SUCCESS WITH INNOVATION: RN Valves
A Continuous Drive Towards Excellence

Guru Nanak Auto Enterprises, with over six decades of manufacturing excellence, is a leading Component Manufacture delivering maximum value to its Customers. With State-of-the-art-manufacturing facilities and in-house R&D, we support our Customers throughout the period of Product development process.

Guru Nanak Auto Enterprises Limited
Corporate Office: G.T. Road, Jamalpur, Phagwara-144 632.
Distt. Kapurthala (Punjab), India.
Phone: +91-1826-270111 (6 Lines), Fax: +91-1826-270003
Email: gnae@gnaent.com

OUR GROUP COMPANIES:
- GNA Transmissions Pvt. Ltd.  • Ask Overseas Pvt. Ltd.

TS-16949 & EMS-14001 Company
MEET THE EVEN MORE EFFICIENT AND POWERFUL COMMERCIAL AIO ACER Z2151

When it comes to increasing user efficiency and productivity, Acer AIO Z2151 is miles ahead of the rest. Moreover, its compact size lets it take up less space, ensuring workspaces are never cramped and cluttered. All in all, it is the diminutive warrior every office will be glad to have on the team.

**Efficiency and Productivity Edge**
With powerful Intel® Core™ processors, the latest DDR4 memory, and 1TB HDD storage. This AIO is perfect for time-critical applications.

**Apt for Enterprise and SMBs**
Workplaces that are design-first to ease work pressure and improve efficiency, can benefit from the AIO Z2151.
A complete and compact design like no other. With inbuilt DVDRW, Webcam, WiFi, Bluetooth and Operating System.

**At Home Everywhere**
With its complete features, easy portability and attractive design – it’s the perfect AIO for use at work, and at home.

**Work and Play**
Perfect for personal and professional use, whether sharing your latest work with friends or hosting international conferences.

**Key Highlights**
- 19.5 to 21.5 TFT
- 8th Gen Intel® Core™ i3 processor
- Integrated Webcam
- Integrated WiFi / Bluetooth
- Integrated Digital Versatile Disk Rewritable (DVDRW)
- Stylish white Front Bezel
- 1 TB HDD
- In-built Card reader
- 4 USB 3.0 ports
- With Keyboard and Mouse

*Under test conditions*

To know more, call us at 1800 121 8928 (Toll Free)
PARAMOUNT NUTRITION’S INDIA PVT. LTD.

Business Partners of Britannia Industries Limited

HIGHLIGHTS
- Spreads across 7 acres area
- Operating in 3 shifts – 750 employees
- 2 production lines - Current capacity - 3000MT / Month
- 9 products with various cream varieties
- Consistently delivering high class quality products
- Strong management, commitment & disciplined workmen are key factors for success

CSR ACTIVITIES
- Sponsored 1 lac litre capacity drinking water tank in Abban Kuppe village
- Monthly feeding of orphanage children
- Text book & note books distribution for school children

PRODUCTS
- Kwality Glucose
- Tiger Glucose
- Bourbon
- Good Day-Cashew
- Good Day-Butter
- Tiger Krunch
- Milk Bikis
- Milk Cream
- Treat Creams

Award and Recognition
- IMC Ramakrishna Bajaj National Quality Award 2011
- Business Profitability Partnership Award, 2012 from BIL
- Rotary BSE SME National award for excellence, 2012
- Good Day Gold League Gold Trophy Award 2013,
- 2nd Place in Everyday Perfect Good Day Contest 2014,
- Best Good Day Cashew manufacturing unit, Perfect Good Day Contest 2015.

Global Recognition by AIB International

Paramount added another feather in its cap when it was adjudged the 1st Britannia CP unit to get AIB Recognition in India scoring 820 out of 1000 in February 2018. AIB is considered as one of the stringent Food Safety norms across the globe.

PARAMOUNT NUTRITION’S INDIA PVT. LTD.

Business Partners of Britannia Industries Ltd.

#22A & 22B, KIADB INDUSTRIAL AREA,

BIDADI, RAMANAGAR-DIST. BANGALORE-562109
ACCE(I) AWARDS 2020 CALL FOR NOMINATIONS

1. **ACCE(I)-BHAGWATI AWARD** for Outstanding Design of Industrial Plant/Structure using Special/Advanced/Innovative Techniques.

