 2019, Pooja Dubey*, working with the service department reported that her manager consistently delegated work 15 minutes before the end of her night shift, which eventually didn't allow her to leave on time. This behaviour continued for a while, and later became a habit.

THE SOLUTION

Once Pooja complained about this behaviour, we spoke to her colleagues first to confirm the claim. We discovered that this indeed was the case where he would purposely make all of them wait post their shift timings. We counselled him that this behaviour is unacceptable, and making female employees wait beyond their shift timings, especially at night, is not permissible. To ensure it doesn't happen in the future, we moved the female employees to morning shifts.

Many a times, women hesitate to work in industries where the working hours are not fixed. Working in a hotel doesn't always have a fixed work timing ethic, except for a few departments. We try and accommodate requests from employees whose concerns are genuine, and can be addressed within the purview of company policies, like we did in Pooja's case.

WORK TRENDS

ESCORTED HOME DROPS

Today, many hotels have incorporated the night drop facility wherein women working after 11 pm are provided a home drop accompanied by a lady security guard who escorts the employee right to her door step. If an employee is unable to take one of the designated drops, a vehicle and guard are separately arranged.

EMPLOYEE GRIEVANCES

Every day an HR representative interacts with female employees to understand their personal and professional concerns, trying to address them. The conversations start off casually with work chatter, which relaxes them.

BEYOND THE FRONT DESK

Initially, women were mainly hired for front-desk management to interact with the customers, help them with check-ins and check-outs, and address their issues. Now, be it service department, food production, human resources, or marketing, women are keener on taking up challenging roles even if it means longer working hours. Also, job roles are more inclusive, and the company focuses more on diversity. So there are hardly any roles that remain gender specific.

SELF DEFENCE TRAINING

With increasing complaints pertaining to sexual harassment, the workplace can pose a hostile environment. Undergoing monthly programmes on self defence and safety, female employees are more confident and equipped to take on more responsibilities. Apart from the secure drop facility, we also need to ensure that all our women employees are safe at all times, as the job entails travelling at odd hours as well. They are provided with pepper spray in their induction kits, to enable them to always have a sense of security.>

As told to Aishwarya Acharya

*NAME CHANGED ON REQUEST

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Flexibility: a win-win



ANKITA SHETH

Co-founder and Head of Acquisitions and HR, Vista Rooms

ON WHY STRINGENT RULES POSE A HINDRANCE, AND CHANGES SHOULD BE BROUGHT IN PROACTIVELY

CASE STUDY

When recruiting for a senior role we came across a skilled candidate perfect for the job, but was reluctant to join due to our six-day work week. She needed Saturdays for fulfilling responsibilities at home. She was keen on joining us and taking on the work at hand, apart from this one issue.

Today, companies believe in actively aiding career growth of their women employees.

THE SOLUTION

Since she was a qualified candidate, we decided it was time to be flexible, and offered her a work from home option when needed. The outcome was a win-win for the organisation and all women employees. The person we hired is a high contributor and working extremely well, even though not physically present in the office on some days.

This experience led us to implement this policy focused on all working mothers, offering them flexibility to work a few hours from home, and work completely from home on Saturdays.

Through these cases, we figured that young mothers are career-oriented, but restricted by responsibilities. They simply needed the right platform and a conducive work culture to give their best.

We also encourage women who were on a maternity break to come back and join us even after a year of their childbirth. Many women have come back at the same or even higher levels.

WORK TRENDS

BREAKING THE GLASS CEILING

Earlier, it was very difficult for women to break the glass ceiling and rise up the ranks. Today, companies believe in actively aiding the career growth of their women employees. Increasingly, corporate houses are willing to be flexible about the needs of women as compared to before. The perception that women have a lot of responsibilities at home and hence, they won't be able to give ample time to work, is no longer relevant. Today, we see women taking up more dynamic and unconventional roles when given the flexibility and leverage, making the most of the available tools. The trend is seen in many organisations today, to reap the benefits of hiring talented personnel.

PROVISIONS FOR CHILDCARE:

With the introduction of creche facilities after The Maternity Benefit (Amendment) Act in 2017 implemented by the Government, many companies have either arranged a daycare facility within their establishment, or partnered with external facilities where the children are given an environment to grow and learn while their parents are away at work. **F**

As told to Anindita Ghosh

ALL ABOUT YOU

Do women take independent financial decisions?

33%
MAKE THEIR OWN INVESTMENT DECISIONS

12%
INVEST IN MARKET-BASED INSTRUMENTS LIKE STOCKS, EQUITY, MUTUAL FUNDS

40%
ARE INTRODUCED TO INVESTING BY HUSBANDS

13%
FORCED TO MAKE INVESTMENT DECISIONS AFTER SPOUSE'S DEATH OR DIVORCE

2%
MISCELLANEOUS



For a RAINY DAY!

While inculcating a habit of saving is important for everyone, it's doubly so for women. **Anindita Ghosh** tells you why

It's crucial to save and invest diligently because one can never be too prepared for the vagaries of life. However, it is doubly important for women to be financially aware because there are certain unique challenges that they face like longer life expectancy, shorter career spans, time out of the workforce for caregiving, and lower salaries, among other issues. Studies show that many women are still lagging when it comes to savings and investments. According to a 2019 Max Life Insurance survey, 42 per cent of women's earnings are spent on household expenditure; only 19 per cent on term insurance plans, and only 33 per cent save money for their old age or to cope with the loss of a partner.

Read on for reasons why you should start saving and not neglect your own financial matters.



LONGER LIFE SPAN

Having a longer life span than men sounds good, right? However, do consider what it means for your financial situation. A longer life means allocating enough money for those extra years and the medical requirements that are part of it. According to CS Sudheer, CEO and founder of IndianMoney.com, "Women have a life expectancy of 70.4

years, compared to 67.8 years for men, which means that they will be outliving men by three to four years. Men invest for retirement, but the financial security of the spouse is often ignored; a higher life expectancy means that women must save for financial security in the event of the spouse's demise. Medical expenses are high after the age of 60, and savings are crucial to meet emergency expenses."

→ **WHAT YOU SHOULD DO:**
Invest in Public Provident Fund (PPF): According to Sudheer, PPF is an excellent investment option for women. It has a lock-in period of 15 years, which forces you to stay invested for the long term. "PPF offers 7.9 per cent for the January to March 2020 quarter. PPF enjoys EEE tax benefit where the amount invested enjoys Section 80C tax deduction. PPF interest and amount withdrawn at maturity >

USHA KAKADE

CHAIRPERSON, GRAVITTUS CORP



Usha Kakade is the chairperson of Gravittus Corp which is spread across a swath of industries, the founder of Gravittus Foundation. With her unusual and tremendously ambitious vision, she is reinventing the goals of the company by leading the projects in Real estate, Health Care, FMCG and the Education Industry. She is an active philanthropist

who never misses an opportunity to do her part for society. She is now entering the digital arena too with an online business.

She presented the 'Dazzling Diva' award to Malaika Arora at the Filmfare Glam 'n Style awards in recognition of Arora's über-stylish persona and the grace she carries it off with.



Usha Kakade felicitate Malaika Arora with the 'Dazzling Diva' award.

is tax-free. You can invest anywhere between ₹500 up to ₹1.5 lakh per annum. You can withdraw 50 per cent of the amount after five years," he explains.

Post Office Monthly Income Scheme (POMIS): The POMIS is a government-backed scheme which offers 7.6 per cent interest per annum, has a tenure of five years, and you can invest up to ₹4.5 lakh individually or ₹9 lakh through joint accounts with spouse. The minimum investment is ₹1,500.

SHORTER CAREERS AND LOWER SALARIES

According to the 2019 Monster Salary Index survey, Indian women earn 19 per cent less than men, and the gap increases with your skills and experience. The gap is 20 per cent for skilled women and 30 per cent for those who are highly skilled as compared to men. This gender gap means that women have less money to save for their retirement and old age. Many women also have to take maternity breaks. According to studies, Indian women on an average take seven years off of their careers to look after their children. According to the Centre for Monitoring Indian Economy, 2.4 million women dropped out of the workforce in 2017 due to factors such as family pressures and wage disparity. Aparna Bhattacharya*, a

Kolkata-based software engineer, had to take a four-year break to look after her autistic son. "After Arjun's* birth in 2006, I continued working with the support of my family and domestic help. However, when he was around two years old, we started noticing developmental

delays and behavioural issues. He was later diagnosed with autism spectrum disorder. Post that, there were multiple challenges that I faced in taking care of him. Eventually, I had to opt out of the workforce," she says. "We faced another setback when my husband was

According to the Centre for Monitoring Indian Economy, 2.4 million women dropped out of the workforce in 2017 due to factors such as family pressures and wage disparity.



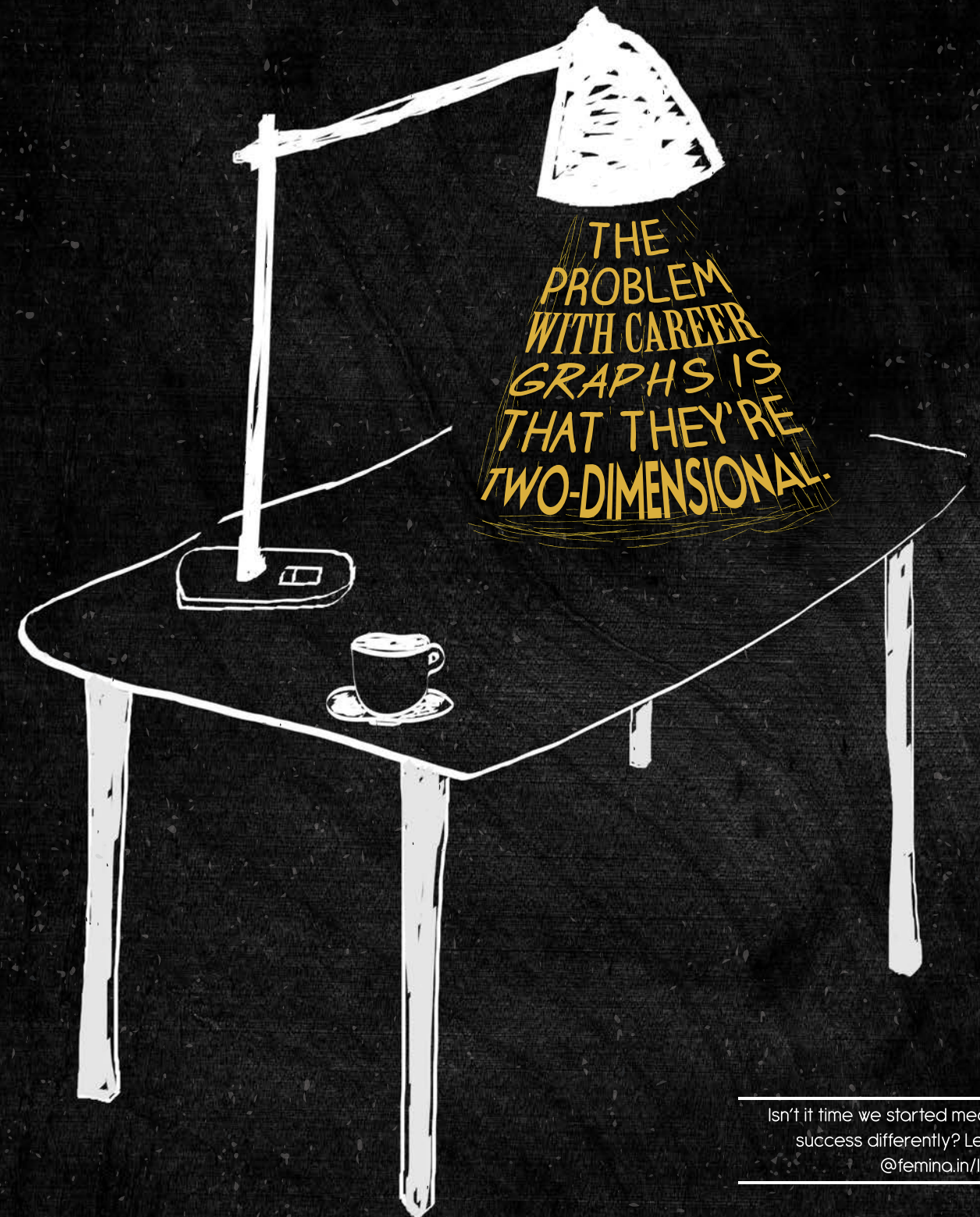
MEDICAL EMERGENCIES

When Kolkata-based Arifa Khatun's* father was diagnosed with cancer in 2001, it had only been three months since she had got her first job at a private bank at 23. The family was completely unprepared for the huge treatment costs, and their medical insurance was woefully inadequate to cover it. "My mother, being a housewife, had no source of income, my sister was still studying, and my salary couldn't cover half the hospital costs," says Khatun. Financial help from friends, family, and colleagues helped but her father passed away by that time. A year later, they were pretty much on ground >

laid off unexpectedly in 2010. However, thanks to our timely investments and savings, we did not have to suffer much. The emergency fund really helped us during that period," adds Bhattacharya.

→ WHAT SHOULD YOU DO: According to Sudheer, investing in Equity Linked Savings Schemes (ELSS) is a good idea. One can invest in ELSS by putting in a lump sum at one time or through SIPs that require you to invest small sums of money on a pre-decided date each month for a fixed period. "Systematic Investment Plans (SIPs) have a three-year lock-in period and offer the deduction under Section 80C. The money can be withdrawn after the lock-in period, and used for financial emergencies during a career break," he says.

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zero. "I got a hefty medical insurance plan for my mother and started being very careful about every penny. I consulted a chartered accountant, and chalked out an investment plan because I realised the importance of investments," she says.

→ WHAT YOU SHOULD DO: According to Sudheer, it is very important to create an emergency fund with at least three to six months of living expenses for use during a medical emergency. "A savings account has high liquidity (money can be withdrawn anytime), and you earn an interest of 4 per cent a year. This can be ideal to park money for a medical emergency. You can always invest in fixed deposits and recurring deposits (FDs) which offer 6.5-7 per cent interest a year. You can also invest in a health insurance plan and avoid utilising the emergency corpus," he says.

SUDDEN PERSONAL CRISES

Nandita Roy*, 45, a senior manager at a Delhi-based media company was just three years into her marriage, when her husband, a civil servant, decided to resign from the job. Having quit her job after marriage and with a toddler to raise, Roy was shell-shocked at his decision but could do nothing to change his mind. Soon after, as expected, the couple's financial situation took a deep dive and to make matters worse, her husband developed an alcohol addiction. "I realised that I had to get back to work and pull my family out from this



The liquid fund gives returns of around seven to nine per cent a year, and an expense ratio fee is charged to manage the investment.

financial mess. I also dipped into the savings from my previous job to help us tide through till I got a job. I saved every penny, keeping an eye out for discounts; I even hunted out known charitable institutions for cheaper medical care. Instead of going

to the malls, I would take my child to heritage sites in the city, public parks, and zoos where entry was free," she recalls. As Roy's savings improved, she enrolled her son in a reputed school and got her husband treated at a de-addiction centre. "Over the

years, with judicious investments in SIPs, insurance policies, debt funds, and FDs, I bought a flat, a car, and got my son through business school," she says.

