

# ISBUND

A Quarterly Newsletter for the Kashmiri Pandit Community





## *From the Editor's Desk*

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Taking a picture can be an exhilarating and exhausting exercise at the same time. Getting the angles, the lighting and people in the right frame is an art in itself and when it comes to framing a family into a single shot, it gets emotional as well.

Families like life are never picture perfect. They all have their strengths and weaknesses but they all come together to celebrate each other in moments of joy, lift each other up when the going gets tough and like life, there are seasons of change you notice along the way. Like a picture, you take endless takes to get it right, and yet there will be something you wish was better. But you embrace the haziness, the movements just like in life you embrace the bonds that hold a family together. We hope this holiday season, you had the opportunity to spend some quality time with your near and dear ones.

Just like families, community is never picture-perfect. It's a diverse mix of individuals who share a common bond, just like ours. They come together to celebrate each other in moments of joy and support each other when things get tough. For everyone who made it to our 2024 issues of ISBUND, we send you all our love and gratitude. To those we couldn't fit into the frame, we hope 2025 will bring us more opportunities to capture beautiful moments and create long lasting memories.

This issue of ISBUND features Rakesh Ji, a renowned author of "The Last Queen of Kashmir," offering insights into the herb *kuth* and its enduring relevance across geographical boundaries and centuries. We also feature the professional journeys of two tech experts, both named Rajiv (with slight variations in spelling). And with sheer coincidence a number of Kaul's. We extend our appreciation to our contributors and eagerly anticipate more submissions in 2025.

Team ISBUND wishes you all very happy new year, full of love, laughter and good health. Happy new year!

## *In This Issue*

From the Editor's Desk	2
In This Issue	3
The Oneness Healing Incense of India: Rakesh Kaul	4
My Boyhood Fixations: Brigadier Rattan Kaul	8
An Insight into the World of SAP Architecture: Rajiv Kaul	11
Stand Together: Neil Kaul	16
Fundraising Walk: Shipra Ogra	17
Entrepreneur, Consultant, and Advocate for Global Talent: Rajiiv Saraff	19
Artificial Intelligence: Beyond the Hype and benefits for Kashmiri Pandits in the UK: Anjan Raina	25
Kashir Batnees at Ascot: Aparna Kaul	27
Upcoming Events	29

## *The Oneness Healing Incense of India*

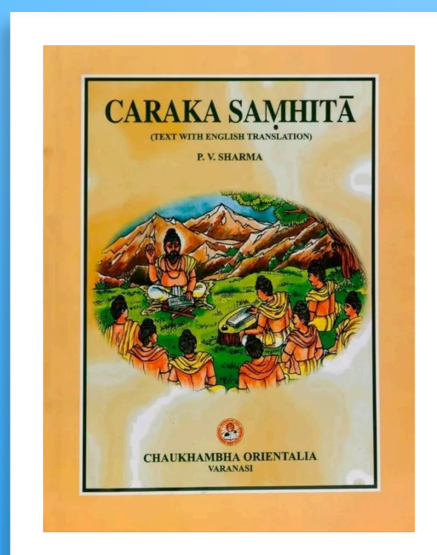
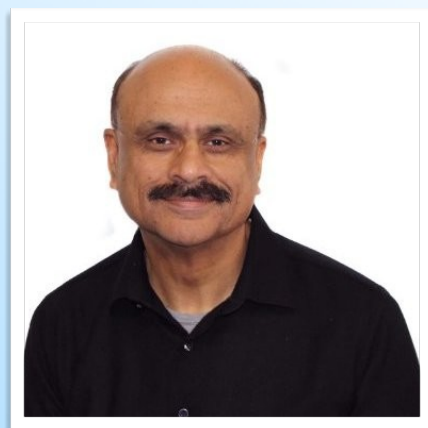
Rakesh Kaul

The Hebrew Bible and the Talmud tell us that twice a day, **Ketoret**, a mysterious, costly and powerful incense mixture was burned in the Holy Temple in Jerusalem. While there is uncertainty about the 11 spices that went into the incense mix one item was clearly spelled out in the Talmud. The Israelis called it Kosht (costus) and it has been identified as having originated in Kashmir! Encyclopaedia Britannica grants it as such. Moshe Rabeinu, better known as Moses, is reported to have prepared special anointing oil of which Kosht was a core ingredient. In a total mix of 636 kilograms it represented 212 kilograms or one third of the total.

With its origins in Kashmir, Kustha (Sanskrit, Kashmiri Kuth) was accorded high honour as a Vedic plant god. It was considered as the brother of the divine Soma. The Kashmiri Pandits of yore held Kustha's powers in great esteem. **Charaka**, circa 300 B. C., a native of Kashmir and a principal contributor to Ayurveda medical science rated Kustha as one of the safe *Avachurnana* (sprinkling of powder) items for treatment of a variety of skin conditions. The patient was first smeared with sesame oil and then lightly dusted. A paste made with sandalwood was used to relieve headaches, shoulder and back pain. Today, it is the main ingredient in massage oils though it is not approved because of sensitivity issues by the International Fragrance Association.

