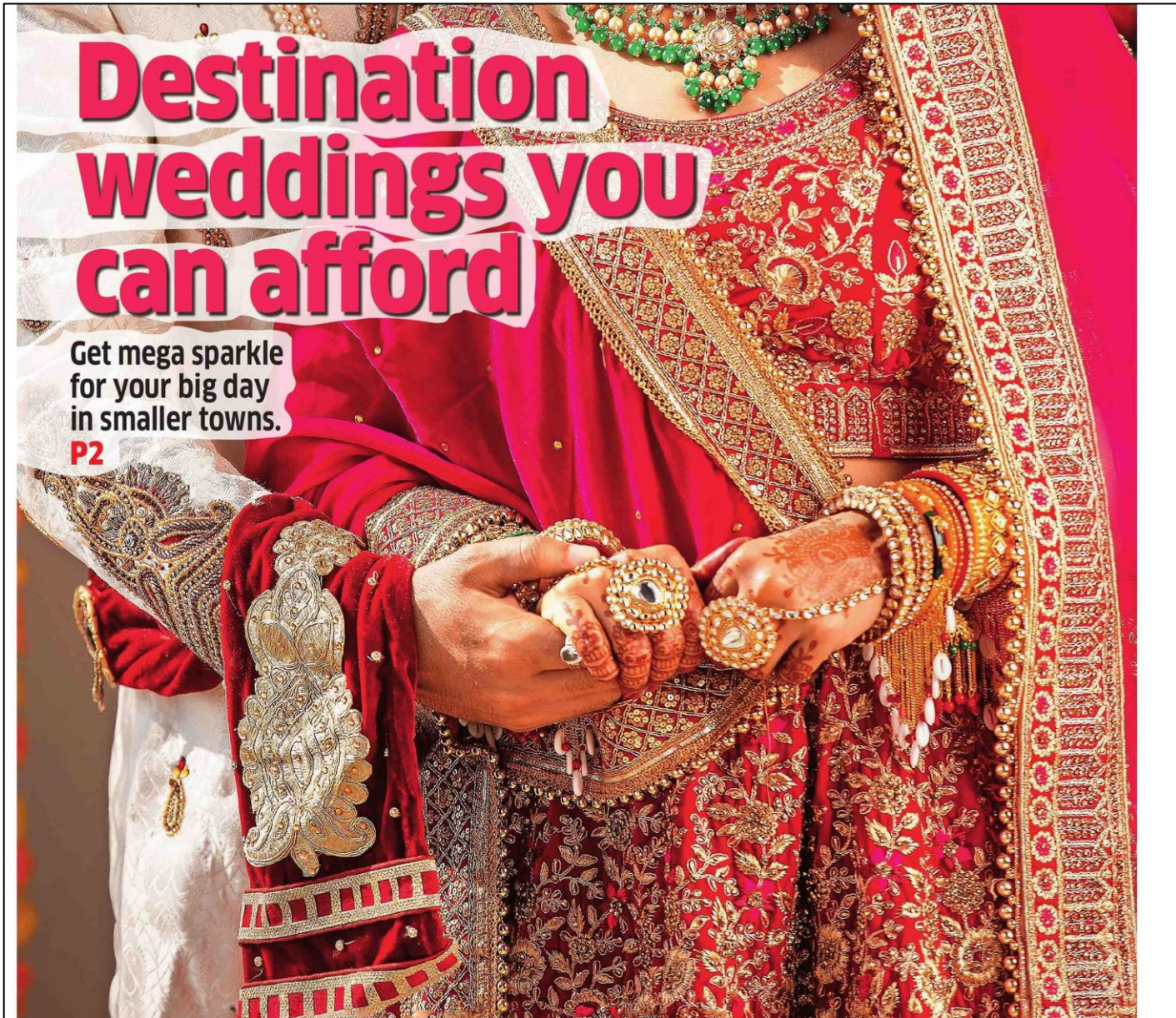


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Destination weddings you can afford

Tier 2 and 3 cities have brought destination weddings within easy reach of the masses, cutting wedding expenses without sacrificing the bling.

by Riju Mehta

Considered the epitome of chic Indian snobbery till a few years ago, the big, fat Indian destination wedding has trickled down to the masses. While showing no signs of shedding flab for the uber-rich, it has skimmed down sufficiently to seduce the *hoi polloi*. The hallowed halls of palaces and luxury hotels have been supplanted by 3- and 4-star resorts in tier 2 locations, while international destination weddings are shifting to domestic settings.