2. **ACCE(I)-SIMPLEX AWARD** for Innovative Design of Structure other than Industrial Structure

3. **ACCE(I)-L&T ENDOWMENT AWARD** for Excellence in Construction of Industrial Structure

4. **ACCE(I)-BILLIMORIA AWARD** for Excellence in Construction of High Rise Building

5. **ACCE(I)-SOM DATT AWARD** for Excellence in Construction of Highway Project.

6. **ACCE(I)-SARVAMANGALA AWARD** for Excellence in Construction of projects other than Industrial, Highrisied and Highway.

7. **ACCE(I)-NAGADI AWARD** for Best Publication (Book) in Civil Engineering (Useful to Consultants)

8. **ACCE(I)-INSWAREB AWARD** for Effective Use of Pozolona or Blended Cements in Design & Construction of Civil Engineering Projects

9. **ACCE(I)-JMC AWARD** for Best Construction by Budding Company of India

10. **ACCE(I)-GAMMON AWARD** for Effective use of Materials & Systems in Construction Resulting in National Savings

11. **ACCE(I)-L&T FORMWORK AWARD** for Best Use of Formwork resulting in outstanding structures.

12. **ACCE(I)-Er. P T MASE MEMORIAL AWARD** for Innovative Structural Design by an Upcoming Structural Designer

13. **ACCE(I)-MEGH STEELS AWARD** for Excellence in the use of Hollow Sections in Steel Structures

14. **ACCE(I)-SHIRODE YASHODEEP AWARD** A person from the field of engineering, preferably, civil engineering, who has come up in his/her career from adverse circumstances and has achieved excellence through sheer hard work and intelligence.

Nominations are invited from Consulting Engineers, Designers, Planners, Construction Agencies, Computer Software Developers and Authors.

Nominations for ACCE(I) Awards 2020 are invited for those works completed after 10th May 2017 only are to be submitted on or before 28th February 2020 in the prescribed Proforma.

Proforma can be downloaded from the website: [www.acce.in](http://www.acce.in)

These awards will be presented during the **ACCE(I) Annual Awards & ACCE(I) Foundation Day to be held in May 2020 at Chennai.**

For more details please contact:
Chairman, Awards Committee

ASSOCIATION OF CONSULTING CIVIL ENGINEERS (INDIA)
A-21, A Block, 2nd Floor, Brigade MM Industrial Complex, K. R. Road, Near Yediyur Circle, Bengaluru - 560 070
Tel : 080-2677 0365, 080-2677 0366 | E-mail : accmanager@gmail.com, admin@acce.in, info@acce.in

A-21, A Block, 2nd Floor, Brigade MM Industrial Complex, K. R. Road, Near Yediyur Circle, Bengaluru - 560 070
Tel : 080-2677 0365, 080-2677 0366 | E-mail : accmanager@gmail.com, admin@acce.in | Website : www.acce.in
Empowering Gamechangers

Dream it  Plan it  Work for it  Make it Happen

ead.ecell-iitkgp.org
What do you do when one falls sick? A quick medication process follows immediately with the advice of the doctor and the process goes on till one bounces back to health.

What do we do when any industrial unit falls sick? Does an immediate remedial process start or it is allowed to decay and die?

A few years ago, the Minister of State for MSMEs, in a written reply to a question, stated that there were 5,37,286 sick units in the MSMEs bracket. It is amusing as to how does an exact figure arrive when majority of the MSME units are yet in the informal sector and do not figure anywhere in the ministry's records. One can imagine the actual extent of the sickness in the units. The sickness has reached an alarming proportion in the last two years.

There has been no effort to undertake an authentic study on the causes of sickness to design remedial measures. However, the dawn of GST regime has visibly affected a large number of MSMEs. Exercise of mentoring the entrepreneurs on the GST benefits has not been done.

An MSME in India is like an orphan child with no parental care or handholding. Small enterprises are essentially pipelines to the corporate sector which mete out a shabby treatment to the MSMEs and consider them nothing less than parasites. Delayed payments by large enterprises to small ones is one of the major reasons causing sickness in the MSMEs. Let's hope the Government's recent initiatives in this direction may bear fruits.