Kustha was not limited to topical applications only. It was used for anti-viral, respiratory, liver, leprosy, rheumatism, digestion, fertility enhancement applications also.

The Israeli Kashmiri connection created by this magical Kustha indicates that the Spice route predated the Silk route by over a thousand years. This identical word is one more maddening





commonality between Hebrew and Kashmiri language. While there is no support for the thesis that one is descended from the other or that there is commonality it suggests that the degree of exchange and interchange was higher than is believed today. This is a connection that needs to be revived and reestablished for more reasons than one.

Use of incense was adopted by the early Christian church, the Catholic church and especially the Eastern Orthodox church. While Frankincense was the cheaper local source the Orthodox church especially continued to use costus. In *Scenting Salvation: Ancient Christianity and the Olfactory Imagination* Susan Ashbrook Harvey, a Professor of Religious Studies at Brown University, argues that the bodily senses were utilized as crucial instruments of human-divine interaction. While the Protestant movement backed off from the use of scents it is noteworthy that Protestants in the US when they do Yoga have rediscovered the benefits of incense in meditation. Jesus Christ would smile here because did not the Magi burn incense for the baby Jesus?

Kust or Qust in Arabic or Persian was an integral part of Islamic medicine also. In *Sahih Bukhari's Volume 7, Book 71, Number 596*: Narrated Um Qais bint Mihsan: I heard the Prophet saying, "Treat with the Indian incense (*oud al-hindi*), for it has healing for seven diseases; it is to be sniffed by one having throat trouble, and to be put into one side of the mouth of one suffering from pleurisy." There is an extended enumeration of the benefits of Qust by the messenger.

In my historical fiction novel, **The Last Queen of Kashmir**, the real life story of Kotha Rani in the 14th century, I write about a Chinese caravan heading out of the Valley carrying with it the precious costus or Kuth. It was a prized import for the Chinese and they used it in joss sticks and incense as part of Buddhist ceremonies. Ditto for the Tibetans. Chinese traders would come to Khilanmarg where the local farmers would grow the Kuth. The price for the Kuth was its weight in silver and security guards would be placed day and night to monitor for poachers.

***It is interesting to contemplate that the five great Religions of the world Judaism, Christianity, Buddhism, Islam and Hinduism, each used the humble Kuth messenger from Kashmir to carry the aspirations and desires of their adherents seeking the highest experience of the divine.***

Given its value Kuth became the most valuable herbal export out of Kashmir during colonial times as written by Walter R. Lawrence. Smugglers killed border guards in Zanskar as per one report. But most of the product was shipped to Amritsar and then to Calcutta and finally onto China by sea. In the year 1837-1838 A. D. nearly 260,000 Kgs. were shipped. The State introduced a legislative act in 1921 to impose a monopoly on the trade. The export to China continued uninterrupted until the 1962 Indo China war after which China started producing its own Kuth.

Not surprisingly the rampant over collection of Kuth from the wild by freebooters and smugglers resulted in it becoming nearly extinct. The cultivated portion declined due to the extinction of the China trade. In fact, China began exporting to India and during the time period of 2005 -2007 385,270 Kgs were brought in. Suddenly the very future of Kuth was at stake and it went on the list of imperiled species. It became one of the items that was globally forbidden for international trade. The State of Jammu and Kashmir passed a regulation in 1978 prohibiting the use of Kuth unless by permission. In 2002 it rescinded the law but then in 2005 it once again completely banned collection from the wild.

Government of India has it on its list of forbidden export items. While the **JK Medicinal Plants Introduction** centre provides seeds, the three year gestation period coupled with the restrictions has made Kuth cultivation a non starter. So, a plant that once brought beauty and divinity to known humanity and with it prosperity to Kashmir is today only to be found in seed banks and safe reservations! Is there a striking resemblance here to the story of the Kashmiri Pandits themselves?

When one looks at the Kuth plant one may be taken aback. Given all the near medical miracles that this plant can do for us it is surprising to learn that it belongs to the common nettles family. Kashmiri Pandits may even experience a tingling sensation in their bottoms. Kuth is related to another sister garden variety of nettles called *soi* which



was used to administer punishment on errant boys (mostly) in Kashmir. But what the touch-me-not flower and plant with stinging leaves was jealously guarding was its roots. It is here that the magical power of the plant lies.

The 'Roots of Kashmir' have a hoary history. Today, there is an indigenous demand for 150-200 metric tonne of the medicinal product for use in the Indian herbal industry alone. 'Make in India' should find an easy application here once political will is deployed to remove counterproductive regulation and barriers, the way China has. With that done not only will the Kashmiri residents find gainful opportunity but the indigenous knowledge of the Kashmiri Pandits will once again be put to good use. May the fragrance of Kuth (and the Kashmiri Pandits who unlocked its secrets) once again pervade the homeland of Rishi Charaka and continue to bring healing and oneness to humanity.