"We're seeing some of the biggest, high-profile weddings taking place in India, nudged by Prime Minister Narendra Modi's 'Wed in India' call in 2023. Domestic weddings now hold a much larger share of the market and, logistically, are far more convenient for families," says Delhi-based Nischay Gandhi, Director of the wedding curator company, Nischay Gandhi Designs.

In fact, in a surprising reversal of the trend, destination weddings, which have always been more expensive than home-town weddings,



"Compared to Gurugram, organising the wedding in Kasauli was more cost-effective because of limited number of guests and lower organising cost."

MINAL BORKAR

are now being seen as an easy way to cut costs. "Hosting the wedding in a 4- or 5-star hotel in Delhi would have been much more expensive because of higher venue costs

Minal Borkar & Aman Sehgal, both 29 years, Gurugram

Destination for wedding: **Kasauli Resort by Piccadilly,** Kasauli, Himachal Pradesh

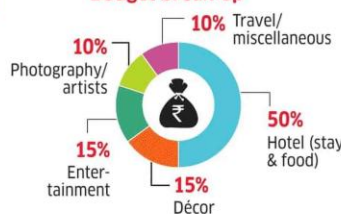
No. of days

2

No. of guests

80

Budget break-up



and larger number of guests we would have invited," says Delhi-based Nandita Kapoor, who is set to tie the knot in a Jim Corbett (Uttarakhand) resort by end-November.

Minal Borkar, who got married in Kasauli (Himachal Pradesh) in April this year, agrees. "We did consider organising it in Gurugram, but would have incurred much higher costs, and I, anyway, wanted an intimate, hill wedding with scenic backdrops," says the 29-year-old who invited 80 guests for the two-day event.

Lower spending does not affect the size of the Indian wedding market, pegged at US\$130 billion by a Jefferies 2024 report, because the number of such weddings is on the rise, offsetting smaller budgets. According to a WedMeGood 2023-24 survey, cited by SOIC Research, held among 2,400 urban couples, 21% of weddings in India were destination weddings, up from 18% in 2022. For families who are spending twice as much on weddings as on their children's education, it is a good way to marry aspiration and affordable budgets.

Budget & break-up

Destination weddings can be broadly categorised into the luxury (₹3-5 crore, but can go up to ₹10-20 crore), mid-range (₹70 lakh to ₹2 crore), and budget segments (₹20-60 lakh) for 100-300 guests. "These figures cover venue, décor, food and beverages, entertainment, and artists, but do not include personal expenses such as gifting, jewel-

Top Indian wedding locations

Rajasthan

Udaipur, Jaipur, Jodhpur: These are the top choices for regal weddings in opulent forts, palaces and luxury hotels, which can easily cost ₹3-5 crore for a two-day wedding. There are smaller hotels as well which can cost ₹50 lakh to ₹2 crore.

Goa

South Goa, with its quiet, pristine beaches is the perfect pick for outdoor 5-star beach weddings, but smaller resorts and hotels in other areas can help cut the costs to ₹20-60 lakh. The air fare will comprise a big component of your bill, especially if you are flying from north India.

Kerala

Kovalam, Kochi, Kumarakom: The beautiful locales form inviting backdrops for weddings, making these cities the biggest pull for luxury weddings that can easily cost ₹75 lakh-2 crore. Air fares will again form a big part of the bill.

Other tier 2 destinations

Himachal Pradesh

Kasauli & Shimla: Easily accessible by train and road from Delhi, these hill towns offer several 3/4-star resorts with 35-75 rooms that can accommodate 70-150 people. They offer stunning backdrops for outdoor weddings and affordable budgets.