The Ministry of MSMEs did nothing beyond setting up Micro and Small Enterprise Facilitation Councils (MSEFCs). As per provisions of chapter V section 18 of MSMED Act, 2006, every reference made to MSEFC should be decided within a period of 90 days from the date of making such reference. The very setting up of such a body is a useless exercise as no enterprise will dare speak up against its giant customer for fear of losing business.

The other serious problem facing the small businesses is marketing. The government mooted the much talked about Public Procurement Policy (PPP) without setting up any nodal agency to implement the policy. Let there be a serious effort to handhold the sector by designing a fool-proof mechanism to afford opportunities to the MSMEs for marketing its products. India is a great consumer economy and it is not difficult to contain the produce in the gigantic national supply chain. For how long will India continue to be influenced by the multinationals? Indian MSMEs with an enormous potential to strengthen the economy must not fall sick out of sheer neglect.
Community lost an important opportunity to show increased ambition on mitigation, adaptation & finance to tackle the climate crisis.

Support awaited

One of the key agenda items was Article 6 of the Paris Agreement, involving international carbon trading between nations. Dissent against the fossil fuel industries demonstrated the need for cutting down emission and strengthens attempts towards Renewable sources. However, developed countries are yet to fully address the calls for enhanced support in finance, technology and capacity building, without which they cannot green their economies and build adequate resilience to climate change. In short, Madrid climate talks failed spectacularly.

The previous COP in Poland failed to reach consensus on these trading rules, and after this latest meeting, many contentious issues remained unresolved. The UN Environment Programme’s (UNEP) own emissions gap report, released just prior to the COP, showed the stretch 1.5C goal of the Paris Agreement is “slipping out of reach”. Even if existing climate pledges of countries' Nationally Determined Contributions are met, emissions in 2030 will be 38% higher than required to meet that target. There does exist a conundrum of thoughts and views with no formidable plan of actions.

Vociferous Call for Action

As COP 25 opened, many viewed it as an opportunity to be a platform to reduce global emissions, particularly through countries indicating intentions to put forth enhanced climate plans. Dr Arvind Kumar, President, India Water Foundation also witnessed vociferous Call for Action, beyond rhetoric substantial boost for climate action across the globe, which is definitely progressive & constructive. In a climate talks that could boast few triumphs to its name, two small wins were the approval of a new Gender Action Plan and a work plan for the Local Communities and Indigenous Peoples Platform.

On a brighter side, 177 companies pledging to cut emissions in line with the 1.5C target as part of the Climate Ambition Alliance. This came after a group of 477 investors, controlling $34tn in assets, called on world leaders to update their NDCs and step up ambition. While the Paris Agreement mandates countries put forth revised plans every five years, COP 25 did not set a deadline for announcing those actions in 2020. Dr Kumar viewed it as an instrumental
visit with unwavering focus on Climate Action, optimistic discussions and deep introspection over climate issues. Conference rightly rang with the triad of 'Adaptation, Mitigation and Implementation pathways to realize climate neutrality by 2050'.

Countries stressed upon the need for fulfilling the pre-2020 commitments by developed countries, and that pre-2020 implementation gaps should not present an additional burden to developing countries in the post-2020 period. Several countries like India Brazil, India, South Korea and China also want to carry over credits earned, also by companies, to meet new climate targets under the Clean Development Mechanism, a trading scheme under Kyoto. The carbon credit system allows countries to reduce their emission reduction targets by accumulating and trading in carbon credits in the international market.

**Ambitious India**

The agenda of “carryover” carbon credits from the Kyoto Protocol to meet commitments under the Paris Agreement was at the crossroads and hence non-finalized. If these rules are well-implemented, it is argued that Article 6 could unlock higher ambition or reduce costs, while drawing in the private sector and spreading finance, technology and expertise around the world. Dr Arvind Kumar is President, India Water Foundation.

Least Developed Countries Bhutan, Bangladesh and Nepal are graduating to Developing Country status, India can play a role of 'Key Facilitator' among the South Asian countries through expanded transversal.

Can India be the Ice Breaker?

With key emitters such as the US, Australia and Brazil displaying hostility towards international climate action, a lot now hangs on countries like India, China and the EU to upscale the Paris Agreement's momentum.

It's significant we finalise the “rulebook” of the Paris Agreement – the operating manual needed when it takes effect in 2020 – by settling on rules for carbon markets and other forms of international cooperation under “Article 6” of the deal.