## *My Boyhood Fixations*

Brigadier Rattan Kaul

It has dawned on me that a boy's growing years in Srinagar are not, and have never been, hassle-free. Decades ago, as now, errands, school, studies, play, and friends took up most of a boy's time, leaving little room for personal inclinations. Nostalgia often brings back those somewhat different days when I could freely roam the town—from *Gaw Kadal* to *Safakadal*, Dal Lake, or climb *Shankaracharya* Temple. Ah, those precious days...

The age of ten is a strange time for a boy, especially when he's made to accompany his grandmother on visits to her relatives. He's neither an escort nor an appendage, unsure whether to join younger cousins playing marbles or older ones playing cricket. Such a visit felt like punishment, as my grandmother, a dictator, wouldn't accept 'No'. This is exactly what happened when I reached my grandaunt's place in downtown Srinagar at *Safakadal* with her.

Efforts to join the younger cousins were met with, "*Bhaiya, aap bade ho, bado ke saat khelo*" (Brother, you are grown up, play with the older ones). With the older ones, someone always asked me to hold his sweater, making it clear I should keep off the field. My presence also barred the cricketers from using their choicest epithets in front of a young boy, and they tauntingly told me to have snacks at home. Literally in tears, I slowly walked back from *Idgah* when a six-year-old girl in a pink dress and ponytail hairstyle engaged me in conversation.

Talking about books, school, and friends, an aura built around our acquaintance after a few visits. I started looking forward to my grandmother's trips to her sister's place, cajoling or forcing company on such occasions. On arrival at *Safakadal*, my first task was scouting for my pretty friend, making my day complete. The exchange of toffees and knick-knacks gradually led to a friendship band. Two years later, class studies put brakes on my visits, and the friendship faded away, like a forgotten dream.

Years later, after joining the Army and experiencing a failed romance, it was time to settle down at the request of a very close friend who had sacrificed everything for me. My parents, too, were keen to see me settled. Grandmother found a prospective bride from *Safakadal*.

Possibly, I would have said 'No,' but her stern stare made me mumble 'Yes.' She had her way, choosing a girl from a clan known to her. If she had her say, she would have let me see the girl only after marriage, but my parents insisted otherwise.



A few days later, it was time for a rendezvous. I liked her, especially her ponytail hairstyle. A year-plus of courtship and exchanging letters while I was on border duty, my mind focused on her photograph with the ponytail. Beginning life as a married man, I forgot childhood fixations and the six-year-old girl. What remained were the guilt pangs of a teenager and the married life ahead. After a tenure on the border and a posting to a peace station as ADC to a General, I received her at the station with her baggage. She refused my offer to carry her small airbag, as if it contained treasure.

A few days later, once settled, I mustered the courage to show her my photo album. Blissfully, we saw photographs from my toddler days to my time in uniform. Suddenly, she jumped, rushed to her bag, and rummaged through it, giggling all the way. She handed me a bunch of photographs, and my eyes got glued to a photograph of a six-year-old with a familiar ponytail hairstyle. Turning to her in disbelief, her giggle wouldn't stop, for she never remembered the ten-year-old me. Gathering her, I looked heavenwards, thanking God for small mercies.

For once, I had gotten someone I once longed for.

*Far bells rang in praise of God,  
A rose sacrificed itself at the altar.  
The sun smiled with its blessing rays,  
Dewdrops shined like sea pearls.  
Happily, he remained glued to her,  
For she meant everything to him.  
How could he dare to miss her,  
His dream world was in her eyes.*

*This being his daily prayer,  
For a dream with only her,  
She was everything to him,  
He was incomplete without her.  
Coyly, she smiled and felt proud,  
For he had shunned prayers for her,  
To be in his wonderful dreams,  
Why then should she despair?*

The ponytail has been a hallmark hairstyle for our two daughters, despite their longing for a boy cut. Possibly, it will remain so for generations, as our daughter has applied the same hairstyle to her daughter, *Bebo*. Looking towards the main personality in the house, my wife, with her modified ponytail, I remember her airbag she still keeps locked in the box she brought from her parents home at the time of marriage. On rare occasions, when we gather for anniversaries or birthdays, these photos see the light of day amid the resonant giggles of our children and us. However, she was dismayed when she recently showed these photographs to her three-year-old granddaughter, born in Russia, who insisted they were of *Bebo*, her own pet name, saying forcefully, “*Nani nahi hai, Bebo hai. Russia main uthaya tha*” (No, it’s not Grandma; it’s me, Bebo, while in Russia).