UNHAPPY MARRIAGE

It is very important for married women to park a certain amount of money that is exclusively their own. Not only will this emergency fund bail you out during personal crises but is also an invaluable way of empowering yourself and exiting a relationship that isn't working out. According to a study commissioned by the Debt Advisory Centre, UK, nearly one in five people remain in romantic relationships because they don't have the money to leave and strike it out on their own.

→ WHAT YOU SHOULD DO: According to Sudheer, you should be financially prepared to make a quick exit if required. "Keep liquid investments like FDs that can be withdrawn prematurely with a small penalty, and offers a decent interest rate. A working woman can invest a bonus or idle cash in liquid funds. The net asset value (NAV) of liquid fund doesn't fluctuate much as underlying assets (Certificate of Deposit, Commercial Paper, Treasury Bills) mature within 60 to 91 days. This prevents them from getting impacted too much. Liquid fund gives returns of around seven to nine per cent a year, and an expense ratio fee is charged to manage the investment. For a woman undergoing divorce proceedings, it serves as a great emergency fund," he advises. **■**

PHOTOGRAPHS: I23RF



MONEY MATTERS

Financial matters can be a bone of contention for any couple. **Radhika Sathe-Patwardhan** lists ways in which partners can handle joint finances effectively

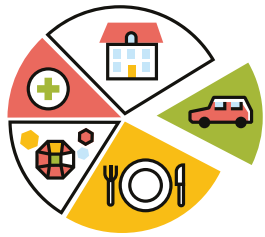
excluded from any finance-related decisions. So, is there a right or wrong way of dealing with finances as a couple? Read on.



DISCUSS AND INFORM

Traditionally, in India, couples have mostly been regarded as a single unit when it comes to financial planning. Sharing the financial gains and burdens becomes part and parcel of married life. There are individual traits when it comes to handling finances, and they can be an asset or a deal breaker in a relationship. This arises due to different saving and expenditure habits; and not being able to come to a common consensus. A 2014 survey conducted by *Money* revealed that 70 per cent of married couples fought over money, and it ranked ahead of chores, sex, togetherness, amongst other reasons. On the financial front, 55 per cent couples argued over expenditure, 37 per cent on saving habits, 21 per cent on financial deceit, and 11 per cent on being

Be open about your financial status, loans, specific regular expenses, and salary. Newly-married Bengaluru-based IT consultant, Minakshi Deb, 25, tells, "I had an arranged marriage, but Sudhanshu (Deb) and I met quite a few times before getting married. During our conversations, he was very clear about his salary, and that he has a home loan to take care of. I have a bike loan which I am repaying, and also told him about it. Discussing our individual liabilities gave us clarity on how to go about our savings." As time passes, financial goals for a couple might change, but one must keep the discussion going at every level. >



IDENTIFY FINANCIAL RESPONSIBILITIES

Common expenses like rent, utilities, groceries, and daily household requirements, should be shouldered by both partners. You can either distribute the amount equally, or commensurate with the salary each earns. Pune-based blogger Nirali Vaze Tanwar, 31, says, "Being a salaried employee, my husband brings in a steady income. So, most of the major expenses are taken care of by him. While being a freelancer, whatever comes in from my pay cheque is used in other expenses." Such financial decision needs to be discussed and agreed upon by both partners right from the start. Niraj R Nanal, a certified financial planner, advises, "Once you identify your financial goals together, allocation of expenses and responsibilities becomes easy. Also, maintaining a joint savings account can alleviate hassles, if any, in the event of a partner's demise."

Pune-based pre-school teacher Gauri Oka, 27, says, "We have a joint account for all the regular household expenses. Since my husband is in the merchant navy, and is away for months, this simplifies our lives."



MANAGING MANTRA

Each couple needs to find their own idea on how to manage their funds based on their individual salaries, expenses, and saving plans. Tanwar adds, "Ensure that bigger investments are done in a timely manner. I maintained



Expert speak

NIRAJ R NANAL,
CERTIFIED
FINANCIAL
PLANNER,
OFFERS A FEW TIPS:

↓
Create a diversified portfolio of equity, debt, or real estate, which will ensure higher return than the inflation rate.

↓
Work smartly and create passive income to fall back on.

↓
Create your own provision for retirement.

↓
Financial planning is a structured science. Seek advice from a professional for better planning.

↓
Preparing a will eliminates any legal hassle for distribution of wealth in the event of a partner's demise.

IT IS IMPORTANT THAT YOUNG COUPLES ALLOCATE THEIR MONEY WHERE IT CAN BEAT INFLATION.

a yearly recurring deposit around our birthday months, so we could always splurge a little on our special days. We are both spenders, but we try and control the urge of wanting to splurge, and plan big buys and trips accordingly."

Mumbai-based Ridhi Karve, a 32-year-old procurement consultant, shares, "I am an impulsive shopper, and end up buying much more than what is planned for. My husband, Karan, on the other hand, is a budget shopper. Initially, we used to argue over my shopping habits as I couldn't save much. Eventually, we came up with an idea. Now, every time I shop, I put in the same amount into our joint-savings account. This way, I end up reducing unnecessary expenses as putting equal amounts into shopping and saving was emptying my salary account."

Nanal offers an additional word of advice, "Today, it is important that young couples allocate their money where it can beat inflation. With changing lifestyles and higher aspirations, it is important that their wealth grows in accordance with inflation. Investing in mutual funds can be a good way for young couples to start creating wealth in a structured manner, and with appropriate safety." **F**

PHOTOGRAPHS: I23RF

Parenting is a beautiful but challenging journey. Whether you and your partner choose to have a baby the conventional way, opt for in vitro fertilisation (IVF), or even look at adoption, the road to parenthood can be demanding, fraught with bumps and roadblocks, particularly when it comes to adoption. Whether you're single and looking to adopt, or a couple finding it difficult to conceive, the process can be taxing and demotivating. From filling out multiple forms and getting your documents in order, to getting that approval from your adoption agency, and to finally being put on that waitlist, there's a good chance the endeavour can prove to be mentally and emotionally stressful. We bring you vital information to help you tackle the process with calm and preparedness.

Approach the right agencies

The most important thing to keep in mind while adopting is to only visit government-recognised Specialised Adoption Agencies (SAAs). "Don't approach unauthorised agents, hospitals, middlemen, or institutions that claim to help eager couples adopt children, and bypass government rules in the process. There are implications, and you could be booked for child trafficking. The Central Adoption Resource Authority (CARA) is the go-to place for information on eligibility and other credentials required, and the place to register for adoption. It is run by the Ministry of Women & Child Development. You can log onto cara.nic.in for details, and submit an application," says Maria D'Mello, counsellor and child psychologist.

Prepare yourself emotionally

The process of adoption can be tedious and strenuous, both in terms of the hours involved, as well as the emotional toll it takes on prospective



A beginner's guide to ADOPTION

Are you and your partner looking to adopt? **Neeti Jaychander** preps you to be financially, emotionally, and mentally stable to start the process

adoptive parents. Jecinta Fernando*, a 34-year-old media professional and her husband Gavin*, had to sort through a mound of paperwork, and be available for a number of screening interviews. Add to that an extremely lengthy waiting period that increases the anxiety. "Firstly, we had to submit prescribed documents such as our birth and marriage certificates, PAN cards, residence proof, family photograph, medical certificates, and reference letters to a recognised

children's home in Chennai. We were assessed for finances, physical and mental health, and a social worker visited our home multiple times to evaluate our living conditions." The constant back-and-forth, and uncertainty was a lot for the couple to digest. "There were times when I broke down and was ready to give up. We also had to pay a visit to the orphanage. That didn't help lessen the anxiety. In fact, looking at a number of children needing a forever home >



Approach only government authorised agencies for adoption

PROSPECTIVE SINGLE PARENTS CAN ADOPT A CHILD, ALTHOUGH THEY MAY BE SCRUTINISED FAR MORE.

was overwhelming, and added to the frustration of waiting,” Fernando adds. Moreover, most agencies do not reveal to prospective parents that they don’t get to choose the child they would like to adopt. The agency decides which child will be a good fit for a couple. “Finally, on one of our visits to the orphanage, our correspondent at the agency brought us a child who she thought would complete our family. We were so overwhelmed that we said yes on the spot. The only concerns we had were about the child’s medical history. We wanted to equip ourselves to give her the best possible care.”

Gather all the necessary information

You need to be aware of the eligibility criteria before you jump headlong into the process. According to D’Mello, “Prospective single parents can adopt a child, although they may be scrutinised far more. A single woman can adopt either a girl or a boy, while

THUMB RULES OF ADOPTION

- In addition to Indian citizens, NRIs and foreign nationals are also eligible to adopt children from India. However, the process and costs are different, and first preference is usually given to resident Indians.
- Any child who is abandoned, orphaned, surrendered or ‘legally free’ is eligible for adoption, assuming they are declared so by the Child Welfare Committee (CWC).
- If you have three or more children—biological, adopted, or both—you are not eligible to adopt.
- While dealing with the legalities, don’t forget that your emotions as a new parent need taking care of, too. Opt for counselling sessions that will help you cope with them.

a single man can only adopt a boy. The maximum age of the prospective parent varies from 45 to 55 for those who are single, depending on the age of the child.” D’Mello also shares that in case of a heterosexual couple, the maximum composite age of both parents is considered. For instance, to adopt a child younger than four years, the combined age of both should not exceed 90; for a child between four and eight, the combined age should not exceed 100 years; and for a child over eight, the combined age should not be over 110 years. There is also a minimum age—the age gap between the child and either of the parents should not be lower than 25 years. However, if close relatives or step-parents are adopting a child, these rules are relaxed. Same sex couples are not yet eligible to adopt in India.

Be financially ready

Raising a child comes with a certain amount of financial responsibility. Your financial stability becomes a huge criteria in determining your eligibility to adopt. Chennai-based personal banker with a reputed private bank, Hashim Kadri, informs, “The minimum income needed for a family to adopt a child starts at around ₹3,000 per month. However, some states have hiked this to ₹3 lakh per annum. In addition, we have prospective parents preparing documentation that is proof of their financial stability, their spending and saving patterns, and whether their finances align with the long-term goals of providing the child with a suitable and stable lifestyle.” You need to factor in adoption costs as well, which could go up to ₹46,000. Whether it’s the child’s nourishment, school fees, medical expenses, or honing bankable skills for a bright future, a child’s needs are diverse and ever-increasing. Make sure you are prepared to take the plunge—and are ready for a few monetary sacrifices—to ensure the new child is well taken care of. **F**

PHOTOGRAPHS: 123RF
*NAMES HAVE BEEN CHANGED ON REQUEST

BUDGET CONTROL

What kind of a budget planner are you? Take this quiz to find out

Your attitude towards maintaining a monthly household budget speaks volumes about your spending habits. Are you comfortable tightening the purse strings or do you tend to splurge on unnecessary things? This quiz can help you find out if you are indeed cutting your coat according to your cloth.



Q What does the word, ‘savings’, mean to you?

- a) A must-do exercise.
- b) A necessary evil.
- c) Life is short, why bother!

Q A household budget is to spend money on what you need, and not on what you desire.

- a) Strongly agree.
- b) Agree and disagree. A budget is also needed for what you desire.
- c) Disagree. You spend only to get what you desire.

Q You haven’t saved in the past few months. What’s the first step you take?

- a) Impossible! You write down every expense to the last detail and have a fixed spending goal.
- b) You jot down your past expenses to find the problem areas.
- c) You can’t care less.

Q If your budget is in the red, what will you cut down?

- a) Nothing. You go for planned expenses.
- b) You stick to things absolutely necessary.
- c) You borrow money.

Q What’s your attitude towards planning your household budget?

- a) You are upbeat and

spontaneous about it. b) You are usually cautious about it. c) You are grim about it.

Q What is the most significant part of planning a household budget?

- a) It keeps your expenses in check.
- b) It alerts you on overspending.
- c) Nothing.

Q You overshot your monthly budget by splurging on an expensive gadget. How do you balance it out?

- a) You cut down on other expenses to make up for it.
- b) You pledge to not spend on expensive items in the coming months.
- c) You are too excited about the gadget to even think about the budget. **F**

MONTHLY EXPENSES

- HOUSE
- ELECTRICITY
- WATER
- GAS
- FOOD
- INTERNET
- MEDICAL
- PHONE
- CREDIT
- CAR
- SPORT
- CLOTHES
- CULTURE
- TRANSPORT
- SUBSCRIPTIONS
- OTHER EXPENSES

Mostly As

Congratulations, you are a meticulous planner. Your primary goal is saving. You are completely in control of your household budget and seldom deviate from your planned expenditure. You keep your expenses commensurate with your earnings.

Mostly Bs

You are more or less sincere with planning your budget. Sometimes, you deviate from your usual spending habits but try to strike a balance. In fact, apart from allocating funds for what you need, you keep room for contingency funds.

Mostly Cs

Pull up your socks, please! You are extremely casual with planning your household budget. You tend to overspend. In all probability, your financial situation is mired in debts. Saving is the last thing on your mind.

PHOTOGRAPHS: 123RF

Twinkle Khanna

Loved for her candour and sense of humour, Twinkle Khanna has dabbled with acting in the '90s. Besides being a bestselling author of *Mrs Funnybones*, *Pyjamas Are Forgiving*, and *The Legend of Lakshmi Prasad*, Khanna is also the founder of a lifestyle website, co-owns a production company, and runs a home décor business.



Anushka Sharma

Featured in *Fortune India's Most Powerful Women in Business*, Anushka Sharma surpasses every boundary when it comes to business. The talented actor and her brother run their production house, Clean Slate Films, which has movies like *Phillauri* (2017) and *NH10* (2015) to its credit. Sharma also owns a clothing line that renders her personal style in the collection.



Let's talk **BUSINESS!**

Multitasking is the need of the hour, and these B-Town celebs show us exactly how to go about it. Take your cues from these divas who are successful entrepreneurs as well, says **Aishwarya Acharya**

While pursuing your passion professionally can be highly rewarding, there's no harm in broadening your entrepreneurial horizons. Take inspiration from these multifaceted celebs who balance business with acting.

Priyanka Chopra Jonas

It's difficult to sum up Priyanka Chopra Jonas in one word. Making a mark on the global front is not an easy feat, but Chopra Jonas has aced it. The *Baywatch* (2017) actor has invested in a popular dating app, owns a production house, Purple Pebble Pictures, with movies like *Ventilator* (2016) and *The Sky is Pink* (2019) to its credit, all while wowing us with her brilliant performances.



Deepika Padukone

Deepika Padukone recently turned producer with *Chhapaak*. Today, Padukone juggles being a highly acclaimed actor, a producer, a philanthropist, and an entrepreneur. She runs a mental health non-profit—The Live Love Laugh Foundation and owns a clothing brand. Not just that, she has also invested in a popular flavoured yoghurt brand.



Katrina Kaif

Besides being a powerhouse performer and a tremendous dancer, Katrina Kaif has also expressed her interest in setting up a production house. Currently, she runs a makeup and beauty line, and was also declared 'Beauty Entrepreneur of the Year' at the Nykaa Femina Beauty Awards 2020 edition. She is currently working on her next release *Sooryavanshi*, where she stars opposite Akshay Kumar. **F**



PHOTOGRAPH: YOGEN SHAH, INSTAGRAM

FEMINA **FASHION**



RIDHI MEHRA

Legiellan bag, ₹6,999, ALDO

COLOUR RIOT

Give your traditional pantsuit a makeover by opting for statement pieces in varied hues

PROENZA SCHOULER

ECKHAUS LATTA

NIROOMAH

Basic blazer, ₹2,790, Zara

V-neck blazer, ₹3,990, Zara

Pointed toe shoe, ₹5,999, Charles & Keith

Eye promise trinity droplets, ₹6,850, Outhouse

BALMAIN

SAMEER MADANI

PHOTOGRAPHS: IMAXTREE.COM

Hawkins belted woven blazer, price on request, De La Vali



Double-breasted jacket, ₹2,299, H&M



Cropped buttoned blazer, ₹4,990, Zara



Tie-front wool-blend straight-leg pants, price on request, Materiel



TINTED TAKES

Ace your office look with a dash of colour, keeping it fresh and stylish for summer.



