FORCENET
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Is the Lure of Foreign Education Dead?

Message from the Editor



Iqbal Singh

Dear ForceNet Family,

When we announced this theme – Is the Lure of Foreign Education Dead?
I said I would not hand down a verdict. Having read what you sent, I am glad I held back. No editorial could match what this community has put on the table.

The submissions came from several directions. Parents wrote about money: loans against pensions, savings stretched across years, and a return on investment that some call worth every rupee and others still hesitate to total. Education consultants wrote from the other side of the desk, where they see the pressure, the paperwork and the anxious families first.

The headline numbers are hard to ignore. Government data tabled in Parliament shows outbound Indian students falling from over 9 lakh in 2023 to 6.26 lakh in 2025. Canada is down 41% and the UK 27%. Visa scrutiny has widened, and the $100,000 H-1B fee, still in the courts, has put a question mark over the career pathway that once justified the investment. At the same time Germany and Ireland are drawing more Indian applicants, and India's own campuses are keeping students who would once have left without a second thought.
So is the lure dead? Reading your pieces, my answer is no, but the old calculation is. A foreign degree used to be an aspiration. Today it is a financial and strategic decision, and it deserves the discipline you once applied to every operation you planned.

Read the consultants' pieces with the same care you give everything else. They know the system better than most of us, but they also work within it. Read the parents' ledgers closely, because they are the closest thing we have to a cross-check.

You will not find a single answer in these pages. You will find enough lived experience, from both sides of the decision, to make your own call with your eyes open. That has always been the purpose of this community.
Jai Hind,

Iqbal Singh
Founder & Editor, ForceNet E-Zine

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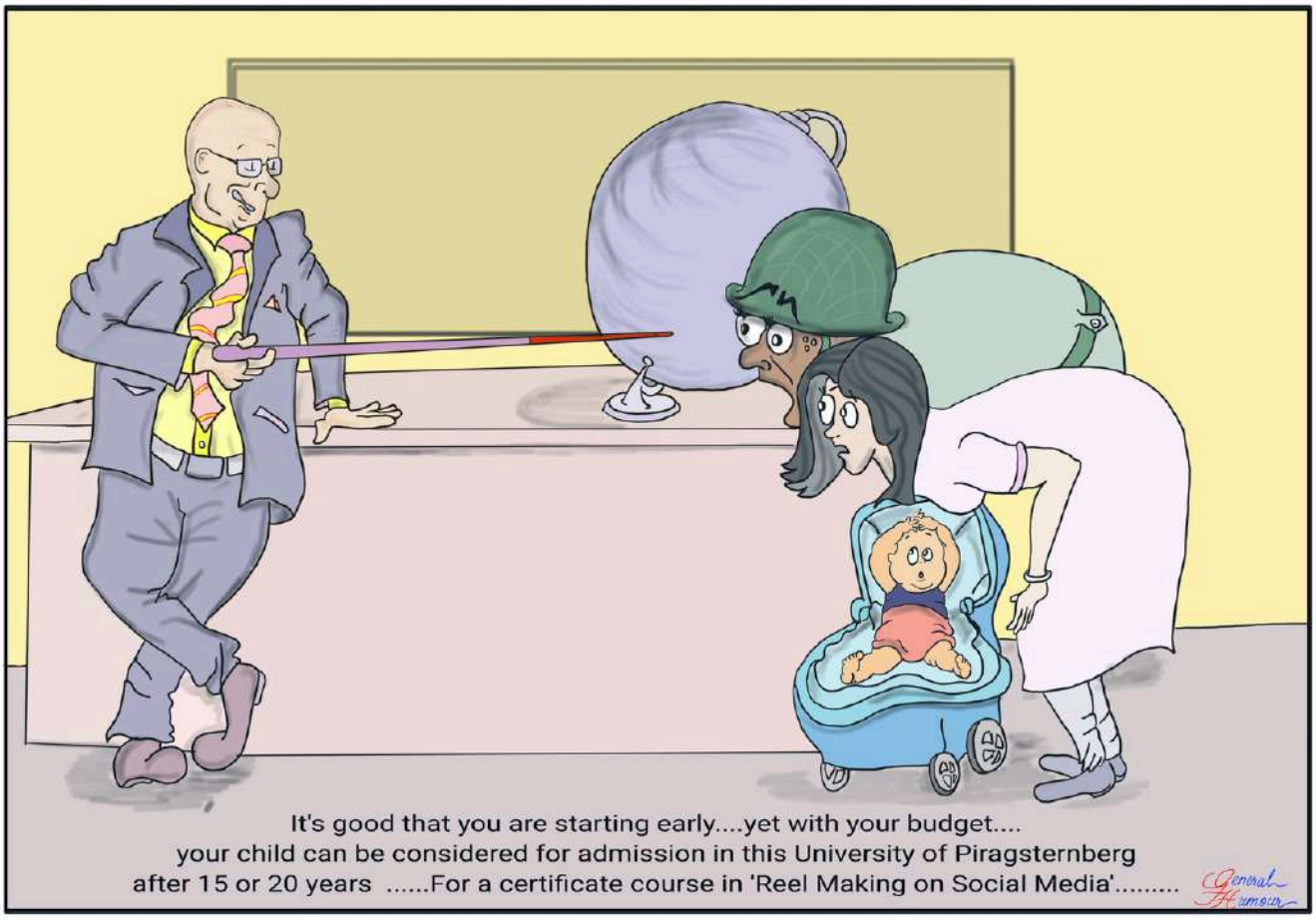

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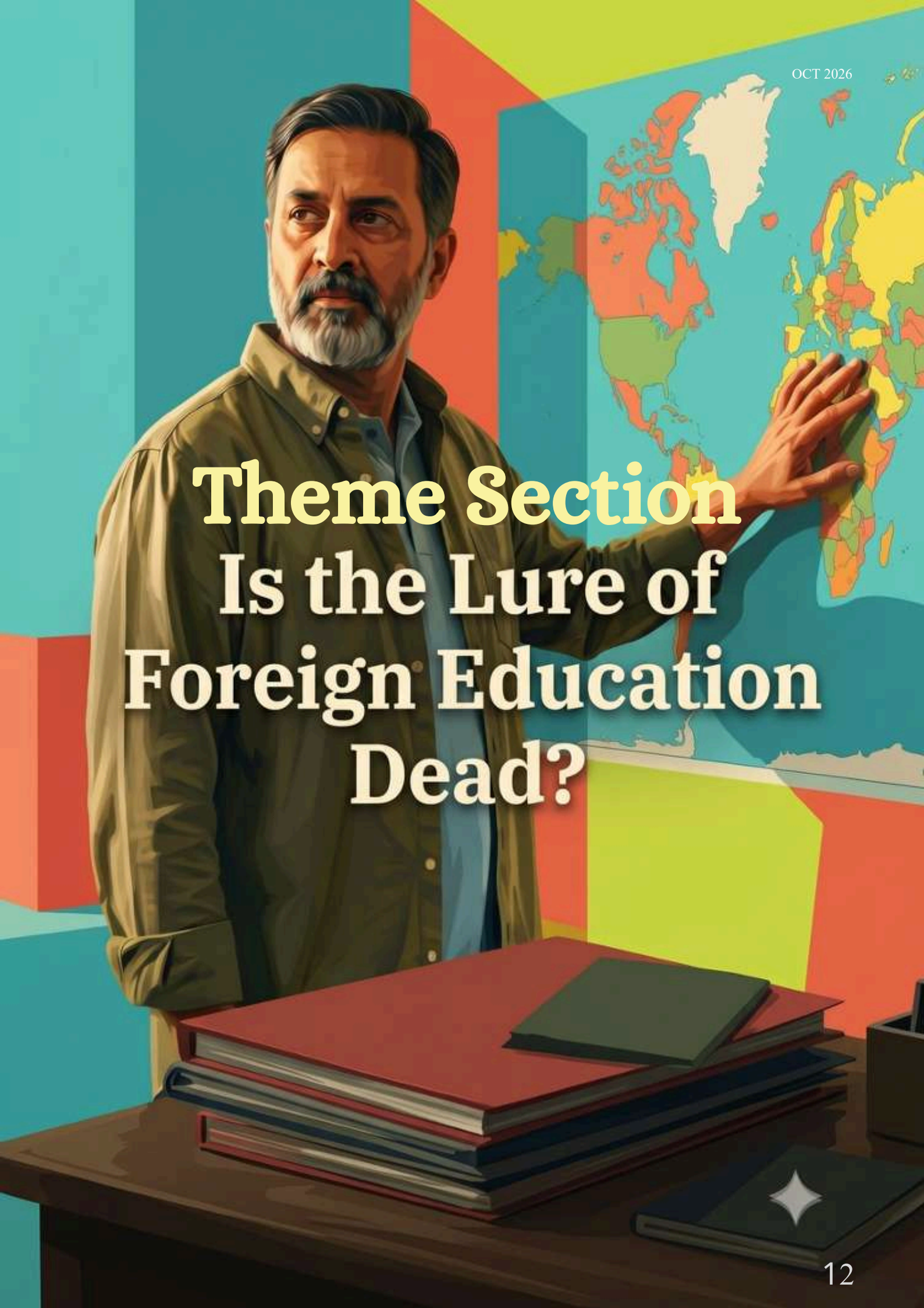
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ForceNet E-Zine Humour





Theme Section
Is the Lure of Foreign Education Dead?

Has Education Abroad Has it Lost its Relevance? An Irish Perspective

Capt John Chandy

An Indian Army Veteran Now An Education Consultant Based in the Ireland



Studying abroad has been a fascinating proposal to many people around the world, from olden times. The picture of first Indian student coming into my mind is of Mahatma Gandhi who went to London to study Law (1888 to 1891). Gandhiji studied Law at the inner Temple of London. (The Honourable Society of the Inner Temple London, commonly known as the Inner Temple, is one of the four Inns of Courts of London, and is a professional association for barristers and judges in the UK. To be called to the Bar and practice as a Barrister in England and Wales, a person must belong to one of these Inns. It is located in the wider Temple area, near the Royal Courts of Justice, and within the City of London. It functions largely as an independent local government authority.) The following photo is of Mahatma Gandhi as a student in the UK.

It is not clear whether he left England because of the vegetarian habits or because he failed to get a



Mahatama Gandhi as a Student in England

Permanent Residency in the UK. His journey to South Africa for a job as he was qualified in the UK to argue a case for a Gujarati businessman in a British Court there, is well known. This was because South Africa was ruled by the British following Gold Rush. Later he faced his eviction from the first-class compartment of the train by a British person. The rest is history. (Recently, I am seeing many Indian students running from one country to another, after failing to get a permanent Residency, PR, in those countries where they went to study, and returning to India.)

Second example of a prominent Indian who studied abroad is Late Shri VV Giri, one of our past Presidents (1969 to 1974). He was a prominent Indian who studied abroad. He was an alumnus of University College Dublin, Ireland where he studied Law from 1913 to 1916. During and after studies there, he engaged in local and international politics, and was linked with the leaders of the 1916 Easter Rising of Ireland like James Conolly. The bloody Irish liberation war resulted in freeing Ireland from the British rule that lasted 700 years! (The revolution is known as the Easter Rising. James Connolly was serving as the Commandant-General of the Dublin Brigade during the 1916 Easter Rising. He participated in the Irish freedom rebellion, and was executed by a firing squad by the British authorities for his leading role in the rebellion.)



Shri VV Giri As the President of India

Shri Giri was associated with James Connoly and another Irish leader, P. H. Pearse, and faced police scrutiny. Following police raids after the 1916 Rising, though Shri Giri was called to the Irish Bar in June 1916, he was ordered to leave Ireland for supporting Irish rebellion against the British colonisers. Later, he was an active politician in India and became the fourth President of India from 1969 to 1974. A photo of Shri VV Giri is given above, after he became President.

You may note that both of these Indian leaders went abroad at the age of 18 and 19 years respectively, as undergraduate students. There are hundreds of prominent Indians who studied abroad. Their names are not mentioned because of paucity of space.

Once upon a time, our land used to attract students from other countries to our universities of Nalanda and Taxila. In the recent era, we have been seeing an outflow of Indian students to foreign countries. Many of us have read the stories of Mukesh Ambani and Anil Ambani who were sent to the USA to study MBA from The Wharton School at the University of Pennsylvania. (Mukesh left Wharton School without completing the MBA for supporting



The Author With his Family

his father in business, while Anil completed the course in 1983. And the elder brother Mukesh, without completing the MBA, succeeded in business, much better than his brother who successfully completed MBA!)

While proceeding to study abroad, the purpose of the industrialists' kids and the purpose of the kids belonging to middle class families vary vastly. Many Indian and foreign industrialists send their kids to world-class universities to get them trained in all aspects of global business, and also for networking with kids of rich businessmen to build their business interests globally. The scope of this article is to focus on the youngsters of this era who look at education abroad to create their future, mainly to secure better jobs. The important features of the journey to a foreign country are as follows:

a) Selection Of the Country Of Destination to Study: This is the most important point to be considered while taking the decision that is to change the course of life of the student and the future generations that are created by him/her, in that foreign land. When the student settles in the country "X", all his future generations become citizens of "X" nation and lose Indian nationality.

"In moments of decision, destiny is shaped." This is the famous quote of Anthony Robbins, the world-famous trainer and life-coach. Always remember that a coconut tree cannot grow in the Himalayas. Nor can a pine tree or a tea plant grow on the sea shore. Before the student decides to select the country of destination, it is vital to carry out an assessment of the situation in that country, using thorough and deep research. This research is required about the suitability of that country, about its political/economic stability, availability of jobs, visa policy and about the temperament/mental calibre and the professional capability of the student.

b) Selection Of the Subject Of Study: The subject of study is a very important factor while moving abroad for studies. If the student is looking for a permanent residency (PR) followed by citizenship through naturalization, the subject of study has to be aligned with the critical skills that are in demand in that country. Like the STEM subjects of the US of A, every nation has a list of subjects (critically skilled subjects that are in high demand) in that country. If the subject of study is not one that is in the list of critical skills of that country, then getting a PR becomes almost impossible.



The Loving Grandma from Sonepat Accompanied her Grandson to Ireland

c) **Requirement Of A Minimum Salary Threshold For a PR:** Every country has a minimum threshold of annual salary for critical work permits and PR. This is to be analysed before taking the leap into a foreign country. In Ireland, for example, this threshold is a minimum of Euros 40,904/- per annum, as on today. This figure is revised periodically. A person failing to get this much salary will not get a Permanent Residency through Critical Work Permit. All other countries have their own minimum yearly salary requirements for PR.

d) The Need Of Work Experience Required To Qualify For A Job With The Minimum Yearly Threshold To Get a Rr: In order to qualify for this minimum yearly salary, the student has to have MINIMUM THREE TO FIVE YEARS OF EXPERIENCE before the start of the course. Or else, they won't get the opportunity to get a job that



A Journey Full of Dreams

qualifies for a PR. Most of the Indian parents and students are unaware of these basic facts and the unscrupulous recruiting agents push them into aircrafts after the hefty non-EU fee is paid to the university.

e) The Need Of Work-Experience For Easy Understanding Of The Course: Qualifying in an under-graduation (BA, BSc, BTech, B Com etc. known as UG courses) or a post-graduation, is a big achievement in the developed world. For example, only 30% of the population have access to under-graduation (UG) and only 3% of the population are post graduates in Ireland. THE AVERAGE AGE OF FULL-TIME MBA STUDENTS IN IRELAND IS 36, AND THESE STUDENTS HAVE AVERAGE WORK EXPERIENCE OF 7 YEARS TO 9 YEARS! Parents of India push their kids so hard that the kids are "pressed hard to ripen fast", which is disastrous. They want their kids to join for MBA at the age of 20 or 21 years of age, without any experience! This serves no purpose at all. On the other hand, this is very destructive.

f) Cost Factor and Return on Investment: The expenditure of Rupees 30 lakhs to 50 lakhs in Ireland for a PG course of one year will be worth only if the student rises to a good salary soon, because the cost of living is very high. The GDP per capita of Ireland is 90,000 UD Dollars and is one of the highest in the world. In 2022 it was the highest in the world, 91% more than that of the UK! Average salary in Ireland is Euros 52,000/- per year. a) My point is that the developed countries are not the place for the average students. Instead of spending INR 5 million (fifty lakhs) and then going back to India without getting a PR, I advise the parents to open a self-service store of groceries in their home town. THIS IS BECAUSE THE YOUNGSTER RETURNING HOME DUE TO THE ADVERSE VISA RULES, ARE LOOKED DOWN AS A USELESS PERSON BY THE FAMILY/SOCIETY, WHICH IS CRUEL FOR THE YOUNGSTER, FOR NO FAULT OF HIS/HER. IF THEY RETURN, THEY BECOME A MISFIT BACK HOME, AFTER SPENDING A FEW YEARS ABROAD BECAUSE THE DIFFERENCE IN THE SURVIVAL SKILLS ABROAD MAKES THEM SOFT. Hence, my advice to the parents and the students is to prepare well and assess the situation before making the leap.

g) A Comparison With Abhimanyu In The Mahabharat War: I don't want the youngsters of India reach other countries like Abhimanyu who entered the Mahabharata war with only the half knowledge of how to get into the Chakravyuha by breaking it. Abhimanyu learnt only half the mantra that enabled him to enter Chakravyuha, after which he didn't know how to fight and come out victorious. The students who go abroad should prepare well for the war that is fought in an



A Journey Full of Dreams



I am a Proud Fauji Kid



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unknown territory, well before it starts.

h) Requirement Of Mathematics As A Subject In 11th And 12th Class: For admission to undergraduate courses in critically skilled subjects, there is a requirement of Mathematics till 12th class. The easy-going students who skip Mathematics in 11th/12th class, are doing a big mistake, if they want to proceed to a career in accounts/finance/banking, computers, engineering, economics, geography, biosciences/biotechnology and so on ...

i) The Need Of Continuity Of Same Subject In Profession/Work/Job: In our country, a doctor can become a civil servant, an engineer goes for finance work etc. However, in the West, there is a need of continuity in the subjects of higher secondary, under-graduation, work experience and post-graduation. Our students and parents don't understand this important point. It is to be ensured that the student has continuity of subjects while studying in India, and experience in the same field before he/she goes abroad to study.

j) The Importance Of Having The Basic Skills Of Survival Like Cooking, Cleaning, Good Attitude Towards Doing Any Work Including Manual Labour: Since the minimum labour charges are very high in Ireland (Euros 14.15 per hour as on today), even the President/Prime Minister can be seen cycling, driving own car, purchasing grocery, painting fences, cooking own food, washing/pressing clothes, cleaning the house or mowing the lawns. Teaching children to live independently from childhood and helping them to follow their passion, is very important.

k) Be a Roman in Rome: Adapting to the local culture will help one to bring up their kids, as required by the law of the land. Learning domestic games, music, dance and sports can help kids to integrate with the local culture. Bringing in crude practices like eating paan, breaking queues, polluting water bodies/rivers etc. must be avoided. Also, once the experienced Indian employees become Managers abroad, they must not get into the habit of micro-management and they must not force their European subordinates to achieve targets. These people have high self-respect and will fulfill their tasks without supervision. "Indian Managers" who stand on the heads of employees are not liked by the professionals, and because of such habits, they often tend to lose jobs!

l) **Inability To Carry The Goodwill Of Own Family And Community To A Foreign Land:** Even the richest or the children of royal families in India cannot carry forward the good names and the goodwill of their families to the new country. Their achievements and reputation are naturally left behind in India. So, one has to start from zero when one lands abroad. With the brown colour of our skin in a land of white people , the level from where we start may become lower, most of the times!

m) **A Cautionary Advice:** BECAUSE OF THE ABOVE REASONS, I ADVISE THE PARENTS



Two Siblings Completed the Same Course from the Same College in Ireland

AND THE STUDENTS TO BE VERY JUDICIOUS/CAUTIOUS WHILE THE YOUNGSTERS ARE TAKING THE CALL TO STUDY ABROAD. STUDENTS WITH THE BEST PROFESSIONALISM/CAPACITY ONLY NEED TO TAKE THE PLUNGE. THE HEAT, DUST, DIRT AND CROWD OF OUR COUNTRY ARE WORTH IT UNLESS THE STUDENT IS VERY GOOD AND A HIGHLY PROFESSIONAL PERSON. (Following photo is of a brother and sister who graduated in the same PG course from the same college. The sister is now working at a high position with Saab AB, Sweden, designing the trajectories of weapon systems and the flight paths of fighter planes.) She had good work experience with Boeing at Bangalore before coming to study here.

n) The Present Reality: Indian education system is changing rapidly. However, the primary education system in India is far from excellence. Learning to learn the subject, and not for marks, must be the aim of education. Our education-system needs to change its purpose. A lot of investment is required in primary schools in the slums and villages of India, where our real human resources live. I would like to note down three observations here so that the reader of the article will understand better, what I want to communicate:

1. A recently passed out computer engineer from India generally doesn't know the complete keys of the keyboard of a desktop computer. A tenth standard student of Ireland knows the complete keys! This shows the differences in the levels of learning.
2. A recently passed out civil engineer from India doesn't know the size of a standard brick (the basic building block), the standard height of a table, the standard width and height of the step of a staircase, or the standard size of a doorframe!
3. An Indian doctor who recently passed out from Russia, who wanted to study PG in Medicine in Ireland, has not done a single dissection of a human body, for practice! (After learning this, I have filled a form to donate my body after my death to the Royal College of Surgeons in Ireland, the RCSI, so that the medical students can practice.)

o) The Opportunity That India Possesses Today: India has to go a long way to achieve effective levels of practical learning. My ultimate dream in life is to establish a primary school system focusing on the villages and slums of India where the majority of our human resource dwells. We need to create a system where there is less or no stress on how to wear suit and tie, and more stress on learning, health and purpose. And these aspects must result in harmony

of the society and the nation ... Parents must take more responsibility in helping their kids to learn the things needed to progress in life, than to mug up formulae to score marks in exams. If Sachin Tendulkar was forced to go for BTech, or if Dhirubhai Ambani had gone for a doctorate, what would have happened? A lion or tiger never send their cubs to a training centre run by wolves, to train them how to hunt.

Conclusion

It is to be noted that going for education abroad needs a detailed and long-term planning. Transplanting a young mind to a foreign culture with a different social, cultural and technical levels is like transplanting a coconut tree to the Himalayas, or like transplanting a pine tree to the seashore. Parents and students need to work as a team to analyse the situation completely, from all angles, before making the youngster takes the plunge for studying abroad.

a) The lure of the dust-free/germ-free environments abroad have invisible dark points, that are to be assessed completely by the parents and the students. Teachers of the schools/colleges, political leaders, and social planners need to put their wits together to stop the brain drain, money drain and the drain of self-respect of our nation.

b) The tropical weather conditions in India is humid and infested with tropical diseases. Focussing to learn is very difficult at higher temperatures. This issue can be countered by creating air-conditioned facilities for learning and for research work. A lot of funds are required in the educational infrastructure of our country. (I remember a case of our Physics Professor who was the Naval NCC Officer of our college in Keralam, who resigned from our college and went to teach in a school in Nigeria! Many Indian teachers are teaching schools of South Africa, Kenya, Tanzania, Uganda etc. where they get better salaries in lesser developed areas. Imagine the situation where a school teacher of Africa is getting more salary than a Physics Professor of India! If this is



Terminal 2 (Críochfort 2) at the Dublin Airport

the case for a College Professor, what is the status of a Primary School Teacher in our country then? My Physics Professor wouldn't have left for Africa if he had good pay and perks in India.)

c) What we need is a structural change in the system, with a focus/concentrated effort to reduce the teacher-student ratio. One teacher cannot effectively teach 25 to 60 students at a time. More money is required in the field of education in India.

These are my observations as a student recruiter to Ireland for the last 14 years.

For any clarification on the subject, you may contact me on the following co-ordinates.
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About the Author



Capt John Chandy

Captain John Korah Chandy (Veteran) is an ex EME officer who opted out of Indian Army to pursue his dreams. After settling down is New Delhi in 1989, he ventured into business and travelled to different countries in Africa, Middle East and Far East to promote his export business. After an accident that affected him for a very long time, he switched over his business to leasing of commercial space, factories, showrooms and technical space on a long term to corporate houses, banks and MNCs in the region of Delhi/NCT. He used to carry out the interior decoration of the space that were provided to companies, and extended the activity to government departments as well, including various ministries etc., and even to the Prime Minister's residence.

From 2012, when recession hit the industry, he has been promoting Education in Ireland in India, a few European/African countries, and a few South Asian and South/Central American countries. For the last 14 years, he has been focusing on the segment of students who are professionally eligible for economies of Ireland and Europe. His family is settled in Dublin, and his daughter is a UG alumnus of Trinity College Dublin, Ireland. His elder brother's (ex-NDA 57J) two sons are also UG alumni of Trinity College Dublin. It is a proud statement for the family that the younger brother of the above two, is the winner of the prestigious Foundation Scholarship of Trinity College Dublin. The link that gives the benefits of this scholarship is given below. (He was the only Indian to receive the scholarship then.)

https://www.tcd.ie/academicregistry/exams/scholarship/

The Lure Isn't Dead – The Blind Faith Is

Why foreign education has changed, but has not lost its value

Sqn Ldr Khan Mohd Urooj



I Would Not Advise Everyone to Study Abroad

I work in overseas education, and I would be lying if I said I believe every student should study abroad. I do not. A foreign degree is expensive, the rules around international students are changing, and the career outcome is never guaranteed. If a student is choosing a country before choosing a course, or a university before understanding what the degree will lead to, I would question the decision myself.

But I also think the current conversation has swung too far in the other direction. Falling student numbers, tighter visa rules and rising costs are increasingly being interpreted as proof that the foreign education dream is finished. I do not think that is what the evidence shows. What has changed is not the value of international education itself. What has changed is the value of making the decision blindly.

The Numbers Are Telling Us Something, But Not Everything

International student mobility remains enormous. UNESCO's 2026 Higher Education Global Trends Report puts the number of internationally mobile students at 7.3 million, while the global higher education student population has reached 269 million. International mobility has more than tripled since 2000. The appetite to study internationally is therefore still very real. [1]



The direction is changing contraction in some destinations, growth in others.