Cost: ₹20-40 lakh

Uttarakhand

Rishikesh, Jim Corbett, Dehradun, Mussoorie: Rishikesh is the most popular destination for weddings with a wide swathe of options from luxury to budget, while Jim Corbett, Dehradun and Mussoorie are perfect hill venues for the mid-range segment. There are many smaller resorts with 15-40 rooms, which can bring down your costs to less than ₹30 lakh if you trim your guest list.

Cost: ₹25-60 lakh

Odisha

Puri & Gopalpur-on-Sea: Though there are bigger hotels and chains like Mayfair accommodating up to 1,000 guests, you can pick smaller hotels and resorts that offer beautiful beach settings but cost much less.

Cost: ₹15-30 lakh

Karnataka

Kodagu (Coorg): This beautiful hill town offers a wide variety of luxury hotels and smaller resorts that can accommodate 50-1,000 guests, while the plate prices vary from ₹600-3,500 per person.

Cost: ₹25-50 lakh

Maharashtra

Alibaug, Karjat: Both Alibaug, a coastal town, and Karjat, a hill station, offer lovely backdrops for a wedding and are within drivable distance from Mumbai.

Cost: ₹20-40 lakh

* Cost for two days for 70-150 guests including stay, food, décor and entertainment.



Nandita Kapoor & Devinder Singh, both 29 years, Delhi



Destination for the upcoming wedding in November-end: **Tiaraa Hotels & Resorts, Jim Corbett, Uttarakhand**

No. of days

2

No. of guests



250

"We have hired some local artists for the wedding, which will help save money in arranging travel, accommodation and food for them."

NANDITA KAPOOR

lery and wedding attires," says Gandhi.

Within these budgets, the top segment sees elaborate 3-5 day weddings, with 5-6 events in palaces, forts and the 5-star luxury of hotels, while budget and mid-range categories usually consider 2-3 day functions, with 3-4 events, in smaller hotels and resorts that are easily accessible from metros and tier 1 cities.

In most cases, it's cheaper to opt for all-inclusive packages offered by hotels and resorts, which cover stay, food, venues, décor and entertainment, rather than pick-

ing only accommodation and food. "Many couples also opt for end-to-end management through our event partners, customising everything from welcome dinner to post-wedding brunch," says Arjun Baljee, Founder of ICONIQA and President of Royal Orchid Hotels.

If, however, you are making arrangements on your own, picking local talent for décor, DJs, photographers, and make-up/mehndi artists will prove less expensive than ferrying them from your home city and providing for their travel, stay and food for

the duration of the wedding.

"Depending on the time of the year and the hotel that is more sought after will also determine the price," says Chetan Vohra, Co-founder & MD, Weddingline, a wedding management firm that has organised top-notch weddings for celebs like Priyanka Chopra, Yuvraj Singh and Vivek Oberoi, among others.

Agrees Gandhi: "Hosting a wedding during the off-season can make a huge difference, with costs for hotels, caterers, décor, entertainment and artists coming down by 50-60%."

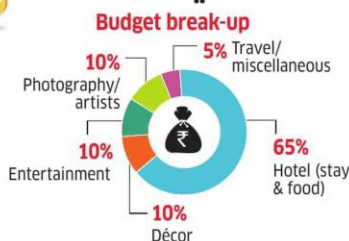
Typically, hotel stay and food will account for 40-60% of your expenses; décor and entertainment take up another 30%; and travel, logistics and miscellaneous other arrangements make up the rest.

Popular destinations

Rajasthan, Goa and Kerala continue to be perennial favourites, with Jaipur and Udaipur sought for their regal settings, while Goa and Kerala attract beach lovers.

"While exotic locales and tier 1 cities are chosen for their robust infrastructure and accessibility, tier 2 and 3 destinations are increasingly being favoured for their quaint charm and cost-effectiveness," says Rituraj Khanna, CEO, Q Events and Weddings, a company renowned for its opulent weddings and grand productions.

