



Earth's Rotation Day

Mostly everyone knows that the earth rotates on its axis and one full rotation takes 24 hours to complete. But what people may not know is that the speed of the earth's rotation changes slightly from day-to-day and year-to-year. So, a true solar day is not exactly 24 hours but a matter of seconds. A mean solar day is based on the yearlong average but the basic concept of a solar day, itself, is the length of time for the earth to complete one full rotation on its axis. And that's one of the reasons that Earth's Rotation Day is celebrated!

#WANDERLUST

Destination Of The Week

Buckle up as we embark on a picturesque journey through some of the most enchanting winter road trips in the country



Want to take that 'Zindagi Na Milegi Dobara' road trip with your friends? Well, now is your chance! As winter blankets the sub-continent, the country roads are calling you. India, with its diverse landscapes and rich tapestry of cultures, offers road-trippers an array of iconic journeys that come alive in the cooler months. Buckle up as we embark on a picturesque journey through some of the most enchanting winter road trips in the country.

Manali to Leh Highway
The Manali to Leh Highway, a 479-kilometers stretch of breath-taking beauty, transforms into a winter wonderland during the colder months. Closed off for the majority of the year, due to heavy snowfall, the highway opens its gates for adventurers in late spring. However, the winter drive offers a unique experience, with snow-capped peaks, frozen rivers and a stark, serene landscape. This road trip is not for the faint-hearted but the rewards are immeasurable.

Shimla to Spiti Valley
Starting from the queen of hills, Shimla and winding its way to the mystical Spiti Valley, this road trip combines the charm of Himachal Pradesh with the rugged allure of Spiti. In winter, the barren landscape of Spiti is draped in a white blanket, creating an otherworldly scene. The journey is punctuated by ancient monasteries, frozen lakes and charming villages, making it an unforgettable expedition.

Mumbai to Goa Coastal Drive
While most people associate Goa with summer beach vibes, a road trip from Mumbai to Goa, in winter, offers a unique charm. The weather is pleasant, the



Investor Decoded

He is immaculately dressed. He offers you a chair, the moment you walk in. Anirudh Rathore exudes an old-world charm, which is sadly missing these days. He is the author of 'Investing Decoded' which has been well-received, especially by those who don't understand investing at all and he runs two very successful hotels, too. So, what more could a man want, you would ask! Well, a lot more *investing*, he would say!

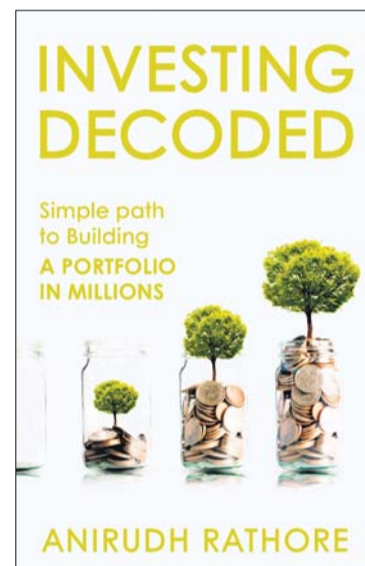


Shailaza Singh
Published author,
poet and a YouTuber

He doesn't have a degree in finance. He is not your typical bespectacled finance guy who spouts numbers at the drop of a hat. In fact, he and numbers didn't see eye to eye, a few years back but today, people seek his advice on investing. When I met Anirudh Rathore at his hotel in Dera Rawatsar in Jaipur, I was expecting to meet some sort of finance whiz who would be talking on three different phones at the same time. But, to my utter surprise, Anirudh Rathore turned out to be your friendly neighbourhood entrepreneur, who owns two heritage hotels and is now a proud author of the best seller 'Investing Decoded.'

He has written a book on investing which has been well-received by the public. So, was he a numbers person from the very beginning? No, not at all! He says, "I was never into numbers at all. I used to run away! My weakest subject was 'mathematics' in school (Mayo College, Ajmer). As a matter of fact, since it was such a nemesis, I gave up mathematics after my X class. I was so happy to leave mathematics after X. In XI and XII standard, I studied arts. I studied history, geography and English. After that, I did my graduation in history honours from St. Stephens."