What has changed is the distribution of that demand. Canada, for example, recorded 496,175 new study permit holders entering the country in 2023 compared with 293,835 in 2024, a decline of roughly 41%. Canada also introduced a national cap on new study permits. [2] In the UK, sponsored study visa grants in the year ending June 2026 stood at 383,455, 41% below the June 2023 peak of 652,072. [3]

India's own outbound numbers tell a similar story. Government data reported in the Rajya Sabha shows that 9,08,364 Indians travelled abroad for study in 2023, falling to 7,70,127 in 2024 and 6,26,606 in 2025. That is a decline of about 31% over two years. The figures are based on Bureau of Immigration records where study or education was declared as the purpose of travel. [4]

But a decline in one set of destinations should not automatically be interpreted as the death of international education. The United States hosted 363,019 Indian students in 2024/25, an increase of about 10%, making India its largest source of international students. Germany recorded around 59,000 Indian students in 2024/25, roughly 20% higher than the previous year. Ireland recorded 44,535 non-Irish-domiciled enrolments in 2024/25, up 10.2%, with India accounting for 20.6% of those students. [5][6][7]

There is an important caveat here. These figures are not perfectly like-for-like. Some measure new arrivals, some measure visa grants and some measure enrolments. They should not be presented as though they are measuring the same thing. What they do show, however, is a market being reshaped rather than one disappearing.

The Easy Version of Studying Abroad Is Disappearing

For years, the conversation could be surprisingly simple. Pick a popular destination, find a reasonably ranked university, arrange the finances and get on the plane. The assumption was that the foreign degree itself would create the opportunity.

That assumption is much harder to defend now. Governments are paying closer attention to migration numbers. Student visa policies are changing. Housing and living costs have become a bigger part of the calculation. Universities are facing greater scrutiny over international recruitment, and families are asking much harder questions about what happens after graduation.

I think that is a good thing. It makes the decision more serious. It also means that consultants, universities and students have a responsibility to talk about outcomes, not just destinations.

The Degree Is Not the Product

This is where my own view has become quite simple. A degree is not the product. The degree is one component of the outcome.

The real question is what happens after graduation. What skills will the student have? What work experience can they realistically gain? What kind of employers exist in that market? What are the post-study immigration rules? How much will the family spend? What happens if the student does not get the job they expected? These questions matter far more than whether a university appears impressive on a league table.

I have seen how easily the conversation can start with the country before it starts with the course. "I want to go to Canada." "I want the UK." "I want America." My next question is usually: why? Not because the destination is irrelevant, but because it should follow the academic and career objective, not replace it.

That is also where the uncomfortable conversations must happen. A foreign address does not guarantee employability. A prestigious university name does not automatically produce a good career. And a large family investment does not become worthwhile simply because the degree was earned overseas.

The ROI Question Is Unavoidable

Return on investment has always mattered, but it matters even more when the cost of getting the decision wrong is high. Tuition, accommodation, living expenses, currency movements and immigration rules all affect the final calculation. A student can complete a perfectly respectable degree and still find that the expected career outcome does not materialize.

That does not mean education should be reduced to a spreadsheet. Studying abroad can provide independence, international exposure, a different academic environment, professional networks and experiences that are difficult to quantify. For the right student and the right course, those benefits can be genuinely transformative.

The point is that those benefits need to be weighed honestly against the cost and the risks. The question should not be, "Can we somehow afford to send the student abroad?" It should be, "Is this particular investment likely to create enough academic, professional and personal value to justify what we are putting into it?"

Why I Still Believe the Lure Is Alive

This is where I disagree with the idea that the foreign education dream is over. It is not over. It is becoming more selective.

There are still students for whom studying abroad can be the right decision. A specialised programme



The real value of studying abroad lies in what the experience helps you build for the career ahead

may offer access to research, facilities, faculty or an industry ecosystem that is difficult to replicate elsewhere. A student targeting a genuinely international career may benefit from studying in the market where that career is developing. Another student may value the independence and professional exposure that comes with living abroad. The right answer depends on the student, the field, the institution, the destination and the finances.

India's own higher education system has also expanded substantially. The latest All India Survey on Higher Education reports total higher education enrolment of around 4.50 crore in 2023/24, up 31.5% from 2014/15, with the gross enrolment ratio reaching 30.0%. [8] That gives students more choices. It does not make overseas education irrelevant. It makes the comparison more meaningful.

For me, that is the distinction that gets lost in the debate. I am not defending foreign education because it is foreign. I am defending the idea that, for the right student and the right objective, international education can still be an extremely valuable investment.

The Question I Would Ask Instead

So, I would change the question completely.

Instead of asking, "Should you or your child go abroad?", ask: **"For you or your child, does this course, in this country, at this cost, actually make sense?"**

That question is harder. It requires research, financial discipline and a willingness to tell a student something they may not want to hear. Sometimes the answer will be yes. Sometimes it will mean choosing a different country, university or course. Sometimes the right answer may be to wait or not go at all.

But that is what a serious education decision should look like. Not a race to leave India. Not a race to obtain a foreign degree. It should be a decision about what the student wants to become, what the course offers, what the family can realistically afford and whether studying abroad is genuinely the best route to get there.

The lure is not dead. It should not be.

But the blind faith must go.

About the Author



Sqn Ldr Khan Mohd Urooj (Retd)

Sqn Ldr Khan Mohd Urooj (Retd) is a former Indian Air Force officer and international education adviser. He is the co-founder of an international education consultancy founded with a vision to help students make informed choices and support them beyond admission through CV building, interview preparation and mentorship. He holds an MBA from the University of Exeter, UK, and is a passionate traveller with interests in history, food and culture.

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"Be not afraid of growing slowly; be afraid only of standing still."

The Road Not Taken: Why We Said No to a Foreign Degree We Could Have Had

Cdr V. Srivatsan



The Road Not Taken

My son applied to the National University of Singapore (NUS), the University of Hong Kong (HKU) and Nanyang Technological University (NTU). NUS and HKU offered him full-fee seats, after he did not get funding at either. NTU turned him down altogether, even on appeal. We declined the offers. This is why, and I would make the same call again.

The Arithmetic

A full-fee undergraduate degree at either institution, with living costs, comes to roughly ₹1.3 to 1.4 crore. That is my own estimate; please check current fee schedules before relying on it. Funding it would have meant a sizeable education loan, with an EMI close to ₹1.2 lakh a month. Self-funding the whole endeavour was, in my judgement, well-nigh impossible.

That EMI would have been serviced only if my son

earned a salary of that order soon after graduating. In practice, such fresh-graduate salaries exist mainly abroad.

The Dependency Nobody Prints in the Brochure

That is the trap. Repaying the loan would depend on his landing a well-paid job abroad, and that in turn depends on visa and work-permit regimes that none of us controls.

Those regimes are tightening. On 18 Sept this year, the US President signed an order directing agencies to weigh an employer's recent layoffs of American workers when reviewing H-1B applications. The same day, the $100,000 payment requirement for certain new H-1B workers was extended by a year, to Sept 2027. Neither measure bans Indian workers. But the direction of travel is clear, and it follows earlier rhetoric. In July 2025, the President told American technology firms to "put America first" and criticised them for hiring workers in India.

Even the destination we were choosing between is not an easy place to stay on. Singapore's Employment Pass, the usual route for a graduate, requires a minimum monthly salary (from S$5,600, or S$6,200 in financial services) and at least 40 points under the COMPASS framework, which also weighs the employer's own workforce profile. A relative of mine holds an Employment Pass in Singapore, and from him and from other families I have spoken to at length, the picture is consistent: foreign graduates find the jobs on offer at the lower end of the market, and employers lean towards local hires. That is anecdote, not data, but it is what I heard repeatedly.

I am not predicting policy. I am saying that anyone planning a ₹1.4 crore bet on a post-study career abroad, in the US or in Asia, has to read the political weather, and it is not encouraging. As a naval officer, I was trained to ask what happens if the assumption underlying the plan fails. Here the assumption was that a job abroad would follow. If it did not, my son would be sitting on a loan of over a crore with a salary that could not service it.

The Cost Nobody Counts: the Second Degree

There is a second, quieter cost. A graduate, however bright and however well placed in a top-tier organisation, progresses only so far on a first degree. Beyond a certain point, differentiation comes from qualifications as well as competence. A postgraduate degree from a premier institution is what separates those who plateau from those who rise.

A student loan of this size makes that door very hard to open. You cannot comfortably fund a Master's or an MBA at a Tier-1 institution while carrying an EMI of ₹1.2 lakh a month. So the debt does not merely consume income. It forecloses the next rung of the ladder. I think that is the most underappreciated cost of the fully self-funded route.
Was He Good Enough? Yes, And It Was still Not Enough

Let me pre-empt the obvious response. This was not a weak candidate looking for a consolation prize. My son has had a consistently strong profile throughout his scholastic journey: sports & soccer team captain of his school in the final year, broad-spectrum of extracurricular work, podium finishes in National level professional challenges and competitions, and an academics topper to match. Two admissions in the Asian top tier, especially in this chosen field of Economics & Finance, bear that out. As an aside, he even got through the most competitive undergrad institution of all – the Delhi University in a top-tier college!

That is the uncomfortable point. Merit got him two offers. It did not get him funding at either. At NUS, he applied for a grant-supported seat and was offered only the full-fee one. At HKU, his scholarship application was rejected. NTU declined him altogether: no grant seat, no full-fee seat, and our appeal was rejected. Merit is necessary, but for a family that cannot self-fund a degree of this cost, it is not sufficient. Scholarships are scarce and fiercely competitive.

Families I spoke to in Singapore reported the same: scholarships for foreign students were *extremely limited, and the government tuition grant has, in their*



The Son Had a Brilliant Profile

experience, shrunk

considerably for Indian applicants. Our own experience fitted that pattern, as NUS did not offer him a grant-supported seat. I offer the wider point as what I was told, not as a published statistic. Even where a grant is offered, it comes with a three-year obligation to work in Singapore, which ties the fee saving to the very job market that worries me.

What We Did Instead

He is now at Ashoka University, and it has been a good decision. Ashoka offered a fine balance: campus life, academic vibrancy, sport, clubs, internship opportunities and foreign campus engagements, all at a level of financial comfort (relative, I admit) that the foreign offers could

not match. For a boy drawn to economics and finance, it fits well. The university also extended an academic scholarship, which was icing on the cake.

Would I Do It Again?

Yes. Unless the visa regime improves dramatically or scholarships become far more accessible, I would make exactly the same decision.

I will be candid about the pessimism in that answer. I do not believe foreign education is dead. For families with the resources, or a fully funded place,



it remains a fine option. But funding the degree through debt on the assumption of a job in a jurisdiction that is growing less welcoming is not a plan. It is a wager, and I was not willing to put my ward's next ten years on it.

A Note to Parents in the Same Position

If your ward has strong offers and no funding, do these sums before you say yes:
1.Work out the total outlay, including living costs and currency risk.
2.Work out the EMI, and the salary needed to service it.
3.Ask in which country that salary is realistically available, and what happens if the visa fails.
4.Ask whether the debt will block a postgraduate degree.

If the answers worry you, they should. Declining a great offer is painful. Being trapped by debt after accepting it is worse.

About the Author

Commander V. Srivatsan



Commander V. Srivatsan was born and raised in Delhi in a Tamizh family. A Math honours graduate from Delhi University, heserved 20 years in the Indian Navy, sailing all oceans, visiting 90+ countries, and immersing himself in diverse cultures. During the course of his life, he earned two Master's degrees - one in Telecom & the other in Information Systems Management, and an MBA. In the Pvt sector, he thrived in software sales across Europe, Middle East, and Africa. Subsequently, he was founded a Data Analytics AI startup. Now, he is a full-time mentor faculty at a business school. A lifelong poet, his debut collection: ***Echoes, Edges & Epiphanies*** *(April 2025), blends wit, wisdom and raw human insight. He has also authored another book* ***Arthashastra in the Age of AI.***

"Do the best you can until you know better. Then when you know better, do better."
- Maya Angelou

Study Abroad

Aspiration And Hope Vs Reality

Col Amitava Mukherjee



After my early retirement from Army, I worked for 18 years in various corporate sectors right from MNCs to family run businesses. . I developed many acquaintances all these years, yet ones with whom I am regularly in touch are my school friends and Armed forces colleagues. I find that most Forces officers I talk to, has either one child studying or working abroad, or planning for an overseas foray for his child. I am amazed by this trend. Having gone through this grind for both my children, whatever I mentioned below is a first-hand account. What I am trying to do is to give you an extract of experience which came at a huge cost in terms of money, effort as also opportunity cost.

Foreign education is a dream for any student and most middle-class parents alike. This aspiration has become more achievable in last decade or so. Rise in disposable income levels, coupled with fewer children, the aspiration vs affordability gap has reduced. While aspirations for foreign education were always there, in last 7-10 years came accessibility of information, easier education loans and customized services by agencies to guide the willing students to greener pastures abroad.

Why Foreign Education?

A study programme abroad gives certain distinct advantages. It is comparatively easy to get into a top tier institute without a competitive exam. Selection is based on good academic record and other non-academic achievements. Secondly, being a part of diverse social and cultural environment prepares a student to broaden his/ her perspectives and opens doors for future growth. Education enables to earn internship and employment opportunities leading to a better lifestyle, international work culture and enriching experience. If you are persistent enough, a permanent residency may come through.



The Lure of Study Abroad

The Economics of a Foreign Degree. Undergraduate courses being of 4 years or so, are more costly that Masters courses, moreover, for UG there is lesser scope of scholarship. Our wards are not eligible for 'Need Based' scholarship (as our ITR reveals it all), while merit scholarship comes with progression of the course. For undergrad, a SAT score of 1500+ gives you a good head start (not mandatory anymore), you need a good score on TOEFL. For Masters prog. GRE score may come handy.

Now for the expense part, keep counting. To start with you have to contact a professional education consulting firm, DIY isn't always good idea. A good one like Collegify charges about 4 lakhs. Each application to a univ. is 50-100 USD. 6-8 applications result in better chance of shortlisting. Once you get offer letter, you apply for an I-20 / confirmation from the university, then you apply for visa. On receipt of visa make University Fee-payment, Air-ticket and travel arrangement. All these consumes about 7-8 lakhs.

For USA, the UG semester is typically of 4 months. In first two years the child returns home every 5th month, and only 8 months of a year spent in the university. From 3rd year onwards he/ she can undertake internships and spend the semester break working and earning extra dollars which get exhausted in child's monthly living expense. So, for 4 years, in a decent university, parent should be prepared for Rs 50 lakhs outgo per year, divide by 8 months it works out to 6.25 lakhs pm, or 20k per day. In case he gets a merit-based scholarship, it may get reduced to Rs 15k per day for rest of 3 years period.

For a USA post-grad programme, the expense is INR 60 lakhs – 1 cr. for a 1 ½ yrs programme, or Rs 11 k to Rs 18 k per day. There are few universities offering up to 80% scholarships (tuition fees alone), but evaluate tehir reputation properly, if something is cheap it's for a reason. Europe is cheaper, Germany has low to nil Tuition fees, but be prepared for living expense during the course, and work opportunity after the course.

With a good GPA, chance of employment is good, but has increasingly shrunk now for Indians in USA. H1B which was a coveted visa has become very difficult to obtain and jobs have dried up.

Lastly, the child has to be extremely resilient to go through the rigour and stress of an isolated life in a



Foreign Education Packs A Bundle Of Stress

foreign land. Let's face it, the child is treated as an outsider in USA or Europe. NRIs stay away, so do the local residents. In case you have a close circle of friends from your school/ college, coping is easier. The child can't afford to fall sick. Coming home on short breaks is not feasible due to distance and cost.

So, what is the cost benefit analysis. Assuming after spending Rs 1 cr, and securing a job of 1 lakh USD per yr (say 95 lakhs INR) with a maximum saving potential of 30 K USD (28 Lakhs INR) per year, it will take about 4 years to recover the cost, and more than 7 years the cost of a UG degree. Assuming no break in service. In case loan of 50 Lakhs is taken, interest alone @10% is Rs 5 lakhs or 40k per month.

However, if you can manage the finance part, foreign education definitely gives you an exposure which is invaluable. Child becomes more independent, used to struggle, and develops contacts and a get a wholesome experience. Probably a thrust to do well in life and improved tolerance to hardship and ambiguity.

Conclusion

It is important to evaluate early, much before you start the preparations of study abroad for your child, the very purpose of sending the child abroad. Quality education, international exposure, settling abroad, or just because many others are doing so. Admission there is easier compared to our IITs and IIMs, however, staying put is a bigger challenge. Cost is a concern, because once committed, it's difficult to pull out simply because funding is costly, in face of the devaluating Rupee.

Lastly, in case it doesn't work out, be prepared to withdraw the child back to India / elsewhere, evaluate alternate options. Don't try to reinforce a failure or be a victim of 'sunk cost fallacy'.

About the Author



Col Amitava Mukherjee

Col Amitava Mukherjee, commissioned to Arty in 1987, is a Delhi University graduate, an alumnus of DSSC and IIM Calcutta. He had a mixture of field and staff tenure including tenure in Rashtriya Rifles, LAC and LC. He commanded a Light Regiment and oversaw its conversion to an elite Missile Regiment. After taking PMR he worked in various role in consultancy Firms, Steel manufacturing and Power generation companies. He is currently engaged with a prominent Law Firm at Kolkata

The Lure Isn't Dead Rather, It Has Grown Up

Wing Commander Gaurav Saxena

Falling study-related departures call for careful planning. They do not, by themselves, establish that global education has lost its value.



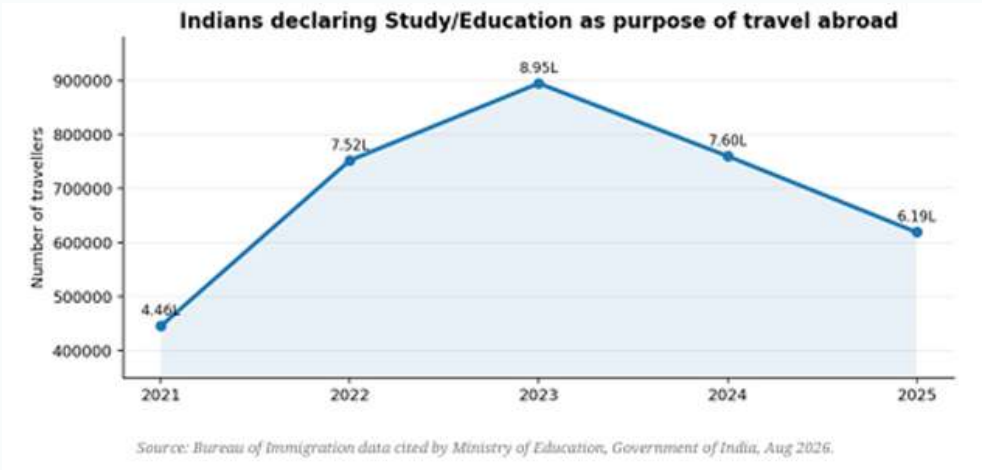
A concise perspective for students, parents and education professionals:-

"The era of going abroad 'at any cost' is fading. The demand for the right international education is not."

The Big Picture

The number is falling. The story is changing.

Government of India data shows a clear decline from the 2023 peak. But the number measures annual travel where "Study/Education" was declared as the purpose- it is not the same as the total number of Indians enrolled overseas.





The decline deserves attention. These departure figures alone do not explain its causes or establish that international education has lost its value.

Destination Snapshots

Indian participation remains substantial.

Selected destination data shows that Indian participation remains substantial. These figures use different reporting bases, so they should be read as snapshots - not added together.

Country	Duration	No. of Indian Students Admitted	Growth Rate	Addl Remarks
United States	2024|25	3,63,019 Indian Students	Approx +10% to +20% Year on Year	Open Doors total includes Optional Practical Training (OPT) participants. India remained the largest source country.
Germany	2024|25	59,000 Indian Students		India remained Germany's largest international student source country.
Australia	2025	1,45,012 Indian Students		Students studying on student visas (including higher education and all sectors of education).

How to read above figures. These are historical student-population figures, not a measure of new arrivals in 2026. They demonstrate substantial participation, but cannot alone prove that demand is shifting between countries or explain student motivations.

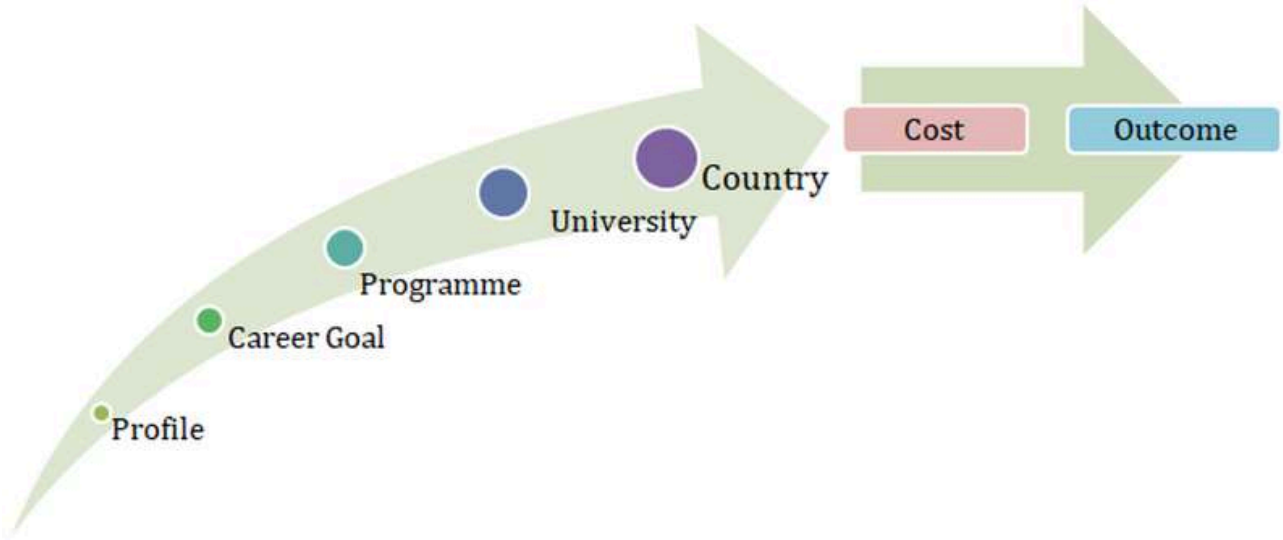
The New Decision Model

Six questions before choosing overseas study.
Families can use these questions to assess whether overseas study fits their goals.

01 What is the total cost - not just tuition?	02 What is the employability linked to this programme?
03 Is there an internship, project or industry component?	04 What happens after graduation - realistically?
05 Can the family fund the plan without excessive debt?	06 Is this option genuinely better than the alternatives in India?

A Better Counselling Sequence

The country should be the outcome of the planning process - not the starting point.

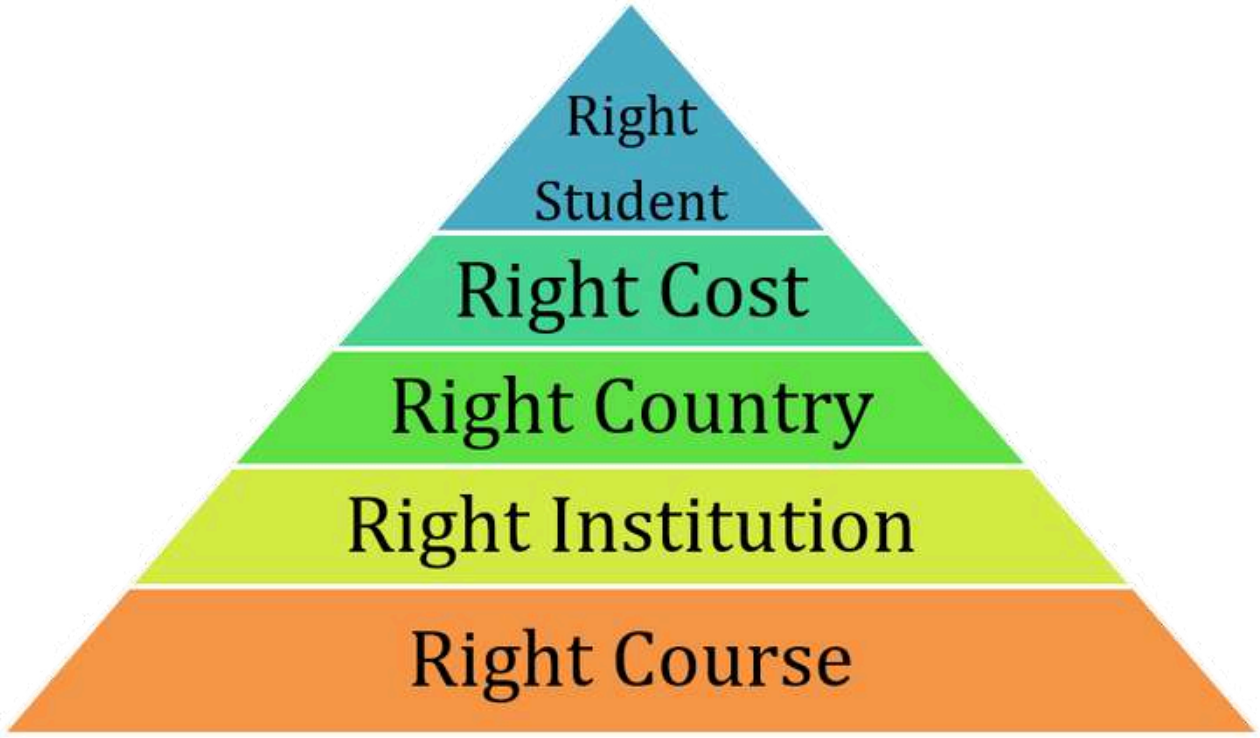


Practical Guidance For Students And Families

Compare recognised programmes, scholarships and the full cost of study. Check how internships are arranged and assess career options both overseas and in India. Treat employment and migration outcomes as possibilities, not guarantees.

The Conclusion

Foreign education is not dead.
"Abroad at any cost" is.



The decline in study-related departures deserves attention,but does not by itself establish that international education has lost its value.
A good overseas education decision should still make sense even if the most optimistic assumptions about jobs, salaries or migration do not materialise.

Sources and reporting periods

Government of India / PIB | 12 August 2026 [Open source]
Study-purpose departures: 894,758 (2023), 760,060 (2024), 619,264 (2025).

