

Can Himachal Witness the Northern Light?

IS TAKING A LOAN THE SMARTER WAY TO INVEST?

How is Your Dream Home Taking Shape at Belvoir Hills?

Himachal Turns Towards Natural Farming: A New Rural Opportunity

Natural Farming Gains Ground Across Himachal

Himachal Pradesh is witnessing a noticeable shift towards natural and chemical-free farming, with agriculture increasingly being seen not only as a traditional occupation but also as a viable livelihood and business opportunity. The movement is gaining momentum across the hill state as farmers look for ways to reduce cultivation costs, protect soil health and meet growing consumer demand for naturally grown produce.

Natural Farming Reaches 2.22 Lakh Farmer Families

According to the Himachal Pradesh Government, 2,22,893 farmer and horticulturist families have adopted natural farming practices, either fully or partially. The practice is currently being carried out on around 38,437 hectares across the state and has reached 99.3 percent of Himachal's panchayats. More than two lakh farmers engaged in natural farming have also been registered, with

around 1,98,000 already receiving certificates. The scale of adoption shows that natural farming is no longer a small or experimental movement. It is becoming part of the mainstream agricultural landscape of Himachal Pradesh.

Can Farming Become the Next Career Choice?

While there is no official statewide figure showing how many people have quit salaried jobs specifically to become farmers, the growing focus on natural farming is opening a new path for rural self-employment.

For Himachal's youth, farming is increasingly being viewed not only as a traditional occupation but as an opportunity to build businesses around natural produce, horticulture, direct marketing, food processing and farm-based entrepreneurship.



Himachal's Green Future

With nearly 38,437 hectares already under natural farming and more than 2.22 lakh farmer and horticulturist families adopting the practice, Himachal Pradesh is positioning itself as one of India's leading natural farming states. The next challenge will be to connect farmers with stronger markets, better prices, certification and modern agricultural entrepreneurship.

345 CRORE TOURISM BOOST: HIMACHAL SETS SIGHTS ON YEAR-ROUND TOURISM

Government plans new infrastructure, wellness centres and adventure tourism facilities to strengthen Himachal as a global destination

SHIMLA: Himachal Pradesh is giving a major push to its tourism sector with an allocation of approximately ₹345.34 crore for development works during 2026–27. The move comes as the state looks to transform tourism from a largely seasonal activity into a year-round global tourism destination.

HIMACHAL TOURISM AT A GLANCE
₹345.34 CRORE

Planned tourism development investment for 2026–27



TOURISM A MAJOR ECONOMIC DRIVER

Tourism contributes around 7.78 per cent to Himachal Pradesh's Gross State Domestic Product (GSDP). The state government has set an ambitious target of increasing this contribution to 9 per cent in the coming financial year.

The importance of the sector is also reflected in visitor numbers. During 2025, around 3.11 crore tourists visited Himachal Pradesh, highlighting the state's continued popularity among domestic and international travellers.

345 CRORE FOR NEW DEVELOPMENT

Under the Sustainable and Inclusive Tourism Development Project, around ₹345.34 crore will be spent on various tourism-related development works during 2026–27. These include roadside facilities at Kaleshwar Mahadev, a Wellness Centre in Shimla, a

modern fountain at Nagrota Bagwan and development of mountain biking routes, among other projects.

FOCUS SHIFTS BEYOND SUMMER TOURISM

The new approach focuses on High Value, Low Impact Tourism, with greater emphasis on sustainability, destination management, skill development and entrepreneurship.

The government also plans to promote new tourism experiences, including rural and slow tourism, adventure activities and wellness-based tourism.

With more than three crore tourist visits already recorded annually, the latest investment signals Himachal Pradesh's ambition to move beyond traditional hill-station tourism and build a sustainable, diverse and year-round tourism economy.

Can Himachal Witness the Northern Lights?

Rare solar storms could bring a glimpse of Aurora Borealis to the Himalayan skies

SHIMLA: The Northern Lights, or Aurora Borealis, are among the world's most spectacular natural phenomena. Usually associated with countries such as Norway, Iceland and Finland, the colourful lights are created when charged particles from the Sun interact with Earth's atmosphere. But could this extraordinary phenomenon ever be visible from Himachal Pradesh?

"A powerful geomagnetic storm can push auroral activity much farther south than its normal range. For Himachal, however, such an event would be extremely rare."

A RARE POSSIBILITY FOR THE HILLS

Under normal conditions, Himachal Pradesh is located too far south for the bright auroras commonly seen in Norway. However, during an exceptionally strong solar storm, auroral activity can extend towards lower latitudes.

High-altitude areas such as Spiti Valley and Kaza could offer better conditions for observing such an event because of their clear skies, high elevation and relatively low light pollution.

Even if an aurora occurs, residents should not expect the dramatic green waves seen across Norway. At lower latitudes, the phenomenon could appear as a faint red or pink glow, particularly towards the northern horizon.



ASTROTOURISM OPPORTUNITY

If such a rare event occurs, it could further strengthen Himachal Pradesh's growing potential for dark-sky and astrotourism. Spiti and other high-altitude regions already attract astronomy enthusiasts because of their clear, dark skies.

For now, Northern Lights remain a rare possibility rather than a regular spectacle in Himachal. But if the Sun produces an exceptionally powerful storm, the Himalayan night sky could offer an unforgettable celestial surprise.

India has already witnessed rare auroral activity during powerful solar storms. The skies over **Ladakh**, including the Hanle region, have recorded unusual red auroral glows during periods of intense solar activity. These events show that extreme space weather can occasionally bring auroral phenomena much farther south than usual.