Labradorite disc ring, ₹1,600, Hyperbole Accesories



Women paper fedora hat, ₹1,990, UNIQLO x Ines De La Fressange



Bobbidi Boo bag, ₹4,999, ALDO



Mesh chunky soled sandals, ₹6,499, Charles & Keith



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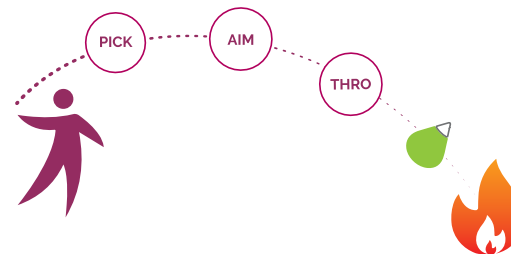
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FEMINA

BE UNSTOPPABLE

Since when did sticking out like a sore thumb become a bad thing? Let's talk. @femina.in/gossip



BOLD ARMOUR

From metallic cuffs to those extra body chains, take cue from these statement body jewellery pieces to amp up your style quotient



- 1. Silver-tone cubic zirconia body chain, **Kenneth Jay Lane**
- 2. Sentiero gold-tone, faux pearl and chiffon cape, **Rosantica**
- 3. Silver-tone crystal choker, **Retrofete**
- 4. 14-karat gold pearl anklet, **Charms Company**
- 5. Crystal Choker Necklace, **NINA**
- 6. Baby's Breath gold-tone pearl cuff, **Quatorze**
- 7. Gold- and silver-tone belt, **Givenchy**
- 8. Velvet, gold-tone and crystal choker, **Area**
- 9. Gold-tone belt, **Black and Brown**

mudra 9837

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TO BE HATED
BY EVERYONE,
THAN BE KNOWN
BY NO ONE.

I SEE YOU

Opt for these uber cool transparent bags to infuse freshness into your summer get-up

The Cassie PVC tote, ₹7,193, Solid & Striped



Eva textured-acrylic tote, price on request, Lafshar



Mini kensington transparent shoulder bag, ₹7,645, Kurt geiger london



Small Grande Plage VLTN Logo Clear Tote, price on request, VALENTINO GARAVANI



Shirley croc-effect leather and PVC tote, ₹17,836, STAUD



Important Things metallic leather-trimmed PVC pouch, ₹17,980, Anya Hindmarch



Clear Halo Crossbody Bag, ₹12,742, KELLY WYNNE



Clarity Clear Wristlet, ₹4,479, TRUFFLE



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WILD WILD COUNTRY

This summer, experience the combination of progressive art, pottery, wildlife, and the culture of Africa in AMPM's signature style. For its spring summer '20 collection, AMPM presents Amah'le—an inclusive range of versatile looks for the urban woman. Amah'le, which roughly translates to 'the finest' in Zulu, captures feminine sensibilities in silhouettes like breezy kaftans, tonal dresses and belted capes that can be worn with waterfall jackets, relaxed throw-overs, asymmetric hemlines, comfortable trousers and draped dhotis. It is available in an array of textiles like denim, organza, Chanderi, fine silk, and cotton, in hues such as safari green, rustic tan, and stone grey.

PRICE: **On request**
 AVAILABILITY: **AMPM stores and ampm.in**

TECH'NOVATION"

The newest addition to the Panerai family is the Luminor Marina Carbotech 44mm. Distinguished by its iconic cushion case, prominent bezel, short lugs, and the encompassing crown guard, the watch comes in a 44mm Carbotech case—a composite material based on carbon fibre. The black sandwich dial imparts an engraved appearance to the blue Arabic numerals and simple hour markers. PRICE: **On request**
 AVAILABILITY: **Panerai stores and panerai.com**



SHADES OF CHIC

With avant-garde designs and impeccable craftsmanship, each pair of NUMI eyewear promises to deliver a piece of Parisian fashion to you. The design language of the brand reflects art, culture, couture, glamour, and the cinematic elements of France. The extensive range of sophisticated eyewear suits various moods and events.

PRICE: **₹6,999**
 AVAILABILITY: **numiparis.com**



SPRING BREAK

As spring beckons, a contemporary fashion label Raisin, in association with actor Bhumi Pednekar, launched its bespoke spring summer '20 collection, Banthan—inspired by the glorious history and culture of India. The line consists of dresses, kurta sets, trousers, and co-ord sets in vibrant hues and beautiful earthy prints.

PRICE: **₹2,799**
 AVAILABILITY: **Raisin stores and raisinglobal.com**

Trending

Femina's round-up of the latest news, views, and buzz in fashion

RISE & SHINE

PUMA just dropped its first women's sneaker design for 2020—Rise, a fashionable statement for women. It blends PUMA's RS running technology with a dash of catwalk style. The shoes are comfortable and soft, with opulent lines. Crafted from a sheer textile upper, with a mix of suede and leather overlays, the premium materials of the Rise make it a true power pair.

PRICE: **₹6,999**
 AVAILABILITY: **PUMA.com and PUMA stores**



GOLD STANDARDS

For Summer 2020, Bare has launched its collection of trinkets featuring clean lines and semi-precious jewels. They are dip-dyed in the modern art deco aesthetic. Inspired by stained glass in Parisian churches, to decorative art in Vienna, the line is reimagined in gold, with bold lines mapped onto it with precious stones. It comprises flat hoops and statement rings that are every bit as novel as they are timeless.

PRICE: **On request**
 AVAILABILITY: **Bare stores & bare-jewelry.com**



LAUNCHES WE LOVE



Rimzim Dadu opened her first flagship store in Delhi's DLF Emporio. The store effortlessly reflects Dadu's design aesthetic. Right from the display to the structure of the changing room, the visuals remain authentic to the brand's ideology.

The modest space is intelligently utilised and showcases her signature, structured ensembles well.



TROPIC LIKE IT'S HOT

Designer Julie Shah's new collection, The High Noon Affair is a perfect ode to the blooming branches of peony florets. The collection features her signature designs replete with floral charm and luxurious aesthetic. It is about elaborate volume with understated rich patterns, and ruffles for a dramatic appeal of the '60s. Each garment depicts rich and intricate embroidery using movement, symmetry, fluidity, and femininity.

PRICE: **On request**
 AVAILABILITY: **Julie store and azafashions.com**

ELEGANT OPULENCE

Couturier Anjul Bhandari recently unveiled Tala-e-Daura, her chikankari bridal collection for spring summer 2020. The line is replete with Bhandari's signature silhouettes such as jama, Peshwa, gharara, and dagla alongside lehenga sets, saris, and anarkalis enhanced with gold and silver beads.

PRICE: **On request**
 AVAILABILITY: **Anjul Bhandari store and anjulbhandaricouture.com**



LOVE IS LOVE

Abu Jani Sandeep Khosla presented an exclusive collection, An Ode To Love, at their show, that redefines craftsmanship, design and the spirit of holistic beauty, for the new decade. The collection is an ode to the spirit of one love. It's about breaking free, ditching the rules, and diminishing the borders that separate people. Since fashion is an expression of individuality, the designers had transgender, crossdressers, and people from the LGBTQIA+ community wearing their line. The brand owned its individuality while showcasing the traditional textiles, embroideries and techniques.

PRICE: **On request**
 AVAILABILITY: **Abu Jani Sandeep Khosla stores and abusandeep.com**



RIGHTFUL REINVENTION

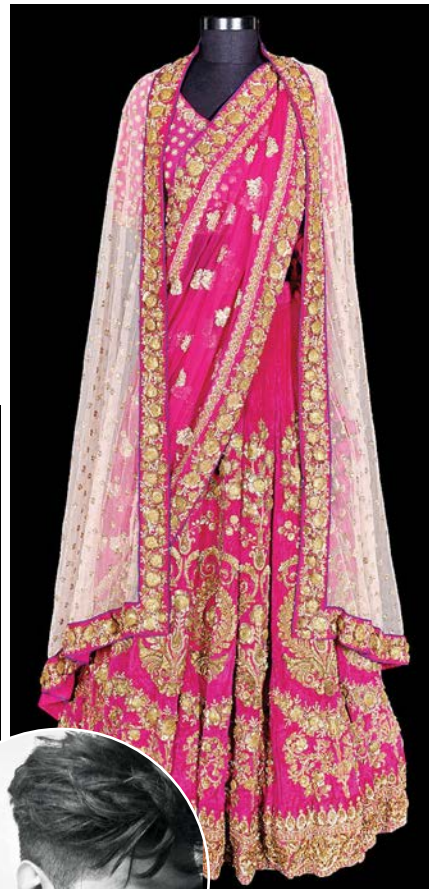
Identified as one of the largest carbon-emitting industries, fashion insiders are finally reassessing their roles. Four such avant-garde labels are leading by example, and repurposing and reusing silhouettes



I WAS A SARI

STEFANO FUNARI

As the name suggests, I was a Sari works with old saris, and upcycling is one of the key reasons that we exist. We utilise pre- and post-consumer waste stock, including seat belts and dead stock embroidery materials, to craft contemporary garments and accessories. I was a Sari is committed to zero waste—it's an opportunity to work with pre-used materials, and give it new life in terms of functionality and aesthetics. The higher objective of our existence is to create social impact, and work towards women empowerment and financial inclusion. It was the un-utilised talent in artisans that prompted me to take this further.



GRANDMA WOULD APPROVE

PRIYANKA MUNIAPPA & ANUGRAH SAMUEL PHILIPS

The USP of the brand is that we aren't just your regular vintage label that buys and sells garments. Our brand is divided into various subcategories, namely vintage, curated, restored, stitched, hand-me-downs, and reconstructed. Under our reconstructed section, we use already existing clothes and combine a minimum of 5 to 10 garments, giving the customer a one-of-a-kind reconstructed piece. We are driven by the philosophy to stop producing waste, by constantly creating, so instead we decided to reduce the existing waste by making something beautiful from it.



SALVAGE STORY

AFIFAH SIDDIQUI

Salvage Story is a sustainable fashion store on Instagram, selling curated thrift clothing that has a vintage and hipster vibe. All the garments are handpicked, and refurbished with care, and are finally put up for resale with reach across India. By selling unique and quirky clothes, the store encourages people to have individual style, instead of blindly following fast fashion fads. **F**

REWEAR

VIKRAM RAMCHANDANI

We started Rewear was for two distinct reasons. One, to allow easier access to Indian designer wear which would have otherwise been difficult for many individuals, while assisting others to look at their wardrobes as sources of monetisation. The second and perhaps more pertinent, was to start a conversation on circularity and conscious consumption; to help break down the taboo around used garments. Used doesn't mean dirty and it's extremely important that we, as avid consumers in India, understand this. By reusing products that are already in circulation, we help extend the life of a garment and be a little less wasteful.

Lace-paneled pleated crepe canvas wrap mini skirt, ₹24,515, **Self-Portrait**

Embellished wool and silk-blend skirt, price on request, **Gucci**

Silk-satin wrap mini skirt, ₹22,078, **Harmur**

Cina dégradé sequined tulle mini skirt, price on request, **Alice + Olivia**

Emely ruched sequined chiffon mini skirt, ₹31,182, **In The Mood For Love**

20s

SWIRL factor

A versatile silhouette that can be experimented with, a skirt is suited to every occasion. From different lengths and cuts to varying fits and fabrics, here's our edit for the season

Asymmetric metallic cotton-blend jacquard mini skirt, price on request, **Redemption**

NIRMALHA



Ruched dégradé sequined tulle midi skirt, ₹27,096, **Halpern**

Tie-waist pencil skirt, ₹14,623, **Twin-Set**

Matisse fringed sequined stretch-crepe midi skirt, ₹43,010, **Rebecca Vallance**



Simone Rocha ruffled shell-trimmed tulle midi skirt, price on request, **Moncler Genius**

GEN NEXT

STYLE TIP

Pair your flowing long skirt with a body suit that will accentuate your curves.

30s



Leila asymmetric paneled maxi skirt, price on request, **Solace London**

Paneled asymmetrical wrap maxi skirt, price on request, **Sacai**

Tie-front checked crepe midi skirt, ₹16,343, **Ganni**

40s

Cashmere skirt, price on request, **The Elder Statesmen**

Asymmetric checked wool-blend skirt, ₹38,781, **Pushbutton**

Pleated skirt, ₹12,903, **Liu Jo**



Slip maxi skirt, price on request, **Rosetta Getty**



Pleated striped cotton-poplin wrap midi skirt, price on request, **Sacai**

Agonda ribbed-knit midi skirt, ₹23,010, **Nicholas**



Tiered ruffled satin midi skirt, ₹30,967, **Alexa Chung**

Vayacon pleated skirt, ₹16,128, **Essential Antwerp**

50s



RIDHIMEERA

STYLE TIP
Let your layered skirt be the point of focus by teaming it with a plain blouse. **1**

SUIT YOURSELF

A heady mix of tailored blazers with luxe embellishments exudes confidence. **Yukti Sodha** shows you how to give your work wardrobe a powerful update. Photographs **Vinay Javkar**



VINTAGE VIBE

Go back in time when tweed and bell-bottoms were a fashion mainstay.

Buttonged cardigan, ₹7,990, **Zara**; high gloss satin bell bottom trousers, ₹16,000, **Not So Serious by Pallavi Mohan**; printed scarf, ₹799, hat, ₹1,299, both **H&M**; shoes, price on request, **Jimmy Choo**; Kreis big hoop earrings, ₹1,650, **Soraya at The Yarn Story**; OH V wrist cuff, ₹15,500, **Outhouse** >



**ELECTRIC
INSPIRATION**

Make a statement by swapping shirts with embellished corsets.

Luxe electric jacket, ₹6,000, and luxe electric pants, ₹6,000, both **Purple Paisley**; champagne gold embellished corset, ₹13,500, **Platinoir**; hexagonal spiral studs, ₹2,500, **Radhika Agrawal**; coral thick slab ring, ₹2,500, **Studio Metallurgy**



JAZZ IT UP

For a date night, right after office hours, a blazer dress is all you need to elevate the mood.

Double breasted seersucker coat dress, ₹24,500, **Kanika Goyal**; Kepler hoops, ₹14,950, **Misho**; platform lace-up ankle boots, ₹1,380, **Truffle Collection**; Trikona ring, ₹4,000, stack on rings, ₹4,800, both **Roma Narsinghani** >

POLKA POWER

Add a pop of colour to an otherwise classic pantsuit with a trendy lace bralette.

Polka dot blazer, ₹3,990, polka dot slouchy trousers, ₹2,790, both **Zara**; Chantilly lace bralette, ₹11,207, **Shehlaa Khan**; Degrastrass pointy-toe pump, price on request, **Christian Louboutin**; Ceylon rose pendant, ₹11,250, OH monogram double spin ring, ₹6,250, both **Outhouse**



MIX AND MATCH

Modernise the classic pantsuit by opting for a combination of contrasting colours and metallics.