India must take a firm stand to strengthen negotiations that focus on emissions curbs based on the principles of Common but Equitable Responsibilities and make countries realign their emissions-cutting targets with scientific advice on staying within 2°C (and hopefully 1.5°C) of global heating above pre-industrial levels.

India can take a lead to aid the creation of robust rules for the global trading of carbon credits, increased commitments for finance to help developing nations tackle climate change, and most importantly, implement ambitions to a level consistent with averting catastrophic climate impacts.

A renewed promise for new global climate finance goal to be made by 2025, which has to be higher than the $100bn per year promised from 2020-2025. India and other developing countries must focus on new implementation framework for carbon markets having extremely strong commitments to the rights and protection of those most affected by such markets, namely vulnerable and Indigenous communities.

Most importantly, such actions must uphold 'common man's perspectives' and collective efforts towards Climate action must imbibe 'localization & integration of SDGs'.

The India Pavilion at the two-week long UN climate change had special focus on "sustainable lifestyles" as a solution to climate change. Spinning the charkha was a symbolic act that provided an opportunity to step back and reflect on their consumption choices and reminded the ancient wisdom of need-based consumption that motivates us to draw less from nature and replenish more. Shouldn't we tread on Gandhian principles of perseverance, self-sufficiency and sustainability?

“Let’s turn the stride towards 'Action-oriented Ambitions’.”

Dr Arvind Kumar is President, India Water Foundation.
A lot of new-age entrepreneurs move mountains to achieve personal and professional success like quitting high profile jobs before taking the plunge. Interestingly, statistics reveal more than 90% of them actually fail, which conversely means that 1 in 10 is a success story. Most successful entrepreneurs have some commonality and consistency that puts them in a better position to handle critical situations, and make quicker and balanced decisions.

An exhaustive list of the traits of successful entrepreneurs looks well-nigh incredible but here are our top five key ones in no particular order of importance.

1. Passion & Focus
Passion does not always have to be industry, product, sector or service specific. Passion can also be for soft and intangible aspects such as creativity, design, simplicity, minimalism, etc. Finding the right passion or the inner calling is extremely important and very difficult to attain, it takes years to come by. Simon Sinek’s book titled “Start with Why” is a great read to understand more about finding your passion.

Focus, often misinterpreted as being fixed, rigid and precise, is more about having fixed goals with a flexible approach. It is crucial for turning one’s passion into one’s profession. Successful entrepreneurs are extremely talented in focusing on the top 3-5 priorities they have, and running with them. Their ability to ignore, eliminate or delegate the all the non-focal aspects of business or background noise, provides them with more time to work on things that are their passion. Remember that every minute you spend doing something you don’t have to, is every minute not spent on doing things that you had to.

2. Team & Culture
Most entrepreneurs talk passionately about the business, the idea, the product, the plan, the positioning, the process, etc. but often forget that it’s the people who help all of these come together. People-skills and strong organisational skills are two of the most undervalued traits that successful entrepreneurs possess. The ability to lead from the front, involve people, get commitment, challenge them, excite them and get results from them is a core ability that sets apart men from the boys. As it is commonly said, “Individuals don't build successful companies, teams do.”

Culture is a key and critical ingredient often only spoken about but never put in place. Culture is the “core” and the common thread that binds the organisation together. As Peter Drucker famously said, “culture eats strategy for breakfast”.

www.smeworld.asia

Key to Entrepreneurial Success
-Being Smart and Somewhat Foolish
3. Execution & Knowledge

Strategy, vision, and mission have their own value but the efficiency and the effectiveness of the execution makes all the difference. Execution is the sum total of people, strategy and operations – as has been best explained in a namesake book by Ram Charan and Larry Bossidy.

The business environment is very dynamic and thus, the only constant is change – change in terms of the trends, techniques, technologies, regulations, preferences, each day. In such a scenario, entrepreneurs need to be prepared, adaptive and function beyond pattern-based thought processes. Execution is a constant process of real time course checking and correction.

Every successful entrepreneur will balance efficient execution and diligent delegation with his strengths and weaknesses and specific domain knowledge and basic knowledge of running a business.

4. Listen & Learn

Humility is a known trait among successful entrepreneurs – the willingness to observe, listen smartly and learn from anyone, not believe anyone foolishly and that they do not “know it all”. We live in an age and time where advice is free and random. An entrepreneur must sportingly accept criticism, cynicism, combat pessimism and not get bogged down by the negativity around. Pride has to be kept at bay while standing by one’s principles.