Not ready to accept her granddaughter’s outburst, she helplessly looked towards me. I had to get up, pat her, touch her modified ponytail, and say, “Of course, it is you, my dearest six-year-old first girlfriend.” It’s another thing that I was now on the firing line of my granddaughter Bebo’s tantrums, while the house reverberated with the giggles of our children.



## *An Insight into the World of SAP Architecture*

Rajiv Kaul

*In the ever-evolving realm of technology, the role of IT consultants is often misunderstood. Each professional brings their unique expertise to the table, contributing to a vast and diverse field. Today, we are thrilled to delve into the specific and highly specialised world of SAP architecture with our very own Rajiv Kaul.*

*Having known Rajiv for many years, it is somewhat surprising how little we truly understood about the intricacies of his work. Rajiv stands out not only for his deep knowledge and technical prowess but also for his ability to simplify complex concepts, making them accessible and insightful for learners at all stages.*

*During our virtual sit-down, we unravel the layers of his role and discover the breadth of skills required to excel in SAP architecture. His journey, experiences, and the invaluable lessons he offers are a treasure trove for young aspirants eager to carve out their niche in the tech industry.*

***Can you share your journey to becoming an SAP architect? What inspired you to specialise in this field?***

SAP was not my first career choice but it was a chain of events which led me to the position of a sap architect. After migration from Srinagar we directly came to Nagpur. I had a non Kashmiri friend circle who mostly were clear about their Career paths often choosing between a career in IT or a Masters degree followed by a job in USA. I started gaining interest in IT during these school days and then finally during my engineering days I still remember I had to spend 300 rupees to learn "internet" and how to browse. This was a new thing in 1990's and I really got intrigued with it and generated immense interest towards computers and related technology after doing this course. I still remember how I had to convince my dad to pay 300 rupees and make him understand what Yahoo messenger and Hotmail was and the potential advantages of internet including how I can apply for foreign universities for Masters courses etc and that's where my love for it started to bloom. Then once I got into my apprenticeship with a company in India who were going through an SAP implementation, my career journey in SAP took off. That initial experience often coupled with long hours, heartaches to see bugs in your application but a genuine desire to learn set me off on exploration path in SAP. From that point onwards and then various things like

certifications, study courses etc and experience with various clients led me to sap architecture roles.

***What were the key milestones in your career that helped shape your expertise in SAP architecture?***

First it was the internet course that I did during college which really helped me develop interest and curiosity in computers. Second it was the apprenticeship opportunity where I learned what sap could do for large enterprise.

When I was in UK for a fortune 500 client, I saw real time how sap was simplifying their end-to-end processes and the value it was bringing to them. It motivated me and I aligned my efforts to stream line their processes further. This effort was greatly appreciated by the client and I was not only recognised for my efforts it also resulted in career progression.

At this early years of my career, this gesture really motivated me as you could see a clear path highlighting recognition and reward after hard work . that's where I decided SAP was the career for me as I could bring benefits to clients based on my SAP skills.

***Did you always see yourself in this field, or was there a pivotal moment that set you on this path?***

Though I was intrigued and interested in IT but my initial plan was to do masters in USA . Immediately after my engineering I had secured admission in a US university but September 11 happened and my plans had to be shelved and at that point having completed my engineering and already forgone all the campus interviews and job opportunities and now Masters also getting postponed I took a plunge in IT.



***What does your role as an SAP architect involve? Could you provide a snapshot of your typical day or week?***

Primarily my job involves speaking to the client senior management who we call stakeholders to understand what business process are they trying to simplify and adopt in sap and what systems are they trying to integrate with sap so that their end-to-end processes are aligned.

Once I have this information in my day-to-day job I then liaise with my internal teams which are typically the development and the functional teams to help guide them how we could implement the business processes, outputs, KPI (Key performance indicator) reports etc that client wants to use or materialise in sap. I also influence the selection of integration technology that we need to use to connect sap with their other applications for seamless business experience.

***What are the most rewarding and challenging aspects of being an SAP architect?***

Often when you get a genuine word of thanks and appreciation from a member of client team whose job has become easier or when clients report efficiency and profitability after SAP implementation , they definitely are rewarding.

Equally SAP is not a cure for all business challenges and making client leadership teams understand this is often challenging especially when Sales teams have shown them land of milk and honey to get them to sign the contracts.

***What trends or advancements in SAP architecture are reshaping the industry, and how do you see them evolving in the next five years?***

SAP application was mainly an on-premise system but in last few years it has has focused heavily on cloud. It's a market leader in ERP cloud applications. Nowadays majority of the SAP applications spanning from finance, HR, customer service etc are available in the cloud. Add to this the rapid deployment of AI capabilities in these cloud applications and you have a winning formula. SAP is constantly gauging the market and adopting all the latest trends and functionalities

in these cloud applications and I think this is going to continue in the next few years so this no doubt keeps sap in the market leadership board.