IIE Open Doors 2025 | Academic year 2024/25 [Open source]
363,019 Indian students and OPT participants in the United States.

DAAD / Wissenschaft weltoffen 2025 | 2024/25 [Open source]
Approximately 59,000 Indian students in Germany; about 20% annual growth.

Australian Government Department of Education | 2025 [Open source]
145,012 Indian students studying on student visas across education sectors.

Historical figures use different definitions and reference periods. They should not be added together or treated as a forecast. Sources checked on 1 October 2026.

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About the Author



Wg Cdr Gaurav Saxena,

The above article has been prepared by Wg Cdr Gaurav Saxena, (Retd). The officer has over 27 years of combined expertise in Business Management, Projects & Engineering and Admin roles at Indian Air Force, Operations and Projects Management, Administration, Govt Consulting, EPC Projects, IT Infrastructure Management, Corporate Functions, Supply Chain, Contracts and Procurement Management. He is a qualified Independent Director and a counsellor for the Global Education with informed and aligned choices. By qualification, he has completed his Bachelors in Electrical Engineering, Law, masters in Operations Management, Leadership course from IIM-Lucknow and professional certifications like Prince-2, PMP, Lean Six Sigma Black Belt.

Having served at Air Headquarters and other field stations of Indian Air Force for 20+ yrs, he has worked at Honeywell Automation India Ltd, Gurgaon as Project Manager- Airport Service Operations for BMS/ EPC and Automation projects including IT Infrastructure Integration and maintenance. Subsequently, he worked as Sr Gen Mgr (Operations) -Plant Head at Paramount Communications Ltd, looking after all aspects of the Operations activities for electrical and Optical Fiber Cables manufacturing before migrating to his most latest role as VP-Projects and Engineering at another National Asset- Indira Gandhi International Airport at Delhi.

Where the Lure Still Holds

Sandeep Kaul



My ward is doing a one-year MA in Psychoanalytic Studies at Birkbeck, University of London. We checked thoroughly and found no such course in India, and my ward judged this one better suited to the line of work. That is the whole case for going, and it is a narrow one.

My father served in the Army. I did not. My ward chose the course, the college and the country. I did not push.

The numbers say the lure is fading. The Ministry of Education told the Rajya Sabha in February that 9.08 lakh Indians went abroad to study in 2023 and 6.26 lakh in 2025, a fall of about 31 per cent. That is 2.82 lakh fewer departures in two years. Business Standard, reporting the figures, linked the fall to work and residency rules changing in the popular destinations. A degree bought as a route to a foreign job depends on every rule that governs the job.

The picture is less uniform than that. Those are departures. The fall is also uneven by destination: US study visas to Indian students were 44 per cent lower in August 2025 than a year earlier. The count of Indian students enrolled abroad fell only 5.7 per cent in 2025, to more than 1.2 million, and UK visa issuances to Indian students grew between 2024 and 2025.

Ours was bought for the course. The plan is to return to India.

From 1 January 2027 the Graduate Route, the visa that lets a master's graduate stay and look for work,

shrinks from two years to 18 months for new applications. The Home Office said it acted because many graduates had not moved into graduate-level jobs. The rule does not touch us. The degree is the first step. Clinical training and certification follow, and they will take longer than 18 months anyway. The plan is to come home. I did not plan around the rule. The plan never needed it.

The money is easy to state. Tuition is £21,000 less a £3,000 scholarship, so £18,000. The scholarship is about 14 per cent of the tuition. Living is £12,000 and rent is £17,500, almost as much as the tuition itself. That makes £47,500 for the year before airfare, visa and insurance, or roughly Rs 62 lakh at the late August rate of about Rs 130 to the pound. It came from savings. There is no loan, so no lender has a stake in how this turns out.

Lenders estimate a US master's at Rs 70 to 100 lakh with living costs. A one-year UK course comes in under that. Had the same Rs 62 lakh been borrowed at 9.5 per cent over ten years, a rate inside the 8.33 to 14 per cent range lenders publish, the instalment would be about Rs 80,000 a month and the interest about Rs 34 lakh. That is 55 per cent on top of the principal. Those are my own sums, not a bank's quote. Paying from savings removed the loan. It did not remove the cost: the Rs 62 lakh is spent whether or not the career follows.

For a student in London the visa office wants proof of £13,761 for living costs, which is nine months at £1,529. The requirement rose in November 2025, and outside London it is £1,171 a month. Our budget for living and rent is more than double the London figure. Anyone budgeting to the visa figure should check it against the rent first.

Currency matters too. The course is priced in pounds. The career it leads to will be paid in rupees. At about Rs 130 to the pound, every instalment paid later is exposed to the rate on the day, and a fall in the rupee after the first payment raises the price of the second. I do not know what that career pays.

The visa stage asked for one thing beyond the standard documents: an explanation for the gap between the last degree and this course. Answering it took three to four days. Nothing else caught us out.
There was no Plan B. I am not defending that. Readers of this magazine spent careers building fallbacks and will see the gap without my help.

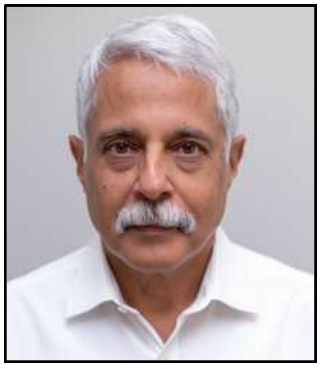
My ward describes the course this way: "Learning here is totally different from what I have experienced in India. It is about a questioning mind, an open mind that takes nothing at face value. Theories and personalities are not black or white."

My ward has been there for weeks, so I treat that as a first impression. I am not claiming a result. One course, one ward and one month cannot settle a question about 6.26 lakh people.

The case is narrow. A foreign degree still makes sense when the course cannot be had at home and the plan does not depend on staying abroad. A student weighing a course that exists only abroad is in a different position from one weighing a country. For the student after a visa with a degree attached, the numbers suggest the appeal is fading. For the student after the course, I do not see why it would.

Whether it was worth Rs 62 lakh I cannot say yet. The course has just begun.

About the Author



Sandeep Kaul

Sandeep Kaul has spent forty-plus years in advertising, branding, and marketing communications. He is a Fauji Kid and is based at New Delhi. He has a lot of Faujis around him in his immediate family. He runs Ideawize Communication Design. Nobody taught him most of what he knows. He considers this an advantage.

Foreign Dreams, Indian Choices

Col Arun Hariharan

A parent's reflection on whether an undergraduate education abroad is the right choice for Indian children



Education, especially from the undergraduate stage onwards, has become far more complex than it was for our generation in the 1980s. Back then, choices were fewer, exposure was limited, and career paths were comparatively straightforward. A parent could still survive admission season without colour-coded spreadsheets, WhatsApp groups and the emotional support of strong tea. Today's children stand at the intersection of global opportunity, intense competition, financial considerations, cultural exposure, and personal ambition. For Indian parents, the question is no longer simply which college or which stream, but whether an undergraduate education in a foreign university is worth the emotional, financial, and practical investment.

investment.

Our own experience as parents of two daughters, separated by an age gap of about nine and a half years, offered us two very different windows into this dilemma. Both are bright, driven and independent, but their personalities and career choices could not be more different—a useful reminder that children from the same home can come with entirely different operating systems and no user manual.

One followed a more science-and-technology-oriented route, while the other discovered her calling early in the creative arts, animation and filmmaking. Their journeys helped us understand that there is no single correct answer. The decision must depend on the child, the course, the country, the family's preparedness and, above all, the likely return in terms of growth, confidence and opportunity.

The First Journey: Choosing India First

Our elder daughter had a natural inclination towards technology and science. Being the first child, she also became the subject of every parental aspiration and experiment. The familiar Indian routine of CET, JEE, entrance tests, college shortlists and application trackers became part of our household. At one stage, my spreadsheet for tracking examinations, colleges and deadlines even became popular among friends from my course and regimental circles. It was possibly the closest I came to running a small admissions consultancy from the dining table.

We did apply to a few foreign universities, including NUS and NTU in Singapore, but neither she nor we were truly serious about sending her abroad at that stage. She was clear that she wanted to pursue her undergraduate education in India. She topped her school, served as school captain, and went on to complete Instrumentation Engineering with distinction from VIT Vellore. Thereafter, she was placed on campus with BlackRock and joined the company in Gurgaon.

Initially, the plan was to pursue an MBA from an IIM. She interviewed for two institutions and qualified for admission to one. Then came COVID, perhaps the most disruptive black swan event of our times, and the plan was put on hold like many other carefully crafted parental plans that had clearly not taken global pandemics into account. During her work at BlackRock, she developed a serious interest in Data Science and decided to pursue a specialised master's degree after gaining two years of work experience.

She took the GRE and joined the MS in Business Analytics programme at Singapore Management University. We took an education loan, paid the EMIs while she was studying, and after she secured employment, she took over the responsibility herself —a milestone every parent records silently under "successful transfer of financial anxiety."

Looking back, this was a sound decision. The return on investment was strong, Singapore proved to be a practical and professionally rewarding option, and she is now working with SAP as a Data Engineer there. Moreover, Singapore is only a five-and-a-half-hour flight from Delhi, which makes it easier for us, as parents, to plan trips to meet her—even short ones—more frequently. Singapore also has a sizeable population of people of Indian origin. Though expensive, it is a very safe country and a great place to live and work.

The Second Journey: When Passion Points Abroad, but Timing Matters

Our younger daughter's journey was different from the beginning. She was a dreamer and a creator. By Class VII, she had already decided that her calling lay in the creative arts, animation and filmmaking. Her dream college was Gobelins, l'école de l'image in Paris, one of the most respected institutions in the animation space and currently among the top-rated schools in the field. She chose Humanities, with Fine Art as one of her major subjects in Class XI, participated in international projects, and graduated from Class XII as the Art President of Delhi Public School, Gurgaon.

As parents, and with the grandparents firmly joining the advisory board, we were reluctant to send her abroad immediately after school. She was still very young, we had no family support system in France, and the geopolitical environment added to our concerns. For Indian parents, sending a child alone to another country at eighteen is not merely an academic decision; it is a full-scale emotional deployment involving food, safety, weather, laundry, and whether the child will remember to call before the parent files a missing-person report in the family WhatsApp group.

She earned admission to the preparatory course at Gobelins on her own merit and was also accepted by the University of Hertfordshire in the UK. However, she was not keen on the preparatory route, which involved one year online followed by four years on campus in Paris. Around the same time, she secured admission to several Indian colleges, including Srishti Institute of Art, Design and Technology in Bengaluru, one of India's most respected private institutions in the field. She chose Srishti for her undergraduate studies herself, honestly with no nudging from us, though we may have maintained the suspiciously innocent expressions of parents whose preferred option is unfolding on its own. She felt that the return on investment in the UK university was not strong enough, and since she had secured the course of her choice, BFA in Digital Media Arts, at Srishti, she decided to pursue it there and later target postgraduate studies at Gobelins, Paris.

She joined the course in July 2026 and is currently pursuing it happily, as the college has indeed offered her the creative environment she was looking for. For now, Bengaluru has become the more practical Paris: fewer croissants perhaps, but considerably easier for anxious parents to reach in an emergency.

The Advantages of an Undergraduate Education Abroad

The biggest advantage of studying abroad is exposure. A foreign university can offer global peer networks, multicultural classrooms, research-oriented learning, independent living, and early professional maturity. It also teaches children that "global exposure" includes understanding accents, currencies, public transport systems and the alarming price of coriander in some countries. For fields such as technology, data science, design, filmmaking, liberal arts and niche creative disciplines, the ecosystem abroad may provide access to faculty, studios, internships, industry linkages and alumni networks that can significantly shape a young person's career.

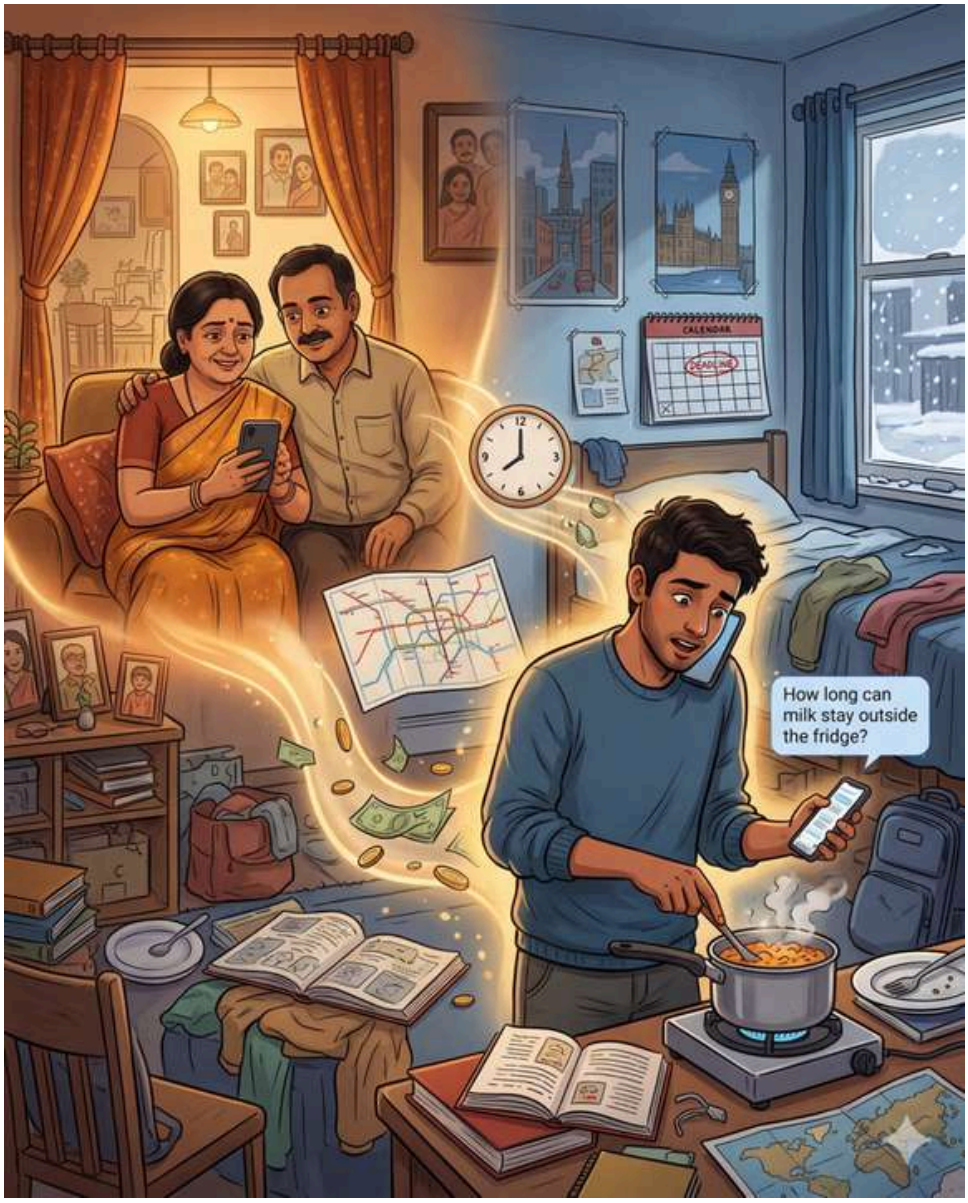
Foreign education can also help children become self-reliant sooner. They learn to manage time, money, relationships, cooking, travel, deadlines and setbacks without the protective cushion of home. For some children, this independence becomes transformational. It accelerates confidence, broadens worldview and teaches resilience in ways that no classroom can fully replicate. Of course, the first few months may also teach parents a new form of resilience: pretending to be calm while receiving messages such as "How long can milk stay outside the fridge?"

The Risks and Realities

Yet, the romance of foreign education must be weighed against hard realities. Undergraduate education abroad is expensive, and the return on investment varies substantially depending on the country, institution, course and post-study work opportunities.

A prestigious university name alone does not guarantee employment, immigration benefits or financial recovery. Families must examine tuition, living costs, currency fluctuations, loan obligations, visa rules and the likelihood of meaningful employment after graduation. The brochure may show smiling students under autumn leaves; the loan statement tends to be less poetic.

There is also the emotional dimension. Not every eighteen-year-old is ready to live alone in a foreign country. Safety, mental health, homesickness, cultural adjustment, peer pressure and the absence of an immediate family support system are real concerns. Parents must honestly assess the child's temperament, maturity and coping ability. What



Self-Reliance May Come Sooner

may be liberating for one child may be overwhelming for another. After all, independence sounds wonderful until the child discovers that dinner does not automatically appear at 8 p.m.

Current geopolitics has also reminded us that, in an emergency, it may not be easy for a child to simply catch a flight and return to India, or for parents to rush to a faraway country in Europe or America at short notice, given visa requirements, flight disruptions and wider global uncertainties. In family discussions, this point is usually presented soberly; internally, every parent is also imagining a crisis spreadsheet with tabs for passport, visa, embassy, airline and panic level.

What Our Two Journeys Taught Us

Our elder daughter's case showed us that an Indian undergraduate education, followed by work experience and a carefully chosen foreign master's degree, can be an excellent route. It allowed her to mature academically and professionally before making a high-investment decision. The foreign degree then became focused, purposeful and financially sensible.

Our younger daughter's case taught us that passion must be respected, but timing matters. A child may have clarity of interest, talent and ambition, yet the family may still decide that the undergraduate stage is too early for an overseas move. Choosing a strong Indian institution first does not close the door to global exposure later. It may, in fact, help the child build a stronger portfolio, clearer direction and

greater maturity before taking the next leap. Sometimes, the wisest parental decision is not to say "no" to the dream, but to say, "yes, but perhaps after you have learnt how to locate your own socks."

A Balanced View for Indian Parents

The decision to send a child abroad for undergraduate education should not be driven by social comparison, parental anxiety or the glamour of international campuses. It should be based on a practical framework: the child's readiness, the quality of the programme, financial sustainability, safety, career prospects, visa pathways and emotional preparedness. Parents must also distinguish between aspiration and suitability. A foreign university may be the right answer for one child and not for another, even within the same family. In other words, one cannot apply the same template to both children, however tempting it may be after creating the original spreadsheet.

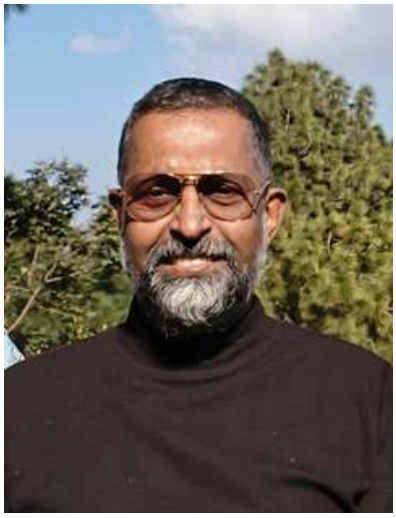
In hindsight, both our daughters' journeys were right for them. One found her global opportunity after building a strong Indian academic and professional base. The other chose to nurture her creative ambitions within India before considering future possibilities abroad. As parents, our role was not to chase a fashionable destination, but to help each child find the path that matched her strengths, maturity and dreams.



Your Decision Must Not Be Driven By Social Comparison

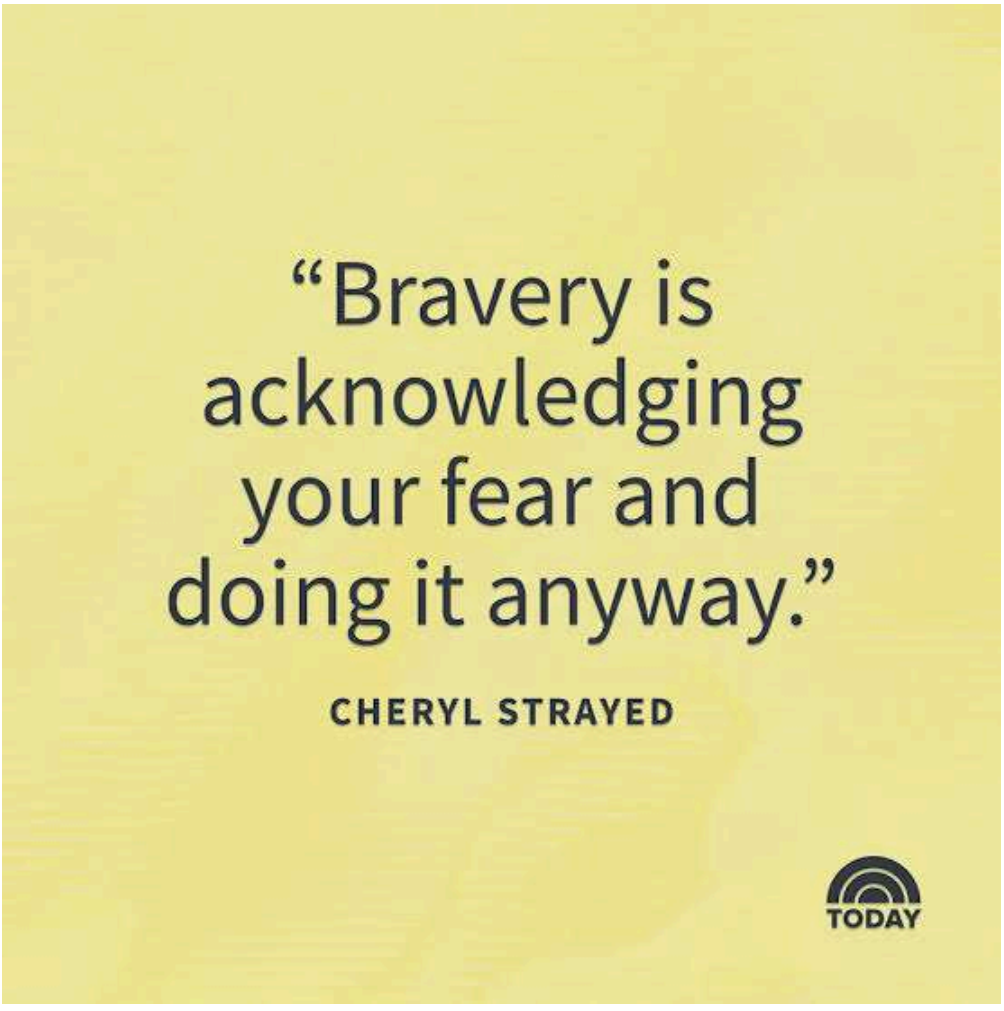
Ultimately, the question is not whether a foreign undergraduate education is good or bad. The real question is whether it is right for that particular child, at that particular stage, for that particular course, and under those particular circumstances. For Indian parents navigating this decision, the answer lies not in the passport stamp, or in the number of relatives who say "foreign is best," but in thoughtful alignment between opportunity, preparedness and purpose. And perhaps, somewhere in the background, in a parent's ability to breathe normally while calculating tuition fees in a world where the Rupee seems to be hitting new lows every day.

About the Author



Colonel Arun Hariharan

Colonel Arun Hariharan is an alumnus of the National Defence Academy (Foxtrot Squadron, 78th Course) and was commissioned in the Bengal Sappers of Corps of Engineers in 1991. He is a graduate of the Defence Services Staff College and has tenanted various command and staff appointments including commanding is parent Regiment. He took premature retirement in 2013. He is presently a senior corporate professional with a large telecom company and lives in Gurgaon. Arun is a voracious reader with a lot of interest in history, archaeology and occult. He is a published writer with his stories and poetry have been published in print over 50 times so far as an author/co-author. He also has four solo publications to his credit including two books each of short stories and poetry. He is a regular book reviewer for the Hindu Businessline



The Lure Isn't Dead. The Math Still Works

Lt Col Ronnie Anand



Nothing beats the excitement of graduation day

Pillar 6: The Counter-Argument. Why the Lure Isn't Dead At All

For thirty years, a foreign degree was the one thing we never questioned. We saved for it, gave up holidays for it, and plenty of us quietly built it into our retirement plans: an education fund here, a loan against a pension there.

Then the ground moved. The number of Indian students going abroad has fallen by nearly a third in two years, with Canada and the UK hit hardest. America now checks applicants' social media, and a $100,000 fee on H-1B work visas is still being fought out in court. Germany and Ireland are suddenly busier, and Indian campuses are keeping students who once would have left without a second thought.

So, is the dream dead? I spent a decade and a half in US staffing, on the hiring side of this question, and I don't think so. I think it has become pickier.

The short answer?

No, the lure isn't dead, but the careless version of it is. For a strong student in a field employers are hiring for, at a university with a good track record, the degree can still pay for itself within a few years. A ₹40 lakh loan takes roughly a year or so of take-home pay to clear in the US, and about the same in Germany on a loan half the size. America gives you the higher ceiling. Germany gives you the lower cost and a surer path to staying on. The rest of this piece explains why, and where the plan can go wrong.

A cooling, not a collapse Don't let the headline

number scare you. 2023 was a freak year, a rush of students making up for the pandemic, so a fall was always coming, and today's numbers are still well above 2021. The sharpest drops were in Canada and the UK, which had become volume destinations: short courses, lower-tier colleges, and a post-study work route that was often the real product. When those routes tightened, the weakest bets fell away. That tells us very little about a good course at a good university.

The math at the kitchen table

Here's the sum I'd do, as a rough illustration rather than a promise. A US technical master's might cost ₹50-65 lakh all in. Say you borrow ₹40 lakh at 10% over seven years. That's an EMI of about ₹66,000 a month and roughly ₹56 lakh repaid. If that makes your stomach churn, good. It should.

Now the other side. Employers surveyed expect a new computer science master's graduate to start at around $85,000, about ₹81 lakh at today's rate. After tax, call it ₹62 lakh. Seven years of repayment adds up to about a year of that take-home pay, or a year and a half if the salary comes in a third lower. A typical engineering graduate in India starts on ₹3-6 lakh, for whom a ₹66,000 EMI is simply impossible.

The earning gap, not the glamour of a foreign campus, is the whole case.

Pay swings a lot between universities, so think in ranges.



The paperwork is part of the bet.

The rupee cuts both ways: At around ₹95 to the dollar, fees and living costs weigh more on us now, but every dollar your child earns later covers more of the EMI.