Curiosity is another sterling trait among entrepreneurs – asking questions and seeking information. The right mentor and peer network is very handy in such a case. First, a smart entrepreneur should be able to identify the right mentor along with a growth mind-set to value the advice of the mentor, even if it is conflicting with the current strategy. One must be a patient listener and a smart follower.

5. Calculated Risk Taking

Someone rightly said, “There is no alternative to hard work.” However, the modern world requires more than merely long hours of hard work. Sharp and agile enterprise owners identify core activities and areas that require more time than those that don’t, and if they should be handled in-house or outsourced. At the end of the day, you want to win the war, not just the battles.

Calculated risk taking (preferably with a back-up) should be a habit; it is crucial for longevity and success and this requires a well thought-through, well-measured and well-analysed approach to minimise chances of failure from wanting to scale up too fast and increase the scope of success. Too much planning can be death by analysis paralysis, quite common among new age entrepreneurs without good mentors and consultants.

6. BONUS point – Failures are Key to Success: Successful business owners are not the ones who don’t fall, but those who get up after they fall, time and again. They simply do not give up and are extremely focussed. Patience and persistence are both extremely crucial virtues and pillars in one’s entrepreneurial journey because expectations and reality are constantly changing for every business and every entrepreneur.

Conceptualising and running a business is not an easy affair. Entrepreneurs need to learn and enjoy the processes of nurturing a business while bringing their business idea to life. The journey matters more than the final destination - Dream on, Dream Big!

About Anand Baldawa

Anand Baldawa, CEO and Director, Seeba Industries Pvt. Ltd. and Member of Ascent Foundation is an Accountant turned Consultant turned Entrepreneur. Anand carries over 20 years of experience in M&A advisory services as well as manufacturing and international trade. He has worked with Robert W. Baird, Lehman Brothers, Ernst and Young and Arthur Andersen in the UK, the USA and India before joining the family business - Seeba Group - in 2012. Seeba Industries focuses on manufacturing, trading and exporting metal-based tableware and kitchenware products; and represents some of the leading brands/players in the industry. Anand is also an active member of the ASCENT Foundation, a powerful peer-to-peer learning platform for entrepreneurs.
Today when we look around, we see how technology has revolutionized our world. It has created amazing elements and resources, putting useful intelligence at our fingertips. With all of these revolutions, technology has also made our lives easier, faster, digital and fun. Perhaps at a point when we are talking about technology, Machine learning and artificial intelligence are increasingly popular buzzwords used in modern terms.

Machine Learning has proven to be one of the game changer technological advancements of the past decade. In the increasingly competitive corporate world, Machine learning is enabling companies to fast-track digital transformation and move into an age of automation. Some might even argue that AI/ML is required to stay relevant in some verticals, such as digital payments and fraud detection in banking or product recommendations.

Concepts
To understand what machine learning is, it is important to know the concepts of artificial intelligence (AI). It is defined as a program that exhibits cognitive ability similar to that of a human being. Making computers think like humans and solve problems the way we do is one of the main tenets of artificial intelligence.

AI exists as an umbrella term that is used to denote all computer programs that can think as humans do. Any computer program that shows characteristics, such as self-improvement, learning through inference, or even basic human tasks, such as image recognition and language processing, is considered to be a form of AI.

As a thumb rule, research in AI is moving towards a more generalized form of intelligence, similar to the way toddlers think and perceive the world around them. This could mark the evolution of AI from a program purpose-built for a single ‘narrow’ task to a solution deployed for “general solutions; the kind we can expect from humans.

Specialized Discipline
Machine learning, on the other hand, is an exclusive subset of AI reserved only for algorithms that can dynamically improve on themselves. They are not statically programmed for one task like many AI programs are, and can be improved even after they are deployed. This not only makes them suitable for enterprise applications, but it is also a novel way to solve problems in an always-changing environment.