For tier 2 and 3 cities, there are plenty of choices, though some stand out for their good resorts and hotels, as well as easy accessibility. Uttarakhand (Rishikesh, Dehradun, Mussoorie), Himachal Pradesh (Kasauli, Solan, Shimla), Maharashtra (Lonavala, Alibaug), Karnataka (Mysuru, Kodagu), Odisha (Puri, Gopalpur-on-Sea), and the Northeastern region (Siliguri,



Cost-cutting hacks for destination weddings

Pick tier 2/3 cities, 3/4-star resorts

The biggest savings come from ditching the forts, palaces and 5-star hotels in metros or key wedding destinations like Rajasthan, Goa and Kerala. You can secure packages for one-tenth the cost by opting for boutique resorts and 3- or 4-star hotels in scenic locales.

Off-season discounts

For popular destinations, avoid high rates and crowds in peak season by picking the shoulder season, but check the weather to avoid rains and snow. For instance, if you are considering Rishikesh, pick September or April instead of November or February. You will save not only in hotel and vendor discounts, but also in travel fares.

Use wedding apps

Instead of hiring a wedding planner, opt for wedding apps, such as Wed-MeGood, Plan A Wedding, Wedding Wire India, Indian Wedding Planner, etc. These not only offer venue and vendor management, wedding

websites and guest lists, but also help budget and track expenses. However, you will need to conduct due diligence for quality and reliability of vendors and venues.

Hire local artists

By hiring local make-up and mehndi artists, photographers, DJs and wedding bands, décor teams and caterers, you will not only save on their fees, but also on their travel, stay and food expenses.

Sustainable weddings

A green wedding can help save money if you opt for digital invitations, cut down on flowers as décor (most expensive props), pick scenic outdoor locales, use handmade wedding favours, repurpose décor items, and rent wedding attires and jewellery instead of buying them.

Easy access

Picking locations closer to your home city, that are within drivable distance or easily accessible via trains or buses, will bring down travel costs for guests and vendors considerably.

Shillong and Guwahati) are the top pulls because of their scenic hills and lovely beach locales.

Besides these, there are many other options in other states that hold destination weddings for smaller parties of 50-80 guests. However, tier 2 towns don't always translate into smaller, cheaper hotels, with places like Rishikesh, Kodagu, Gopalpur-on-Sea, etc., offering costly options. "For instance, the Westin Resort & Spa, Himalayas, in Rishikesh is one of the most expensive hotels," says Vohra.

Ultimately, however, a destination is based on one's requirements and priorities, such as the guest list, the

number of rooms available, locations that provide the desired backdrops, and accessibility. "We had shortlisted Rishikesh, Mussoorie and Kasauli, but Rishikesh resorts did not fall within our budget and Mussoorie hill roads posed transportation issues. So we zeroed in on Kasauli, which met all our needs," says Borkar.

"For 60-200 guests, premium lifestyle properties are experiencing growth rates substantially exceeding those of bigger 5-star chains," says Rachit Gupta, VP & Head, Marketing & Sales, Athiva Hotels & Resorts (Chalet Hotels).

Planning & saving

It's best to start planning six months to one

year in advance as it will take time to visit the shortlisted hotels and make the necessary arrangements. "Set a clear budget and stick to it, allowing for a contingency fund for unexpected expenses. Also invest in a skilled wedding planner to handle logistics and negotiations, which can lead to significant savings," says Khanna.

While wedding planners offer more creative inputs, bigger savings and help avoid planning pain points, you could alternatively opt for one of the many wedding apps that can help with vendor and venue lists, managing guests, creating websites, tracking expenses, among other things.

Finally, the big question is how to save for this goal. With wedding budgets that go up

to lakhs and crores, it's better to plan in advance. Suppose the budget for a destination wedding is ₹1 crore today, and you have a 10-year horizon. Assuming an inflation rate of 7%, after 10 years, the wedding would cost ₹1.96 crore. A systematic investment plan (SIP) of about ₹84,000 a month in a conservative equity mutual fund (MF) scheme that compounds at 12% over 10 years can take you there. For a more conservative budget of, say, ₹30 lakh, assuming the same variables, the goal value will go up to ₹59 lakh. A SIP of about ₹26,000 a month in an MF scheme that compounds at 12% over 10 years will help you achieve the goal.