So how did he get into investing? "After I finished my graduation in 1993, I applied for a lot of jobs but got no calls. Now, that was the time when the Indian economy had just opened up and all the



ANIRUDH RATHORE

graduates were rushing to join the private sector. But there was obviously catch to it. If you wanted to join a good organization in a good position, you had to be an MBA. My classmates and me realized that we had to do more to get a good job. At one time, I was almost on the verge of joining the army. Both, my army exam and the MBA entrance exam, were on the same date. Although my parents wanted me to join the army, but that time, there was such a craze of joining the private sector that I sat for the MBA exam, instead of joining the army."

But wasn't the MBA entrance test all about numbers, again? "True! It was. In fact, before applying for the MBA entrance exam, I devoted a year for preparing for the exam and learnt math all over again. I got through the exam and joined MBA in Rajasthan university. After MBA, I joined banking."

From a history graduate to MBA to a banking professional. What made him go for banking? "From my very childhood, I have a tendency to dive deeper and explore things that I don't under-

#BOOK REVIEW



Anirudh Rathore, at the book launch of his book, by HH Maharaja Padmanabh Singh of Jaipur.

stand. As a child, when I used to watch these people in the bank, I was always curious to know what they did there, sitting all day long! It seemed very impressive to me to see people working in Grindlays, Barclays and all such fancy banks. They spoke in a language which was understood by no one, except them. So, I thought that was a very cool thing to do and be a part of. So, once I completed my MBA, I got through and joined as a trainee assistant manager in IndusInd Bank and was posted in Chandigarh. Initially, everything was new to me. I enjoyed all the different aspects of my job for the next couple of years. However, after a while, it became a routine and standard work and I wanted to learn more since banking and finance is such a big and diverse line. Just joining a bank doesn't teach you anything about finance. Banks are massive, there are so many departments and when I was in IndusInd bank, I realized that it was only catering to retail banking. There was nothing about investment banking or things like that. So, I started looking out for new avenues. As luck would have it, I got to know about an opening in HDFC bank in the private bank segment. There was no other bank in Rajasthan that was dealing with private banking at the time. Although I knew nothing about investing, luckily, I applied and got the position. Suddenly, a whole new world opened to me. A world, which people were either quite clueless about, or they found it very intimidating. That set the pace and tone for me. We were part of a very selective group of people who were doing something which was very unique. No other bank, except HDFC, used to do private banking in India and only we, 20-25 people were doing it in India and I was the only person in Rajasthan, doing it. There, the

quality of people I interacted, were crème-de-la-crème. I remember, once during my MBA class, I got up and asked my teacher about the *Harshad Mehta scam*, which was in news, at that time. But the professor himself didn't know much about the scam and said that he could not answer the question and that I should meet him after the class. Then I went out to all the bookstores of Jaipur which could help me to understand this scam. But to my great surprise, I could not find a single book on the topic in the entire city! After some years, I went to Delhi and got books like *The Intelligent Investor* and *Security Analysis* that gave me an understanding of the subject. To put it in perspective, it was only when I got into this private banking sector, I completely understood the *Harshad Mehta scam*. I doubt, if even, today, people in those MBA classes have a clear understanding of it."

What made him write this book? "A couple of years back, I noticed that though there seems to be a lot of information regarding banking, investing on the internet, there also is massive confusion and gaps in that knowledge. People who want to know about investing feel as if they need to climb a mountain to understand investing.

Most books on this topic are either difficult to understand or they simply talk about the experiences of the author. They don't explain the main things that you need to know or the kind of psychology and mindset that you need, to succeed in this field. I also feel that people, who do talk about investing, are just saying or doing things that have been said before or are hearsay or are in vogue. Even many investors are just blindly following news channels or influencers. Of course, some of them are right about a lot of things but there is a gap which made me think about writing a book which can simplify things. I, myself, am no professor in finance and neither do I work as an asset manager in a company or handle people's money. Like most people, I am self-taught and I have learnt these concepts on my own and have learnt to apply them on my own. So, I thought that, maybe, I could relate to people by writing a book which they could understand."