Trench, price on request, **Rara Avis**; cropped buttoned blazer, ₹4,990, **Zara**; the mini frost flower earrings, ₹9,500, pebble ring, ₹7,800, both **Misho** >

PRINT
DELIGHT

Stay quirky yet elegant by opting for a graphic printed blazer.

Asymmetrical printed and embroidered jacket, ₹18,000, **Limerick**; the Halo Hoope earrings, ₹4,500, the statement Twiggy choker, ₹7,500, both **Studio Metallurgy**



PLAYFUL TWIST
Go OTT by teaming heavily embellished trousers with a classic buttoned blazer.

Buttoned blazer, ₹7,990, **Zara**; earrings, ₹14,500, **Outhouse**; Chantilly lace bralet, ₹7,158, **Shehlaa Khan**; embroidered pants, price on request, **Swapnil Shinde**; the Twine rings, ₹2,500, **Studio Metallurgy at The Yarn Story** >



CLEAR STATEMENT

A perfectly tailored white blazer is an all-time must-have.

White cotton blazer, ₹23,500, Rajesh Pratap Singh; two mirrored chain, ₹8,500, Roma Narsinghani; Etruscan chain, ₹12,950, Misho; Ecrú reef ring, ₹2,300, Radhika Agrawal



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JACK OF ALL TRADES

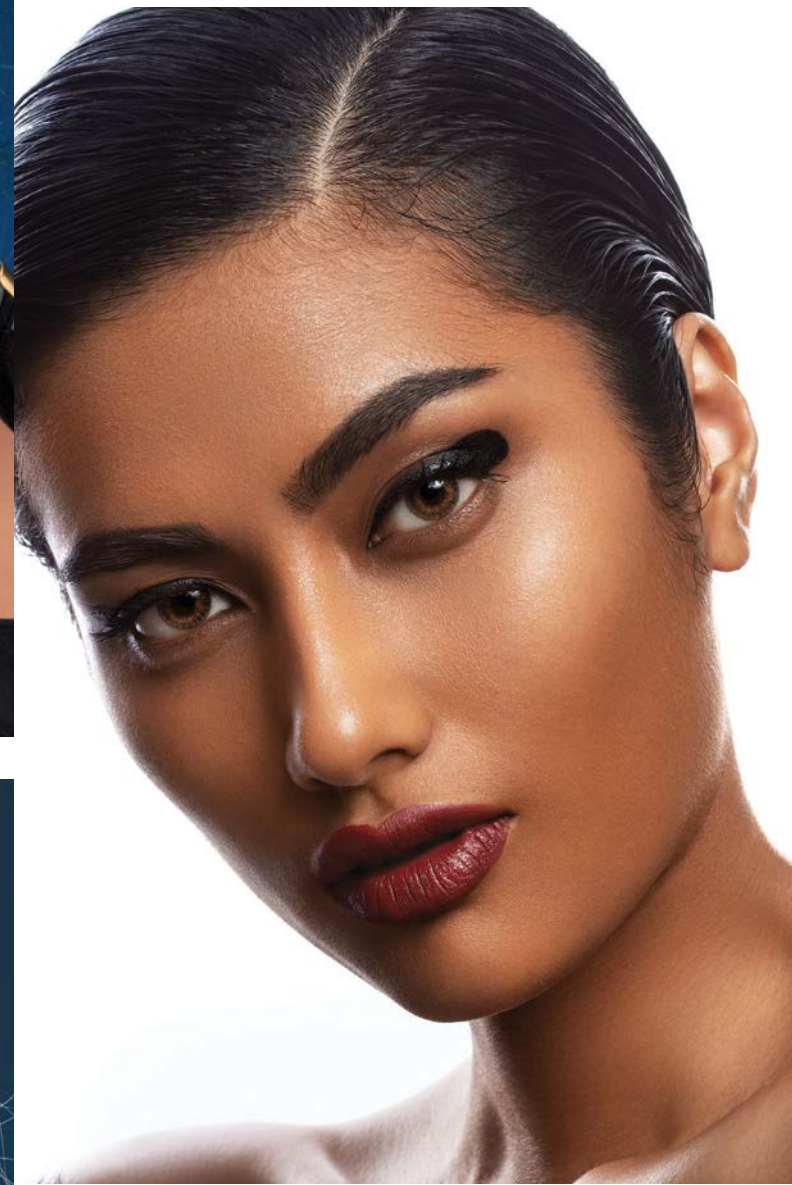
Opt for leather jackets instead of classic blazers to slay the layering game.

Shirt, price on request, **Rara Avis**; leather jacket, ₹3,990, **Zara**; leather pants, ₹2,299, **H&M**; the Dune earrings, ₹5,500, **Studio Metallurgy**; mini top handle saddle bag, ₹6,999, **Charles & Keith**; gold plated agate wrist cuff, ₹2,000, **Eurumme**

MODEL: ROSHNI SHARMA (TIMES TALENT); HAIR AND MAKE UP: KIN CHANG THUI (RUNWAY LIFESTYLE); STYLING INTERNS: KETURINISHAR AND SANJKRITI SHAHJEE

FEMINA

BEAUTY



PHOTOGRAPHS: VINAY JAVKAR

GLAM BUSINESS

Opt either for a well-contoured face, heroic braids, or classic berry lips and a winged eye liner for a fuss-free impactful work look.

Metal MANIA

Get your classic smoky eye spring-ready with a shimmery upgrade, says Sanskriti Shahji



Dior Addict Lip Glow To The Max

Cover FX Shimmer Veil Highlighter

Physicians Formula Murumuru Butter Bronzer

The look: **DARK DEMURE**
Wear it to **TEAM DINNER**

Anastasia Beverly Hills Perfect Brow Pencil

Bobbi Brown Smoke & Metals Eye Shadow Palette

Estée Lauder Double Wear Infinite Water Proof Eyeliner

Pixi Beauty Moisturiser Glowtion Day Dew



Guerlain L'Essentiel Fluid Foundation

Kay Beauty Volume & Length Mascara

moisturiser for soft, supple skin. Set the base with a dewy-finish foundation. Buff some concealer to cover blemishes, if any.

2 Use a fluffy blending brush to contour your nose, cheeks, and jawline for a sharp and well-defined look. Sweep a warm-toned blush on your cheekbones for a pop of colour. To amp up the drama, apply liquid highlighter on your cheekbones, brow bones, down the bridge of your nose, chin, and Cupid's bow.

CONTOUR USING A BRONZER FOR THAT SUN-KISSED GLOW.

3 Start by applying tinted eye primer. Cover your lids in gun-metal grey eyeshadow. You can enhance your lids with a top coat of silver. Outline your upper lash line with a black eyeliner, and smudge to perfection. Use copious amounts of mascara for your eyelashes. Tame your brows by following the natural arch, brushing the hair in an upward direction. Fill in the sparse areas with a brow pencil.

4 Outline your lips and fill your pout with a popping shade of peach, and complete with a sweep of gloss. **■**

Everything is better with a dash of shimmer! Agree? Brandon Maxwell's Spring/Summer 2020 New York Fashion Week showcase is all about that honeyed glow, dramatic eyes, and a flawless canvas. Bring some gloss in the picture, team it with bushy brows and soft freckles, and, you have the perfect look for the season. This easy-to-achieve look is surely a deal-grabber at business gatherings.

GET THE LOOK

1 Prep your face with a nourishing serum and

WELCOME WINTER WITH SOFT AND MOISTURISED SKIN.



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feel beautiful

*The MRP mentioned is for 20 ml only.



Deepika Padukone

PHOTOGRAPHS: YOGEN SHAH

'KNOT'TY TWIST

Make this effortless half-up style your go-to hairdo this season, says **Eden Noronha**

As temperatures gradually rise, your hair will have to adjust itself to the humidity that comes with the season. A half-up top knot allows you to look chic with minimal effort, and ensures those tresses look stylish no matter the weather condition. This grungy casual do can be sported at the airport, or for a day out with the girls, and can also be paired with a sharp blazer for those impromptu meetings. Deepika Padukone makes quite an impact in this style, paired with statement gold accessories.

IF YOU LIKE THIS LOOK AS MUCH AS WE DO, TAKE NOTE.

Wash your mane with a revitalising shampoo and moisturising conditioner. Apply a hair elixir to the lengths and detangle with a brush. Roughly divide the hair into a top section and spritz dry shampoo on its roots for volume. Run your fingers through the section and tie into a high top knot with the help of a hair band. Tuck the ends of the knot around the band to conceal it. Use a rat-tail comb to pull out hair strands to frame your face, if desired. Spritz a texturising spray on the lengths of the bottom section, and brush it. **f**

USE A SHINE SPRAY TO ADD A GLOSSY EFFECT.



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*Disclaimer: Individual results vary. T&C Apply.

HOT RIGHT NOW

All that's fresh and fun on the beauty shelf

SECOND SKIN

Shiseido's Synchro Skin Self-Refreshing Foundation offers buildable coverage that lasts up to 24 hours. Its lightweight formula is smudge-proof, and humidity- and crease-resistant. Available in 30 shades, it is infused with SPF 30, wild thyme extract, light-reflecting pearl powder, and smart correcting powder that enhance the skin's texture and tone.

Price: ₹4,100
Available at: **All leading stores**

SCENT STORY

Marc Jacobs' latest offering, Daisy Love Eau So Sweet, is a fresh fragrance with a floral twist. Perfumer Alberto Morillas worked his magic with raspberry that blends smoothly into bergamot and cloudberry as top notes. With floral notes at the heart, the fragrance gives away a delicate whiff of sugar musk and white iris woods at the base.

Price: ₹6,100
Available at: **All leading stores**



DRAMATIC EYES

Care for your lashes while making them look thicker and longer! Rimmel's Wonder'Luxe Mascara is infused with four 'caring' oils that prevent your lashes from getting dry and damaged. Its specially-designed detangling brush defines and separates each lash, delivering a clump-free finish.
Price: ₹799
Available at: **Nykaa.com**



COLOUR CRAZE

Going by the trend of fun and bright hair colours, Streak has introduced Hold & Play Funky Colours—a range of bold hair colours that are everything but usual. Available in green, violet, and blue, these hair colours are ammonia- and peroxide-free, and offer direct deposit on the hair. It's time to up your hair game and make an impressive style statement!
Price: ₹450
Available at: **Nykaa.com**



LUSCIOUS LOCKS

Aveda's vegan and silicone-free Nutriplenish range features a superfood complex, which includes omega-5 rich pomegranate oil, organic coconut oil, and mango butter. The range, comprising shampoos, conditioners, a leave-in serum and a hair oil, helps to keep hair hydrated for up to 72 hours. Suitable for all hair types, Nutriplenish offers two levels of hydration—light and deep.
Price: ₹1,720 onwards
Available at: **Sephora stores and Nykaa.com**

MAKEUP

I'm a makeup novice. What are some easy makeup trends to try?

Divya Jacob, Mangalore

You need to be aware of your makeup needs and work with products that suit your skin type. Cream-based products blend easily into dry skin. If you prefer a matte finish, stay away from gloss and shine. Don't get caught up trying to include every trend. Contouring, highlighting, baking, and strobing are currently trending.

KAPIL BHALLA

Renowned celebrity makeup artiste



SKIN

What is the best way to handle sensitive skin in hotter climes?

Sneha Mehra, Mumbai

Use a mild soap-free cleansing lotion which has zero fragrance and alcohol. Avoid harsh exfoliants. Use a good moisturiser with more of essential oils in their formulas. Avoid using too many creams, masks, and other products on your skin. Look for labels which say hypoallergenic when you buy products.

Dr JAISHREE SHARAD

Celebrity cosmetic dermatologist and CEO of Skinfinite Aesthetic Skin & LASER Clinic, Mumbai



HAIR

What post-colour hair products would you recommend for vibrant locks?

Sahiba Basu, Kolkata

Use a good colour-save shampoo and conditioner, or a sulphate-free shampoo and conditioner. This helps protect the colour, increase longevity, as well as maintain hair health. Remember, don't overwash your hair as this makes the colour fade faster. Use heat protectants when styling. Moreover, regular protein treatments help to strengthen strands.

SAVIO JOHN PEREIRA

Celebrity hairstylist and founder and creative director of Savio John Pereira Salon



YOU ASK

The one-stop panel for all your skin, makeup, and hair questions

Send in your queries to femina@wmm.co.in

WIN PRIZES

FROM



offers

WhiteGlow Matte look all in one DD Crème SPF 20



Lotus herbals **White Glow** Matte look all in one DD Crème SPF 20 is an innovative DD Crème that protects skin from everyday environmental pollution & sun damage and gives a naturally illuminating matte glow. It is enriched with grape fruit, mulberry & saxifraga extracts. It blends smoothly into your skin and keeps it hydrated and radiant all day long.

Answer the following question to win a fabulous gift hamper:

What does Lotus herbals White Glow Matte look all-in-one protect the skin from?

- a) Everyday environmental pollution and rain
- b) Everyday makeup and sun damage
- c) Everyday environmental pollution and sun damage

Three lucky winners will get a gift hamper each from Lotus.

Send in your answers to: **Worldwide Media Pvt. Ltd.**, Times Internet Ltd. Building 3rd Floor, Ecstasy IT Park, Plot 391, Udyog Vihar - Phase 3, Gurgaon, Haryana-122016

Judges' decision will be final. All entries become the property of Femina. No enquiries please. All answers must reach by April 9, 2020



1



2 3



The Winning Trove



5

The best of beauty, the finest of talent, and an evening extraordinaire... The sixth edition of the Nykaa Femina Beauty Awards gets your vanity kits 2020-ready with glamour galore! **Shruti Shukla** gives you the lowdown on the winners and highlights of the gala.



6



4



7

1. Anushka Sharma receives the Beauty Icon of the Year award from Tanya Chaitanya, Chief Community Officer and Editor, *Femina* 2. Katrina Kaif was presented with the title of Beauty Entrepreneur of the Year by Falguni Nayar, Founder and CEO, Nykaa 3. Deepika Padukone won the Powerful Performer of the Year award, presented to her by Deepak Lamba, Group CEO of Worldwide Media and Falguni Nayar, Founder and CEO of Nykaa 4. Ananya Panday gets recognised for her promising debut as Exciting Fresh Face of the year (Female) by Anchit Nayar, CEO, Nykaa Retail 5. Kartik Aaryan gets bestowed with the title of Heartthrob of the Year, handed over to him by Adwaita Nayar, CEO, Nykaa Fashion 6. Jury member Aditi Rao Hydari took the glamour quotient a notch higher 7. Shout out to the amazing hosts of this gala night, Abish Mathew and Shenaz Treasury

Over the past six years, the Nykaa Femina Beauty Awards has emerged as the ultimate guide to navigate in the beauty and lifestyle sphere. It's here with yet another successful edition to ease your shopping haul with the top performing products of the year.

They say, all good things take time. Like any effective beauty regime, discovering the best products, too, involves a series of steps. Such was our beauty treasure hunt! The largest beauty destinations of the country, *Femina* and Nykaa, joined forces to unearth the finest brands from around the globe. Results, you ask? The best beauty offerings across categories like skincare, makeup, haircare, fragrances, bath and body, and men's grooming.