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Wed in peace with adequate protection in place

by Riju Mehta

As Indian weddings evolve into massive events, with multiple functions and bills that can run into crores, it is prudent to cover unforeseen risks that may jeopardise them. Wedding insurance, which is offered by several general insurers under their 'event insurance' policies, covers various risks and is available at an affordable premium.

Q What does it cover?

Since wedding policies can be customised, one can pick a cover as per one's risk exposure and specific requirements. While flexibility is available in all policies, there are some standard features offered by insurers.

"Event cancellations due to perils listed under the Standard Fire and Allied Perils policy are typically covered," says Amarnath Saxena, Chief Technical Officer, Commercial, Bajaj General Insurance. Such risks include loss or damage to the venue by fire, lightning, explosion, riot, strike, malicious damage, and natural calamities like storm, cyclone, earthquake, etc. The coverage also extends to burglary at the wedding venue resulting in theft of valuables like jewellery, gifts, etc.

"It can also be covered due to no show by vendors, or in case the bride, groom or immediate family members meet with an accident during the wedding," says Dhirendra Mahyavanshi, Chairperson, MD & CEO,

Turtlemint.

Insurers also cover public liability, which may be offered as an add-on plan. This protects against legal liability for third-party civil claims arising from bodily injury or property damage caused by accidents at the event venue.

Another useful cover that is typically available as an optional plan is the money or money-in-transit insurance. This covers loss of money in transit, while be-



ing carried by the insured or an authorised employee due to robbery, theft, or other unforeseen events. The policy can also cover theft if the money is kept in a safe or a strong room at the insured's premises.

Q Are destination weddings covered?

Wedding insurance does cover destination weddings, though the coverage is largely the same as that for a traditional wedding. "Since policies are flexible, they can be tailored to meet the specific needs of the couple," says Saxena. However, if the destination is outside

India, one should check if the location is covered and be aware of any location-specific exclusions or extra costs that might come with a destination event.

Q What is the cost?

The premium will depend on the size and type of cover as well as the extent of customisation you have included, and is usually 0.2-2% of the sum insured.

Q What is the duration?

Unlike other annual or multi-year policies, wedding insurance offers a cover for the duration of the wedding. Since it is customisable, you can have specific, limited duration covers for, say, cancellations, event day or money in transit only.

"The coverage can range from a single day for a one-time function to a week or up to 15 days for larger, multi-day celebrations. The policy duration is designed to align with the complete event schedule, including set-up and dismantling days, if required," says Gaurav Arora, Chief Reinsurance, Underwriting & Claims for Property & Casualty, ICICI Lombard.

Q What's not covered?

Wedding insurance typically doesn't cover losses or cancellation arising from strikes, protest or civil unrest; Covid-19 or similar infectious diseases; intentional property damage, wilful misconduct or negligence; acts of terrorism, war or invasion; and self-inflicted injuries or fatalities.

Top 5 foreign wedding destinations

by Yasmin Hussain

While international destination weddings are losing favour, some places remain favourites despite the high cost of air fares and accommodation. We have picked five destinations, with Thailand the most affordable, Maldives the most expensive, and the Middle East rapidly rising in popularity.

THAILAND

It's the most affordable among international wedding destinations because the infrastructure is well-developed for Indian weddings. Hotels, planners and vendors handle large-scale celebrations regularly, which keeps prices competitive. Even luxury weddings can be done at reasonable rates, typically ₹1-2 lakh per guest, since most materials are locally available and logistics are simple. Most preferred destinations include Phuket and Hua Hin.

Hotel: ₹26,000-41,000 per room, per night.

Venue: ₹41,000-55,000 per day, depending on whether it's the pool area, lawn or beach.

Decor: ₹5.5-11 lakh for a one-day event.

Entertainment: ₹1.5 lakh onwards.

UAE (DUBAI)

It costs ₹2-2.5 lakh per guest because despite Dubai's proximity to India, the premium venues and hotels make it expensive. Nearly half the budget goes towards stay and catering as the five-star properties set high base rates for such weddings.