The visa fear (in plain English)

The paperwork is part of the bet.
The H-1B fee is what keeps most parents awake, so here is what I'd tell a friend. First, it's the employer's cost, not the student's, and it has applied mainly to people brought in from outside the US. A graduate already working in America on OPT, the work permission students get after finishing, is in a different spot. STEM graduates get up to three years of it, enough for three tries at the H-1B lottery. Second, the courts keep changing their minds: a judge struck the fee down in June, it briefly returned, and another court blocked it in September. Nobody can tell you how it ends, and I wouldn't bet on an election fixing it, since Congress sets the yearly cap – whoever wins.

The paperwork has also got heavier, with fixed admission periods and extra filings to use OPT. Not fatal, but it rewards early, careful applications.

So build the loan for the worst case. If your family



US aims high. Germany stays put.

could still pay the EMI through three years of OPT, even with a slow job search or a return home, then a kind ruling is a bonus, not a lifeline.

What India still can't give you

I'm proud of how far Indian universities have come, and more of them now appear in the world rankings than a decade ago. But none is in the top 100, and for research, advanced AI, quantitative finance or biotech the gap is real: more top professors, bigger labs, more computing power, sharper peers. The fair comparison isn't a ₹20 lakh placement at a top campus, which is a thin slice. It's the typical outcome and educated young people in India face unemployment at about twice the national rate. That is why the case is strongest for bright students – those who missed the narrow door of the top institutions.

Europe or America?

This is the question I'm asked most, and the answer depends on what you're optimizing for.

Germany is the cheaper, calmer choice. Most public universities charge little or no tuition, so a two-year master's might cost ₹27-33 lakh in total, about half the US figure. That's my estimate from living-cost requirements, not a quote. Pay is lower, and I'd guess take-home runs at roughly two-thirds of the US, though I couldn't find solid starting-pay data by field. Even so, a ₹20 lakh loan there clears in about the same time as the bigger US loan. Graduates get 18 months to find a job, then a Blue Card, with permanent residency possible in under three years. There's no lottery and no $100,000 fee. The trade-offs are a lower pay ceiling and the German language, which helps for residency and daily life.

The US is the higher-ceiling bet, and the best-paid roles and deepest research are still mostly there. It suits a strong student at a top STEM program, aiming at AI, research or the best pay, whose family can carry the loan through the worst case. Germany suits an engineering student on a tighter budget who wants a predictable route to staying on. If the loan fails the test in both, choose neither. There's no harm in applying to both and comparing offers.

When to go, and what to study

Aim for the fall intake: More courses and funding, recruiters on campus, and a summer internship in between, which is often the best route to a job offer. Start 12-18 months ahead, with tests in 2026, applications around December and January, and the loan sanctioned before visa interviews. Waiting a year for the politics to settle doesn't remove the risk. It just costs a year of earnings.

Choose a STEM-designated master's and check the exact program, because similar names can differ and it decides how long the work permission lasts. Computer science, AI and data science, electrical and computer engineering, and cybersecurity are the safest. An MBA only makes sense at a top-ranked school. Before you commit, ask each university for its employment report and set the median salary against the EMI. That one comparison filters out most bad ideas.

Where the bet goes wrong

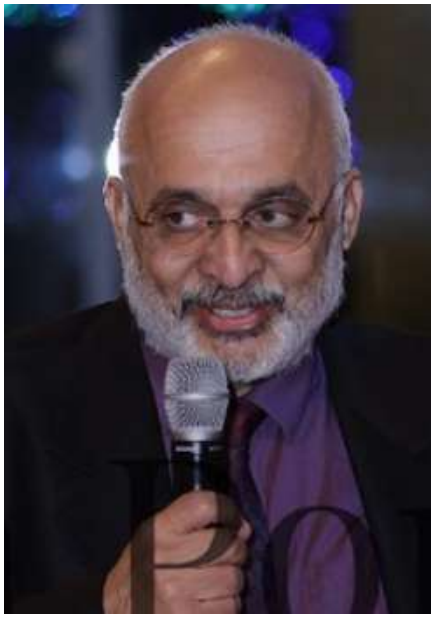
I'd be doing you a disservice if I skipped this part.

- **Retirement money**. Never borrow against the pension or savings that let you take any risk at all. This is the line I wouldn't cross.
- **A weak university in an expensive country**, or a field where foreign demand is thin. ₹40 lakh for a degree that struggles to find work is the worst bet in this market.
- **A loan that is too big.** Keep it under about one and a half times your child's expected first-year take-home pay, so a delayed job search doesn't sink the family.

Verdict?

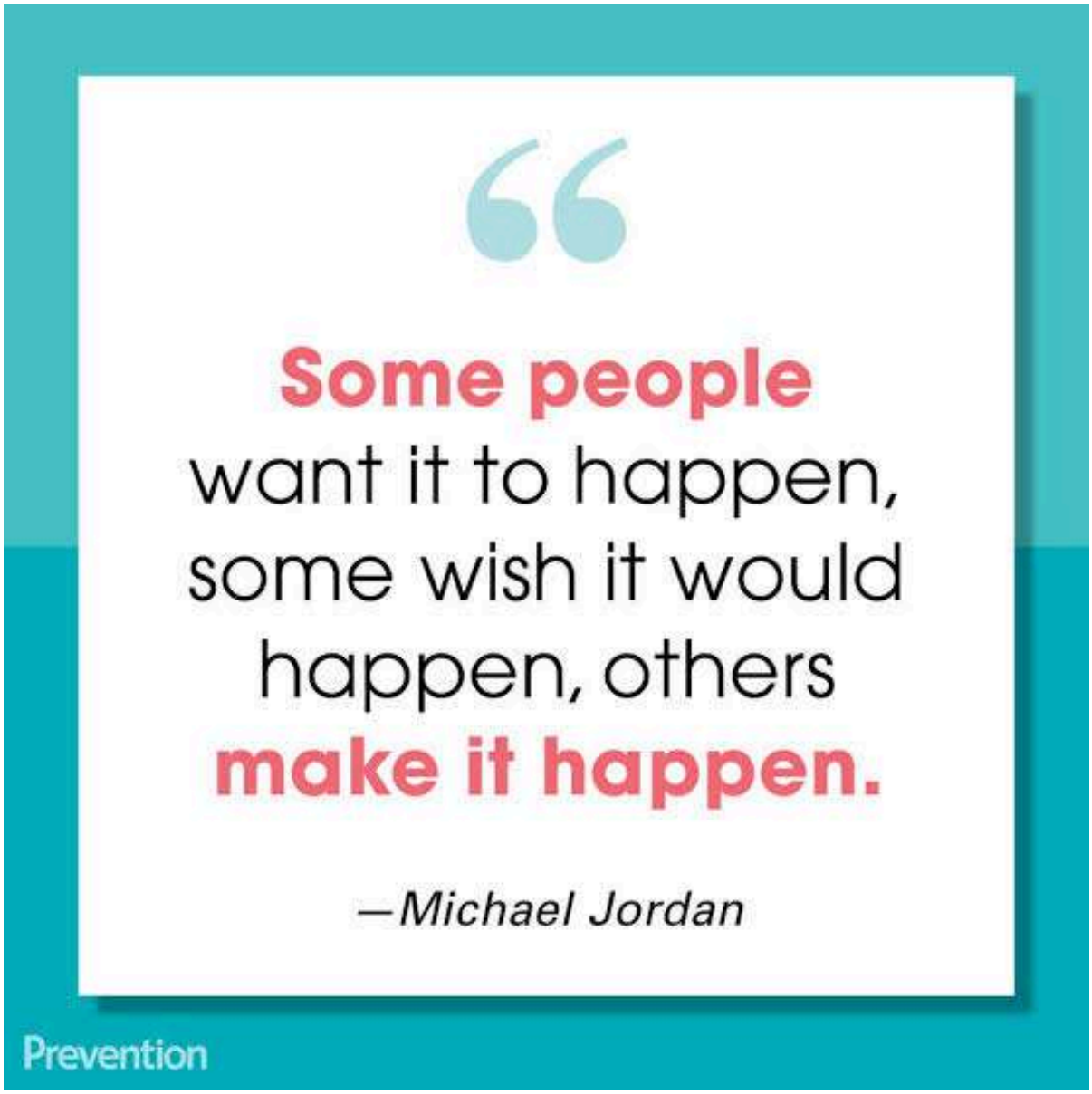
The lure hasn't died. The careless version of this bet has simply become expensive, while the disciplined version is still one of the best things a family can do.

About the Author



Lt Col Ronnie Anand

Lt Col Ronnie Anand: Commissioned 1986 into the Armored Corps, a seasoned professional, deep experience in US staffing, and investigative work. Lives and works in the Washington DC Metro Area.



The Foreign Education is Losing Sheen Remember Before Betting Your Savings Abroad

Brig Krishna Raj Nambiar

"Hyt is not al golde that glareth" – Aesop Fables, 620 BCE.

An analysis of the diminishing sheen of foreign education for Indian middle-class students, written for defence families, professionals and aspiring parents.



Stanford University, CA, USA

Introduction

According to a report tabled in the Rajya Sabha - the number of Indian students heading overseas plummeted from **9.08 lakh in 2023 to 6.26 lakh in 2025—a steep 31% drop.** Consider the Media posts in Recent times in NYT and Business standard.

According to New York Times, major destination hubs have aggressively shifted their immigration stances to control net migration, the follow-on Work permits after education are now heavily curtailed to prevent loopholes being utilised by quasi-immigrants trying these routes.Largely the Business Standard, in its social media post adds the following: -

- **Tightening Visa Rules & Regulatory Crackdowns -**

1. The UK: Banned international students from bringing dependents for most courses and significantly raised the salary thresholds for work visas.
2. Canada: Introduced strict caps on new study permits, clamped down on lower-tier colleges, and doubled the financial proof requirements.
3. Australia: Imposed enrolment caps, introduced tougher "Genuine Student" guidelines, and increased English language benchmarks.
4. The US: High visa rejection rates, long appointment backlogs, and threats of massive fee hikes for high-skilled H-1B visas have added immense friction.
5. More on these later in this article.



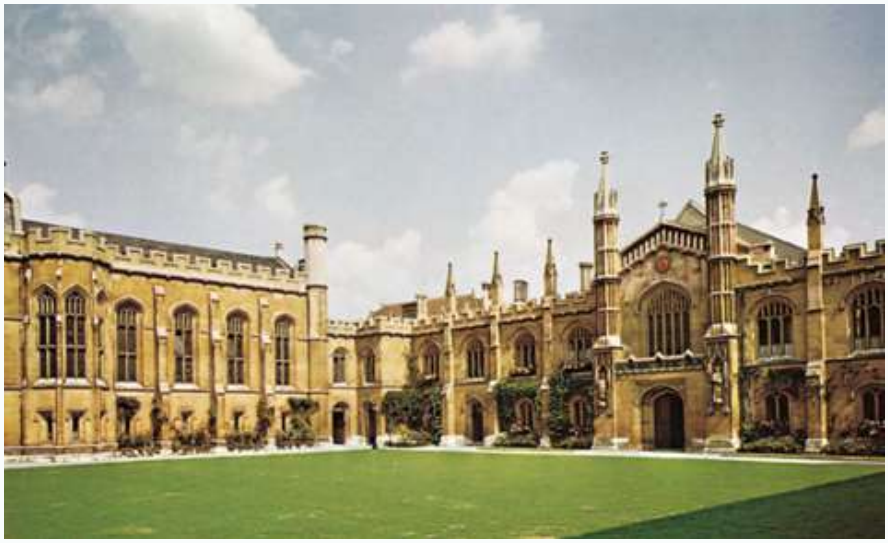
MIT, Massachusetts USA

- **Diminishing Return on Investment (ROI)**

According to Business standard on Facebook Post, the skyrocketing cost of tuition and severe housing shortages in Western countries have broken the traditional "study-abroad-to-emigrate" math. With mid-level corporate jobs for foreigners shrinking globally, families are questioning the value of taking out massive student loans. Furthermore, "credential inflation" has eroded the exclusivity that a general foreign degree once provided.

- **Structural Growth in the Indian Ecosystem**

The National Education Policy (NEP 2020) has accelerated the domestic landscape. Landmark surveys—such as the Cambridge Destination Survey 2025-26—show that 50% of Indian students now prefer to stay in India for their undergraduate degrees (up from 47% the previous year), opting to defer overseas travel until their Master's.



Cambridge University, Cambridge, England, UK

Top 10 Universities for Indian Students by Preference

University	Country	Discouraging Trends / Difficulties for Indian Students
1. Massachusetts Institute of Technology (MIT)	USA	Extremely competitive admissions; demanding mathematics, science and research workloads. High total cost for students without sufficient aid. MIT offers substantial need-based support to eligible international
2. Stanford University	USA	Very low admission chances for many applicants; high tuition and living expenses; intense competition in technology, entrepreneurship and research. Employment and immigration uncertainty can complicate long-term plans.
3. Harvard University	USA	Exceptional academic and extracurricular competition; high costs without adequate financial aid; pressure to build a strong profile beyond examination scores. Professional programmes can be particularly
4. University of Cambridge	UK	High international tuition, additional college fees and living expenses; rigorous supervision and examinations; substantial independent study requirements. Financial guarantees may be required for
5. University of Oxford	UK	Highly selective admissions, demanding tutorials and examinations, and high international fees and living costs. Limited scholarships for some programmes can make affordability a major concern.

6. University of Toronto	Canada	International tuition and accommodation costs can be substantial; academically demanding courses and competition for internships. Post-study employment and immigration pathways should not be assumed to be guaranteed.
7. ETH Zurich	Switzerland	Strong mathematical and scientific preparation is essential; rigorous examinations and demanding coursework. Living expenses in Zurich are high, and German-language proficiency may be important for daily life or certain programmes.
8. University of Melbourne	Australia	High international tuition and living expenses; competitive entry into some programmes, especially medicine. Visa conditions, post-study employment prospects and the cost of living can affect the overall return on investment.
9. Technical University of Munich (TUM)	Germany	Difficult technical coursework and demanding examinations; German proficiency may be necessary for internships and employment. Tuition rules vary by programme and student category, so applicants must verify the actual fees before enrolling.
10. National University of Singapore (NUS)	Singapore	Competitive admission, rigorous coursework and high expectations for academic performance. Tuition, accommodation and living costs can be significant; scholarship conditions and any service obligations linked to tuition grants require careful review.



Oxford University, UK.

A retired Colonel, call him Col Verma, he sits at his dining table with a sanctioned loan letter and his daughter's admission offer. Thirty-two years of service have given him a pension, a provident fund and a habit of planning for contingencies. The brochure promises a "global career." The spreadsheet, drawn up with an agent, promises a debt of ₹50 lakh or more.

He is not alone. Families across the country are now asking a question that was heresy a decade ago: is the foreign degree still worth it?

Part I: When the Passport Lost Its Stamp

For a generation, a foreign degree meant three things: prestige, prosperity and a way to settle abroad. Each of the three is under strain.

The numbers are turning. The Ministry of External Affairs reported that the higher-education cohort of Indian students abroad stood at 1.254 million, down 5.7% from 1.33 million in 2024. Separately, Bureau of Immigration data tabled in the Rajya Sabha showed more than 626,000 Indians left to study abroad in 2025, the third consecutive year of decline. This is a correction, not a collapse. Over a million Indians still study overseas, but the momentum has changed.

Foreign Political Variable . The gates are narrowing; governments in the major destinations have turned international students into a political variable:

- Canada capped study permits at 309,670 for 2026, and Indian numbers there fell 41 per cent between 2023 and 2024.
- Australia raised visa fees and froze national intake, and its vocational sector has seen high visa refusal rates for Indian students.
- The UK cut post-study work rights. It is a nuanced case, though: visa issuances to Indian students grew strongly between 2024 and 2025, even as HESA data showed Indian enrolments down 12 per cent year-on-year.
- The US remains the largest single destination, with over 255,000 Indian students and a 44% drop in study visas to Indians in August 2025 compared with the year before. A September 2025 proclamation imposed a $100,000 supplemental fee on new H-1B petitions. A federal judge reportedly struck it down in June 2026, but the episode itself is the lesson. Students had already begun factoring the fee into their plans, and a rule that can appear and vanish within a year is no foundation for a ₹60 lakh decision. In July 2026, a new DHS rule to end "duration of status" potentially affected over 331,000 Indian students, roughly 30% of international students in the US in 2023-24.

The Falling Rupee Angle . The rupee compounds everything. The rupee touched a record low near 91 against the dollar in December 2025, and a June 2026 analysis estimated that a slide of over 10% could add roughly ₹8 lakh a year to the cost of studying abroad. A fee quoted in dollars is a moving target, while the loan is fixed in rupees. Nearly one in three Indian students now depends on education loans. Families who borrowed on last year's exchange rate may find the sanctioned amount no longer covers



Deakin University Australia.



. Right : Gift City, Gandhinagar.

the full degree. Study-abroad remittances, too, fell between April and August 2025 to their lowest in eight years, a quiet sign of family caution.

The neighbourhood is unsettled. The 2022 evacuation of some 18,000 Indians from Ukraine under Operation Ganga and the 2025 evacuation of students from Iran under Operation Sindhu reminded families that a "cheaper" medical degree in West Asia or the former Soviet space carries tail risks. Russia (27,000), Kyrgyzstan (16,500) and Georgia (16,000) host sizeable Indian cohorts, mostly medical aspirants who trade lower fees for exposure to regional volatility and, often, uncertain licensing pathways back home. A parent's worry about a child in a conflict-prone region is a real cost, even if no spreadsheet captures it.

The return on investment, once assumed, now has to be calculated. The honest formula is total cost, including exchange-rate risk, divided by the probability of a well-paid job that lets the loan be repaid. Both numbers have worsened.

- **Global Branches Moving to India**

Instead of students going to the university, the university is coming to the student. Dozens of foreign institutions (such as Australia's Deakin and the UK's University of Southampton) have been cleared to set up branch campuses in India, primarily in hubs like GIFT City, Gujarat. This allows students to acquire internationally recognized credentials at a fraction of the cost, eliminating travel and foreign living expenses entirely. More later in Tabular form.

Part II: The Home Advantage Is Real, but Not Uniform

Patriotism should not blind us. Indian higher education has serious problems: uneven quality, outdated curricula in many colleges, and weak research funding. A parliamentary panel recently noted that the Anusandhan National Research Foundation spent just 61% of its 2025-26 budget, hardly a model of research efficiency. But the top of the Indian system has strengthened. The IITs, IIMs, IISc, AIIMS, the NITs and the best central and private universities now offer education and peer networks that rival many mid-ranked foreign institutions. IIT campuses abroad, in Zanzibar and Abu Dhabi, suggest a system exporting its brand rather than only importing credentials.

Specialised courses in data science, semiconductors, cybersecurity, aerospace, defence technology, law and design have multiplied. The growth of global capability centres, where multinationals run engineering, analytics and research from Bengaluru, Hyderabad, Pune and Chennai, means a graduate can now work on global problems without leaving the country. Industry estimates put these centres at well over a thousand, employing well over a million people. Treat those figures as indicative rather than precise.

So does international exposure still justify its cost? Sometimes, yes. Consider it if:

1. The child has secured admission to a genuinely top programme, ideally with funding.

2.The field has no Indian equivalent, such as certain areas of advanced research or niche engineering.
3.The family can absorb the cost without borrowing against the parents' retirement security, and can treat any foreign work experience as a bonus rather than the repayment plan.

Otherwise, the burden of proof should lie on the foreign option. Exposure matters, but it can be bought more cheaply through a semester exchange, a summer programme, a postgraduate degree abroad after an Indian undergraduate degree, or work in a multinational environment at home. The emotional cost deserves honest accounting too. A young adult in a rented room six time zones away, under visa anxiety and loan pressure, is not always flourishing. Parents sometimes learn this only in the second semester.

Part III: The Soldier's Family and the Arithmetic of Duty

Defence families approach this decision with distinctive strengths and distinctive constraints.

The strengths are real. Service families are usually disciplined planners. They are adaptable, because children who have changed schools across five stations tend to cope with new environments. They carry values of integrity, resilience and teamwork .

The constraints are equally real. A pension, however dependable, is fixed in rupees and indexed to Indian inflation, while foreign tuition and living costs are denominated in dollars, pounds or Australian dollars.

There is no case for closing the door either. A young officer-aspirant's sibling with a scholarship to a leading research university, a gifted musician, a future scientist: such children deserve consideration on merit. The test for the family is simple. Could this education be financed without compromising the parents' dignity and security in retirement, and would the child still thrive if the foreign job market never materialised? If both answers are yes, go with a clear conscience. If either is no, think again.

A Practical Checklist for Parents

Before signing any loan document, ask these questions:

- What is the total cost in rupees, with a 10% currency buffer? Include tuition, housing, insurance, travel and the visa fees.
- What is the realistic post-study work route? Check the current rules of the specific country, not an agent's reassurance.
- What are the placement and salary outcomes of this specific programme, not the university's overall brand?
- What is the best Indian alternative, and what would the difference in outcome actually be?
- **What is the downside scenario? If the child returns home after graduation, can the family still manage the loan?**
- Is the institution genuinely accredited and the degree recognised in India for the child's intended career, including professional licensing?

Finally, be wary of agents whose income depends on enrolment, and insist on written, verifiable data.

The Home argument :-

1. Operational campuses in India and its 'catch' issues.

University / Indian Campus	Country of Origin	Discouraging Trends / Difficulties for Indian Students
1.Deakin University – GIFT City, Gujarat	Australia	Postgraduate programmes in cybersecurity and business analytics may be financially demanding for middle-class families. Students must assess fees, scholarships and the actual availability of industry placements before enrolling.

2. University of Wollongong – GIFT City, Gujarat	Australia	Internationally benchmarked degrees still involve significant tuition expenses. Emerging technology fields require continuous upskilling, no work guarantees.
3. University of Southampton – Gurugram, Delhi-NCR	UK	Students may face high fees relative to domestic alternatives, uncertainty about the campus's developing employer network and the need to verify programme-specific facilities, placements and research opportunities.
4. UNSW Sydney – Bengaluru	Australia	A newly established campus may have a smaller alumni network and a developing range of campus facilities compared with the established Sydney campus. The Bengaluru campus began teaching in August 2026.

2. Major campuses opening or approved

University / Proposed Indian Campus	Country of Origin	Discouraging Trends / Difficulties for Indian Students
5. University of Liverpool – Bengaluru	UK	A new campus may initially offer fewer programmes and a smaller alumni network. The university announced its Bengaluru campus for an August 2026 intake.
6. University of Bristol – Mumbai Metropolitan Region	UK	The initial campus may have limited programme breadth and a developing campus ecosystem. Bristol officially opened its Mumbai campus in September 2026.
7. University of York – Mumbai	UK	Students must weigh the cost of a new campus against its developing employer network and alumni base. Course selection and future employment prospects require scrutiny. The university's Mumbai campus is accepting applications for 2027 entry.

8. Illinois Institute of Technology – Mumbai	USA	The appeal of US-style STEM education must be weighed against tuition costs, the new campus's early-stage reputation and actual internship access. The university announced a planned 2026 opening.
9. Western Sydney University – Greater Noida	Australia	Prospective students must assess the campus before committing financially, particularly its initial course offerings, facilities and employer connections. The university currently indicates a 2027 opening.
10. Queen's University Belfast – GIFT City, Gujarat	UK	Potential concerns include the limited initial range of specialised postgraduate programmes, cost relative to Indian alternatives and the time needed to build local employer connections.
11. Coventry University – GIFT City, Gujarat	UK	A campus in its establishment phase may have limited local alumni and placement records. Coventry announced in-principle approval and a campus delivery partnership in 2025.

Conclusion; The Verdict: Value Over Venue

Foreign education is not a mirage. The best universities abroad remain extraordinary, and many Indians have built remarkable careers through them. Nor is Indian higher education a universal answer; it has its own gaps, and pretending otherwise would be self-deception dressed as patriotism.

What has changed is the default. A foreign degree used to be assumed worth the cost; today it must prove itself. The prestige of an overseas address has been diluted by visa uncertainty, currency risk, rising fees and a more selective job market. In its place, three tests deserve more weight: competence (what the student can actually do), opportunity (what doors the qualification realistically opens) and value (what it costs against what it returns).

The soldier learns early that a vantage point is the most assuring asset and this article should help you get to such a vantage point. With a bird's eye view, choose the institution that sharpens your child's skills, widens their real opportunities and leaves your family financially whole, whether it is in Pune, Chennai, Southampton or Zurich.

Hone your children's talent; the address on the degree matters far less than the person who earned it. Upskilling is the AI Proof Mantra today.

About the Author



Brig Dr. Krishna Raj Nambiar (Retd), PhD, MSc, LLB. PGDHR

Commissioned in1987 into the Artillery, he was awarded the 'Silver Gun' in the Young Officers course. As an Aviator he had extensive operational tenures in the Arunachal, Nagaland and Ladakh including Siachen Glacier. With 1500 hours of operational flying, he took part in OP MEGDOOT and OP Vijay in Kargil.In the final stages in military he commanded two operational Brigades.

After Early release he has been in the corporate sector for past eight years. The range of experience includes Real estate, Shipping and Textile industry as a Vice president. He speaks at international seminars on ESG and Geopolitics. He contributes editorial articles and as a hobby writes for e-Magazine on a wide range of contemporary and Geopolitical issues. He was awarded PhD in 2025. He is presently enhancing the excellence amongst the young generation with mentorship at a Coaching institution in Hyderabad.

We are what our thoughts have made us; so take care about what you think. Words are secondary. Thoughts live; they travel far.

— Swami Vivekananda

Is It Still Worth Going Overseas for Higher Education ?

Cdr Japdeep Ghuman

An Insider's view from someone who has spent several years in India's international-education industry

For most of the last decade, Indian families sending their children abroad chose the country first, usually Canada, Australia, the UK or the US, and let its visa rules choose the course. Then the ground shifted under all four at once bringing in question the way we made the choices.



The Changing Paradigm of Higher Foreign Education

In 2023, 9 odd lakh Indian students left India to study overseas. By 2025, this number had come down to about 6 lakh, a fall of 31%. Canada, which gave Indians nearly 1.5 lakh new study permits in the first eight months of 2023, gave fewer than 10k in the same months of 2025, and in August 2025 it refused 74% of Indian applications.

So, is the lure of foreign education dead? I have spent seven years with IDP India and British Council in the international-education and English-testing market, and my answer is a clear NO. What has changed are the old wrong ways, which were choosing the country first, taking whatever course got you a visa, and too often letting an agent and doubtful documents fill the gaps.