The hunt started with the finest findings of the year comprising around 250 products, which then underwent an online trial by *Femina* readers and Nykaa loyalists. After the top three products were selected in each category, they were tried and tested by a panel of industry experts—actor Aditi Rao Hydari, model Rikee Chatterjee, celebrity makeup artist Mehak Oberoi, celebrity hairstylist Shaan Mu, skin expert Jaishree Sharad, Nykaa founder and CEO Falguni Nayar, and *Femina*'s Chief Community Officer and Editor, Tanya Chaitanya. The country's most loved influencers hopped on board in this exciting hunt, giving NFBA 2020 its skilled >





CELEB ROLL CALL



blogger panel consisting of Aashna Shroff, Riya Jain, Aanam Chashmawala, Monalisha Mahapatra, Pallavi Ruhail, Lisha Bhatta, Saloni Sehra, and Aishwarya Kaushal.

Deepak Lamba, Group CEO of Worldwide Media, gave a shout out to Femina on its diamond jubilee, shedding light on how we plan to stay relevant for the next 60 years. "Being one of the leading and largest women's brands in the country with over six decades of expertise, we at Femina, pride ourselves in knowing the pulse of the Indian woman and recognise brands like Nykaa that do the same. Last year, we celebrated 60 glorious years of Femina, and along with that we not just reminisced some of the most momentous milestones of the past, but also looked forward to the next 60 years, with the campaign #TheNext60... Be it via extensive research reports or curated beauty products,

we continue to capture the essence of what it means to be a woman in India today, not just in our magazines, but through an extensive outreach in the digital space as well."

The leading lady of Nykaa, Falguni Nayar, shared her views on how the company is answering the need of the hour, "Our industry has witnessed a technology-led transformation, bringing beauty into every Indian household at the click of a button. We have been the most dynamic to respond to community-driven consumer choices." Nayar also shed light on their upcoming ventures—an online app, Explore, to promote consumer education about products and practices; NykaaLand, an immersive beauty experiential event and their expansion in the fashion industry, among other things.

Since the evening was all about celebrating beauty, it would have been

incomplete without glam town's swish set gracing the occasion. Besides awarding the best performing products and brands, NFBA 2020 recognised the trailblazing celebrities—Anushka Sharma, Deepika Padukone, Katrina Kaif, Ananya Panday, and Kartik Aaryan. While Padukone and Sharma let us in on some secrets with fun reveals, Kaif took a heads-up test on how well she knows beauty. Panday indulged in a fun game where she captioned popular movie scenes from the '90s, and Aaryan showed his knack for pick-up lines, proving yet again why he is the Heartthrob of the Year. These exciting games were topped off with an engaging performance by stand-up comedian Kenny Sebastian, who enthralled the audience with his act. While we are still reminiscing the glorious moments, we let you in on the best beauty products of the year.

THE JURY



FALGUNI NAYAR Founder and CEO, Nykaa.com
ADITI RAO HYDARI Actor
DR JAISHREE SHARAD Celebrity Skin Expert
VIKRAM BAWA Celebrity Photographer
MEHAK OBEROI Celebrity Makeup Artist
RIKEE CHATTERJEE Model
SHAAN MU Celebrity Hairstylist
TANYA CHAITANYA Chief Community Officer and Editor, Femina

BEST IN SKINCARE



1. Elnaaz Norouzi, Alaya F, Riddhima Pandit, and Ravi Dubey presented the Best Cleanser Award to Nivea Face Wash Milk Delights Caring Rosewater
2. Elnaaz Norouzi, Alaya F, Riddhima Pandit, and Ravi Dubey presented the Best Anti-Acne Product Award to Biotique Bio Myristica Spot Correcting Anti-Acne Face Pack
3. Mehak Oberoi and Amit Thakur presented the Best Masks and Peels Award to Laneige Water Sleeping Mask
4. Vikram Bawa and Vartika Singh presented the Best Eye Cream Award to Innisfree Green Tea Seed Eye Cream
5. Vikram Bawa, Vartika Singh, and Elli AvrRam presented the Best Night Cream Award to Olay Total Effects 7 In One Anti-Ageing Night Firming Cream and Plum Green Tea Renewed Clarity Night Gel
6. Vikram Bawa, Vartika Singh, and Elli AvrRam presented the Best Anti-Ageing Product Award to Estée Lauder Advanced Night Repair Synchronized Recovery Complex II
7. Vikram Bawa, Vartika Singh, and Elli AvrRam presented the Best Serum and Face Oil Award to Kiehl's Midnight Recovery Concentrate
8. Meera Chopra and Asha Negi presented the Best Sunscreen Award to Lotus Herbals Safe Sun UV Screen Matte Gel PA+++ SPF - 50
9. Meera Chopra and Asha Negi presented the Best Sheet Mask Award to The Face Shop Real Nature Pomegranate Face Mask
10. Meera Chopra and Asha Negi presented the Best Moisturiser/Day Cream Award to Neutrogena Hydro Boost Water Gel
11. Meera Chopra and Asha Negi presented the Best Toner Award to Kama Ayurveda Pure Rose Water

BEST IN FRAGRANCES



1. Aditi Rao Hydari and Vikram Sood presented the Best Women's Fragrance Award to Carolina Herrera Good Girl Eau De Parfum
2. Aditi Rao Hydari and Vikram Sood presented the Best On The Go Deo/Mist Award to Davidoff Cool Water Mild Deodorant Spray for Women
3. Aditi Rao Hydari and Vikram Sood presented the Best Men's Fragrance Award to Giorgio Armani Acqua Di Gio Pour Homme Eau De Toilette

BEST IN MAKEUP



1. Sonalli Seygall, Madhavi Irani, and Nihar Parikh presented the Best Foundation Award to M-A-C Cosmetics Studio Fix Fluid SPF 15 - NC42 2. Sonalli Seygall, Madhavi Irani, and Nihar Parikh presented the Best Highlighter/Illuminator Award to Bobbi Brown Shimmer Brick Compact 3. Sonalli Seygall, Madhavi Irani, and Nihar Parikh presented the Best Lipstick/Lip Crayon Award to M-A-C Cosmetics Matte Lipstick - Mehr 4. Sonalli Seygall, Madhavi Irani, and Nihar Parikh presented the Best Liquid Lipstick Award to Smashbox Always On Liquid Lipstick - Driver's Seat 5. Dheeraj Arora, Rakul Preet Singh, Sonali Kulkarni, and Rikee Chatterjee presented the Best Blush Award to Lakmé Absolute Illuminating Blush Shimmer Brick - In Pink 6. Rakul Preet Singh, Sonali Kulkarni, and Rikee Chatterjee presented the Best Contouring Product Award to Benefit Cosmetics Hoola Matte Bronzer 7. Rakul Preet Singh, Sonali Kulkarni, and Rikee Chatterjee presented the Best Concealer award to Maybelline New York Instant Age Rewind Concealer - Medium 8. Rakul Preet Singh, Sonali Kulkarni, and Rikee Chatterjee presented the Best Eyeshadow Palette Award to Huda Beauty The New Nude Eyeshadow Palette 9. Mehak Oberoi and Amit Thakur presented the Best Makeup Remover Award to Clinique Take The Day Off Cleansing Balm 10. Chahatt Khanna and Anupria Goenka presented the Best Eyebrow Product Award to NYX Professional Makeup Micro Brow Pencil - Espresso 11. Chahatt Khanna and Anupria Goenka presented the Best Mascara Award to Maybelline New York Hyper Curl Volum' Express Waterproof Mascara - Very Black 12. Chahatt Khanna and Anupria Goenka presented the Best Nail Polish Award to Colorbar Nail Lacquer 13. Mehak Oberoi and Amit Thakur presented the Best Eyeliner/Kajal Award to L'Oréal Paris Super Liner Gel Intenza 36H - Profound Black 14. Mehak Oberoi and Amit Thakur presented the Best Lip Balm Award to Forest Essentials Lip Balm - Sugared Rose Petal With Organic Bees Wax 15. Chahatt Khanna and Anupria Goenka presented the Best Primer Award to Lakmé Absolute Blur Perfect Makeup Primer

BEST IN MEN'S PRODUCTS



1. Dr Jaishree Sharad and Karan Tacker presented the Best Men's Grooming Product Award to Braun BT3020 Beard Trimmer 2. Dr Jaishree Sharad and Karan Tacker presented the Best Men's Haircare Product to L'Oréal Professionnel Homme Clay Strong Hold Matt Clay 3. Dr Jaishree Sharad and Karan Tacker presented the Best Men's Skin Product Award to Beardo Activated Charcoal Peel Off Mask

BEST IN HAIRCARE



1. Elnaaz Norouzi, Alaya F, and Riddhima Pandit presented the Best Shampoo Award to L'Oréal Professionnel Xtenso Care Pro-Keratin+Incell Shampoo 2. Pragma Kapoor and Krishika Lulla presented the Best Serum/Hair Oil Award to Kérastase Elixir Ultime 3. Pragma Kapoor and Krishika Lulla presented the Best Hair Masque Award to Wella Professionals Invigo Nutri-Enrich Deep Nourishing Mask (For Dry And Damaged Hair) 4. Pragma Kapoor and Krishika Lulla presented the Best Hair Colour Award to L'Oréal Paris Excellence Creme Hair Color - 4 Natural Dark Brown 5. Elnaaz Norouzi, Alaya F., Riddhima Pandit, and Ravi Dubey presented the Best Conditioner Award to Dove Hair Fall Rescue Conditioner 6. Lopamudra Raut, Shaan Mu, Urvashi Rautela, and Shefali Sood presented the Best Hair Styling Appliance Award to Dyson Airwrap Styler Complete Set 7. Pragma Kapoor and Krishika Lulla presented the Best Hair Styling Product Award to Wella Professionals EIMI Mistify Me Strong Spray

BEST IN BATH & BODY



1. Lopamudra Raut, Shaan Mu, Dheeraj Arora, Urvashi Rautela, and Shefali Sood presented the Best Body Lotion & Body Butter Award to Vaseline Intensive Care Cocoa Glow Body Lotion 2. Dr. Jaishree Sharad and Karan Tacker presented the Best Epilator/Hair Removal Award to Gillette Simply Venus 3 Razor for Women 3. Lopamudra Raut, Shaan Mu, Urvashi Rautela, and Shefali Sood presented the Best Scrub Award to Mcaffeine Naked & Raw Coffee Body Scrub 4. Lopamudra Raut, Shaan Mu, Urvashi Rautela, and Shefali Sood presented the Best Shower Gel Award to The Body Shop British Rose Shower Gel

Way of Work

Shruti Shukla, Eden Noronha, and Sukriti Shahi put together an office-friendly lookbook to help you ace your work-face for different occasions

A book shouldn't be judged by its cover. Nonetheless, a spectacular one doesn't hurt, does it? You can't deny the powerful impact of first impressions. One's appearance often holds great importance as it sets the tone of the interaction that follows. While we may pay attention when it comes to a special occasion, the thought put in to choosing an everyday office look tends to take a backseat, given busy schedules and pacey lifestyles.

Your demeanour shapes your personality, boosts your confidence, and largely impacts the mark you leave on people that you meet. Hence, investing in your work look is just as important as putting together your party look. Besides, you spend eight hours a day, five days every week, at your workplace. Do you really want to lose out on all that glam time?

Ladies, giving your best is a lot about looking and feeling fabulous! Take cue, on how to brush up your formal flair.

PHOTOGRAPHS: KEEGAN CRASTO



Let's talk BUSINESS

The boardroom is all about poise, precision, and order: your look should reflect that. The idea is to keep the makeup fresh and subtle, and hair pinned to perfection; a look that brings your firm diligence to the forefront, without forgoing the glam quotient. After all, serious business, it is!



Makeup edit

Big meetings often result in stressful, sleepless nights. A tired face needs an extra boost of nourishment, which makes night serums a must-have to prep your skin for the day. In the morning, start with your cleansing and toning routine, and resort to tinted moisturiser for a flawless face. Opt for pink-toned eyeshadow for your lids, and dab some highlighter on the inner corners to make your eyes pop.

What's more? Try the hottest trend of the year—angled wing eyeliner. Use an angled brush to achieve precision. Place it on the outer edge of your eyes, creating a sharp angle in line with your temples. Draw another line over it to create the upper curve of your wing, and fill in. Define the outer edge of your eyes with black kohl. Use a nourishing mascara to accentuate your lashes. Brush your brows with a messy finish to add a pinch of drama. Complete the look with a hydrating lip tint.

Hair edit

This style is a good fit even (and especially!) for mornings, when you don't find the time to wash your tresses. Apply a smoothing hair serum to the length of your hair. Use a wide-toothed wooden comb to get rid of any knots. Tease the hair with a rat-tail comb, and secure your hair in a low pony. Use bobby pins to set, if required. Dab some serum on your crown to tame flyaways. >

EXFOLIATE YOUR LIPS USING A SCRUB FOR A PLUMP-LOOKING POUT.



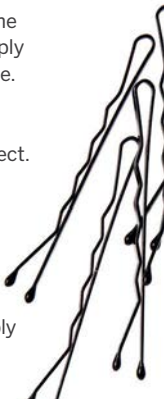


FOR NATURAL GLOW AND HYDRATED SKIN, INDULGE IN A SHEET MASK A NIGHT BEFORE.



Makeup edit

Follow a CTM routine. Apply sunscreen onto your face and neck. Blend on a BB cream for light coverage. Conceal any blemishes and discoloration with an illuminating concealer, if required. Use a highlighter on the inner corners of your eyes, bridge of the nose, and Cupid's bow. Spritz a dewy makeup setting spray to lock in the base. Groom your eyebrows with a brow gel. Apply a dusty gold all over your lids and into the crease. Blend well. Use volumising mascara to amp up your lashes. Swipe on a lip plumper to instantly hydrate your pout, and give off a maximised effect. Use a soft pink lipstick to add a rosy tint.



Hair edit

Refresh your roots with a dry shampoo, and apply a hair serum to the length to control frizz. Detangle with a brush and secure the hair into a neat tight bun at the back of your head with the help of a hair band and bobby pins. Apply a glossy hair gel to add shine to this style. Spritz a strong-hold hairspray on the bun for extra control. >



In a (Gold) RUSH

Time is money; so when that clock's running out, keep your chin up and don't compromise on your beauty look. A sleek hairdo with illuminated skin and a touch of metallic pigment is the perfect on-the-go style that is easily achievable. It's all you'll need to get your visage work-ready anywhere, anytime.

#GLOW CODE

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The Fri(yay) VIBE

Fridays are often relaxed and casual. And this also causes a dilemma—whether or not to dress up and show up. As the weekend energy starts to kick in, it's wise to put on a fancy Friday face that screams fun. Also, just in case you have a random Friday party plan, you needn't worry about looking boring.

FOR A FRIDAY OFFICE LOOK, KEEP YOUR HAIR LOOK RELAXED. AS AN ALTERNATE TO STYLING SPRAY, YOU CAN ALSO USE DRY SHAMPOO TO SET YOUR HAIR.



Makeup edit

After washing your face with a gentle cleanser, apply a lightweight but hydrating moisturiser. Once it gets absorbed, pat on some sunscreen before starting with your makeup. Mix your liquid foundation with a drop or two of highlighter. Dot your face with the new foundation and blend. For better results, wet the beauty blender a little.

Crease your lids with a peach-coloured eyeshadow, and cover the rest of the lid with a pearly white shade. Next, take lavender eyeshadow and fill in the outer corners of the eyes to create a dual-tone effect. Line the lower lash line with the same colour, and complete the look with oodles of mascara. Keep the rest of your face bare, with a hint of blush on the cheeks. Apply a clear gloss on your lips to complete the look.