Hotel (5-star): ₹40,000-70,000 a room, per night.

Venue: ₹6 lakh per function.

Decor: ₹6 lakh onwards per function, depending on drapes, lights, flowers and props.

Entertainment: ₹3 lakh onwards for a local DJ and console. Bridal entry, groom procession, live band/ orchestra) can cost ₹6 lakh per event.

MALDIVES

Maldives is the most expensive destination, cost-

ing ₹3-4 lakh per guest. Since everything has to be transported to the islands, logistics alone is a significant expense. Limited local manpower and exclusivity of island resorts, which often need to be booked entirely, further push up the expense.

Hotel: ₹1-4 lakh per room, per night.

Venue: ₹44 lakh onwards for 100 guests.

Decor: ₹11 lakh onwards.

Entertainment: ₹90,000-2 lakh for a DJ and drummers.

SPAIN

Spain will cost ₹2.5-3 lakh per guest, driven by European pricing for venues and hotels, as well as the expense of transporting Indian décor and catering items. France has comparable expenses and limited on-ground support for Indian weddings, which keeps the cost per head relatively high. The preferred destinations include Barcelona and Seville.

Hotel: ₹10,250-30,750 per room, per night.

Venue: ₹5-15 lakh for castles, luxury resorts, or beachside properties, depending on exclusivity and location.

Decor: ₹5-15 lakh for themed décor, floral arrangements across multiple events.

Entertainment: ₹2-10 lakh for Indian and Spanish performers, musicians, or dancers.

ITALY

The cost is roughly the same as that for Spain, which is ₹2.5-3 lakh. Venue and accommodation costs are high, and most items and props have to be flown in, adding to the expense. With couples preferring to host weddings in India, the volume of weddings in Italy has dropped by nearly 30%, which means fewer vendors on the ground and less competition to keep the prices in check.

Hotel: ₹40,000-80,000 per room, per night.

Venue: ₹7 lakh onwards for a two-day event in castles, luxury resorts, or beachside properties, depending on exclusivity and location.

Decor: ₹11 lakh onwards for an elaborate set-up.

Entertainment: ₹2-10 lakh

Source: Makemytrip.com, Diwas.in, Wedmegood.in, Super-weddings.com. All costs are indicative and may vary with hotel, month and options selected. Air fares and cost for photography & make-up artists included in per person cost.



Wedding gifts are tax-free, but maintain proof

Wedding gifts, even those given by non-relatives or received before or after the wedding, are exempt from tax. But preserve proofs like wedding invitation, gift details and bank records in case of I-T queries.

by Preeti Kulkarni

For couples and their families, a wedding is a joyous milestone—and it also opens a brief window to a rare tax perk: gifts received by the bride and groom, not just from close relatives but even from friends and acquaintances, are fully exempt from tax. This is in contrast to the general gift tax rules, where aggregate gifts worth over ₹50,000 in a year, from those who are not close relatives, is taxable. On ordinary occasions, you have to add the monetary value of such gifts to your 'Income from other sources' and pay tax on the entire amount—not just the amount over ₹50,000—at the slab rate applicable to you.

Only the ones given by close relatives such as parents, spouse, siblings, in-laws and other lineal ascendants or descendants are exempt in non-wedding scenarios. "In a recent (March 2025) case, *Rabin Arup Mukerjee versus income tax officer (ITO)*, the Mumbai tribunal held that the term 'relative' is broad enough to cover even a step-sibling, and so a gift received from a step-sibling is also tax-free," says Mayank Mohanka, Founder-Director, TaxAaram.com, a tax advisory portal.

No tax on wedding gifts

However, wedding gifts—be it in cash or kind—received from even non-relatives attract no tax under Section 56(2)(x) of the Income Tax Act, but you would do well to acquaint yourselves with the nuances of the provisions. Do only gifts received on the wedding day qualify for exemption? No, say tax consultants. As per Section 56, gifts received 'on the occasion of marriage' are tax-free. "There is no specific time frame prescribed by the Act within which the wedding gift should be received for claiming exemption. As far as wedding gift taxation is concerned, the intent behind the gift matters," says Avinash Polepally, Business Head, Cleartax, a tax consultancy

Wedding gifts and taxes

The rules

- Gifts received 'on the occasion of marriage' are tax-free under Section 56(2)(x).
- These include cash, cheques, jewellery and other assets.
- The exemption is allowed to both the bride and groom.