Let me explain my point further. The largest immigration wave from India was from Punjab, with Canada and Australia being the major destinations, followed by Gujarat (Canada and the US) and the three southern states: Keralam (the UK), and Andhra Pradesh and Telangana (the US). Looking at India as a whole, the North accounted for about 50% of the market, dominated by Punjab, followed by the South at 26%, the West at 22% and the East at about 2% (I may be a few points up or down from actual figures). The North was dominated by undergraduate students, going early to follow a set path, while the rest of India was a mix of undergraduate and postgraduate.

In 2019, before COVID, 5.8 lakh Indians left to study. The 6.26 lakh of 2025 is slightly above that.

What we are living through is not the death of a dream but the end of a bubble: departures doubled from 4.4 lakh in 2021 to 9.08 lakh in 2023, the fastest expansion on record, all fed by the Covid era pent-up demand and have now settled close to where they actually began.

Where the bubble was, and where it went

The bubble was concentrated, and so is the bust. The big markets rose and fell together. UK study visas to Indians rose sevenfold, from about 19k in 2018 to 1.78 lakh in 2022, then fell to about 83k in the year till June 2026. Canada issued about 2.78 lakh study permits to Indians in 2023, and by 2025 that had fallen to about 94k, down 66%. US student visas to Indians fell 76% between 2023 and 2025.

While the popular destinations suffered, the flow has turned towards newer ones: Germany, Ireland, France and a few other European countries, the UAE, Malaysia and Japan. Germany's Indian enrolments more than tripled, from 21k in 2018/19 to 70k in 2025/26, and India is now its largest source of foreign students. Ireland, New Zealand, France and Dubai, where Indians make up 43% of international university students, are all growing. But none of these is big enough to replace what Canada and the US have lost.

Why did it happen? Three reasons. First, stringent policy changes in every major destination. Second, a sharper focus by those countries on their own skills gaps. And third, yes sir, AI has started eating jobs, especially the entry-level jobs our graduates used to walk into.

In the US, employers cited AI for 112k job cuts in the first seven months of 2026. A Stanford study found that employment of workers aged 22 to 25 in AI-exposed jobs, such as software development and customer service, fell 13% after generative AI arrived, and for young software developers it fell nearly 20% from its 2022 peak. The World Economic Forum's Future of Jobs Report 2025 found that 41% of employers plan to reduce their workforce as AI automates tasks.

Organisations are also getting flatter, with fewer entry-level seats and fewer layers between a fresh graduate and the top. That is exactly the rung a foreign degree used to buy.

As we say in Punjab, "Sirji, aaj kal father-son, mother-son, visa nahi milde." I do not want to go deeper here (it is a wide topic of its own), but if you have seen the movie **Jatt vs IELTS or Dunki,** you will get the picture. Families have not stopped wanting a foreign degree. They have stopped buying the cheapest route to one.

What the degree actually bought

The market has finally priced what the degree bought. For the strong cohort, it bought a great deal. More than 70% of Indian students in the US study STEM, and computer-related roles made up nearly two-thirds of H-1B approvals in 2024, with about 71% of all approvals going to Indians. Britain's Migration Advisory Committee found that graduates who moved on to skilled work visas earned on a par with British graduates. In Germany, about six in ten Indian students are engineers. Whilst in Canada, only about a third of international bachelor's graduates held jobs that needed a degree. Behind those numbers were families who sold land for a diploma whose real product was a work permit and a work permit whose real product was permanent residence. That promise is what these countries have now withdrawn.

The Rules changed everywhere at once

Between 2023 and 2026, every major English-speaking destination reached the same conclusion: study no longer guarantees stay. The driver was not education policy but politics. Net migration and housing shortages became election issues, and the elections came close together: New Zealand in Oct 23, the UK in Jul 24, the US in Nov 24, and Canada and Australia within a week of each other in Apr and May 25. With anti-immigration and nationalist sentiment on the rise, even centre-left governments tightened the rules. That is why the turn was so



Punjabi Movie Jatt Vs IELTS – It Captures a young Punjabi man's desperate struggle to pass the IELTS to migrate to Canada

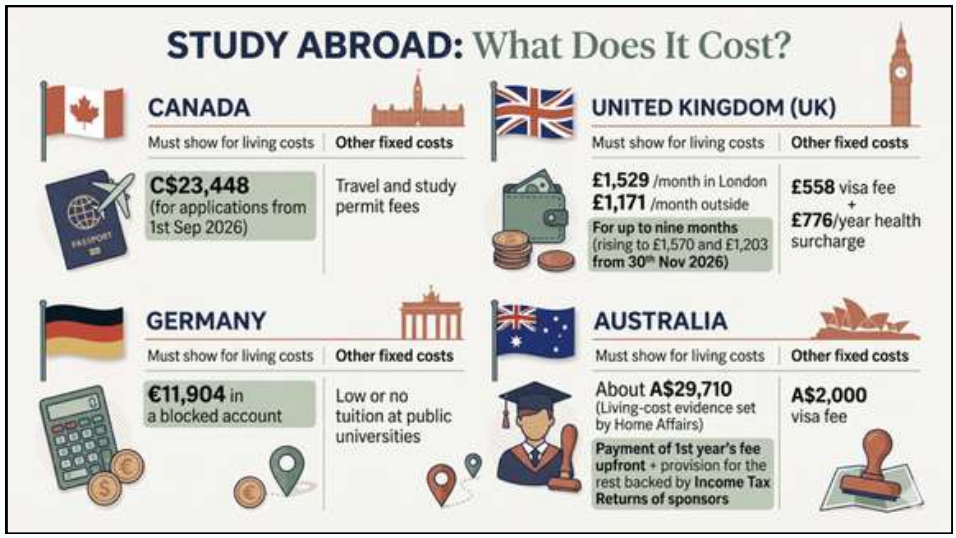
abrupt. And because the next round of elections in these countries falls mostly in 2028 and 2029, my personal estimate is that the situation will not reverse before 2030 or 2031.

Canada halved its target for new international students to 1.55 lakh for 2026 and tied post-study work for diploma holders to fields it has shortage in. The UK barred taught master's students from bringing dependents and has cut its Graduate Route visa to 18 months from January 2027. Australia raised its visa fee to A$2,000 and set a ceiling on new enrolments. The US ended open-ended student stays and now screens applicants' social-media history. On H-1B, the work visa most Indian graduates aim for, the screws keep tighter, things keep getting tougher. The lottery now favours higher-paid jobs, the $100,000 fee requirement is stuck in court but extended to 2027, and new fees of $103,265 per H-1B and $70,000 per OPT student have been proposed. Canada's 74% visa refusal rate, and 61% of Indian applicants refused US student visas in 2025, reflect years of document fraud that is now priced into every honest application.

But the message from all these countries is the same: **we still want you, if you have the skills we need.** Canada does not count master's and PhD students at public universities in its cap. Germany now gives 90,000 work visas a year to skilled Indians, up from 20,000. And New Zealand's new trade deal with India guarantees Indian students the right to work while they study and after they finish.

Students, Short Service Commissioned Officers, & Parents. My advice for graduates, undergraduates, and to some extent short service commissioned officers.

- It is important to start with the field, not the country. Choose a discipline the host country is visibly short of, such as engineering, health and nursing, data or cybersecurity, and then the country whose rules reward it. Pick an AI-resistant version of that field: the roles growing are those where AI helps people do more,not those where it does the junior's work. A generic business diploma is no longer a strategy anywhere.
- Always prefer a public university to a private college. Canada's master's and PhD exemption applies only to public institutions, the UK now penalises universities with high visa refusals, and Germany's problems sit almost entirely in fee-charging private and hybrid programmes. The name on the degree now decides the visa as well as the job.
- Understand the stay back rules from the official immigration website rather than an agent's brochure. Assume your file will be read sceptically: clean, verifiable documents and a genuine funding trail are now the price of entry. One needs to start at least 1 to 1.5 years in advance.
- The visa funds you must show are a minimum, not a budget. As of Oct 26 some of the destinations I have compiled below: -



The Minimum Funds You Need to Showcase

- On the Indian side, plan the funding mix with tax in mind. From 1st Apr 26, education remittances are free of TCS up to ₹10 lakh a year. Above that, self-funded payments attract 2% TCS, while payments from an education loan by a specified financial institution attract no TCS. Interest on such a loan is deductible under Section 80E. Budget for the rupee weakening over a two-year course, and for real rents, which run well above the visa and education cost. Also note the price of private health insurance, which can be the largest surprise in the budget or in case of Canada access to public health services for serious ailments.
- Price the course assuming no job for the first year, and do not count on part-time work to pay fees. A simple rule I would give any parent: do not sell land or mortgage the family home for a programme whose only real product is a visa. Also I would advise to keep the total borrowing below what the course can realistically return in the first two or three years of salary. Keep a credible Plan B: Germany, Ireland or New Zealand, a foreign campus in India, or a strong Indian programme. I would also suggest avoiding undergraduate programs as of now.

Officer Leaving after Twenty years

- Going abroad after service also carries risks that service life does not prepare you for. You will bear every cost listed above for a student, plus the cost of your spouse and children. Many of us know about the eight Navy veterans detained in Qatar in 2022 and freed only in 2024. Fewer talk about the many officers and even retired parents, who moved to Canada and the US and are now struggling, taking whatever work they can find to keep the stove burning. And of late, Canada's visa process has been especially discouraging for Armed Forces officers, particularly those from the Army.
- The skilled-migration points systems reward youth. Australia's points-tested skilled visas require you to be under 45, Canada's ExpressEntry awards no points for age from 45, and New Zealand's skilled migrant route goes up to 55. Germany's Opportunity Card awards age points only to applicants under 40. Thus, if Overseas education is the primary aim, one needs to start preparation at least two to three years before.
- For most officers, a second degree abroad is the slow and expensive route. A UK taught master's no longer allows you to bring your spouse and children, and Canada now gives spouses an open work permit mainly when the student is on a longer master's, a PhD or a select professional programme. The quicker route is to convert military experience into a recognised civilian credential while still in service (project management, supply-chain, cybersecurity, aviation or engineering accreditation through the destination's skills-assessment body) and apply as a skilled worker or through an employer. I will not mince my words, a few of my friends have not been able to seek suitable jobs till date through this route. Thus, a sponsor or a partial open route is the one which needs to be explored.
- For many Forces families the right answer is that the officer builds a second career in India and the children go abroad to study, on the plan set out above. The worst outcome is a family that sells its base in India for a visa that never turns into a career.

The road is still open

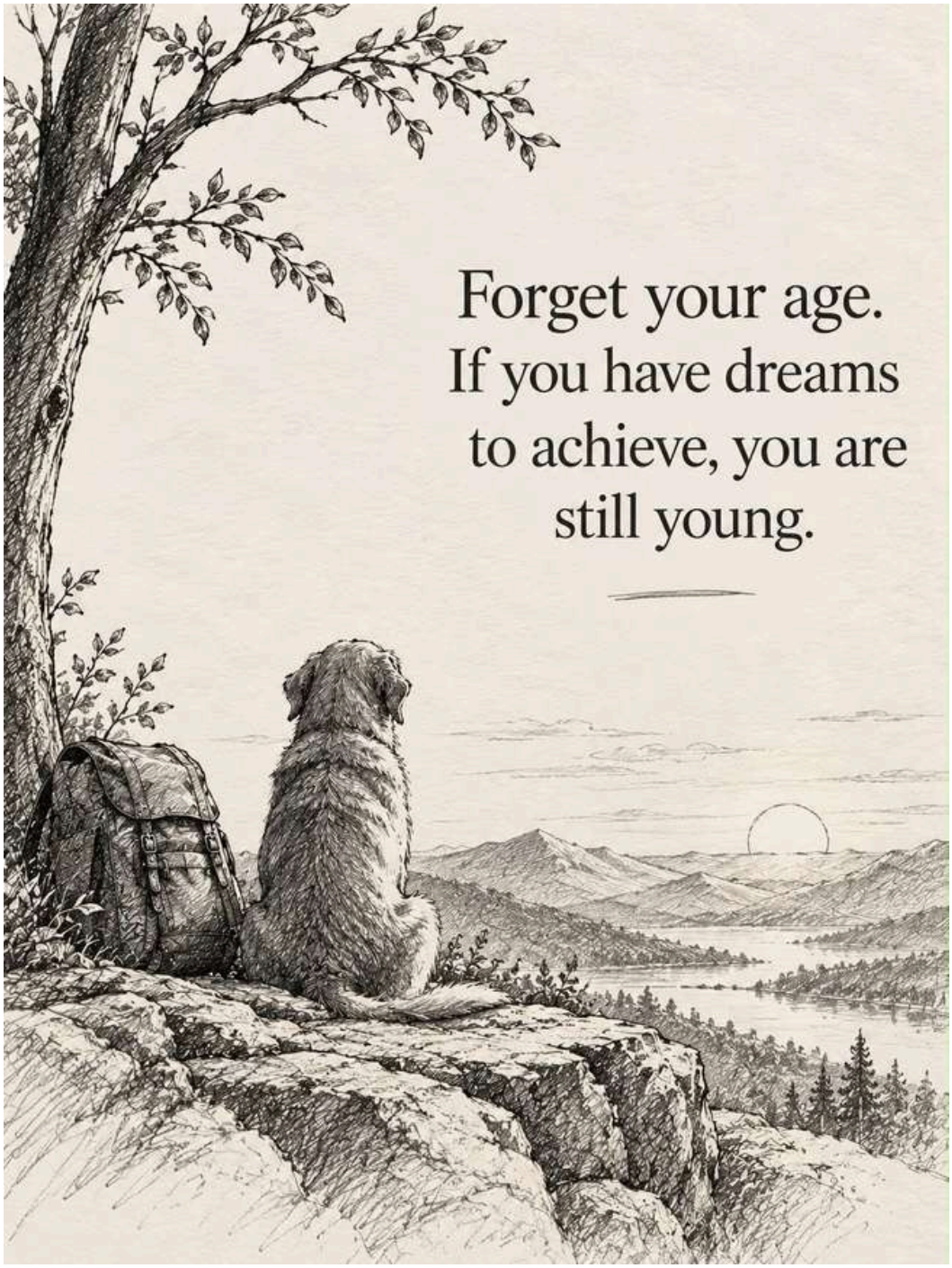
The lure of foreign education is not dead. It has simply stopped rewarding those who go without a plan. For the student with the right skills and a clear aim, and for the officer who prepares the second career before hanging up the uniform, the world remains open, in some places more open than before. The back door has closed. The front door is still open, for the student with real skills and a clean file and Overseas Education will continue to thrive for the right talent as always.

About the Author



Cdr Japdeep Ghuman

Commander Japdeep Ghuman has spent seven years in India's international-education and English-language-testing market both with IDP India and British Council. His last stint was as Associate Director India IELTS Operations & Institutional & Government Partnerships.



Special Feature

Where Valour Meets Vision



Where Valour Meets Vision: A New Conversation on India's Defence Future

Shaurya 2026
IIM Bangalore | 12 September 2026

What does it take for a nation to prepare for the wars of tomorrow?

Is it technology alone? Is it manufacturing capacity? Is it the ability to innovate faster? Or is it the ability to bring the soldier, scientist, entrepreneur, investor and policymaker into the same conversation?

These questions found a powerful platform at Shaurya 2026, the National Seminar on the Indian Military-Industrial Complex, held at the Indian Institute of Management Bangalore.

Conceived and organised by the BMPDO-05 Defence Officers Cohort of IIM Bangalore, with the support of Kshipra Foundation, the seminar brought together the Armed Forces, defence industry, government, investors, academia, MSMEs and start-ups — not merely to discuss defence, but to examine how India can build the capabilities it will need in the years ahead.



Air Marshal Awadhesh Kumar Bharti, SYSM, AVSM, VM (Retd.), former Deputy Chief of the Air Staff, delivers the keynote address

The tone for the day was set by Air Marshal Awadhesh Kumar Bharti, SYSM, AVSM, VM (Retd.), Former Deputy Chief of the Air Staff, Indian Air Force, whose keynote on "Changing Global Battlefield Dynamics and the Capability Road Map for India" examined the rapidly changing character of warfare and the capability imperatives before India.

But a capability roadmap cannot remain confined to military strategy. It must travel from the operational requirement to the factory floor, the laboratory and eventually to the battlefield.



(L-R) Mr. Kamesh Raghavendra, Kshipra Foundation; Wing Cdr Shweta Raghav (Retd.); Prof. U Dinesh Kumar, Director-in-charge, IIM Bangalore; Air Marshal Awadhesh Kumar Bharti, SYSM, AVSM, VM (Retd.), former Deputy Chief of the Air Staff; Air Vice Marshal Ashutosh Shrivastava, VSM, ACAS (Maintenance Planning); and Brig Vikas Sharma (Retd.), inaugurate Shaurya 2026

That transition became the focus of the subsequent conversations.

Rear Admiral Deepak Bansal VSM(Retd.) moderated the discussion on "Building the Industrial Base: Manufacturing, MRO and the Export Opportunity," exploring the opportunities and challenges before Indian industry and MSMEs.

Brig Vikas Sharma led the conversation on "From Requirement to Contract: Service Needs and Industry's Entry Points," addressing perhaps one of the most important questions in defence innovation — how does an idea or capability actually find its way into the services?

The final thematic conversation, moderated by Mr Kamesh Raghavendra, turned towards capital and entrepreneurship — "From Grant to Listing: Financing India's Defence Start-ups and MSMEs." It explored what it takes to finance and scale the next generation of Indian defence enterprises.

What made Shaurya 2026 distinctive was not simply the diversity of its participants, but the intent behind bringing them together.

For too long, requirement and capability can exist in parallel worlds. The seminar attempted to create a shared room — where operational experience could meet industrial capability, where veterans could become bridges to industry, and where entrepreneurs could understand not just what India wants to build, but why it needs to be built.

Perhaps that is the deeper meaning of Shaurya.

Valour is not only displayed on the battlefield. It can also mean having the courage to innovate, collaborate, invest, question existing systems and build what the nation may need tomorrow.

Shaurya 2026 was therefore more than a seminar. It was the beginning of a conversation — one that seeks to carry the spirit of service from the uniform into the larger national mission of self-reliance.

About the Author

Commander S K Choudhary (Retd.)

Commander S K Choudhary (Retd.), a former Indian Naval Air Traffic Control Officer with 13 years of service, is an alumna of IIM Bangalore. Her interests include leadership, defence, aviation, and leveraging military expertise for business development.



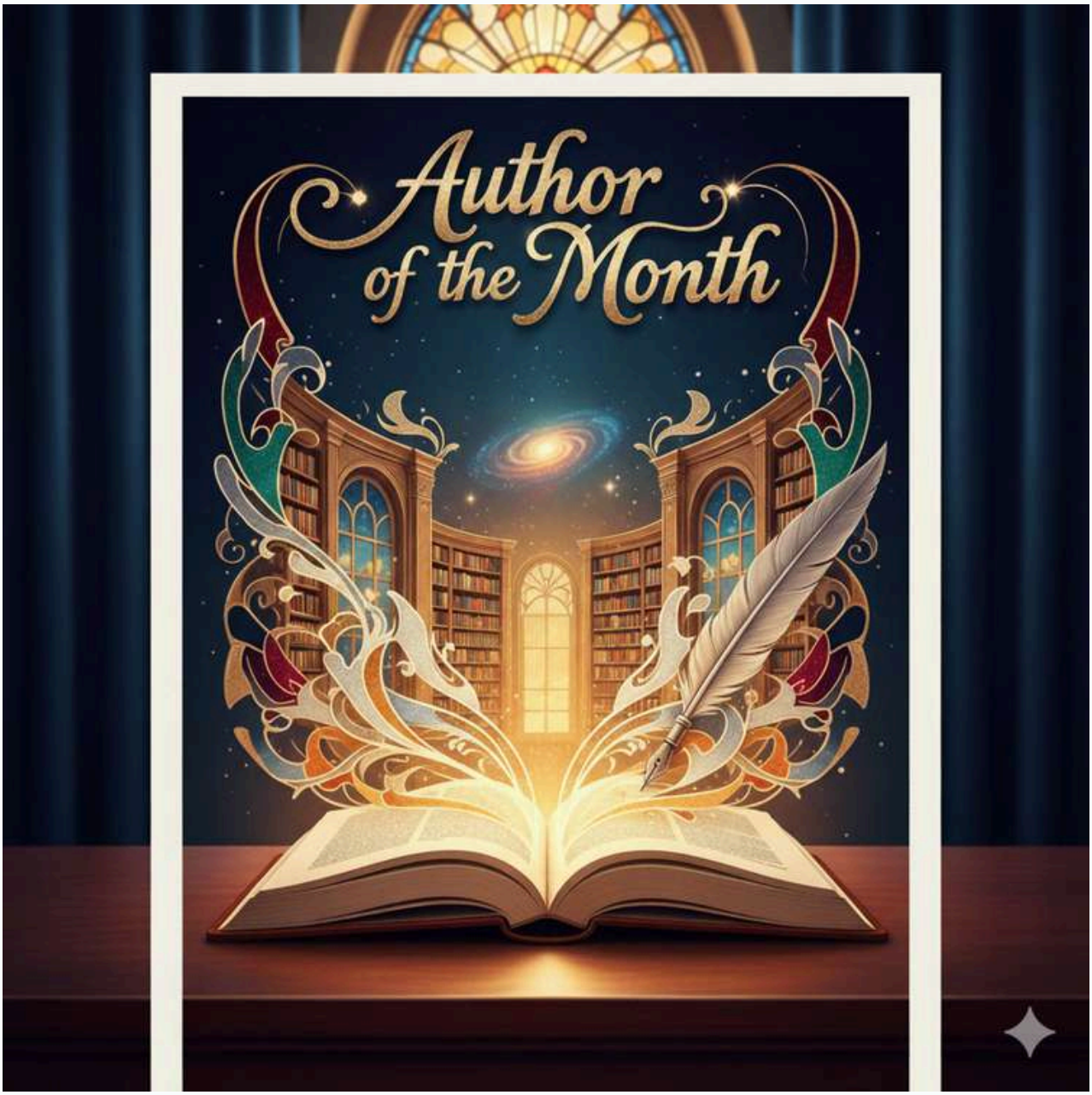
Discipline and united action are the real source of strength for the nation.

— Lal Bahadur Shastri


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Author of the Month

Col (Dr) Arvind Singh Kushwaha



Welcome to this month's featured segment for our veteran community. Shifting from the tactical world to the creative one is a profound transition. This time we have a unique personality to feature. An Army Doctor and a Writer.

About the Author



Col Arvind Singh Kushwaha

*For our **"Author of the Month"** feature, we are highlighting **Col Arvind Singh Kushwaha** and his internship memoirs, **"A White Coat and Two stars"**. Given his medical background in military service his career began as an Intern who was commissioned as a young lieutenant. Internship is often described as a period of practical training. That description is correct, but incomplete. It is much more than that. It is an apprenticeship in medicine and, perhaps even more importantly, an apprenticeship in life.*

Q Please tell us a little introduction about yourself—your early childhood, schooling, and subsequent Army career. Was writing a hobby in school or college?

Hailing from a village located in the remote hinterland of Uttar Pradesh in the ravines around the Chambal River, I belonged to a family that had farming and soldiering as its primary occupations. After the first ten years of my life, it took a turn when I reached Military School Dholpur for my schooling. Being from the biology stream becoming a doctor was a default option. I graduated from AFMC Pune in 1989. Writing was never a hobby for me. While taking a sabbatical after retirement I thought of writing memoirs that can inspire the current generation of budding doctors.

Q How did you get into writing? Is writing a mission for you, or a passion, or a hobby, or a release?

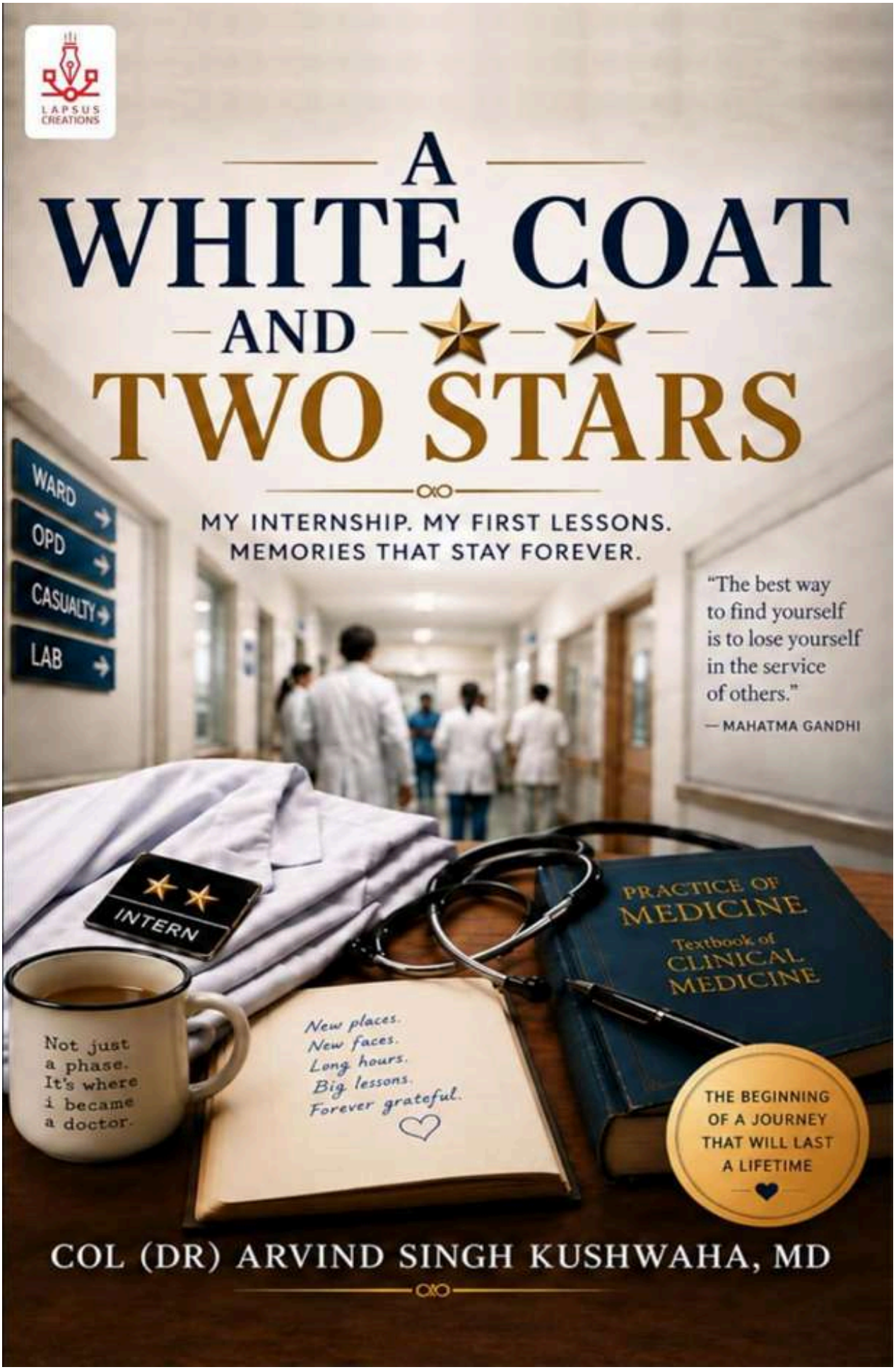
Actually, my posting to AFMC required me to do extensive reading and later to write academic chapters in books that brought out my interest in writing. Later, as part of professional development, I wrote research articles. After retirement, there was a time when I took a break, and I had thought of putting my experiences in life into words, which led me to start writing. It started as a mission for social duty but it is now a passion. Hobby, not yet. Release, no.