What is 'investing' from his point of view? "According to me, investing is a combination of about 70 percent 'psychology' and 30 percent 'analysis'. For example, when there is a sale in a department store, all of us will rush to buy but, when there is a sale in the stock market, people will cringe in fear because they feel that whatever they are going to buy will fall in price even more-



five to ten percent, that it fluctuates in and hence, people are not afraid to invest in it. But, in case of a stock, if you happen to invest five crores in a company, that stock may fluctuate between three crores and eight crores in the same year. It is volatile and that's why it scares people because the fluctuation is uncontrollable and then it plays on human emotions. But a good investor takes advantage of this volatility. He plays on the same emotions. He doesn't get scared when the value is down. He knows that the true worth of this company is five crores but right now, the stock is for three crores so, he buys the stock and waits. He knows that the stock will gain eight crores and that is the time when he will make a huge profit on it. Here, the bottom line is that a true investor knows the worth of that particular company since he is done his research. For me, if the stock market goes down tomorrow, I am not afraid. In fact, I will buy more stocks since I will get them at a cheaper rate rather than getting worried or upset or fearful. For people who are quite new to stocks, they can first get their feet wet with mutual funds and understand the market."

What is the reaction of his family and friends to his *new found love of investing*? Anirudh laughs! "There is this constant tussle for the remote among my wife, my children and me. I would always watch the finance news and they would get irritated since they want to watch their own channels. I had not told them about my book being published with Penguin Random House. But when I revealed this bit of news to them, it was then that they realized as to why I was hooked on to those channels! My classmates, who had studied history with me, were totally taken aback because they had all expected me to write a book on history!"

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Anirudh Rathore with his family.

#J'ADORE

A Fresh & Stylish Makeover

Explore the best hair colour trends that promise to redefine and elevate your style, giving you a fresh and fabulous makeover, for the exciting journey ahead.

The New Year brings with it a spontaneous desire for change. It's the perfect time to make an appointment with your hairdresser and give yourself a much-needed makeover. Now is the time to act on that desire for a new look, starting with a stylish update to your hair colour.

Your mane of hair reflects your unique personality, changing shape and colour, to reflect your myriad moods through your journey of life. So, be sure to wear your hair just as you like it because in 2024, your hair will take a stand and the revolution will be vibrant, audacious and uniquely yours!

Looking for inspiration on what's new? Don't worry! We have got you covered. Scroll down to check out the *hottest hair colour trends*.

Expensive Hazelnut



Get nutty in 2024 with this hair colour, with its warm blend of cocoa, espresso and golden caramel tones, perfectly complementing a variety of skin tones, making it uni-

versally flattering. The natural-looking shade is the perfect in-between for those who can't decide between chestnut and caramel brown.



Pastel Peach

Peach Fuzz has been crowned 'Colour of 2024' by Pantone. Reason on why you shouldn't rock *Pastel Peach hair* the whole year! After all, it's the perfect shade to go with beachy waves, a messy bun or a sleek straight bob. The dark-haired can pre-lighten their hair to enhance the peach shades and watch their hair transform with each level of fading.



Rich Bordeaux

Red is making a powerful comeback in 2024, so, celebrate the colour with *Rich Bordeaux hair*! This bold shade blends burgundy-red and brown oak that adds warmth and vibrancy to naturally dark hair. You can either go all '*Rich Bordeaux*' or just tint streaks of your hair with this shade to look timeless glamorous.



Ginger Spice

This shade is for those who want to give up on their stunning natural hair colour. For a *Bright Ginger*, don't forget to pre-lighten. A colour-safe shampoo and conditioner will help you maintain the vibrancy of *Ginger Spice* highlights. Best suited with playful ponytails, high or low, or a carefree *wolf cut* to reflect your easygoing vibe.