Hair edit

If you are not one to wash your hair every day, the chances of having oily, messy hair on Fridays are quite high. Well, fret not and use it to your benefit. For a casual Friday hair look, go for anything but perfection. Backcomb the front section of your hair and put it on one side. Take a hair styling spray and apply it liberally all over the crown. Run your fingers through the hair to give it an 'I woke up like that' look. Let the rest of your hair loose in unstructured waves. >



Isn't it time we did away with the 'perfect body' myth? Let's talk.
[@femina.in/fitness](https://www.femina.in/fitness)

Get the Party STARTED!

How many times do you find yourself in a fix when it comes to deciding your beauty look for an office party? If your answer is 'most of the time', we hear you. Office parties are tricky events, where you wish to glam up a little without overdoing it. Take cue from this look to let your hair down at the next do with your colleagues.



IF NEED BE, YOU CAN SKIP THE FOUNDATION AND INSTEAD, OPT FOR A TINTED MOISTURISER TO ACHIEVE A NATURAL-LOOKING BASE.

Makeup edit

Opt for a classic yet sultry glam look. Focus on one facial feature, keeping the rest natural with a no-makeup look. When it comes to accentuating one facial feature, nothing works better than opting for a smoky eye ritual. Follow your CTM routine and apply a face serum or oil. As the makeup will be on for long hours, it's better to go for extra hydration to prevent skin damage. Don't skip the sunscreen; it will be your skin's saviour against harsh lights.

Correct your skin to achieve an even skin tone followed by a lightweight foundation, perfectly blended with a Kabuki brush or a beauty blender. Prime your eyes and apply kohl all over your lids. Smudge it well using an eyeshadow brush. Apply black eyeshadow on the outer corner of the eyes and wing it to create some drama. Put kohl on the lower lash line, and smudge it for a perfect smoky effect! Fill in your brows, apply black mascara, and finish the look with a tinted gloss.

Hair edit

Apply a salt spray covering the length of the hair to create some texture. Centre part and use a wide-tooth comb or a paddle brush. Curl the ends using a curling rod, but don't set it with a spray. Once done, run your fingers through the curls to open them for a voluminous look. **f**

PHOTOGRAPHS: IMAX TREE



FEMINA REALITY

No backing down

Kerala's Sifiya Haneef set up the Chithal Charitable Trust in 2015, to help widows get access to education. She shares her journey with **Shraddha Kamdar**

"My husband passed away when I was 20. A mother of two sons, and yet so childish, I did not realise the gravity of the situation. My only thought was that I would get to live with my parents again!" This starkly honest statement from Sifiya Haneef comes as quite a shock, since the 31-year-old social worker has spent a major part of her life helping the needy.

Married at 16, Sifiya, was born and raised in Palakkad, Kerala, and moved to Bengaluru with her husband. After his sudden death in 2010, she moved back in with her parents, albeit with an urge to be independent.

"In 2012, I went back to Bengaluru to educate myself and get a job," she says. But calls to those who were supposed to help her went unanswered, leaving her to sit and weep at the Majestic bus stand, with her feverish, wailing son. The turning point came in the form of a *paati* (grandmother in Tamil), who consoled and took her in. *Paati* also helped her to find daycare assistance for her younger son at an orphanage (she had left her older son with her parents), so Sifiya could look for a job. Unhappy with her life, she decided to move back.

Her perspective towards



Sifiya Haneef with those who turned to Chithal

"Mothers of mentally disabled children had to lock them up to go to work, come back during lunch hour to feed them and go back."



life having changed drastically, Sifiya started thinking of the hardships faced by young widows in Palakkad. So, when she started working for ₹9,000 a month, she decided to help five families in dire need.

What she discovered rattled her. "Mothers of mentally disabled children had to lock them up to go to work, come back during lunch hour to feed them and go back. For that duration, the children's hands were tied, and they were often found lying in a pool of their urine or feces. I promised

them necessary staples so they could stay home," she narrates. Post that, word-of-mouth references brought in different kinds of requests for assistance. Realising that it was near-impossible to fulfil the needs single-handedly, Sifiya created a crowdfunding Facebook page, Chithal. "It was a wonderful surprise when I read that first message from a person willing to donate ₹5,000 to a 10-year-old kidney patient," she says.

There has been no looking back. In 2015, Sifiya set up the Chithal Charitable

Trust, and continues to fulfil all the requirements of 120 families every month. She continued to work all through her Chithal activities, and earned a Bachelor of Education (BED) degree, an MA in Literature, and her most recent degree—Master's in Social Work. Her latest degree has helped her understand how NGOs operate. "I want to focus on widow education, set up an old-age home, and open a free dialysis centre," says the recipient of several awards, including the 2019 Neerja Bhanot Award.

"Every sum enables me to do more. The awards also offer me a platform to express my thoughts, where I advocate women's education," she says. Her parting words of advice for young girls? "Be confident, no matter what. You have to be your own support."

ABOUT A GIRL

FEARLESS AND A RISK-TAKER, ADITI RAO HYDARI IS KNOWN FOR HER PORTRAYAL OF STRONG AND UNIQUE CHARACTERS ON SCREEN. AN INTELLIGENT ARTIST, SHE EXUDES POSITIVITY WHILE TALKING ABOUT HER PAST PROJECTS, AND BELIEVES THAT LEARNING IS GREATER THAN COMMERCIAL SUCCESS, FINDS SUKRITI SHAHI.
PHOTOGRAPHS BY TARUN KHIWAL

BLAZER DRESS, ₹13,500, LABEL DEEPIKA NAGPAL

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BLAZER DRESS: ₹13,500. LABEL DEEPIKA NAGPAL; BRACELETS: ₹4,500
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THREE); ONE INOUGHT ONE ONE; CHAIR, RED/YELLOW/BLUE

NOT EVEN ONE INCH OF ME IS RESENTFUL OF THE
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CHOOSE TO OVERCOME MY STRUGGLES WITH A SMILE
ON MY FACE, ALWAYS HAPPY AND CHILDLIKE.

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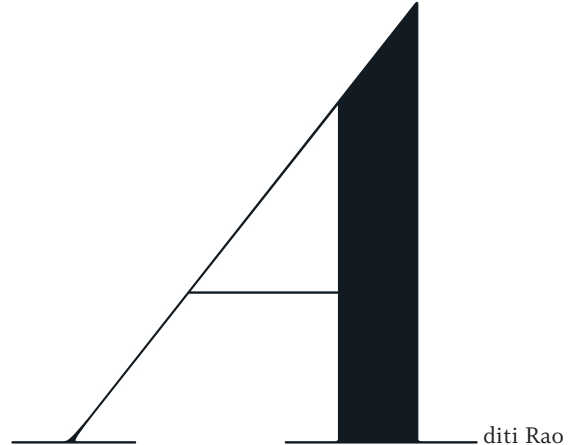
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DRESS: ₹14,999, H&M



AT THE END OF THE DAY, IT IS IMPORTANT TO PLAY A ROLE THAT HAS A CHARACTER. WHETHER I AM IN EVERY FRAME OF THE FILM OR ONLY THERE FOR FEW MINUTES, THE AUDIENCE SHOULD BE ABLE TO TAKE ME WITH THEM IN THEIR HEARTS.



diti Rao

Hydari deserves all the attention she gets; this star has arrived and how! Basking in the success of her latest Tamil release, *Psycho*, Rao Hydari offered us an unfiltered view of industry insights, and her life beyond the silver screen. She is vocal about her struggles, but what sets her apart is her empathy and respect for her contemporaries, and their hard work. "It's not easy for anybody. People who are from the film background have their own struggles. The point is to take those struggles as challenges and overcome them, happily," she says. While on the way to a meeting, the actor opens up about her idea of films, feelings, and freedom.

You have worked in the Hindi, Tamil, and Telugu film industries. How enriching and different has each experience been for you?

I feel lucky to have been able to work in diverse industries. But I believe that we are one film industry—the Indian film industry. We are lucky to have different voices, cultures, ethnicities, and the setups that make up the industry. People often ask me about the difference,

but cinema is about feelings which do not have a language or boundaries. The challenge of working with such talented filmmakers fuels me. It might be difficult to speak in a language you don't know, but ultimately, the emotion has to shine through. I am happy to work extra for it.

You have collaborated with directors like Sanjay Leela Bhansali, Rakeysh Omprakash Mehra, and Abhishek Kapoor. Do you still feel that consistent lead roles don't come by?

I'd prefer if the media refrained from using words like 'lead'. However, I enjoy working with directors who challenge me, are fun to work with, lead the team, and whose passion is to create something new. At the end of the day, it is important to play a role that has a character. Whether I am in every frame of the film or there only for few minutes, the audience should be able to take me with them in their hearts. I try to be fearless while making choices. I follow my heart and instincts when choosing a film.

Tell us something about your recent release, *Psycho*. How does the project stand out?

It was a challenging project. I had seen some of Mysskin sir's films, but didn't know him. He has a strong vision, which lends a certain conviction to his style of filmmaking. Naturally, he has a loyal fan base. I had never done a film like *Psycho* earlier. Mysskin sir says he loves ugliness, dirt, and Goth. Doing the film was different, emotionally. When I was on the set, I was dealing with it at a basic, emotional level. Only when the film released, did I realise how deep and impactful it is.

That it did well, and was loved by the audiences and critics alike, was wonderful. It's running strong in its seventh week, with full houses. As an actor, I feel good.

You have always been open about your struggles in the industry. Do you think that over the years things have changed for you? >

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My policy is to take it one step at a time, and move forward. The size of the step does not matter. As long as I am able to surprise people and they are interested in me, I am happy. I'm often told that I am underrated; I take it as a compliment because that means I can do more. To me, success is when people you respect and admire think of you as their vision, repeatedly. Fame and money are add-ons. It also helps that I don't have a negative bone in my body. Not even one inch of me is resentful of the fact that I don't have backing in the industry. And it's not to say that actors from a film background don't face struggles. I choose to overcome my struggles with a smile on my face, always happy and childlike. My directors have always had my back; they've nurtured and protected me.

What advice you would like to give someone trying to make big in this industry?

Firstly, never come in with that 'I'm an outsider' attitude. Everyone will face challenges. You just have to keep pushing yourself. An artist never has it easy. There's a fine line between being positive and happy, or mildly dissatisfied for a push. Also, ask yourself why you want to do it? Is it because being in front of the camera makes you happy, or are you in it for the perishables—fame and money? If you find joy in being on set, playing different roles, go for it. The industry is competitive and can be hard on you, so keep the excitement alive. Be your authentic self; you shine when you are authentic.

The film industry is a tricky space to be in. What keeps you grounded?

It is my attitude, and the way I have been brought up. My family, friends, and the people I love keep me grounded.

Also, I appreciate people who tell me the truth; I heed their advice and keep them close. It's important for artists to listen and be open to accepting fears and harsh truths. I believe the art is greater than me and I respect the people who create it. I don't put myself first.

You have always been a private person. Have the low moments ever taken a toll on your work? How do you cope?

There are days when I feel unhappy. Fortunately, those moments have not been long. Perhaps, my childlike temperament helps in moments like these. It helps me to stay real and happy. Moreover, I am the only one who can tell myself that the sadness is temporary. I am a transparent person. I wear my heart of my sleeve. Several people might call this weak or soft; vulnerability is my biggest strength. I take it in my stride. I am not afraid to show my feelings. All of us should be comfortable with the way we express our feelings. I tend to cry, and I've realised that's the best way for me to vent. I then talk about it and move on. I also indulge in singing, dancing, and yoga.

You have always been aware and vocal about issues concerning our society. Where does that strength stem from?

If I feel strongly about an issue/situation, I have to voice it, and stand up with the people. Until we stand up, there isn't going to be any change. We have to lead by example, and live up to it. While this can sometimes backfire, I do not regret presenting my views on important issues. I do it with pure intentions. If people want to speak ill of me, it's their choice. I can only control what I do or say. I like to live fearlessly and speak my mind.>



I'M OFTEN TOLD THAT I AM UNDERRATED; I TAKE IT AS A COMPLIMENT BECAUSE THAT MEANS I CAN DO MORE. TO ME SUCCESS IS WHEN PEOPLE YOU RESPECT AND ADMIRE THINK OF YOU AS THEIR VISION, REPEATEDLY.

FEMINA

FEMINA

FEMINA



THE CONVENTIONAL IDEA OF BEAUTY IS GRADUALLY CHANGING AND EVOLVING. PEOPLE ARE TAKING THE REQUIRED STEPS IN THE RIGHT DIRECTION.

You co-own a domestic tennis team. Does this initiative come from a personal interest in the sport?

Tennis is a much-loved sport but it doesn't have a mass appeal in our country. My father played tennis; he wanted me to play the sport, but I never listened to him. My great grandmother, Lady Hydari, had a club in Hyderabad called Lady Hydari Club. She encouraged women to come and play tennis there, and it stands even today. If my great grandmother could do it that many years ago, I feel like I should do it now.

Do you think the idea of conventional beauty is pressurising? Do you think have we evolved?

The conventional idea of beauty is gradually changing and evolving. People are taking the required steps in the right direction. In fact, I believe, brands and people are far more conscious about what they put out in society. The notion has become way more inclusive today.

If you have to choose between money and creative satisfaction, what would it be?

I do what I do for creative satisfaction, and have never thought twice about it. Like I said, the money is an added bonus! Creative satisfaction and results last a lifetime; beyond your years. However, credibility and respect cannot be bought. They have to be earned with your choices and your attitude.

You are also an art and culture enthusiast. Tell us more about that side of your personality.

I have grown up in a culturally-rich environment, surrounded by artistes, and I have been dancing since I was five. My mother sings—I used to wake up to the sound of the *tanpura* and she doing her *riyaaz* before I moved to Mumbai; it's been a part of my life. Cinema is also a beautiful mix of all art forms, and that's why I enjoy it.

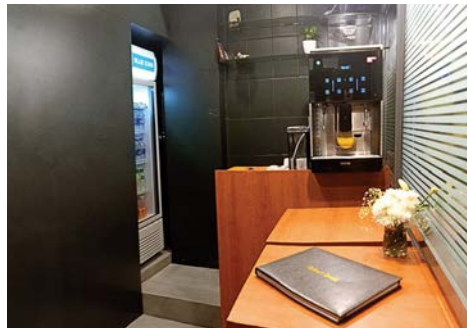
Tell us about your fitness routine and the diet you follow.

I don't follow a particular diet because I think food is good for the soul and your soul, should always be happy.

I just try not to eat sugar, gluten, and dairy. I am not regular with workout sessions but when I do, I go for functional training, yoga, and dancing. I find it difficult to follow a routine with a tight work schedule. I also credit my genes!

What's on your professional wish list?

I have a long wish list of directors. I have worked with some of the best, and would like to work with them again. But real success is about having the freedom to make a choice to work on your own terms and conditions. I think this is my time to put all my energy into work to get to a stage where I can find a good balance between work and personal life. **F**



LOO-KING AHEAD

Woloo founders Shivkala Mudaliar and Manish Kelshikar launched their first swanky women's-only powder room at Thane (Maharashtra) last year, and there is no stopping them, finds **Anindita Ghosh**

What comes to your mind when you think about public toilets? Unsanitary, sometimes unsafe spaces that you wouldn't want to venture into unless you're in a dire emergency? Well, unfortunately, that's a reality many of us live with, owing to the state of our public conveniences. So, when entrepreneurs Shivkala Mudaliar and Manish Kelshikar launched Woloo, a swanky, pay-per-use women's-only powder room near Thane railway station in November 2019, it made national news.