Q The title A White Coat and Two Stars bridges two demanding vocations: medicine and military service. What did pinning those two stars on your shoulders alongside donning the white coat represent to you as a young officer stepping onto the wards in 1990?

Medicine demands long duty hours and a stressful environment of hospitals. It also demands continued updating and lifelong learning. While being medical students, there was a lot of freedom and a decent college life, but the internship changed it all. Donning two stars on his shoulders suddenly changed this life from a carefree student to a responsible and accountable young officer who was bound by the Army Act. Possibly, this was to prepare for our future role as medical officers in the military.

Q Many congratulations on the publishing of your book "A White Coat and Two Stars". What was the initial catalyst that compelled you write this book?

The real catalyst for writing this book came from my experiences as a faculty in medical colleges after retirement, seeing the poor quality of training being imparted to the interns. As interns 37 years ago, we literally ran the hospital and did all procedures. Writing this book would make the doctors realise what they are missing.


LAPSUS CREATIONS
A WHITE COAT AND TWO STARS
MY INTERNSHIP. MY FIRST LESSONS.
MEMORIES THAT STAY FOREVER.
WARD
OPD
CASUALTY
LAB
"The best way to find yourself is to lose yourself in the service of others."
— MAHATMA GANDHI
INTERN
PRACTICE OF MEDICINE
Textbook of CLINICAL MEDICINE
Not just a phase. It's where i became a doctor.
New places.
New faces.
Long hours.
Big lessons.
Forever grateful.
THE BEGINNING OF A JOURNEY THAT WILL LAST A LIFETIME
COL (DR) ARVIND SINGH KUSHWAHA, MD

Q Walking into Military Hospital (MH) Agra in 1990, what was the sharpest culture shock you experienced moving from the structured, theoretical lecture halls of medical college into an active military healthcare environment?

The transition from student to intern and officer was not gradual. It happened almost overnight. The freedom began to disappear. In its place came discipline, hard work, long duty hours, responsibility, rules, punctuality, and orders. And a completely regulated lifestyle. The appearance of the student also had to change. The haircut had to be proper. The face had to be clean-shaven. The uniform had to be correctly worn and impeccably maintained. You had to be where you were supposed to be, when you were supposed to be there. There was no concept of casually drifting into the day. The day had already been planned for you.

Q In the book, you write candidly about vulnerability, self-doubt, and fear rather than portraying yourself as an all-knowing physician. What made you decide to lay bare those early anxieties rather than present a traditional, sanitized clinical success story?

The memoirs of life especially if written, must include the events and feelings that one experiences as real as possible because the readers and the writers are both human. The readers are able to decipher the real from the made-up stuff. I believe in integrity as a guiding principle in my life.

Q Every doctor carries memories of their first major clinical mistake or near-miss. What did your early stumbles teach you about clinical humility and the limits of one's own competence?

The social image of a doctor in society is falsely equated with God, we as doctors know how misplaced it is. There are limits to what medicine can do and what we cannot. Human life and its uncertainty are far too complex. Under the best of circumstances, we at times cannot save every patient, while we may succeed where there is no hope.

Q Medical schools teach diagnosis, pharmacology, and physiology, but rarely how to stand beside a dying patient or comfort an inconsolable family. How did you navigate your first encounter with loss on the ward?

This was a big lesson to me when I faced the parents of a child who had just died quite unexpectedly despite the right course of management. This is not taught but learnt through hard experience. I was literally distraught, but my senior colleague, who gave me the support and lessons on how to deal with such situations, helped me.

Q You place significant emphasis on the unsung pillars of hospital care—the military nursing officers, ward boys, technicians, and senior colleagues. What was a memorable lesson taught to you by a nurse or paramedical staff member that no professor had ever mentioned?

Ans: In fact, much of the practical training came through these paramedics, who taught simple things such as checking vitals, opening a oxygen



Arvind as an RMO

cylinder, taking an ECG, and fixing a intravenous line on a child. The professors teach you the subject but guide you in complex medical management and surgeries as well as routine daily medical procedures that form the bulk of the work.

Q Patients are often the most profound teachers. Was there a particular soldier or family member in MH Agra whose case fundamentally altered the way you viewed healing?

Yes, patients are the biggest teachers in medicine. There are patients who place their trust in you and hand over their bodies to us doctors, and we often get better outcomes with patients who refuse to give up and have a strong desire to live.

Q Treating military personnel—from young recruits to seasoned veterans—comes with a distinct patient psychology and sense of camaraderie. How did caring for fellow men in uniform influence your perspective on duty and service?

Understanding a patient's psychology is a very important facet, especially in the army. The concept of "shamming" and "feigning" is quite prevalent in the army, but I realised that this was a trap for any medical officer. The mechanisms and resources available for patient care are probably optimal in the army, but at times the perspectives of command may differ from the perspective of the medical officer. It needs a fine balance, and at times it means standing up to your professional duty.

Q How did the ethical responsibilities of military service intersect with the medical oath when handling complex, high-pressure decisions early in your career?

Yes, at times it is not easy to find the solution to such scenarios, but I give primacy to a human life and believe that eventually the commanders will see for themselves once the situation is resolved. I have withstood these pressures because I believe that if you can create trust in command through your professional competence, it's not difficult.



With His Grand Daughter

Q At the heart of your memoir is the question: When does a medical graduate actually become a doctor? Looking across your entire career, where do you personally draw that line?

Becoming a doctor is a lifelong process. I continue to learn, unlearn, and re-learn each day. Internship is probably the point if one wants to draw a line.

Q You write that "The hospital eventually releases the intern. But the intern never completely leaves the doctor." Even after reaching the rank of Colonel and earning your MD, in what ways does the young 1990 intern still influence your clinical practice today?

By this, I mean the values imbibed during my internship continue to guide my medical career. I believe it's the importance of doing the best for a patient without thinking about its impact on your career. The confidence to handle any kind of emergency even now comes from that internship



Arvind With his Family

period.

Q Medical training today is heavily reliant on advanced diagnostics, AI tools, and specialized technology. Do you feel the modern generation of interns risks losing the raw bedside clinical examination skills and intuition you forged in 1990?

Yes, absolutely valid observation. The advancement of medical diagnostics is welcome, but not the cost of dying skills of clinical medicine. More so, for the environment like army, this assumes great significance where there is only a doctor and the patient and basic medical equipment.

Q If you could walk back into MH Agra in 1990 and pull that exhausted, anxious young intern aside for a two-minute conversation, what would you tell him?

I will tell him that he was fortunate to have done an internship in 1990 and that he did a good job.

Q For medical students, young officers, and civilians picking up A White Coat and Two Stars, what is the single most important truth about healing and responsibility you hope stays with them?

As doctors in making they must imbibe good clinical skills, good communication skills and acquire qualities of compassion and empathy for patients. As doctors learn to realize your limitations and learn to handle failures.

Q How can our readers keen to pick up a copy of your book do so?

The book is available on Amazon.. The link is A WHITE COAT AND TWO STARS: A MEMOIR OF INTERNSHIP, PATIENTS, MENTORS, EMERGENCIES AND THE MAKING OF A YOUNG DOCTOR eBook : Kushwaha, Col Dr Arvind Singh: Amazon.in: Kindle Store

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Since this theme attracted large number of articles we could not publish them all. We are publishing a few of them now.



From the Submarine to Amazon UK

Use the 24 Weeks to Build a Runway, Not Just a Certificate

By Abrar Hussaini Syed |
Lt Cdr (Retd), Indian Navy | Senior Capacity Planner, Amazon UK

I spent ten years in the Navy's submarine arm, where the accommodation was cosy and the commute was vertical. Today I plan transportation capacity for Amazon in the United Kingdom. Between those two sentences sits the 24-week DGR management course I completed in 2024, and I want to be honest with my community about what that course did for me, what it did not, and what I would tell any officer walking into it now.

The short version: the course did not place me. No course will, whatever the brochure implies. What it gave me were two things the service never could: a corporate vocabulary, and six months of sanctioned time to work on my own transition without anyone binding me to a duty. What I built in that time is what got me hired. The certificate itself was the smallest part of it, though it does look rather smart on the wall.

Stack the course with certifications that recruiters actually search for

The 24-week curriculum gives you breadth: finance, marketing, HR, operations. What it does not give you is a keyword a recruiter can filter on, and recruiters, bless them, live by the filter. I did my PMP and Certified ScrumMaster alongside my transition, and I can say plainly that those two lines on my profile have opened more conversations than the institute's name has. If you are a project or operations man, PMP. Supply chain, look at ASCM. Security background, CISSP. Treat the DGR course as the foundation and the certification as the address plate. Doing both in the same window is entirely feasible. You will never again have this much uninterrupted time, unless you take up submarines.

Think globally. Sponsorship is a real path, not a fantasy

This is the point I most want to make, because nobody made it to me early enough. Almost every conversation in a DGR cohort assumes the destination is Gurgaon, Bengaluru or Mumbai, as though the map ends at immigration. It does not. There are employers in the UK, Europe and the Gulf that sponsor work visas for the right operational profile, and an Indian military officer with engineering depth and people leadership at scale is a stronger international candidate than most of us give ourselves credit for.

I did not discover this from my sofa. From January to March I based myself in Abu Dhabi and Oman and treated networking as a full-time deployment: meeting people across defence, logistics and industry, expressing genuine interest in their work, and asking for precisely nothing. Through that circuit I connected with a recruiter at Amazon, which led to sponsored offers in two locations, Luxembourg and London. I chose London. The UK route offered a clearer long-term path to settlement

and a stronger passport, and the city's connectivity puts you at the centre of the corporate world rather than politely adjacent to it. When you are weighing sponsored offers, weigh the country as carefully as the role.

And here is the part that should convince you this compounds. Just last week, well over a year after those Gulf conversations, one of the region's biggest defence manufacturers rang to ask if I was available, with a package attached that made me check I had heard correctly. I had never applied to them. I had simply sat with their people, said what I was interested in, and left it there. Not every conversation has to convert into a job. The good ones convert fifteen months later, when you have quite forgotten about them.



Old parade grounds feel familiar everywhere. The author at the Royal Military Academy Sandhurst.

Drop the rank at the classroom door

The hardest adjustment is not the coursework. It is sitting as a student after years of people standing up when you enter a room, a service nobody in a lecture hall has any intention of providing. Do it fully. The younger people around any IIM campus the regular MBA students, research scholars, even the interns, are fluent in things we never needed at sea: advanced Excel, AI tools for cleaning and analysing data, prospecting tools like Lusha, LinkedIn optimisation. Ask them. Let go of the ego, let go of the rank, and ask the 24-year-old how he builds his dashboard. He will be delighted, and you will be employable. In my work at Amazon today, data tools are my daily bread, and I am glad I started learning them as a student rather than bluffing on the job.

Choose five mentors, and not all in uniform

Do not collect a hundred contacts. Choose up to five people you will genuinely return to for honest feedback, and deliberately reach beyond your own service: a veteran from another force, a professor who has watched many transitioning batches, a civilian manager a few years ahead of you. Homogeneous cohorts are one of the real weaknesses of these courses, and your mentor circle is where you correct for it. A coursemate will be polite with you. A professor who owes you nothing will tell you your CV reads like it was written for a promotion board, which, let us be honest, it was.

Network like it is a duty, not a transaction

The institutes hosting these courses do not run guaranteed placements for our cohorts and it is right that the community talks about this openly. But the campuses are full of signal if you go looking. Placement committees and faculty know which companies are visiting for other programmes. Go and sit with those recruiters. In my experience, nobody refuses a chat with a veteran; the worst you will get is a coffee you did not want. Beyond campus, use every channel: short, respectful cold messages on LinkedIn, physically turning up at industry events, veteran networks and mentoring platforms. I now mentor transitioning veterans myself, and the pattern in those who land well is always the same. They started conversations months before they needed a job, and not every conversation was about a job.

The course is a runway, and you are the pilot



Never battle alone: with fellow Amazon Warriors on SSAFA's 13 Bridges Challenge across London

Was the 24-week course the best use of my final months in uniform? For me, yes, but only because I treated it as protected time to execute a transition plan rather than a classroom to sit through. In the forces you can never be absent from daily duties long enough to do any of this; the course is the one window where you can, and it would be a shame to spend it perfecting your attendance record. The syllabus gave me the language. The certifications gave me the keywords. The networking, on campus, online and physically in the Gulf, gave me the conversations that became offers. If you are heading into the course now, walk in with your SWOT done, your certification exam booked and your target geographies mapped. The bridge exists. But you still have to walk it.

About the Author



Lt Cdr Abrar Hussaini Syed

Abrar Hussaini Syed served for a decade as an officer in the Indian Navy's submarine arm before hanging up his uniform. He completed the 24-week DGR management course in 2024, collected his PMP and Certified ScrumMaster along the way, and crossed to the United Kingdom on a sponsored role. He is now a Senior Capacity Planner with Amazon UK in London, where he plans transport networks by day and mentors transitioning veterans whenever they will have him. He remains of the firm view that the best conversations are the ones that were never about a job.

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MOOKHO MUSINGS

CARTOONS ON POWER, WORK, WISDOM & WORLD AFFAIRS

WORLD
Understanding a complex world.

AI
Technology, intelligence & the road ahead.

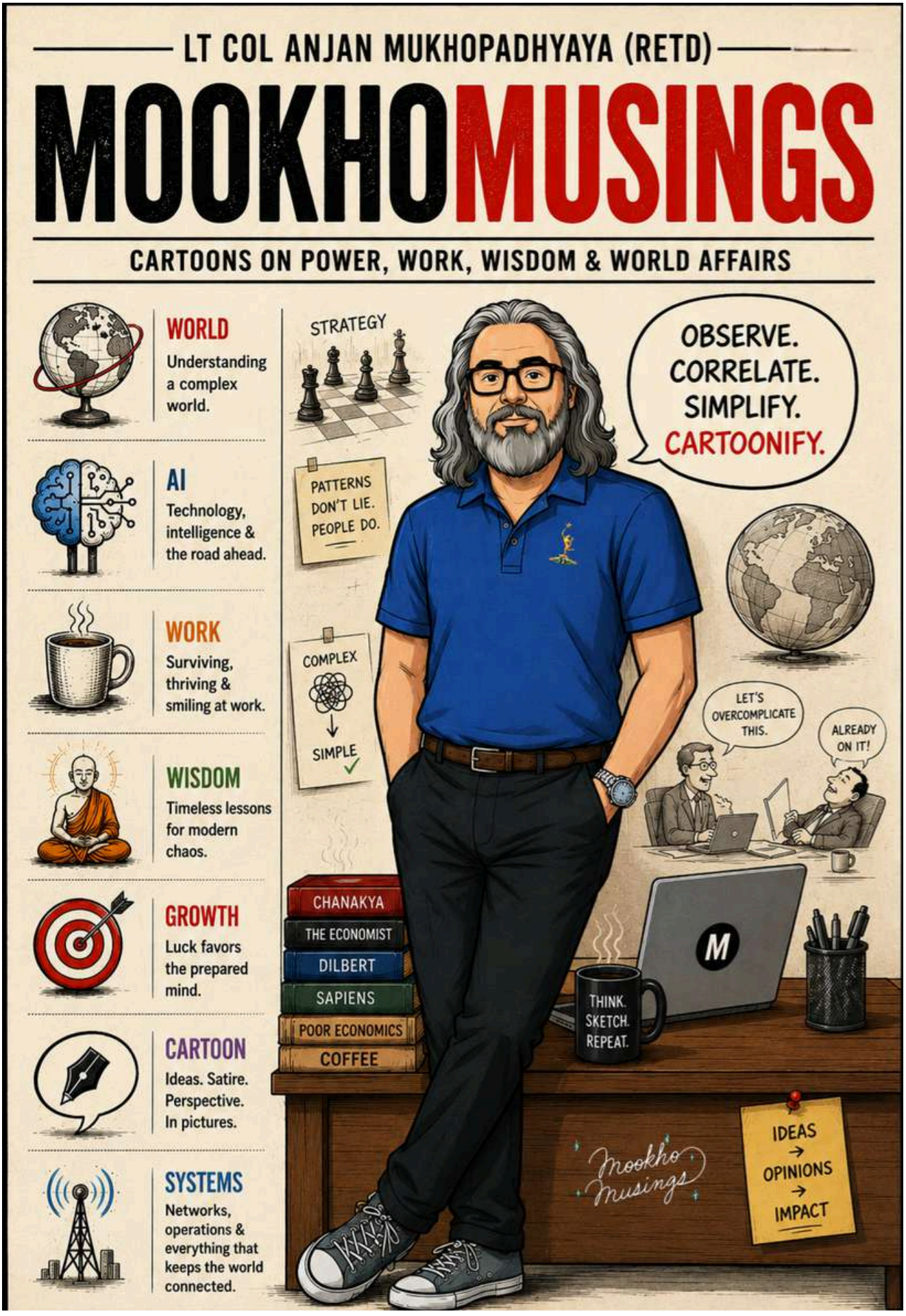
WORK
Surviving, thriving & smiling at work.

WISDOM
Timeless lessons for modern chaos.

GROWTH
Luck favors the prepared mind.

CARTOON
Ideas. Satire. Perspective. In pictures.

SYSTEMS
Networks, operations & everything that keeps the world connected.



MookhoMusings: Ameriki Dreams Over?

Once the land of opportunity for Indian talent...
Today, a hard wall, a hostile mood and a turning tide.



1. THE GOLDEN YEARS



For decades, the US was the unquestioned epicenter of Indian talent. Universities, tech, and a predictable immigration system built the US–India talent corridor.

2. THE TRUMP TURN



In 2025–26, the US weaponized its immigration system — higher fees, policy pauses, tighter scrutiny and executive actions to choke the Indian talent pipeline.

3. RISING XENOPHOBIA



It wasn't just policy — right-wing politicians and social media amplified anti-Indian narratives, fuelling suspicion, racism and hate.

4. THE HUMAN COST



Dreams deferred. Visas denied. Families anxious. Talented minds stuck in limbo. For many, the American Dream turned into a legal nightmare.

5. INDIA'S COUNTER MOVE



India is not just absorbing the talent — it is investing. Global Capability Centers, semiconductor manufacturing and R&D are creating high-value opportunities at home.

6. NEW GLOBAL HORIZONS



Indian students and professionals are now exploring new destinations — Canada, Australia, Europe, the Middle East and beyond. Global mobility is changing, not ending.

7. THE BIGGER PICTURE



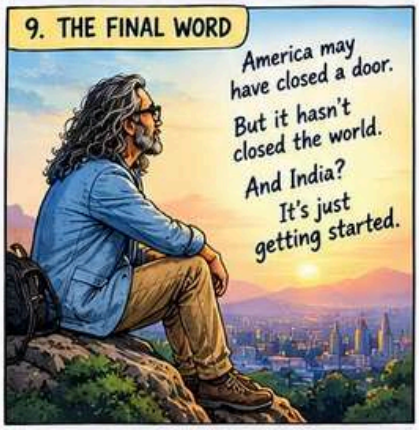
What was once a one-way street is now a two-way story. The world still needs Indian talent — and India is ready to offer it a stronger home.

8. THE RESILIENT INDIAN

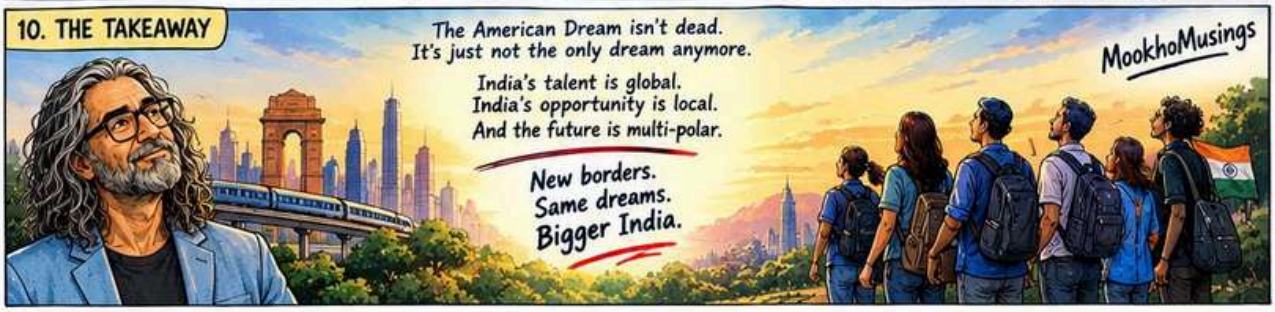


Indian talent is not defined by borders. It is shaped by values, resilience and a global mindset. We may face barriers, but we also build bridges.

9. THE FINAL WORD



10. THE TAKEAWAY



MookhoMusings: #Naam, #Namak, #Nishaan

A Masterclass at NDA, 1985

Celebrating
Subedar Major (Hony Capt)
Darbara Singh, VSM
(1938–2022)

1

NDA, Khadakwasla, Pune. Circa 1985.

Passing Out Parade (POP) rehearsal morning. Around 1200 cadets gather in the QM Fort for forming up.

Noise. Banter. High spirits.

But when the Nishaan – Presidential Colours – marched in, the noise didn't stop.

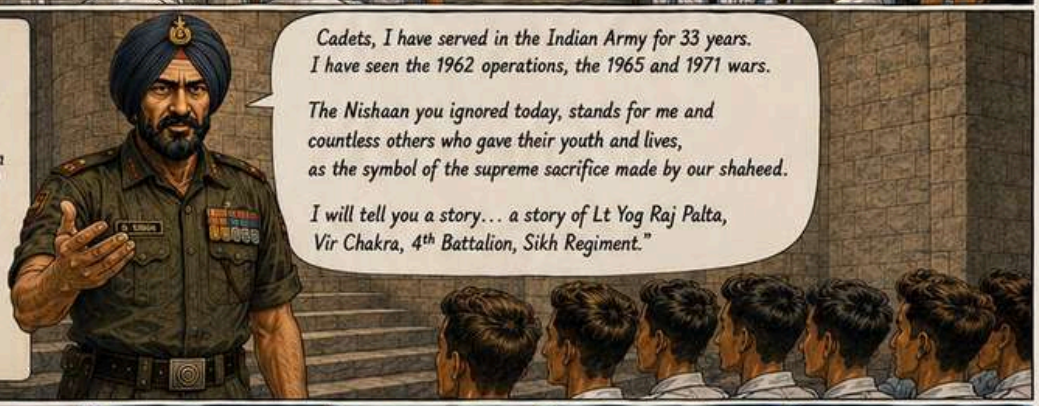


2

Subedar Major Darbara Singh saw the disrespect to the Nishaan.

A decorated veteran of 33 years, he had seen war, sacrifice and loss.

With a heart full of pride and pain, he walked up the steps...



3

Walong, 15 Nov 1962.

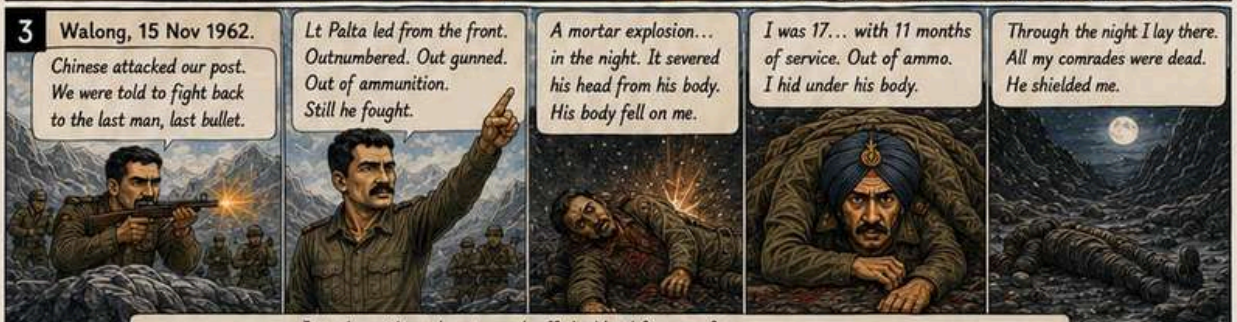
Chinese attacked our post. We were told to fight back to the last man, last bullet.

Lt Palta led from the front. Outnumbered. Out gunned. Out of ammunition. Still he fought.

A mortar explosion... in the night. It severed his head from his body. His body fell on me.

I was 17... with 11 months of service. Out of ammo. I hid under his body.

Through the night I lay there. All my comrades were dead. He shielded me.