Understand the fine print

- No fixed time frame: gifts before or after the wedding can qualify.
- However, they ought to be linked to the occasion.
- The intention behind the gift matters, not just the date.



Documentation is must

- Wedding invitation cards or soft copies.
- Guest list or gift register.
- Photographs or videos.
- Details of those giving the gifts.
- Bank entries.
- Any e-mail or messages.
- Disclose details in your ITR form's Schedule AL, if applicable.



portal. So, you can claim exemption even if you have not received the gift on the day of the wedding, though it is easier to establish the link between the ceremony and the gift if the date of receipt is closer to your big day.

"The Mumbai tribunal, in the *Dhruv Sanjay Gupta versus Joint Commissioner of Income Tax (JCIT)* case, held that gifts received within 10-15 days after the wedding were still tax-exempt, as they were

Capital gains tax

- Wedding gifts are tax-free only on receipt.
- Any sale or transfer of a capital asset in future will be subject to capital gains tax.
- Cost incurred by previous owner will be treated as your cost of acquisition.
- Ensure you retain invoices as proof.
- For highly valuable gifts, opt for valuation from registered valuers.



clearly connected to the occasion," says Sandeep Bhalla, Partner, Dhruva Advisors. "Likewise, in the *Manubhai Dahyabhai Bhoi versus ITO* case, the Ahmedabad Income Tax Appellate Tribunal (ITAT) also ruled that even gifts received before the marriage date can be exempt if the taxpayer provides a proper list of donors and the gifts are clearly for the wedding."

It is clear that the exemption is extended not only to gifts received on the wedding day but also those given around the main ceremony. The intent behind the gift matters more than the timing, say tax experts. "In the *Commissioner of Income Tax versus Dr (Mrs) Neelambai Ramaswamy* case, a wedding gift received 11 months after marriage was allowed as an exemption," explains Polepally.

Maintain records

You must have the necessary documentation in place to justify your exemption claim should the Income Tax Department raise queries. "For claiming exemption, a direct link between the gift and the marriage occasion must be established," says Mohanka. "Keep documents such as the wedding invitation, guest list, or a gift register detailing the donor's name, address, nature, value, and date of the gift handy for submission during assessment, if required."

You ought to meticulously maintain and document the details associated with such gifts. These include names and addresses of

the donors, amount received and date of receipt, any e-mail, letter or messages confirming the gift, invitation card or soft copies, and so on. "This is because the tax authorities may, during assessment or scrutiny, or even otherwise, seek to verify the sources of amounts received or credited in the bank account. There have been cases where the tax authorities have asked to prove the credit worthiness of the person gifting to verify the genuineness of the transaction," says Kuldip Kumar, Partner, Mainstay Tax Advisors.

If you have received monetary gifts, particularly through formal banking channels, identification will be easier. "Cash gifts deposited in a bank follow the same rule," says Kumar. "For non-monetary gifts such as jewellery, paintings, or other capital assets under Section 56(2)(x), taxpayers should maintain documents showing their value for accurate asset reporting." If total income exceeds ₹1 crore, Schedule AL (Assets and Liabilities) must be filled in the tax return, including such gifts at the cost at which the previous owner acquired them.

Capital gains

To be sure, while the gifts received during weddings are tax-free, the tax laws do not extend a perpetual exemption. That is, if the bride or the groom were to subsequently sell or transfer the valuable gifts, the gains made, if any, will attract capital gains tax. "The cost to the previous owner is treated as the cost of acquisition in accordance with Section 49 of the Income Tax Act. Therefore, it is prudent to retain proof of cost such as invoice, etc., wherever available. If not, taxpayers should obtain a valuation from a registered valuer in accordance with rules 11 and 11UA of the Income Tax rules," says Kuldip Kumar.

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