Kelshikar and Mudaliar met at a business networking event in Mumbai last year, where the latter was representing Things Etc, her social entrepreneurship venture that works with tribal and rural craftsmen. Kelshikar was impressed by her ideas, and shared his idea of creating a chain of clean, safe, and well-equipped washrooms for women across India. "Manish often faced the challenge of finding hygienic washrooms for his wife and daughter

while travelling. I immediately connected with his idea, and that's how Woloo was born. We started working on the project and I focussed on the operations and execution. Despite having hundreds of washrooms built in recent times, for 150 million working women, usability of the facilities still remains a big challenge. In fact, studies say that every year, 2.5 lakh women suffer from hygiene-related diseases," says Mudaliar.

Since the ideation stage, it took about seven months for the first Woloo to be set up. And, ever since it was launched, Mudaliar has had many grateful women thank her for the initiative. The powder room is a huge hit with commuters, older women, and women with young children, among others. "We have several Woloo stories that have touched us. In fact, many women have just come to click pictures to confirm that Woloo really exists, since a majority of them have never seen a clean washroom," she says.



Shivkala Mudaliar, co-founder, Woloo

What makes Woloo stand out from other public toilets is not just the superior level of sanitation, but also the facilities that it offers. There is a feeding room, a section to change your baby's diapers, a place to change your clothes and apply some makeup, a convenience shop that sells sanitary pads and innerwear, and even a café where you can sip on hot beverages. And the best part is that the staff is trained to assist differently abled persons. The powder room is also air-conditioned and wi-fi-enabled. They have recently tied up with an intimate hygiene brand that will stock its products here.

At the moment, there is just one Woloo that caters daily to over 300 urban women, the plan is to expand to the rest of Maharashtra, and then across the country. "We will be focusing on Mumbai for the next year, followed by other metros and tier II cities. In the next five years,

"THERE IS A FEEDING ROOM, A SECTION TO CHANGE YOUR BABY'S DIAPERS, a place to change your clothes and apply some makeup, a convenience shop THAT SELLS SANITARY PADS AND INNERWEAR, AND EVEN A CAFÉ."

we aim to have 10,000 Woloos up and running across India near suburban train stations, bus stations, temples, tourist places, and arterial roads," explains Mudaliar.

The venture has received funding for the next level of expansion through investors.

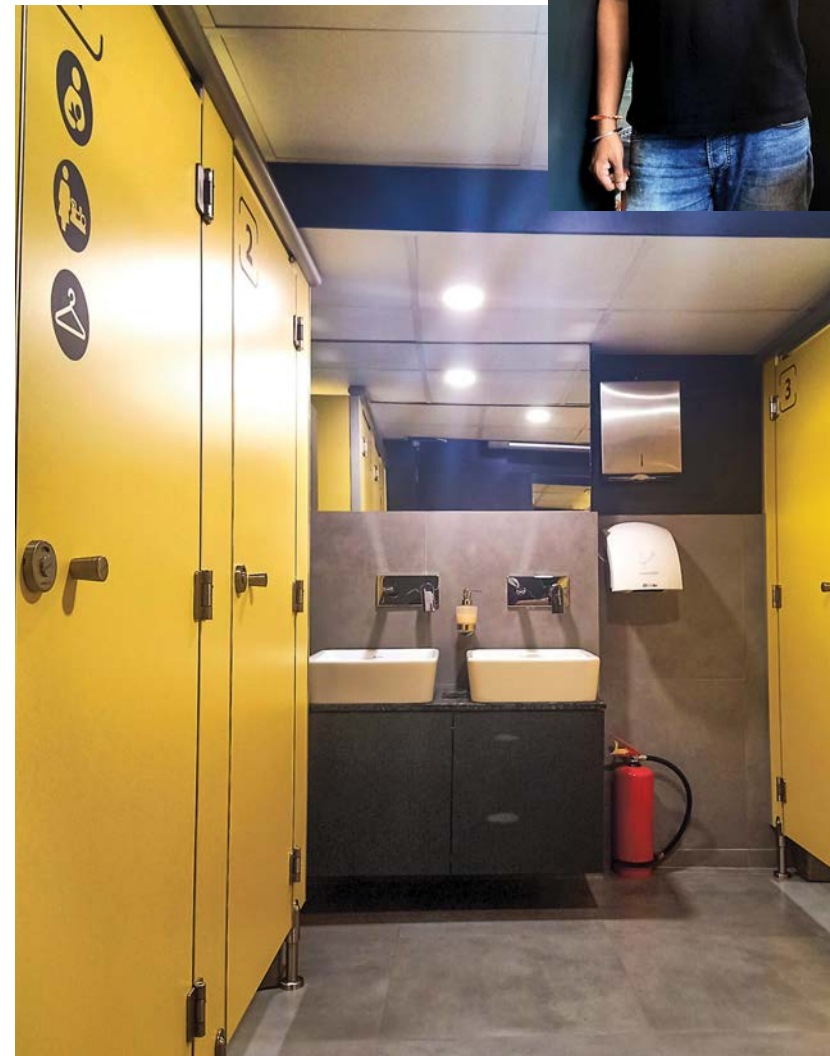
However, it wasn't easy setting up the first Woloo at Thane. For starters, acquiring land was difficult. "We struggled to convince the landowners, but once they saw our experience in global retail and the Woloo business model, they were cooperative," says Mudaliar. While the Thane Woloo built over 350 sq feet with five seats is an 'express' model, the other units in the pipeline are larger in size. "We have three models where the café model is 550 square feet with

eight to 10 seats, while the lounge model is 850 square feet with more than 10 rooms, a larger café area, and a makeup room," says Mudaliar. The cost of all three models, however, will be the same. "The cost of using Woloo once is ₹20. However, we also have a monthly Peers Club membership at ₹99 that is valid for 30 days with unlimited usage," adds Mudaliar.

With Mudaliar's social entrepreneurship background, she has ensured that Woloo also empowers women by employing them. "We also have a franchisee model where women can come together to own a Woloo, thus generating micro entrepreneurs across India. We already have plenty of enquiries. When somebody reaches out to us, we check the feasibility of the proposition, survey the location, and calculate the expense of building a Woloo model at the site. If all these factors are in place, we assist the franchisee with our standard design and look, and handhold them through the process of setting up a Woloo," she concludes. **F**



Manish Kelshikar, co-founder, Woloo



TURN OVER A NEW LEAF

Entrepreneur Preeti Sinha's start-up Greens & More was born from her triumph over obesity. She talks to **Hemchhaya De** about her entrepreneurial journey

Clean eating has changed Preeti Sinha's life in various ways. The Hyderabad-based entrepreneur, born and brought up in Chhattisgarh's Bhilai, steadily gained weight owing to her two pregnancies, and, as a result, her health suffered. With sheer will power, the 37-year-old green meal warrior won the battle against obesity and in the process, realised how food plays a vital part in weight management. Thus her start-up, Greens & More, was born. This website-based one-stop destination for green meals—to be precise, it delivers nutritionally balanced salads to consumers, helping them meet their dietary needs. Before turning entrepreneur, Sinha, an electronics engineer, worked with corporate giants in the banking and finance sector in India and the US. Excerpts from an interview.

Tell us about your initial battle with your weight.

It all started in 2010 with my first pregnancy. I had gained substantial weight, and then, two years later, I had my second child. I struggled to lose the extra kilos post-delivery. I suffered from sleeplessness, and sciatica, and felt breathless every time I climbed stairs. This reduced my productivity, both at home and work. Back then, I worked full-time with Tata Consultancy Services

“Weight loss is all about 80 per cent diet and 20 per cent exercise. This prompted me to become conscious of what I was eating.”



in Hyderabad (was in the US for close to nine years, and returned to India in 2013), with two young children at home.

Tell us about your journey post that.

At that time, I didn't consult a health expert/dietitian. I began monitoring weight loss products such as sauna belts, bottled protein shakes, and Ayurvedic medicines on TVCs. Soon, I realised that these won't do. I joined a fitness class, and focused on cardio exercises and strength training. I began losing weight and realised that weight loss is all about 80 per cent diet and 20 per cent exercise. This prompted me to become conscious of what I was eating. I started consuming more fibre, protein, and good fats, and cut back on refined carbs. I managed to lose 20 kg, not by following any diet, but by fuelling my body the right way.



How did you come up with the idea of Greens & More?

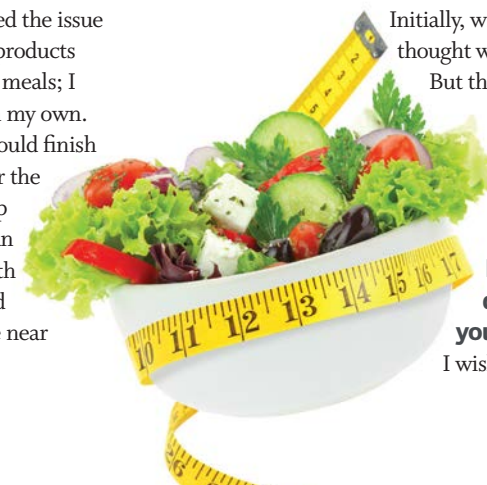
When my family and I lived in the US, salads were part of our daily diet. A salad bowl is a meal in itself, and somehow, that wasn't a part of Indian culture. I thought, it's high time the concept was introduced here.

Take us through the initial challenges.

I started Greens & More from my home kitchen in 2017. The biggest challenge was that I didn't have a background in hotel management or the restaurant business. I had spent most of my professional life in the banking and finance sector, and food was a new domain for me. A chef for Chinese cuisine or one for tandoor dishes was easily available, but finding one for green meals was a task. I had to research, and train people on how to make raw fruits and vegetables palatable, without cooking them. I didn't know how to run a commercial kitchen at that time. In addition to that, we battled the issue of supply-chain, and getting the right products at the right cost. Initially, I cooked the meals; I ended up delivering 50 to 60 meals on my own. I would start at 5.30 am every day. I would finish chores, and then venture out to deliver the packages. On occasion, I had to stay up late in the night to finish work and plan for the next day. After catering to health aficionados for six months, I registered my company, and rented a small space near my home.



“Till date, we haven't spent a dime on marketing. We have six WhatsApp groups, and that's the cheapest form of marketing we could think of.”



How has Greens & More grown over the years?

We started with a seed capital of ₹2,000, and were delivering 150 meals per month. From that point, we have grown to 7,000 meals per month, and are closing this year (2019-2020) with a revenue between ₹0.6 crore and ₹0.7 crore. At the moment, I have 18 people working with me, and logistics are outsourced. We have three outlets in Hyderabad, and one cloud kitchen. Plans are on way to open four new outlets in Hyderabad this year. That, in turn, will take us to 20,000 meals per month. Next year, with investment, we plan to take the venture to Bangalore and Pune as well.

What's your marketing strategy?

Till date, we haven't spent a dime on marketing. We bank on word-of-mouth publicity. We have six WhatsApp groups, and that's the cheapest form of marketing we could think of. In these groups, we post about their menu for the day, and also address questions from consumers. We change the menu every six months to avoid food fatigue. However, for subscribers, the menu is updated on an everyday basis.

How has the feedback been?

One of our consumers is a doctor who was suffering from edema. She tried several kinds of medical treatments, but they didn't show results. She came to us, and we prescribed low-carb foods. In no time, she started losing weight. The reason is, in cases of edema, water weight is high. Carbs tend to retain water, so if you cut down on them, the water weight reduces. In another case, a woman who subscribed to green meals lost 20 kilos in 11 months. Recently, she ran the Pinkathon.

What's the biggest myth associated with eating healthy?

Initially, when we started serving salads, people thought we were asking them to start dieting. But that's not the case. Eating salads, which include legumes, pulses, beans, fruits and vegetables, means you are fuelling your body with the right kind of nutrients.

In hindsight, what would you do differently when it comes to your fitness journey?

I wish I had started earlier! **👉**



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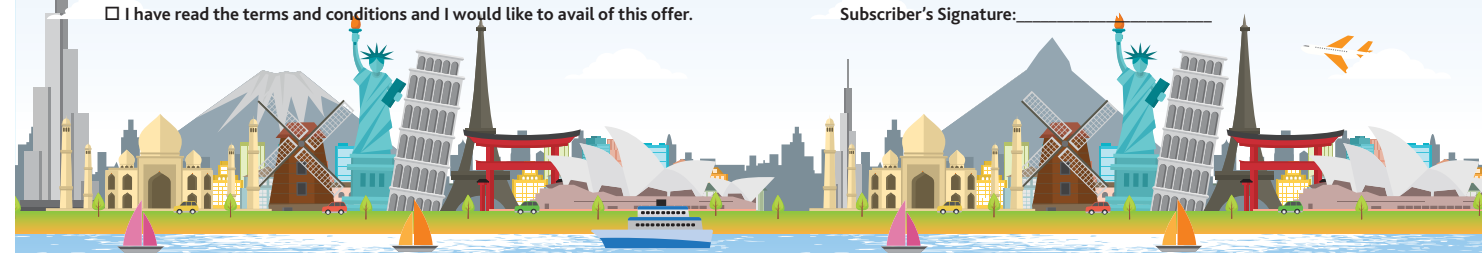
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Ingredients

- 1 banana, frozen
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- 2 tbsp cacao powder
- ½ tsp vanilla extract
- 2 tbsp pea protein powder
- ¾ cup water
- 3 ice cubes
- 1 tbsp cut fruits, to garnish

Method

1. Combine the banana, date, cacao powder, vanilla extract, pea protein powder, and water in a high-speed blender, and blend until completely smooth.
2. Add the ice and blend again until the smoothie is thick.
3. Serve immediately, garnished with cut fruit.

OFF THE COAST

A slight twist can enhance an old delectable dish to a attractive new one. Enjoy these modern versions of coastal dishes from **Chef Sandeep Sreedharan** of Mahe, Goa

CRISPY OKRA WITH PICKLES



- 1 radish, cut into matchsticks
- 10 tender tendli (ivy gourd), cut into one-eighths
- 500 g tender bhindi (okra), thinly sliced
- ½ onion, thinly sliced
- 12 fresh coriander leaves, soaked in ice water
- 2 fresh mint sprigs, soaked in ice water

- 10 g besan
- 1 tbsp salt
- 250 ml sunflower oil, for frying
- 1 tbsp spicy chutney powder
- For the pickling:**
- 250 ml water
- 125 ml apple cider vinegar
- 15 ml honey
- 5 g salt

Calorie count:
400 calories (per serving)

SERVES: 2 > PREP TIME: 10 minutes + pickling time > COOKING TIME: 10 minutes

1. To prepare the pickling liquid, whisk the water, apple cider vinegar, honey, and salt in a small bowl until the salt dissolves. Divide the liquid between two bowls. Place the radish and tendli in one bowl of pickling liquid, steep for three hours. Reserve the other bowl.
2. Heat the sunflower oil to 170° C.
3. Mix a handful of bhindi with a little besan and salt until well coated. Fry it in the hot oil until it begins to turn golden. Remove and drain on paper towels. Repeat the process with the rest of the bhindi.
4. Combine the pickled radish and tendli, onions, fried bhindi, half a tablespoon of the spicy chutney powder, and three tablespoons of the reserved pickling liquid in a large bowl. Check the seasoning.
5. Garnish with coriander, mint, and the remaining spicy chutney powder before serving.