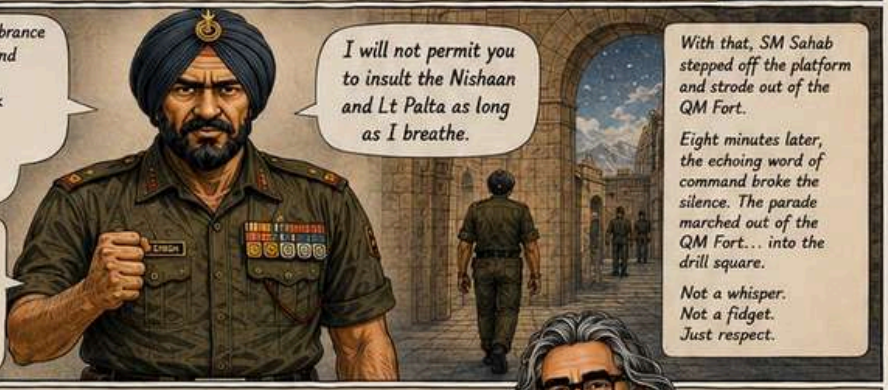


It took me three days to wash off the blood from my face...
but in my mind, the blood of Lt Palta is still there, warm and caking slowly. I will carry this blood to my funeral pyre.

4

When I marched to the Hut of Remembrance the first time, I saw Lt Palta's name and picture on the wall.
In an instance, I was transported back to 1962. I felt his cold, stiff body on top of mine. Till date, I haven't been able to march to the hut again.

Cadets, it is for officers like these that the academy has been given the Nishaan.
It has been won by the blood of ex NDA officers and it stands for all that is good and pure in these horrible times.



With that, SM Sahab stepped off the platform and strode out of the QM Fort.

Eight minutes later, the echoing word of command broke the silence. The parade marched out of the QM Fort... into the drill square.

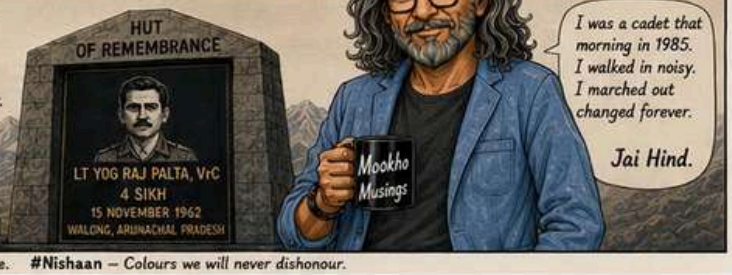
Not a whisper.
Not a fidget.
Just respect.

5

The Nishaan is "just a piece of cloth" for those who see it so.
But for SM Darbara Singh, it stood for Lt Yog Palta...
for a cold winter night... for supreme sacrifice.
For a young officer who gave his life for the Country.

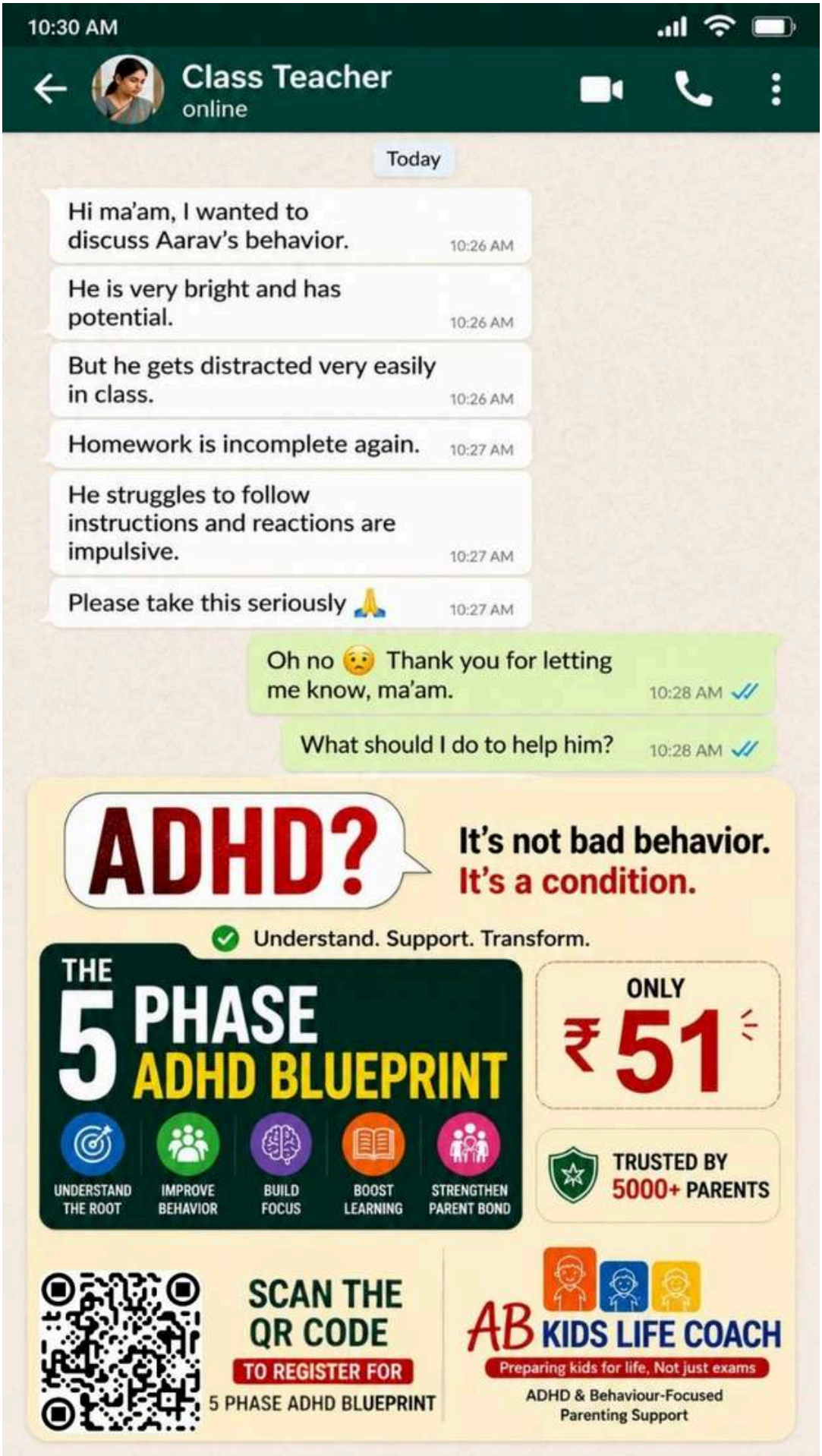
It stood for self-esteem. For belonging. For honour.
For esprit-de-corps. For a way of life.

And that, in my opinion...
is true leadership.



#Naam – Reputation earned. **#Namak** – Salt of the nation we serve. **#Nishaan** – Colours we will never dishonour.


Metabolic Learning Rate –
The Competitive Differentiator in AI Age
From AI Productivity to Reinventing the Business for What's Next
Same Intelligence Different Outcomes
Technology changes fast. But it is people, organisations and their ability to learn that create lasting advantage.
– Mookho
Mookho Musings
1 The AI Gold Rush
Every company is deploying AI ...
ChatGPT
Copilot
Claude
Gemini
Open source
Agents
We've rolled out AI everywhere!
Productivity is up!
We're not behind anymore!
The AI race is on. Everyone has access to powerful models.
2 The Productivity Trap
If everyone gets similar productivity gains, where is the competitive advantage?
Company A
AI tools
Copilots
Agents
Automation
=
Company B
AI tools
Copilots
Agents
Automation
Same tools, Same gains. Hard to differentiate.
3 AI Changes the Economics of Friction
Before AI
Search
Compare
Evaluate
Contact
Negotiate
Purchase
Onboard
Renew
High friction
Slow, expensive, fragmented
With AI
One AI-assisted journey
Lower friction
Faster, simpler, integrated
When friction falls, entirely new customer experiences and business models become possible.
4 Industries Begin to Converge
When AI removes friction, previously separate industries can come together around the customer.
Real Estate
Utilities
Mortgage
Insurance
Inspection
Home Services
From multiple transactions ... to one seamless, AI-mediated experience.
As friction drops, industries converge around customer needs.
5 Intelligence Becomes Cheap – Judgment Becomes Valuable
AI makes prediction, analysis and cognitive tasks increasingly abundant.
Summarise
Analyse
Predict
Generate
Simulate
Intelligence becomes cheap. Available at scale.
But the real value lies in...
Judgment
Proprietary data
Customer relationships
Domain expertise
Trust
As intelligence becomes abundant, human judgment, context and trust become scarce and valuable.
6 Don't Just Automate – Reimagine the Business
The wrong question is: "Where can we automate?"
A better question is: "If we started today, how would we design this business?"
Old way
Digitise and automate existing processes
New way
Redesign around customer outcomes
Simple journeys
New business models
Different revenue pools
The biggest gains won't come from doing the same work faster. They'll come from doing different work.
7 From Tasks to Outcomes
The organisation of the future is not just people, but people and AI agents working together.
Traditional (Tasks)
People do the work
Hierarchical structure
Siloed functions
Activity focused
AI-native (Outcomes)
Humans + AI agents
Flatter, more networked
Cross-functional teams
Outcome focused
More routine tasks get automated.
People focus on higher-value judgment, oversight and outcomes.
8 The Organisation Must Rewire
Technology alone is not enough.
The hardest part is the organisational lens.
Strategy & Vision
People & Skills
New Ways of Working
Governance & Risk
Incentives & Metrics
Culture of Experimentation
Giving employees AI tools without training, change management and new incentives can even worsen outcomes.
Real transformation requires technology + people + process + culture.
9 The Metabolic Rate of Learning
Competitive differentiation will increasingly come from the organisation's "Metabolic rate of learning".
Experiment
Learn
Improve
Scale
A faster learning loop creates a widening advantage.
It's not just what you know, but how fast you can learn and apply it.
10 What Becomes the Moat?
As AI capabilities become more accessible, differentiation comes from:
Proprietary Data
Customer Relationships
Embedded Products & Services
Distinctive Operating Model
Judgment and Talent
Metabolic Learning Rate
A moat built on capabilities, not just models.
11 A Real-World Example: Buying a Home
From a complex, fragmented process ... to an AI-orchestrated journey.
Today
Multiple players. Multiple interfaces. High effort for the customer.
Tomorrow
AI
One AI-mediated experience. Industries converge around customer outcomes.
12 The Final Word
Everyone is asking how AI can make their business faster.
The real question is...
"Can AI make your organisation learn faster than the world is changing?"
That is the real competitive advantage in the AI age.
Mookho Musings
– Mookho
Different Intelligences. Greater Possibilities. A More Human Future.
– Distilled from McKinsey podcast with their director Tanguy Catlin
MookhoMusings


10:30 AM
Class Teacher
online
Today
Hi ma'am, I wanted to discuss Aarav's behavior. 10:26 AM
He is very bright and has potential. 10:26 AM
But he gets distracted very easily in class. 10:26 AM
Homework is incomplete again. 10:27 AM
He struggles to follow instructions and reactions are impulsive. 10:27 AM
Please take this seriously 🙏 10:27 AM
Oh no 😟 Thank you for letting me know, ma'am. 10:28 AM
What should I do to help him? 10:28 AM
ADHD?
It's not bad behavior.
It's a condition.
Understand. Support. Transform.
THE 5 PHASE ADHD BLUEPRINT
UNDERSTAND THE ROOT
IMPROVE BEHAVIOR
BUILD FOCUS
BOOST LEARNING
STRENGTHEN PARENT BOND
ONLY ₹51/-
TRUSTED BY 5000+ PARENTS
SCAN THE QR CODE
TO REGISTER FOR
5 PHASE ADHD BLUEPRINT
AB KIDS LIFE COACH
Preparing kids for life, Not just exams
ADHD & Behaviour-Focused Parenting Support

Moment In Time

We have started with a Photography section " **Moment in Time**" to provide an outlet for creative side of our esteemed members. The rules for submission are as under:-

1. Forces Network members, spouses and their wards can submit images for publication.
2. No Nudity or Porn.
3. No mention of Mil establishments or unit identity or tac numbers or tail numbers.
4. It's a photography section so no images of various get togethers and social functions will be published.
5. The longer side of image should be 2048 pixels.
6. Maximum 5 images will be published every month. The images must be submitted by 20th of every month.
7. Mention your Instagram ID.
8. **While submitting the following details be submitted along with the suitable Title:-**

a. Aperture
b. Shutter speed
c. ISO
d. Camera used
e. Lens
f. Focal length.
g. In case of a mobile click, the same may please be mentioned.

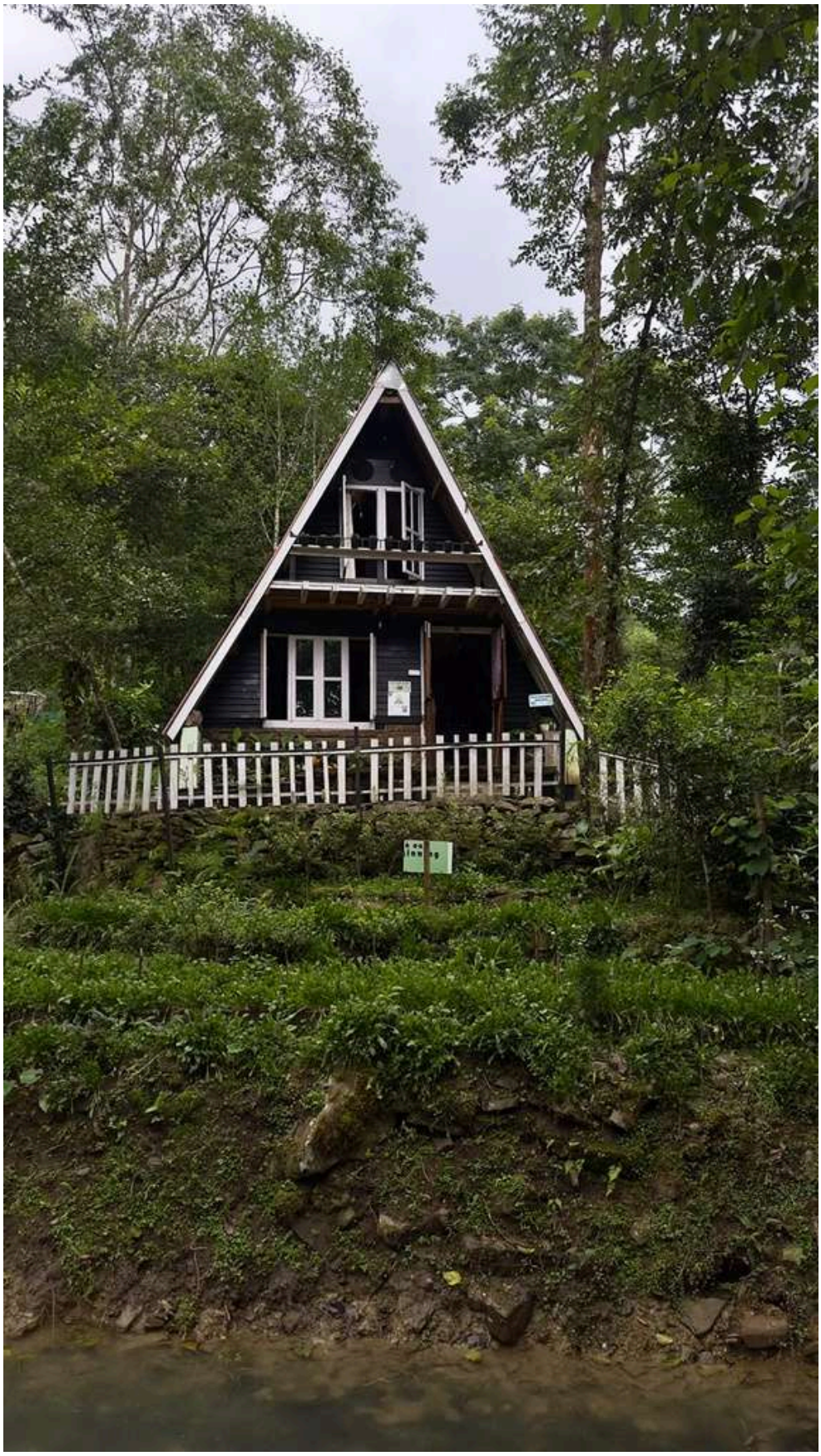
All Photos may please be sent to forcesnetworkz@gmail.com by 20th of every month.



Khonama THE FIRST ECO GREEN VILLAGE OF ASIA.
By Col Ranjit Singh



Khonama, Nagaland THE FIRST ECO GREEN VILLAGE OF ASIA.
By Col Ranjit Singh



Khonoma Village
By Col Ranjit Singh





Khonoma Village
By Col Ranjit Singh


DISCIPLINE
CHARACTER
LEADERSHIP
A BRIGHTER
INDIA
CARDINAL WARRIORS
School with Josh & Hosh
SWAMY RADHE KRISHNA ACADEMY
Discipline Builds Brighter Futures
RESIDENTIAL CRASH COURSE
For RMS, AISSEE & UP Sainik School Entrance
Focused Final Preparation for Serious Aspirants
PRAVIN SINGH
Stronger Children A Safer, Greater India
DISCIPLINE | CHARACTER | LEADERSHIP | A BRIGHTER INDIA
PROGRAMME OPTIONS
Starts 21 September 2026
3-Month Detailed Residential Programme
Complete syllabus coverage
Concept classes and revision
Revision and testing phases
Dedicated mock-test phase
Physical and interview training
Course Fee: ₹20,500
RECOMMENDED FINAL INTENSIVE PUSH
Starts 2 November 2026
Intensive Preparation Batch – 45 Days
Intensive syllabus coverage
Dedicated mock-test series
Previous Year Paper practice
Regular structured classes
Course Fee: ₹17,500
Starts 15 December 2026
Final Marathon Mock-Test Series
Complete intensive revision
Full-length mock tests
PYP practice and analysis
Final performance guidance
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The programme provides preparation and does not guarantee selection. Admission depends on the student's performance, eligibility, merit and the concerned institution's selection process.
NATION NEEDS LEADERS
NATION NEEDS LEADERS
Stronger Children A Safer, Greater India

NOEL LAND

Dedicated Section for the Star Author of Forces Network

LT COL NOEL ELLIS



We welcome Col Noel to the folds of the Forces Network .
We have decided to devote a Section to his writing every month in the ForceNet E-Zine .

The Uninvited Architect

Lt Col Noel Ellis (retd)

We often think of a garden as something we create and control. We choose the plants, arrange the pots, water them and watch them grow. Yet, every now and then, nature quietly reminds us that the garden belongs to far more than just the gardener.

A spider arrives without invitation, builds a magnificent home using the branches we provided, and goes about its business without asking for permission or paying rent!

Perhaps that is the real joy of a garden. We may plant it, but we never truly own it. We merely create a little space where countless other lives can find food, shelter and opportunity.

And sometimes, the most beautiful architecture in the garden isn't made by the gardener at all.

Actually, we humans too are stuck in the world wide web like insects in a cobweb.

Today's story goes this way.....

I went on a stroll near the riverside in the morning to catch some birds in action. Plus, if some new flower in the wild.

The sun was just breaking above the horizon when I noticed a wild creeper winding its way up. That is when I discovered that someone had been doing all the construction work.

Right in the middle of that's magnificent piece of architecture, a beautifully designed cobweb, stretched between the branches, complete with curves, circles and what looked like very careful structural planning. In between, I could see breakfast also stuck.

I looked around for the architect.....Missing. Perhaps he was taking a tea break like I generally do. The spider, clearly, believes in work from home. That is what is trending all over the globe.

What amused me most was the location. Amongst all the greenery, flowers and leaves, this little fellow had chosen the perfect spot, making use of whatever the surroundings provided. I suppose, that's what living with nature is all about.



Where is the Architect ???????????



Just then I noticed a powder puff flower smiling at me. I wish I could use it to powder myself. Not so early in the morning I thought.



The intricate and elaborate design of the web just took my heart away.

I think the name world wide web is so apt because once you are stuck in it, it will engulf you and devour you. That is what happens to insects which get stuck in the sticky web structure.

Should be stay glued to the web? I wonder!!!!!

JAI HIND

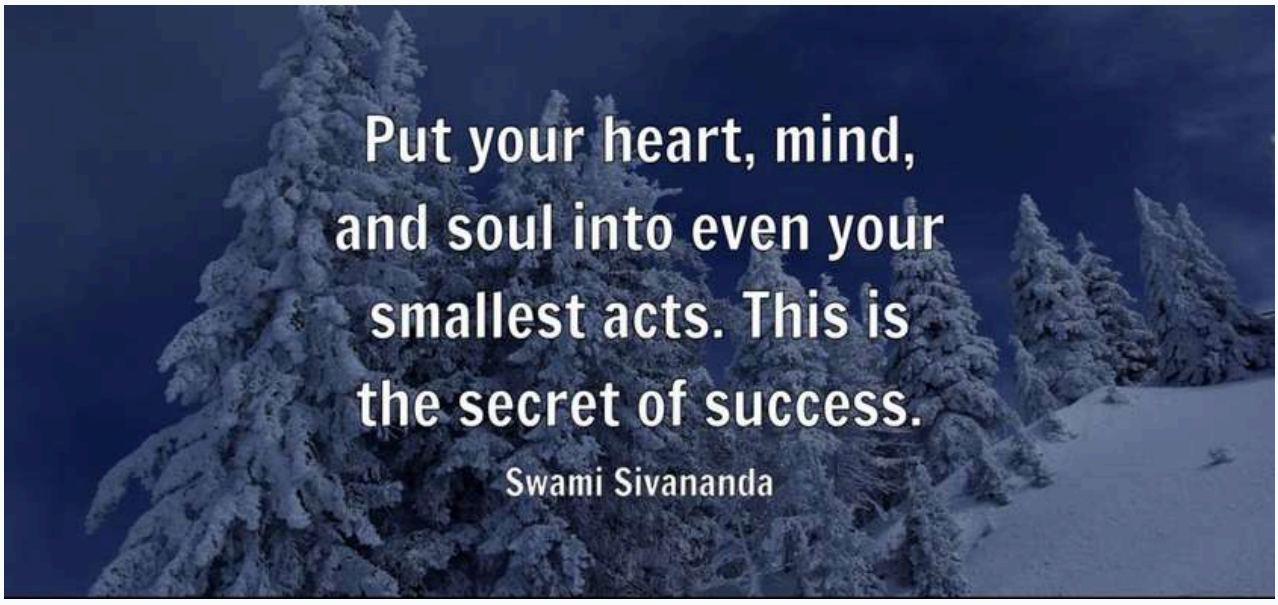
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About the Author



Lt Col Noel Ellis

Lt Col Noel Ellis (retd) is an ex-NDA officer from 66th NDA course. He was commissioned in June 1985 into the Mechanised Infantry. Col Noel is a very vibrant writer. His articles relate to his deep experiences which he had as an Army officer. During his service he has interacted with numerous types of people, be it his colleagues, his seniors or his subordinates and each of his articles portrays that how vivid human nature is and how different their reactions to situations are. He is heavily into reading and leaves no opportunities to pen down his opinion about what is going on in the country. You can read his Blog here: Blog



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Travel Section

Fifty-Six Cafes & Counting: A Confession

Cdr V Srivatsan

I have an addiction. It is legal, mildly expensive & entirely voluntary, which is the only reason no support group exists for it yet. For over two decades now, I have made it a rule: wherever in the world I find a Hard Rock Cafe or Hotel, I will walk in, order a beer & walk out with a t-shirt. Fifty-six locations later, across five continents, I am no closer to recovery & no longer interested in one.

It started, as these things often do, without any grand design. Bahrain, 2009-10, on my very first visit to the country, there to meet Batelco, the largest telecom operator on the island & a customer of mine at the time. Somewhere between the meetings & the merchandise shop, a passing indulgence hardened into a private ritual, & the ritual, in time, into a rule my family learned to plan holidays around.



Where it all began: Hard Rock Cafe Bahrain, 2009-10

The Rule of the Ritual

The rule itself is simple, almost monastic in its rigidity: a beer at the bar, a t-shirt from the shop & a photograph by the sign, non-negotiable, regardless of jet lag, weather, or the patience of whoever happens to be travelling with me. Safina, Tamanna & Armaan have all, at various points, stood in the Thai sun or the Budapest cold, waiting for me to strike a pose beside a neon guitar, expressions ranging from mild affection to open mutiny. Bangkok came closest to the latter: a wait so unreasonably long, against a hunger so thoroughly earned, that a family coup was very nearly declared on the pavement outside. Cooler heads prevailed. The t-shirt was acquired.

The 50th birthday seemed reason enough to make the ritual official. I celebrated it at HRC New Delhi, with the people closest to me, a chocolate cake sitting slightly incongruously beneath the cafe's stage lights, which struck me, even at the time, as exactly the right amount of absurd for a man who collects t-shirts for a hobby.

A Whirlwind Tour, Courtesy HRC

Goa & Hyderabad, India. Goa, I visited alone the first time, drawn by an elephant mural too striking to walk past, & returned with the family thereafter, a rare instance of the ritual being performed twice over for the same city. Hyderabad, by contrast, was pure transit: a quick pitstop wedged between meetings, themselves wedged between flights, the kind of visit where the beer is finished faster than it is poured.



The Lure of Study Abroad



HRC Hotel Goa, and its striking elephant mural



A quick pitstop: HRC Hyderabad

Barcelona. March 2017, in the thick of Mobile World Congress. Between customer meetings & commercial negotiations run at the pace such conferences demand, I found a sliver of time for what I had, by then, started privately calling ME time, read: HRC time. Nobody at the conference ever found out where their vendor had disappeared to.

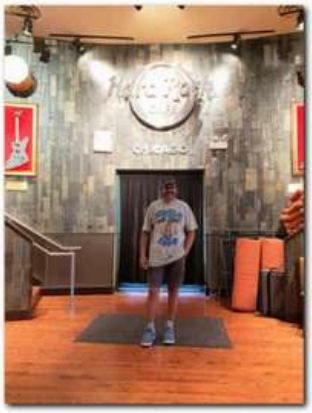
New York, Times Square. At fifty-five, greying moustache & all, I asked for a beer & was asked, without a flicker of irony, for identification. I have not decided yet whether to be offended or delighted. I have settled, for now, on delighted.

Chicago. The hostess, it turned out, had spent the previous year living in Delhi, in a neighbourhood not far from my own. Of all the coincidences a Hard Rock Cafe might produce, a shared postal code half a world away from home was not one I had budgeted for, & easily the best conversation I've had over a bar counter on any continent.