***How has the integration of AI, machine learning, and cloud computing impacted the role of SAP architects? Do you see these technologies as enhancers or disruptors?***

There are two sides to this story. from a client's perspective these things are definitely enhancers which greatly help in streamlining the business processes or the integration of processes across various applications.

However from a service implementation partner perspective or let's say from an architects perspective it's a disrupter because I need to constantly keep abreast with all the latest things around these technologies and fully understand how these could be leveraged from clients perspective.

***For those aspiring to become SAP architects, what are the core skills and knowledge areas they should focus on?***

Business process understanding in multiple domains, basic coding knowledge and a huge appetite to read and learn new capabilities and options released every month in SAP is a must. Goes without saying, constantly re-certifying in latest SAP products or technologies is needed. To give you an idea, at an average I do a minimum of 6 certifications on latest SAP offerings every year.

***What are the top five tips you'd give to budding IT professionals interested in enterprise systems?***

Be inquisitive to know the WHY and HOW part of your skill area. Get involved in slightly more overlapping areas with other teams. Keep abreast with latest technologies that can help your clients.

Never lose focus on the basics, .i.e. why your client is implementing an enterprise system



***If you weren't an SAP architect, what career path might you have pursued? Do you have any regrets or what-ifs?***

I wanted to pursue a masters degree in US to help start a career in consulting. Yes, felt numb that I had to drop this plan last minute due to Sep 11 terrorist attack but am glad that I bounced back and decided to pursue a career in IT. Even today, I think I may pursue a masters (in UK) just to fulfill that dream.

***What motivates you to keep pushing boundaries in this highly specialised field?***

On a lighter note, if I don't find motivation and keep learning, I remind myself that there are 100's of offshore consultants waiting to take my job.

***What's a piece of advice or insight that's stuck with you throughout your career, and who shared it with you?***

One piece of advice that stuck with me is "Keep learning. Because if you stop, Knowledge will become obsolete." A mentor had shared this early in my career. He emphasised the importance of being curious and adapting to new information. This advice heavily influenced me reminding that personal and professional development is a lifelong journey.

## *Stand Together*

Neil Kaul

*In the shadows, a bystander stays,*

*Silent and unsure, lost in the maze.*

*Watching the scene, with a heart full of fright,*

*Wishing for courage to join in the fight.*

*A voice that is stifled in the bustling throng,*

*Where whispers of kindness can easily go wrong.*

*An up-stander rises, both steady and strong,*

*To right all the wrongs and to sing a new song.*

*With words that can heal and actions that mend,*

*They offer their support, a true, loyal friend.*

*In the face of their fears, they refuse to cower,*

*They know their own voice holds incredible power.*

*For every tear shed, they bring forth a smile,*

*Standing up tall, they go that extra mile.*

*Bystanders transformed by their radiant light*

*Together they gather, igniting the collective flames of might*

*In unity, we chase away the night,*

*Each up-stander shining, igniting the light.*

*With hearts intertwined, let compassion remain,*

*A world free from bullying, where love will sustain.*

## *Fundraising Walk*

Shipra Ogra

Raising funds for KPs in India

On a warm autumnal Saturday a group of us gathered in Hyde Park, London for the first ever KP 10k Fundraising walk. A family friendly event, it saw participation from kids, adults, families and we were even blessed to have elders join us.

With our walk badges pinned, we set off in two groups sharing stories, chatting, catching up all in aid of raising money for KMECT, a charity in India that provides emergency medical care to KPs in India.



The walk took around 2 hrs and by then with calories burnt, the group indulged in a small picnic of *samosa*, *Dhokla* and *jalebis*.



In all a warm, joyful, happy event which became all the more successful when we realised that thanks to the generosity of the fundraiser walkers, and other folk who couldn't attend the walk but had committed their support, we raised a total of £1000 for KMECT.

A small but useful contribution to the organisation's efforts in providing essential support to the wider community in need.

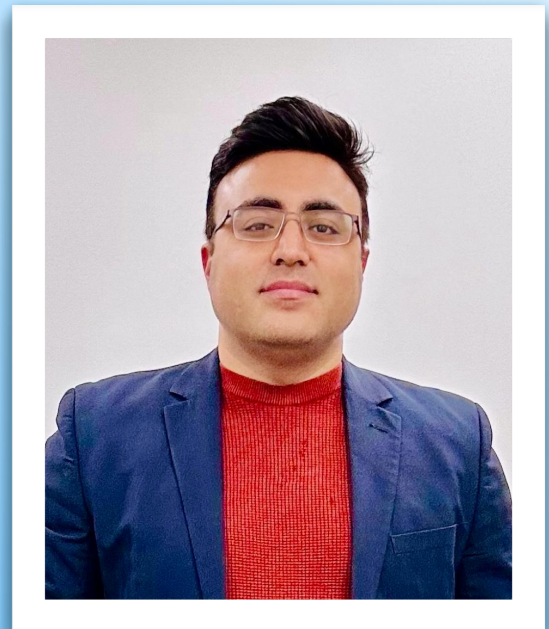
We hope to make this event annual and increase our commitment and contribution to supporting our *Biradari* members in India who are in need.