IS TAKING A LOAN THE SMARTER WAY TO INVEST?

How smart financing can turn real estate into a long-term wealth-building opportunity

Buying property is one of the biggest financial decisions most people make. While location, price and future appreciation are important, there is another crucial question every buyer should ask: Should I buy with my own money or take a home loan?

A property loan is often viewed simply as debt. However, when used carefully, it can become a powerful financial tool.

THE POWER OF LEVERAGE

Suppose you want to buy a property worth ₹1 crore. Instead of investing the entire ₹1 crore from your savings, you might invest ₹20-30 lakh and finance the remaining amount through a home loan, subject to lender eligibility and valuation.

You now control a ₹1 crore asset without putting your entire capital into one investment.

If the property appreciates over time, the increase in value applies to the whole property, not merely your initial contribution. This concept is known as financial leverage.

However, leverage works both ways. If property prices stagnate or fall while you continue paying interest, your overall returns can suffer.

EMI VS RENTAL INCOME

For investment properties, buyers should not look at EMI alone. The more important question is:

How much of the EMI can the property potentially generate through rental income?

For example, imagine your home-loan EMI is ₹50,000 per month and the property generates ₹30,000 in net monthly rental income. Your effective monthly contribution is approximately ₹20,000.

This can make financing more manageable while you continue building ownership in an appreciating asset.

But investors must calculate realistically. Maintenance charges, periods without tenants, taxes and other expenses can reduce the actual rental income.

WHY NOT PAY EVERYTHING IN CASH?

Buying entirely with cash eliminates loan interest and monthly EMI obligations, but it can also lock a significant amount of money into a single asset.

A sensible home loan can allow you to maintain financial liquidity.

Instead of putting ₹1 crore into one property, for example, you may retain part of your

capital for emergencies, business expansion or diversified investments.

The goal is not to borrow as much as possible. It is to create the right balance between your money and borrowed money.

WHEN DOES A PROPERTY LOAN MAKE SENSE?

A loan can be beneficial when your EMI is comfortably affordable, your income is stable, you have sufficient emergency savings, and the property has credible rental demand and long-term growth potential.

Tax benefits may also be available on eligible home loans depending on current tax rules, the property's usage and the tax regime selected by the borrower.

However, never buy a property simply because a bank is willing to finance it.

The property's fundamentals must come first.

Belvoir Hills lists leading banks among its financial partners, giving eligible buyers access to home-loan financing options.

FINANCIAL PARTNERS



Loan approval, amount, interest rate and tenure are subject to the respective bank's eligibility criteria and terms.



How is Your Dream Home Taking Shape at Belvoir Hills?

A homeowner shares his journey of choosing Belvoir Hills and the experience of watching his vision of a peaceful home in the mountains gradually come to life.



When I started looking for a second home, I was clear about one thing — I wanted to move away from the city and find a place in the mountains where I could

genuinely spend quality time. Like any buyer, I explored and reviewed different options before making a decision. consider—the Buying real estate, especially a second home, is not a decision you make overnight. There are several things you consider — the location, accessibility, surroundings, the people behind the project, and, most importantly, the level of trust you feel before making the investment. During my search, I came across Belvoir Hills. What initially attracted me was the location. When you think about owning a home in the mountains, you naturally want beautiful surroundings

still being easily accessible. As I explored the project further, my decision was influenced by more than just the location. In real estate, whatA major factor for me was trust. The interactions I had, the information I received, and the way things were communicated gave me greater confidence in the project. When you are making an investment of this nature, you want clarity. You want to understand what you are investing in, what is being offered, and whether the people behind it are approachable when you need them. That experience made the decision easier for me.

I had reviewed other options as well, but after comparing them and understanding what Belvoir Hills was offering, I felt this was the option that worked best for what I wanted from a second home. And for me, a second home is not simply another real estate investment. It is somewhere you should actually want to visit.

It should give you an opportunity to disconnect from the routine of city life, spend time with family and enjoy a completely different environment. When your second home is in the mountains, the surroundings

themselves become an important part of the experience. At the same time, practical considerations cannot be ignored.

A beautiful destination may look attractive, but if reaching it becomes complicated, you may not use your home as frequently as you initially imagined. That is why connectivity and accessibility were important parts of my decision.

With Belvoir Hills, I felt there was a good balance between being away from the city and still having the ability to reach the destination conveniently.

Today, when I look back at the options I explored, I feel comfortable with the decision I made.

For anyone considering a second home, my experience has taught me that you should not make a decision based only on photographs or the promise of a mountain view.

Visit the place. Understand the location. Review the options. Speak to the people behind the project and, above everything else, make sure there is trust.

Samantha kaushik
A PROUD OWNER OF BELVOIR HILLS

For me, those factors came together at Belvoir Hills.

It gave me what I was looking for — a second home in Himachal, away from the city, surrounded by the mountains, yet accessible enough to actually enjoy whenever I want.

And that is ultimately why I chose Belvoir Hills.

Himachal Travel Sudoku

Natural Farming Gains Ground Across Himachal

Just like every journey to Himachal unfolds beautifully with the right planning, this Sudoku will challenge your mind while you dream about your next trip to the mountains.

Take a pause, solve the puzzle and keep the mountain vibe alive!

Why We Love Sudoku?

- Improves focus
- Relieves stress
- Sharpens your mind
- Makes breaks more fun!

Solve it... and imagine yourself in the Himalayas!

5	3			7				1
6			1	9	5			
	9	8					6	
8				6				3
4			8		3			1
7				2				6
	6					2	8	
			4	1	9			5
		2		8			7	9



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