TIP: THE FRIED OKRA WILL CRISP UP AS IT COOLS.

STUFFED MORELS WITH STREET-STYLE POTATO JUS



- 10 morels, soaked
- 15 ml sunflower oil
- 1 tsp mustard seed
- 1 sprig curry leaves
- 1 pinch asafoetida
- 20 g onion, finely finely chopped
- 10 g ginger, finely chopped
- 2 green chillies, slit and deseeded
- 1 medium tomato, quartered

- ½ tsp salt
- ¼ tsp turmeric powder
- 250 g potato, peeled and cut into one-eighths
- 300 ml water
- 600 g hung yoghurt
- 15 g cream cheese
- 5 ml honey
- 1 pinch black pepper powder
- 30 g butter + extra for brushing

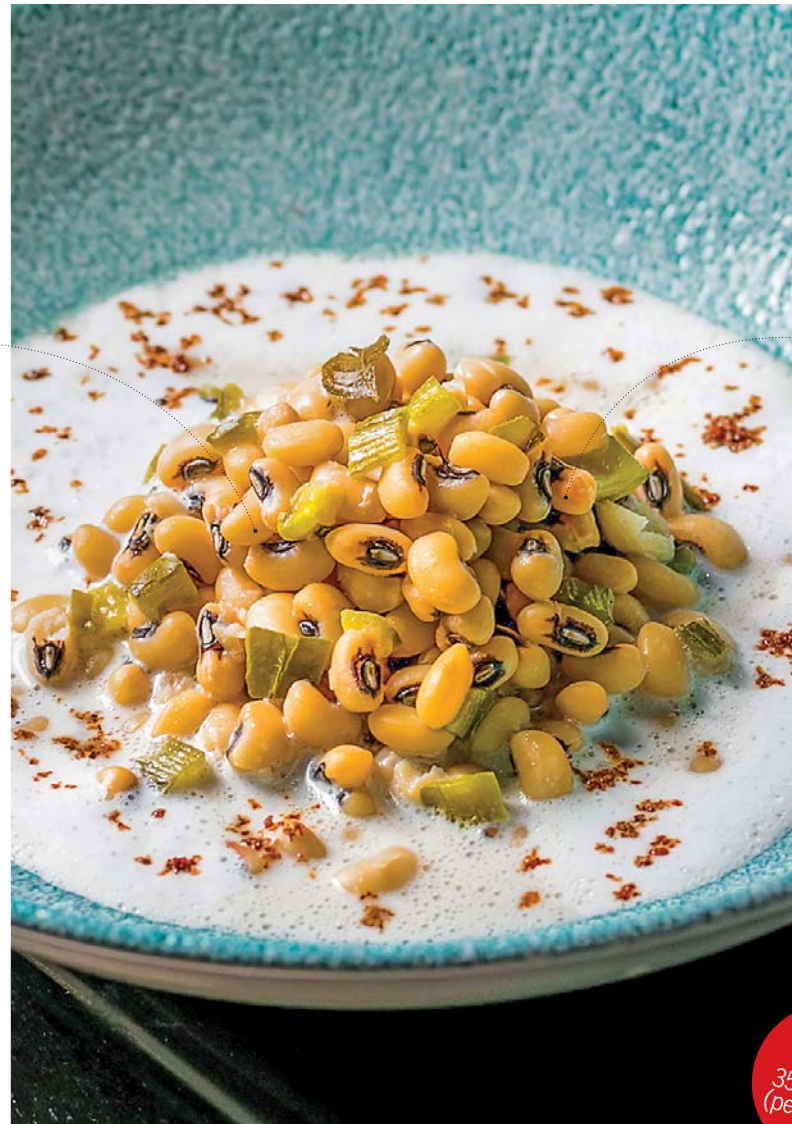
Calorie count:
850 calories (per serving)

SERVES: 2 > PREP TIME: 15 minutes > COOKING TIME: 45 minutes

1. Heat the sunflower oil in a heavy-bottomed pan on a medium flame. Splutter the mustard seeds and add the curry leaves, asafoetida, onion, ginger, and chillies. Turn down the flame, and fry until the aroma of the ginger is released.
2. Add the tomato, salt, and turmeric powder, and sauté for four minutes.
3. Add the potatoes and water, cover, and cook for 15 to 20 minutes. Check the seasoning.
4. Remove from the flame, and set aside to cool.
5. In a bowl, mix the hung yoghurt, cream cheese, honey, black pepper powder, and salt until smooth.
6. Strain the cooked potatoes, reserving the liquid. Pass them through a fine sieve into the yoghurt mixture. Mix well and fill into a piping bag.
7. Drain the morels and sauté in butter for two to three minutes over a low flame, turn off the heat and cool.
8. Stuff the morels with the potato and yoghurt mixture using the piping bag. Brush with extra butter and place in a preheated oven for a minute. Arrange on the serving platter.
9. Heat the reserved potato jus and pour over the morels. >

TIP: USE LARGE BUTTON OR PORTOBELLO MUSHROOMS IF YOU CANNOT FIND MORELS. SKIP THE SOAKING.

BLACK-EYED BEANS AND RIDGE GOURD WITH SPICED COCONUT MILK



250 g black eyed beans, rinsed well
 2 sprigs curry leaves
 2 tsp salt
 2 spicy green chillies, slit
 200 g ridge gourd (toori), peeled and cut into small cubes
 100 ml coconut milk
 500 ml water
 20 ml coconut oil

For the spiced coconut milk:
 50 g coconut milk powder
 50 ml water
 1 mild green chilli
 1 garlic clove
 ¼ tsp salt
 1 lemon, juiced

Calorie count:
 350 calories (per serving)

SERVES: 4 > PREP TIME: 15 minutes > COOKING TIME: 45 minutes

- Place the coconut oil, black eyed beans, curry leaves, salt, chillies, toori, coconut milk, and water in a heavy-bottomed pot over a low flame, and cook until the beans are well done. Turn off the heat and let it rest, covered, for 15 minutes.
- To make the spiced coconut milk, blend the coconut milk powder, water, chilli, garlic, and salt at high speed for one minute. Strain the mixture into a bowl, add the lemon juice, and blitz with a hand blender to a thick foam.
- Serve the black eyed beans with the spiced coconut foam.

TIP: COOK THE BEANS ON THE LOWEST HEAT POSSIBLE TO AVOID SPLITTING OF THE COCONUT MILK.

PRADHAMAN PANNA COTTA



100 g yellow split lentils (moong dal)
 100 ml water
 400 ml coconut milk
 10 g cardamom powder
 125 g jaggery
 10 g ghee
 20 g coconut pieces

For the panna cotta mix:
 4 g gelatine powder
 25 ml cold water
 125 ml cream
 125 ml milk
 70 g sugar
 2 egg yolks

Calorie count:
 672 calories (per serving)

SERVES: 4 > PREP TIME: 30 minutes > COOKING TIME: 30 minutes

- Roast the lentils in a heavy-bottomed pan on a low flame. Transfer into a pressure cooker and cook with the water for 10 minutes. Release the pressure and open the lid.
- Add the coconut milk, cardamom powder, and jaggery to make the pradhaman mixture and reduce it to one-third.
- Heat the ghee on a low flame, and fry the coconut pieces until dark golden in colour.
- Add the fried coconut pieces to the pradhaman mixture and cook for five to seven minutes.
- Turn off the heat, cool, strain the mixture, and set aside the liquid.
- To prepare the panna cotta, soak the gelatin in the cold water for eight to 10 minutes.
- Heat the cream, milk, and sugar in a saucepan on a low flame until hot, but not boiling. Remove from the flame, and cool to room temperature.
- Place the egg yolk in a mixing bowl, pour in the cream and gelatin mixtures, and whisk vigorously. Finally, add the pradhaman mixture and stir well.
- Strain the mixture, and pour into small bowl. Chill for at least six hours before serving. **F**

TIP: USE A HEAVY-BOTTOMED PRESSURE COOKER TO COOK THE LENTILS.



A REGAL AFFAIR

When it comes to taking time off, what's better than a king-sized experience? Charlene Flanagan gives you a sneak peek into the lifestyle of Indian nobility

The booming beats of the *nagada* reverberated, announcing our arrival as our car pulled to a stop at the large courtyard driveway. A raja's welcome, we're told, as we are escorted down marble corridors replete with hand-carved stone columns, influences of the Mughals and Rajputs—architecture that can only be described as palatial. The crisp, clean evening air, and the melodious *maands* accompanied by the traditional *sarangi*, transport us to the age of emperors. As we make our way through the massive wooden doors of the arched gateway of the Rang Mahal, down the

open passageway into the palace courtyard past the Char Baagh, and beyond the grand hall of the reception area or the Darbar Mahal, an area where nobles waited for an audience with their king and queen, one thing was certain—we felt like royalty, and our palace was the Fairmont, Jaipur.

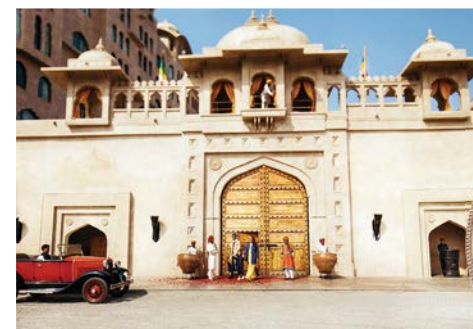
After our customary traditional welcome with the *tika*, the traditional Rajasthani *safa*, and shower of rose petals, we were shown to our room—a spacious 550 sq ft Aravalli hills-facing deluxe room inspired by traditional *diyas* that were used during the Mughal era. Pristine white sheets on a tasteful timber Mughal-style four poster bed, complete with goose feather pillows and mattress; white wooden bed tables, a work desk equipped with a high-speed internet LAN, exquisite wooden furniture, a low Mughal-style day bed, and a spacious bathroom with a heavy wooden door, running hot and cold water, and a maharaja-sized granite *hamaam* (bathtub) to comfortably fit two. Since we arrived a little past supper, it meant an in-room dinner before we turned in for the night.

REFINED ELEGANCE

The next morning, after a delicious, multi-cuisine breakfast ranging from south Indian

to continental at the hotel's all-day dining restaurant, Zoya, we were taken on a tour. We met our liaison at the Darbar Mahal, and there began our journey through the hotel's rich history and heritage. It is said that the Mughals were known for their love of beauty and refinement and encouraged the finest craftsmen to create masterpieces rivalled by no other. It is this influence that resonates throughout, in the form of the intricate frescos in hues of blue, gold, and red, adorning the walls, while hand-painted murals outlined the vaulted ceilings.

Two storeys up—a hallmark of the hotel, the Gold floor—offers guests access to an exclusive lounge, butler service, private check-in and check-out, and a wide range of bespoke services. The floor even has a private terrace, allowing guests to indulge in delicious snacks over intimate conversations, all against the breathtaking beauty of the Aravalli hills. A sneak peek into one of the Gold rooms, adorned in indigo and gold, a king size four-poster and a maharaja-size *hamaam* strewn with roses only served to enhance that opulent factor. The hotel's gym and spa are equipped with all the modern facilities, and cater to a guest's every need. There is a *guftugu* (conversation) area for those enjoying a leisurely afternoon by the pool. The property is



THE MUGHALS WERE KNOWN FOR THEIR LOVE OF BEAUTY AND REFINEMENT AND ENCOURAGED CRAFTSMEN TO CREATE MASTERPIECES.



complemented with an array of dining options like the charming Anjum, where you can savour an exciting range of authentic teas and coffees with a local twist. There is the elegant library bar Aza, for a quiet evening of aperitifs and signature cocktails, and Zarin, the hotel's signature restaurant serving royal cuisines of India, allowing diners to embark on an unforgettable culinary journey, reminiscent of the regal Indian kitchens of yore. With a mix of high and lounge seating, the Cigar Diwan, is a classic smoking room, the perfect after dinner space.

Next, we're escorted through the imposing *darwazas* from the fort of Jaisalmer that stand guard at exclusive 90,000 sq ft convention grounds. We are taken to the colossal convention centre which is ideal for various launch parties, gala dinners, or grand weddings. It houses a grand ballroom, a marvelously-crafted staircase, two small ballrooms, and five meeting rooms. The Grand Ballroom is adorned with a hand-painted decorative ceiling, and there's intricate *jali* work on the walls. The ballroom opens to lush lawns overlooking the traditional *Saheliyon Ki Bari* (garden of maids), and the imposing façade of the hotel. There's no doubt that old world charm and luxury meets modern-day amenities at this princely abode on this majestic 8.7-acres property.

OUR TAKEAWAY

Gleaming under the watchful eyes of the Aravalli hills, away from the hustle of the city, the Fairmont Jaipur is a luxurious living palace that gracefully combines the glories of the past with modern day comforts. The 245 guest rooms comprising seven imperial suites are bespoke residences that exude classic heritage influences. **F**



PAMPER YOUR HAIR

WHOLESOME GOODNESS

The USP of Argan Secrets Colourant is the fact that it is enriched with goodness of argan oil, walnut oil, and the science of silicone active system. While argan oil is rich in antioxidants and vitamin E, the silicone active system helps increase and maintain the depth of hair colour. With dual benefits, the product helps keep your hair radiant, moisturised, frizz-free, and soft.

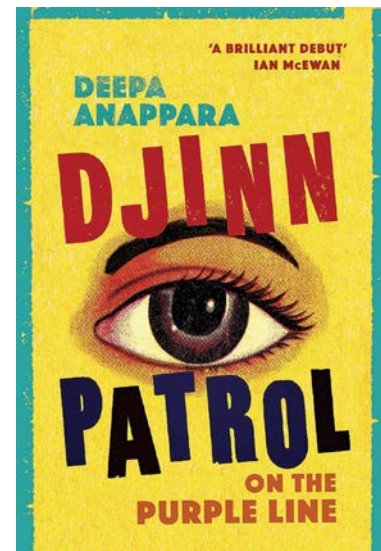


WHAT TO READ

ON THE CHASE

Nine-year-old Jai drools outside sweet shops, watches too many reality police shows, and considers himself to be smarter than his friends, Pari and Faiz. When a classmate goes missing, Jai decides to use the crime-solving skills he has picked up from TV to find him. But, what begins as a game turns sinister as other children start disappearing from their neighbourhood. Drawing on real incidents and a spate of disappearances in metropolitan India, *Djinn Patrol on the Purple Line* captures the warmth, resilience and bravery that can emerge in times of trouble.

Price: ₹499



WEEKEND DONE RIGHT

There's no denying that one is always looking for something fun to do, no matter the day. Neeti Jaychander compiles activities to make the most of your time off



WHIP THIS UP

Want a fabulous and energetic start to your day? Do it with this wholesome smoothie! Place the pulp of one custard apple, a tablespoon of rolled oats, a roughly-chopped banana and a cup of fresh yogurt in a blender. Whizz it at high speed into a smooth paste and just drink up!

GO GREEN!

With the world jumping onto the upcycling bandwagon, and turning to more sustainable choices to reduce their carbon footprint, here's a great idea that allows you to avoid wastage, and add some greenery to your home. If the shoe doesn't fit, is worn out, or uncomfortable to use, don't discard it. Give it a good polishing and painting, and use it as an effective planter to grow herbs and plants.



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