## *Entrepreneur, Consultant, and Advocate for Global Talent*

Rajiiv Saraff

From the early days of my childhood, I was consumed by an unquenchable curiosity about the vast tapestry of futures that lay ahead. I dreamed of being everything—an artist, a scientist, a healer. But it was the intoxicating allure of entrepreneurship that seized my imagination, propelling me on a path that would forever change the course of my life. This journey, from a wide-eyed dreamer to a seasoned entrepreneur, was shaped not only by ambition but by a relentless drive to craft a legacy at the intersection of digital innovation, business development, and technology.



It was a journey of personal evolution, marked by both triumphs and tribulations, where resilience became my closest ally. In moments when life's challenges seemed insurmountable, I learned that the greatest success doesn't come from avoiding obstacles but from the perseverance to rise each time we fall.

### **A Defining Moment: The Kashmiri Pandit Exodus**

In 1990, my life—along with the lives of over 400,000 Kashmiri Pandits—was violently upheaved as we were forced to flee our homeland amidst the rising flames of terrorism. We abandoned everything that tethered us to our roots—our homes, our memories, our very sense of identity. The Kashmir that I once knew was no more, and the life I had envisioned with it was reduced to ashes. What we had left, however, was the raw, unrefined spirit of survival and a profound understanding of resilience.



This cataclysmic event didn't just alter the course of my life; it reshaped it. From the ashes of destruction, I learned that true success isn't dictated by external circumstances but by one's indomitable will to adapt, rebuild, and emerge stronger. In the crucible of hardship, I discovered that resilience, more than any material wealth, was the true currency of success.

I can still vividly recall those early days of hardship. My family, once prosperous, found ourselves squeezed into a cramped, single-room apartment. We lived with other displaced families, our finances stretched thin as we navigated a reality far removed from the comforts we once knew. My father, having lost his entire business, faced the daunting task of starting from scratch in a new world. The emotional and psychological toll was profound, yet it was during these dark days that I discovered a core truth: resilience is the greatest form of wealth, and from adversity, one can find the foundation for greatness.

### **Education: The Bedrock of Resilience and Growth**

Amidst the tumult, my parents—true to the unwavering spirit of all Kashmiri Pandits—valued education above all else. Education became not just a means of upward mobility but a beacon of hope in an otherwise uncertain future. Despite the economic hardships, I pursued my academic journey with fervour. My engineering degree, obtained from a modest college in Osmanabad, Maharashtra, was a testament to my determination. Later, I advanced my education with an MBA in Telecom Management and Marketing from a reputed business school in Delhi.

However, it was during this period of academic exploration that I began to realise my true passion: business development and relationship-building, not technical roles. My early career was rife with uncertainty. I struggled to find my footing, working in roles that failed to ignite my true potential. But fate, in the form of my mother's connections, guided me to my first job at Reliance, albeit as a customer support representative. Though the position didn't fulfil my ambitions, it set me on a path that would ultimately lead me to pursue an MBA—a decision that shaped my future.

Despite the confusion about my career trajectory, I soon recognised that education was the ultimate investment in myself. In those moments of uncertainty, when I felt lost in the maze of



potential career options, I found clarity through the MBA—an experience that propelled me toward my true calling in business.

### **Entrepreneurial Genesis and Technology Expertise**

My professional journey began in the dynamic world of technology, where the explosive potential of digital innovation captivated me. I dove headfirst into technology consulting, a domain that allowed me to fuse my business acumen with my growing fascination for technology. It was in this realm that I found my true niche, where the crossroads of business and technology created a perfect storm of opportunity.

Entrepreneurship beckoned next. I co-founded several startups, where I learned invaluable lessons in the art of business development, client relations, and the challenges that come with digital transformation. But the path wasn't without its challenges—there were setbacks, some of them crushing. I faced the sting of rejection twice, having been let go from roles that I believed would define my career. Yet, I didn't wallow in defeat. I used those failures as stepping stones, embracing each setback with an undeterred resolve. It was through this adversity that I learned the most important lesson of all: resilience is not just about surviving but about thriving in the face of hardship.

As a consultant and entrepreneur, I honed my expertise in strategic business transformations, particularly in talent acquisition, technology solutions, and digital analytics. My ventures afforded me the privilege of collaborating with global enterprises, where I played a pivotal role in helping businesses harness the transformative power of digital innovation.

### **The UK Chapter: Bridging Markets, Cultures, and Technologies**

In August 2021, my family and I embarked on a new journey, relocating to the United Kingdom. This was the second migration in my life—but this time, it was by my own design. The UK became a fertile ground for me to continue my entrepreneurial journey while navigating a new culture and expanding my business across borders. Here, I learned that the true power of

innovation lies not just in technological prowess but in the ability to bridge cultures, markets, and people.