Budapest. A genuine gem, tucked into the middle of a busy business district, with a shop so seriously well-stocked that only the budget, not the inclination, kept me from splurging rather more than I did. I left, reluctantly, a solvent man.









Vienna. Safina & I landed in Vienna a day ahead of our wedding anniversary & the following day, before we had so much as finished unpacking, she took me straight to the Hard Rock Cafe for lunch. The staff, unprompted, brought out a small cake for the occasion & laid on five-star hospitality to match. Twenty-plus years of marriage & she still knows exactly where to take me, which either says a great deal about her or a fair amount about me.



Johannesburg & Lagos. Lagos holds a particular distinction: the most scenic Hard Rock Cafe I have set foot in, & only the second country in Africa, after South Africa, to have one at all. A riverside setting, ample open space, a view that photographs simply refuse to do justice to. Johannesburg, some years earlier, had already opened that particular door onto the continent.

Macau. As close to a perfect evening as this ritual has produced. We watched the House of Dancing Water Show as a family, then retired to HRC Macau, where the serving staff, without exaggeration, ranked among the best I have encountered anywhere in fifty-six attempts. Cherry on top, as I like to say.

& many, many more: Hong Kong, Singapore, Pattaya, Amsterdam, Prague, among a list too long to do full justice to in one article. Bangalore deserves a special mention for the best year-round music of any HRC I know. Mumbai deserves one too, for a different reason: it is, alongside Tokyo, one of the few cities to have run two Hard Rock Cafes at once, thirty to forty kilometres apart, & I count it among my quieter, more pointless triumphs that I once managed both in a single day, a feat that has impressed precisely no one I have mentioned it to.

The Ones I Never Visited Myself

Somewhere along the way, my liking for Hard Rock Cafe stopped being merely mine. Friends & colleagues, aware of the habit, began picking up t-shirts on my behalf whenever their own travels took them past a branch I hadn't reached myself. A colleague brought one back from Tokyo after a holiday in Japan. A Spanish customer, who knew of my addiction as well as I did, sent one from Madrid. I now own shirts from cities I have never set foot in, gifted by people who remembered a small, slightly absurd thing about me. That, more than the collecting itself, is the part I find worth dwelling on.

What It Adds Up To

A naval career moves a family through more postings, more cities, more goodbyes than most professions require. I suspect the ritual gave our travels, official & personal alike, a thread of continuity: the same brand, the same neon sign, the same order at the bar, however unfamiliar everything else around it was. It also gave Safina, Tamanna & Armaan a running joke at my expense, which is its own kind of family currency, & possibly the only currency that appreciates every time it is spent.

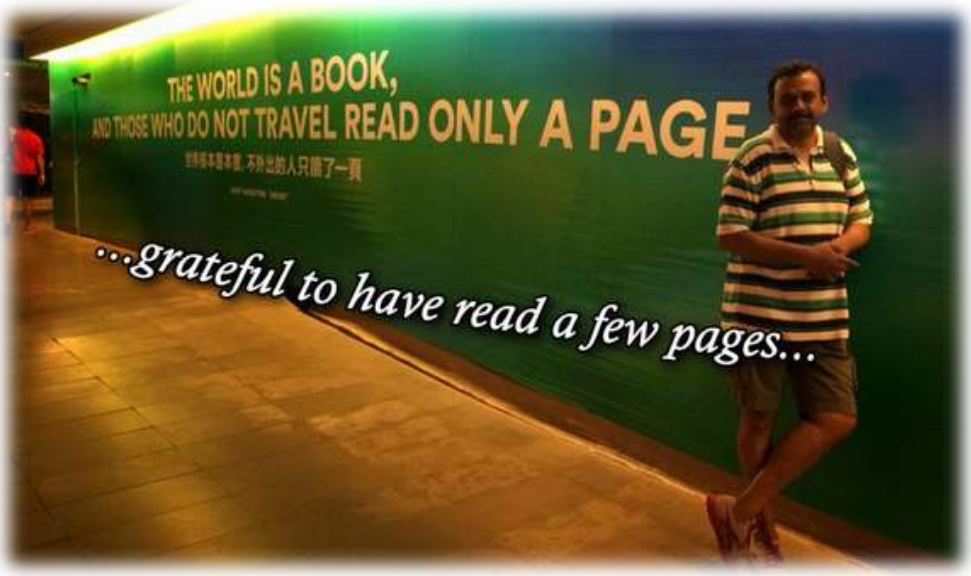








Fifty-six cafes is not a number I set out to chase. It simply happened, one beer & one t-shirt at a time, & shows no sign of stopping. If there is a lesson in it for a fellow veteran packing for a first trip abroad, it is this: find yourself a small, harmless ritual, & let it follow you around the world. It will end up telling your travel story better than any itinerary ever could, & cost considerably less than therapy.



About the Author



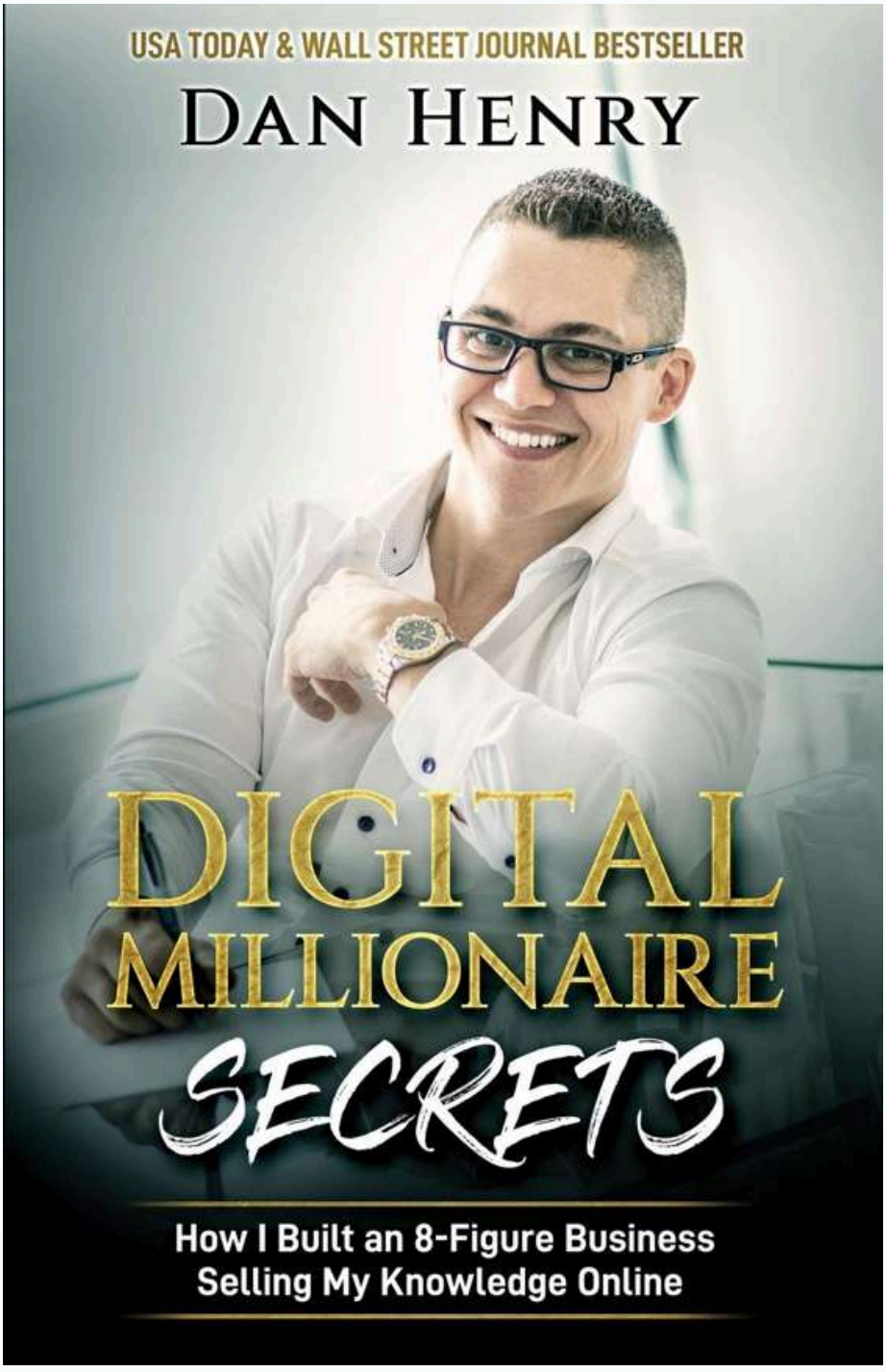
Commander V. Srivatsan (Retd.)

Commander V. Srivatsan (Retd.) has visited over 95 countries & counting, a number that owes as much to two very different careers as to any innate wanderlust. Thirty-five-plus of those came courtesy the Indian Navy, which has an efficient, if occasionally involuntary, way of moving a person around the globe. The rest arrived via a corporate career in sales & operations after 2008, which turned out to be a rather more comfortable way of collecting passport stamps than a warship. Somewhere in between the postings & the boardrooms, he found time for a rather more frivolous form of world touring, chronicled here.

Book Review

Monetizing Expertise in the Knowledge Economy

The ForceNet E-Zine Editorial Team



For professionals stepping out of rigid, structured hierarchies after two decades in uniform and into the fluid waters of the civilian corporate workforce, the standard rules of engagement rarely apply. Paul Arden's It's Not How Good You Are, It's How Good You Want to Be is a manifesto for this exact kind of transitional disorientation. As we recently explored in our September survey on Directorate General Resettlement (DGR) management courses, formal executive education provides the structural bedrock for a mid-career pivot. Yet, what those rigorous academic syllabi often miss is the unapologetic, lateral audacity required to truly redefine oneself in a second career.

Arden, a former executive creative director at Saatchi & Saatchi, uses the creative processes of the advertising industry as a broad metaphor for business practice. The result is a pocket-sized volume that serves less as a traditional management textbook and more as a series of sharp, contrarian provocations designed to jolt the reader out of conventional complacency.

The core premise of the book is delightfully audacious: nearly all rich and powerful people are not notably talented, educated, or charming; they simply achieved their status by deeply wanting it. Arden illustrates this with the unexpected example of Victoria Beckham, whose teenage ambition was not just to be a famous singer, but to become a world brand as ubiquitous as Persil Automatic detergent. For the members of Forces Network who have spent their lives accumulating technical expertise, following established doctrine, and avoiding the spotlight, Arden's worldview is radically different. He argues that conventional cleverness and a strict reliance on past experience actually hinder originality, going so far as to state that experience is the opposite of being creative.

Wisdom for the Mid-Career Transition

Arden's insights translate remarkably well for those navigating a post-military career, directly addressing the impostor syndrome that often accompanies corporate shifts. His mandate to completely disregard where your abilities end and to intentionally aim beyond what you are capable of is a powerful antidote to self-doubt.

Several of his principles align perfectly with a disciplined ethos, while applying them to boardrooms rather than battlefields. He demands absolute accountability, insisting on the mindset of "It's all my fault". Whenever you are involved in something that goes wrong, you must accept total responsibility without blaming the brief, the budget, or your partners. Furthermore, he advises professionals to embrace criticism over praise; while it is easy to get approval by asking people who will tell you what you want to hear, explicitly asking others to find fault with your work is the only way to genuinely improve an idea.

He also tackles the practical mechanics of client and stakeholder management. Rather than overpromising in a pitch, Arden suggests underselling by pointing out possible weaknesses and how to resolve them, thereby building a trusting relationship. When a new idea is deemed silly or impossible by leadership, his advice is characteristically blunt: do it anyway. If you do not physically make it exist yourself, it will never happen. He reminds readers that energy is 75% of the job, adding drily that if you haven't got it, you had better be nice.

The Power of Perception and Failure

Perhaps the most challenging sections for mid-career professionals involve Arden's views on perception and failure. He demonstrates how personal branding dictates reality, noting that an individual presenting themselves simply as an "Architect" is perceived far differently than one whose card reads "Architects" or "Director". How you perceive yourself is precisely how others will see you.

Equally disruptive is his assertion that being right is boring, arrogant, and rooted in the past. Being wrong, conversely, opens up a space where suddenly anything is possible because you are no longer

trying to be infallible. He reinforces this by normalizing failure, reminding readers of Benjamin Franklin and Thomas Edison, and insisting that the person who does not make mistakes is unlikely to make anything at all.

A Balanced View

The book is not without its blind spots. Arden's perspective is intrinsically rooted in the high-stakes, ego-driven world of advertising. Consequently, some of his advice leans toward the glib. His assertion that getting fired can be a positive career move because it shows initiative to future employers may ring incredibly hollow for a transitioning professional with a family and a new residential construction project to finance. Similarly, his directive to give away everything you know so that more will come back to you is conceptually beautiful but potentially hazardous in highly competitive, proprietary corporate environments. Furthermore, his bold claim that one should not try to win awards because they merely reflect consensus and fashion might conflict with the realities of corporate benchmarking.

Despite these minor missteps, Arden's work is a vital read for anyone looking to reinvent their professional trajectory. It successfully dismantles the fear of failure and offers a blueprint for audacity.

About the Author

Paul Arden



Paul Arden (1940–2008) cemented his legacy as a towering, if wildly unconventional, figure in the global advertising industry. After spending eighteen turbulent years navigating the ad world, he found his true professional home at Saatchi & Saatchi in 1977, where he remained for fifteen years. Serving as the agency's Executive Creative Director, Arden was the driving force behind some of Britain's most iconic and successful advertising campaigns. His portfolio included culturally ubiquitous work for British Airways, Silk Cut, Intercity, and Fuji, along with unforgettable slogans such as "The Car in front is a Toyota" and "The Independent - It is. Are you?".

Beyond his corporate achievements, Arden was frequently described as a brilliant, charming, and irascible creative genius who operated entirely off the wall. Following his legendary tenure at Saatchi & Saatchi, he pivoted to a new medium in 1993 by establishing the London-based film production company Arden Sutherland-Dodd. He possessed an extraordinary blend of drive, energy, and an uncommon brand of common sense that defied traditional corporate logic. This potent mix of wayward talent and relentless ambition allowed him to reshape the creative landscape and author works that continue to inspire professionals seeking to break free from mediocrity.

Paul Arden is primarily known for authoring three notable books:

- *It's Not How Good You Are, It's How Good You Want To Be (2003)*
- *Whatever You Think, Think The Opposite (2006)*
- *God Explained in a Taxi Ride (2007)*


A SHORT STORY



One Life Two Octobers

One Life-Two Octobers

A Father's Pride and a Soldier's Test

By
Col Lalit Chamola, SM



Some dates remain etched in our memories because they mark extraordinary events. Others acquire a deeper meaning because two seemingly unrelated chapters of our lives become intertwined. For me, 9 October is one such date—a day that binds the pride of fatherhood with the harsh realities of military life.

One part of this story belongs to my family. The other belongs to the battlefield. Together, they have given this date a place in my heart that time has never diminished.

9 October 1985: The Birth of My Daughter

On 9 October 1985, I became a father.

The arrival of my daughter brought a happiness that is difficult to express in words. She was the first child of our entire extended family, and from the very beginning, she seemed determined to make her own place in the world.

Beautiful, confident, talkative, and full of life, she grew up setting her own standards. Her achievements became a source of immense pride for the entire family, but one decision of hers touched me in a particularly special way.

She chose to wear the uniform of the Indian Army.

When she passed out as an officer from the Officers Training Academy, Chennai, my pride knew no bounds. For a father who had spent his life in uniform, watching his daughter earn the same honour was an experience beyond ordinary happiness.

For six long years, we had the privilege of serving in the same great institution, wearing the uniform of the Indian Army together.

The uniform had already given me countless memories of comradeship, sacrifice, responsibility, and service to the nation. Through my daughter, it acquired another meaning: the satisfaction of seeing the next generation voluntarily embrace the same demanding calling.

Every year, when 9 October comes around, I remember the little girl whose arrival changed my life and the officer she eventually became.

But there is another reason why this date occupies such a prominent place in my memory.

Two years after her birth, on the same date, I found myself deep in the jungles of northern Sri Lanka, preparing to launch an operation against one of the most dangerous camps of the Liberation Tigers of Tamil Eelam, better known as the LTTE.

I could never have imagined that my daughter's birthday would become associated with one of the most demanding military experiences of my life.



9 October 1987: Into the Jungles of Sri Lanka

By October 1987, I had already acquired operational experience in Manipur and Punjab, including the period associated with Operation Blue Star. Those experiences had taught me valuable lessons about operating under difficult conditions and making decisions when the consequences of failure could be severe.

Yet what confronted me in Sri Lanka was a different challenge altogether.

I had been tasked with conducting a raid on a major LTTE camp at Parrappakandatan in northern Sri Lanka. It was regarded as one of the largest and most dangerous terrorist camps in the area.

The operation was to be conducted at night, under difficult terrain and weather conditions, against an enemy whose location and strength made the task particularly demanding.

Our force comprised approximately 100 soldiers of my company. We had been allotted three BMPs, while artillery support was to be provided by the Sri Lankan Army's 25-pounder guns.

On paper, we had the necessary resources. On the ground, however, bringing them together in unfamiliar territory, under conditions of darkness and heavy rain, was another matter.

The night presented its own formidable obstacles.

Navigation in pitch darkness was difficult. The rain continued to pour, turning the ground into a mass of slush. Moving through the jungle, we had to negotiate difficult terrain while maintaining direction, cohesion, and the secrecy essential to a successful raid.

The approach march extended for more than six kilometres.

Every step demanded concentration. Every delay threatened the timing of the operation. In such circumstances, a commander must remain conscious not only of the immediate difficulties but also of the responsibility he carries for every soldier moving behind him.

We pressed on.

By approximately 5.15 AM, we reached the general area of our intended objective. We were only fifteen minutes short of the scheduled time for launching the raid.

Yet there was one major problem.

The camp was nowhere in sight.

The Missing Camp

I remember the anxiety of those moments even

today.

We had struggled through the darkness, the rain, and the slush. My soldiers had endured a demanding night march, and we were now in the general area where the enemy was supposed to be located. But the objective remained elusive.

As the planned time for the raid approached, my concern grew.

This was our first operation of Indian Army in that area. The reputation of the unit was at stake, and as the company commander, I felt a personal responsibility to ensure that the mission did not fail because we could not locate our target.

The pressure was compounded by continuous radio messages from my Commanding Officer and commanders higher up the chain of command. Understandably, they wanted to know our position and the progress of the operation.

My Second-in-Command, Lieutenant Thomas Chaco, was with me, providing support. But despite our efforts, the camp remained untraceable.

There are moments in a soldier's life when the situation appears to offer no obvious solution. Tension builds, time slips away, and the mind begins to run through every possibility.

Yet experience has taught me that panic solves nothing.

The best often emerges in a crisis, provided one keeps one's mind open to possibilities that might otherwise seem absurd.

Suddenly, a thought occurred to me.

The camp had to be inhabited. The occupants would have their daily routines, even in the middle of a jungle. It was early morning, and nature would soon call.

I turned to my soldiers and gave them an unusual instruction.

"Start smelling shit!"

It was hardly the kind of order one would expect to hear during a military operation, but the logic was simple. If the camp was nearby, the smell from its latrines or other sanitary arrangements might help us locate it.

The instruction may have sounded crude, but in the circumstances, it was entirely practical.

And then, almost as if in answer to our predicament, we began to detect the unmistakable smell.

For us, it was no longer merely an unpleasant odour. It was a clue.

I became increasingly confident that the camp was somewhere close by.

At last, we had something to work with.

Contact with the Enemy

I left No. 12 Platoon under Lieutenant Thomas Chaco at the rendezvous point and moved forward into the jungle with the remainder of the party to locate the camp.

We had barely covered two hundred metres when I spotted a barrier ahead, with a sentry standing guard.

At that instant, the sentry and I saw each other.

The distance between us was less than twenty-five metres.

There was no time for prolonged thought or deliberation. We both opened fire.

The silence of the jungle was shattered.

What had begun as a painstaking search for the enemy camp suddenly became a full-scale firefight. Heavy firing erupted, and we began crawling forward towards the camp, attempting to close in



close in on the objective under enemy fire.

In such moments, the world narrows. The larger plan, the pressure from headquarters, and the anxiety of the preceding hours recede into the background. One concentrates on the immediate situation, the soldiers around him, the direction of the enemy fire, and the next movement that must be made.

The firefight was intense.

Amid the confusion, I suddenly realised that my radio operator was nowhere to be seen.

Communication is critical during an operation, particularly when a company is fighting in unfamiliar terrain. Losing sight of one's radio operator at such a moment adds another layer of uncertainty to an already dangerous situation.

But there was little time to dwell on it.

Then came a moment that I have never forgotten.

A 60 mm mortar bomb landed barely five feet away from me.

For a split second, everything seemed to stand still.

I looked at the bomb and instinctively realised what its presence meant. If it exploded, there was little chance of escaping the consequences at such close range.

A single thought flashed through my mind: This is the end.

There was no time to run, no time to take cover, and no time to do anything meaningful.

I was simply there, confronted by the possibility that my life might end within seconds.

But the bomb did not explode.

Even today, I cannot explain that moment except to say that sometimes, despite all the training, preparation, and precautions a soldier takes, survival comes down to circumstances beyond his control.

I had been given another chance.

The firefight continued for approximately ninety minutes before the immediate fighting subsided and we could begin searching the camp. The vehicles , rations , weapons, ammunition were captured . Many terrorists eliminated and the

happiest part was that all my soldiers were safe , in high spirits and ready to go for any operation with me.

The raid had taken us from the uncertainty of a missing objective to direct contact with the enemy, under conditions in which every movement carried risk.

The men had endured the long approach march, the confusion of locating the camp, and the intensity of the engagement. Now began the task of searching the camp and assessing the situation on the ground.

“Sir, What Is the Date?”

The day had been long, exhausting, and tense.

The Commanding Officer joined us at approximately 10 AM. By then, the events of the day had left little room for thoughts beyond the operation and the responsibilities that accompanied it.

When I met him, I asked a question that must have seemed rather unusual in the circumstances.

“Sir, what is the date?”

He answered, “It is 9 October.”

I smiled.

“Today is my daughter’s birthday.”

That was all I said.

For the better part of the day, I had been occupied with the operation: finding the camp, leading my men, fighting the enemy, and ensuring that we carried out the task entrusted to us. There had been little opportunity to think about anything beyond the mission.

Yet somewhere in the back of my mind, the date had remained.

My daughter had been born on 9 October 1985. On 9 October 1987, I was in northern Sri Lanka, fighting an enemy in the jungles of a foreign land.

Two years had passed since I first held her in my arms. In those two years, she had become a source of immense happiness in my life. And now, on her second birthday, I was thousands of miles away, engaged in an operation in which I had come within five feet of a mortar bomb that could have ended my life.

I do not remember what else was said that night. But I remember asking the date, hearing the answer, and smiling.

Perhaps it was my way of reconnecting, however briefly, with the world I had left behind.

A soldier may be physically present on a battlefield, but he does not cease to be a son, a husband, or a father. His responsibilities in uniform may demand his complete attention, yet the bonds of family remain quietly alive within him.

That night, amid the exhaustion and the aftermath of the operation, I was reminded of the little girl whose birth had given 9 October its first special meaning.

Two Memories, One Date

Looking back, I find it remarkable that the same date should connect two such different experiences.

On 9 October 1985, I became a father and discovered a new dimension of love, responsibility, and pride.

On 9 October 1987, I led my company into an operation against an LTTE camp in northern Sri Lanka. It was a day of uncertainty, danger, split-second decisions, and the unrelenting demands of command.

One memory belongs to the warmth of family life; the other to the harshness of the battlefield. Yet

both are inseparable parts of who I am.

The years have passed. My daughter has grown into an accomplished woman and an officer of the Indian Army. I have accumulated my own share of memories from a life spent in uniform. But whenever 9 October returns, the two chapters come alive together.

I remember the joy of her birth. I remember the pride of seeing her pass out from the Officers Training Academy, Chennai. I remember the privilege of wearing the same uniform as my daughter for six years.

And I remember the dark, rain-soaked jungle of northern Sri Lanka, the elusive camp at Parrappakandatan, the sentry at the barrier, the sudden exchange of fire, and the unexploded mortar bomb that landed five feet away.

Above all, I remember that question I asked my Commanding Officer late that night.

"Sir, what is the date?"

"It is 9 October."

"Today is my daughter's birthday."

That simple exchange has stayed with me for decades.

For me, 9 October will always be more than a date on the calendar. It is the day on which a father's deepest affection and a soldier's hardest responsibilities meet in my memory.

And so, on this 9 October, I wish my daughter a very happy birthday.

I salute her—not merely as my daughter, but as an officer of the Indian Army, an institution that has shaped our lives in its own unique way.

A father could hardly ask for a prouder moment than to see his child choose the path of service to the nation.

Happy birthday, my dear daughter.

And a salute to the uniform we have both been privileged to wear.

About the Author



Col Lalit Chamola, SM

Col Lalit Chamola, Sena Medal was commissioned into 5 MARATHA LIGHT INFANTRY in December 1979. His first operational engagement was in Manipur from 1980 to 1981, where he took part in anti-militancy operations. From 1987 to 1990 he served in Sri Lanka as part of Indian Peace Keeping Force and conducted many successful attacks and raids on the camps of the terrorist organization LTTE. He commanded 17 RR Bn. He retired from active service in 2016 and started a second career of helping the youth to prepare for competitive exams.



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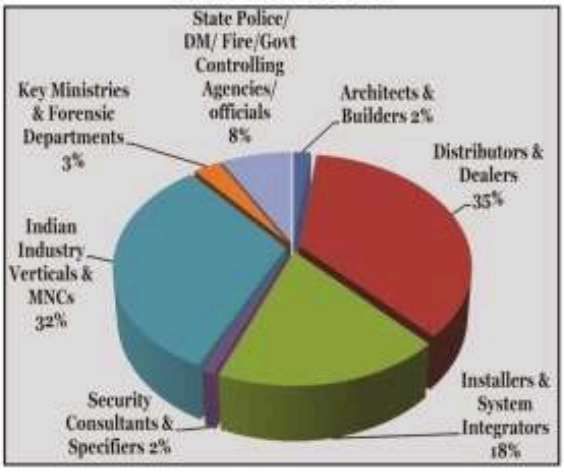
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