Golden Glaze



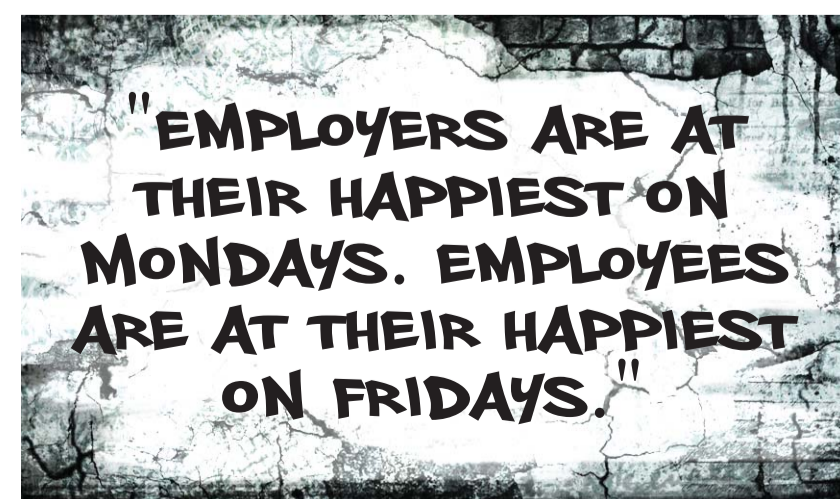
Golden Glaze looks great on dark Indian hair as it blends dark and warm golden with light brown tones. This shade complements nearly every Indian skin tone and looks great with open or tied hair, worn for formal or casual outings. Occasional deep conditioning treatments will keep your



Steel

Looking for an edge to go with your sharp short bob or sleek pixie cut? *Steel* is the hair colour that you can go bold with, to make a statement. Not just women, men, too, are increasingly being drawn to the rugged charm of *Steel*. Match the *steel* with fitted, tailored suits or casuals and make a splash!

THE WALL

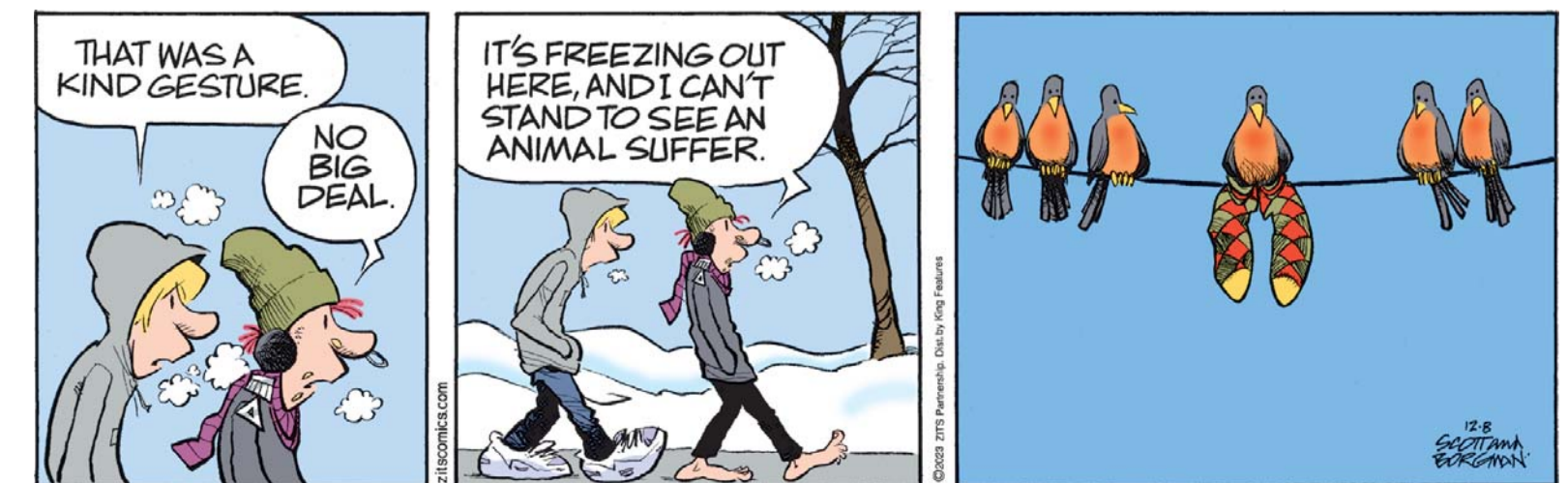


BABY BLUES



By Rick Kirkman & Jerry Scott

ZITS



By Jerry Scott & Jim Borgman