In the UK, I had the privilege of leading multi-million-dollar projects that focused on driving digital transformation, using cutting-edge technologies like predictive analytics, AI, and machine learning. These initiatives weren't just about improving business processes—they were about empowering organisations to achieve greater operational efficiency, reduce costs, and redefine the future of industries. As I led teams and collaborated with international stakeholders, I realised that the digital transformation journey is as much about people as it is about technology.

In parallel, I found myself guiding some of the brightest minds in the tech industry through the intricate process of securing the UK's Global Talent Visa. Through this initiative, I helped unlock new opportunities for these professionals, enabling them to broaden their horizons and shape the future of their industries. It became one of my greatest passions: helping others reach their full potential.

### **Key Milestones and Achievements**

Reflecting on my journey, I am proud of several significant milestones that have defined my career:

**From Passion to Profession:** Not many people get to transform a hobby into a career, but I was fortunate to do so. As a lifelong music lover, I spent nearly a decade selling ringtones, caller tunes, and movie apps. I also ran a live astrology call centre early in my career. While I was content with the financial rewards, I now realise that this phase was both a blessing and a trap. It pushed me into a comfort zone that stifled my growth and, in hindsight, it was the biggest mistake of my life. Although the money flowed, I didn't focus on upskilling myself, which would later become a key lesson in my entrepreneurial journey.

**Startup Specialist:** I never sought refuge in large, established corporations. Instead, I thrived in the world of startups, where I had the privilege of building businesses from the ground up. I am

immensely proud of my contributions to companies like Paytm, IMI Mobile, and Hungama Digital, where I helped scale nascent ideas into thriving enterprises.

**Digital Transformation Leadership:** My leadership in digital transformation projects remains one of the most fulfilling aspects of my career. From driving innovation in CRM systems and app development to incorporating AI and large language models, I've been at the vanguard of change. My experience at *Paytm*, in particular, stands out as a career-defining moment, where I was deeply involved in the digital revolution.

**Global Talent Advocacy:** One of my greatest joys has been mentoring and advocating for the brightest minds in the tech and consulting sectors. Helping professionals secure the UK's Global Talent Visa has been both a challenge and a privilege, allowing me to play a small part in their journey to success.

### **Reflections and Lessons Learned**

Every challenge, every failure, has been a lesson in disguise. The hardships I faced during the Kashmiri Pandit exodus taught me the value of perseverance, while my journey through the startup ecosystem sharpened my adaptability. Through it all, I've come to realise that success isn't merely about reaching the destination but about the courage to persevere, to push forward, and to continually learn along the way.

The most profound lesson I've learned? Passion will make you happy, but stepping out of your comfort zone will make you exceptional. True leaders embrace discomfort, constantly unlearn and relearn, and never shy away from upskilling—no matter the external noise.

### **A Message to Aspiring Professionals**

To those beginning their journey, my advice is simple: education is your foundation, but persistence is your superpower. Life rarely follows a straight line, but with determination, adaptability, and an unyielding thirst for knowledge, you can turn any obstacle into an opportunity.



My journey is proof that no matter where you start, your capacity for growth and resilience will define your success.

As I continue my work in digital transformation, my mission remains clear: to empower businesses, unlock opportunities, and create meaningful impact. The road ahead may be fraught with uncertainty, but it is through these very challenges that we craft the stories of our greatest achievements.

# *Artificial Intelligence: Beyond the Hype and benefits for Kashmiri Pandits in the UK*

Anjan Raina

*The below article was written entirely by an AI Tool (Microsoft Copilot) using just one prompt and proofreading by Anjan. The prompt used has been provided at the end to showcase effective results from AI by smarter prompting.*

Artificial Intelligence (AI) has been a topic of intense discussion, with opinions ranging from it being the next big thing to mere hype. "The development of full artificial intelligence could spell the end of the human race," warned Stephen Hawking. However, as we delve deeper into its capabilities, it becomes evident that AI is here to stay and will outlive the initial excitement with promises of revolutionising industries, automating mundane tasks, and even solving complex problems.

According to McKinsey, generative AI could add between \$2.6 trillion and \$4.4 trillion annually to the global economy. This transformative potential is not just theoretical; it is already being realised in various sectors. For the Kashmiri Pandit community in the United Kingdom, AI offers numerous practical benefits that can significantly enhance daily life.

## **Top 3 Ways Kashmiri Pandits in the UK Can Leverage AI**

- 1. Healthcare and Well-being:** AI is already making a significant impact on healthcare, and the National Health Service (NHS) in the UK is no exception. AI tools are being used to diagnose patients more quickly for conditions such as cancers, strokes, and heart conditions. For example, AI-powered imaging tools can analyse chest X-rays, the most common tool used to diagnose lung cancer, which is the leading cause of cancer death in the UK. AI-powered speech recognition software can transcribe consultations automatically, reducing the time spent on documentation. Decision support algorithms can process patient information in real-time, suggesting follow-up investigations and treatment options based on the most up-to-date clinical guidelines.
- 2. Impact on Education and jobs:** AI is transforming education in the UK by enhancing learning experiences and improving administrative efficiency. AI-powered tools can personalise learning, providing tailored educational content to meet individual student needs. For instance, AI can create personalised study plans based on a student's performance, helping them achieve better outcomes. Additionally, AI can assist teachers by automating

administrative tasks, allowing them to focus more on teaching and less on paperwork. This can lead to a more engaging and effective learning environment for students.

For the Kashmiri Pandit community, the impact of AI on job losses is particularly relevant. The community has faced significant challenges in securing employment due to political turmoil and economic instability in the region. AI's potential to automate jobs could exacerbate these challenges, leading to further job losses. However, AI also offers opportunities for reskilling and upskilling, enabling individuals to adapt to new roles in the digital economy

3. **Cultural and Social Preservation:** AI can play a crucial role in preserving and revitalising the rich cultural heritage of the Kashmiri Pandit community. AI-powered tools can help document and digitise ancient texts, such as those written in the Sharda script, making them accessible to future generations. Additionally, AI can facilitate virtual storytelling and cultural exchange, helping to keep traditions alive in the digital age

### **Ethical and Societal Considerations**

While AI offers numerous benefits, it also raises ethical and societal concerns. Issues such as data privacy, security, and the potential for misuse, like deep fakes and disinformation, need to be addressed. Additionally, AI systems should be designed to respect human rights and avoid reinforcing existing societal biases. Ensuring the safety, reliability, and controllability of AI systems is crucial to prevent any unintended consequences.

In conclusion, while AI has been surrounded by hype, it is not just a passing trend. Its real-world applications and future potential indicate that AI can bring significant benefits to society. However, it is essential to approach AI with a balanced perspective, recognising both its opportunities and challenges. As we continue to explore AI's capabilities, we must ensure its ethical and responsible use to truly harness its power for the greater good.

### **Prompt used to generate this article**

*Go through the website of Kashmiri pandits of united kingdom ([www.kpae.co.uk](http://www.kpae.co.uk)) and its newsletter section, <https://kpae.co.uk/newsletter/>, and then write an article for the latest edition of the newsletter highlighting the following;*

- a) initial intro and buzz around AI and provide a balanced view of what the world leaders and research organisations are saying about it*
- b) List top three ways Kashmiri pandits in the UK can leverage ai with focus on healthcare, education & jobs and cultural and social preservation*
- c) List ethical and societal considerations around AI and the risks associated with it*
- d) Provide a balanced conclusion around ai and its future. Proofread the article so the article is written by me as a fellow Kashmiri Pandit wanting to provide an informed opinion to the readers.*



## *Kashir Batnees at Ascot*

Aparna Kaul

This summer, a few of our amazing *batnees* made a dazzling appearance at the renowned Ascot race day, an event synonymous with elegance, fashion, and tradition. Ascot Ladies Day is a highlight of the British social calendar where attendees don their finest attire and most elaborate hats.

Our *batnees*, adorned in glittering ensembles and stunning headwear, truly made their mark, turning heads and capturing the essence of the day. The tradition of wearing ornate hats at Ascot is a cherished one, symbolising both status and style, and our group did not disappoint. They embodied grace and sophistication, showcasing an array of bespoke hats that were both creative and elegant, adding a touch of glamour to the occasion.

Their presence at Ladies' Day was not just about fashion but also about camaraderie and the sheer joy of being part of such a grand event. From the thrill of the races to the elegance of the picnics, our ladies embraced every moment, making lasting memories and leaving a lasting impression on all who witnessed their arrival.

Sharing some glimpses of the day they had and hoping more of us will join them next year to experience the splendour of Ascot firsthand. In the meantime, enjoy the pictures of our fabulous team at this iconic event.









## Upcoming Events

**KASHMIRI PANDIT ASSOCIATION OF EUROPE**  
INVITES YOU TO

**NEW YEAR'S  
DINNER &  
DANCE**

**25 JAN 2025**  
Three course meal  
with welcome drinks  
Crown Plaza  
Marlow SL7 1GJ



**BADMINTON  
TOURNAMENT  
AND SOCIAL**

**1 FEB 2025**  
National Badminton  
Centre, Milton Keynes

2025

**Pehle chill  
Phir hill**

*Registration is open for both events on [kpae.co.uk](http://kpae.co.uk)*





**ISBUND** next issue will be in March 2025.

Please do share your articles and feedback at [isbund@outlook.com](mailto:isbund@outlook.com)