Machine learning also includes deep learning, a specialized discipline that holds the key to the future of AI. Deep learning features neural networks, a type of algorithm that is based on the physical structure of the human brain. Neural networks seem to be the most productive path forward for AI research, as it allows for a much closer emulation of the human brain than has ever been seen before.
The next generation of AI will be much more sophisticated and intelligent. The most obvious difference in these new intelligence systems will be that they will be able to learn rather than do what humans are taught. There will also be other technological differences, like the use of speech-to-text and the integration of computer vision, machine learning algorithms and deep learning. These technologies will create new opportunities in science, engineering, and technology. The future of technology is not only up for discussion. As technology is continually improving, there is nothing to stop it from going beyond the human limitations. The question is whether humans will be able to be part of the story.

**Future Jobs**

The next generation will be defined as systems that are at least as intelligent as we are, but smarter and more resilient. They can perform feats of technology that today require human-level technology to perform. And they can do work that humans are not able to.

The first generation of AI is here. We know what the future might be like and know how to make it happen. It is our hope that in the coming years, people will see AI as an exciting opportunity and will help create the jobs of the future.

---

**About Astrum**

Astrum Holdings Ltd has started in 2008 in Hongkong with an aim to enable people get worldwide access to new technologies in their field of consumer electronics. In 2009, the set up of R&D office in Shenzhen and later in 2011 we got subsidiary for South Africa. This year of 2019 Astrum is investing on establishing R&D centre in India named as Astrum Innovations.

Focusing on 4 verticals which is Mobility, Audio, IT peripherals and IOT based Smart devices to enable people to get worldwide access to new technologies, in the field of consumer electronics. Part of this extensive portfolio of is an unparalleled range of over 1000+ unique products across 40 categories. The brand today is present in almost 15 cities in India among which some strong touch points includes Lucknow, Delhi, Jaipur, Mumbai and Bangalore. It also has authorised service centre with 1500+ location nationwide.

With widespread presence in over 40+ countries across the globe which includes South Africa, Australia, Hong Kong, China. Hungary, Pakistan, Bangladesh, Dubai, Nigeria, Fiji, Singapore, Malaysia, Indonesia, Mauritius etc and now in India (since 2017), with the key vision, to think smart and challenge the norm by creating exceptional products. The Tagline of the brand says 'Experience the Difference'.

Astrum adopted “Make in India” policy and is establishing its first manufacturing facility in Tirupati, Andhra Pradesh, which is spread across 16,000sqm, investment of 1 billion. The Brand with state of art Technology and machineries, is aiming to set a new benchmark in the Manufacturing Industry in India. Astrum has won many awards like Globe Luxurie Awards (Dubai), ‘Most Promising Brand of Hong Kong’ award at GEA 2018, “Leading New Technology Brand” by 5th Mobility Editor’s Choice Awards 2018 and also Fastest Growing Smart devises brand, Best Range of quality Power Bank, Best quality of Portable speaker at 10th Edition of DT Awards 2019.

---

**About Manoj Kumar**

About Manoj Kumar Pansari, Chairman and Managing Director (CMD), Astrum India, comes from a family of entrepreneurs and developed an entrepreneurial bent of mind at a very young age. A commerce graduate, who worked with multiple start-ups before founding Astrum Holdings Limited in 2008. The brand Astrum is a first-generation entrepreneur and also the visionary in the true sense. Under his leadership, Astrum has grown to a company whose goal is to break down the barriers between people & technology. Maintaining the principle of creating one’s own roadmaps, he is attributed as one of the Industry leaders. Astrum’s growth internationally over a period of 12 years in 40+ countries is only due to the hard work & guidance of Pansari.

His key vision for Astrum is to think smart & challenge the norm by creating exceptional products. Enthusiastic about growth, Pansari is a unique combination of business expertise and a creative mind. He is skilled at using his knowledge, skills and proficiency to make the best use of people’s potential. Inspired by the successful leaders like Ratan Tata & Bill Gates, Manoj is determined get the best results. About his personal interest he likes reading books, travelling and listening to music in his spare time.
EKOFREN, a Make in India manufacturer of biodegradable products whose factories create more female and rural jobs, was incepted with the bold and essential vision to diminish the consumption of single use plastic through sustainable and affordable household items. Today, the company is a comprehensively conscious enterprise that pursues environmentally and socially responsible practices across sourcing, recruitment, production and packaging.

Founded and led by Yogish Shanbhag along with Co-Founders and Directors, Vivek Joseph, Karan Rao and Kiran Sathyanarayana, the start up eco-enterprise has grown in leaps and bounds to become a domestic and international supplier of Indian-made responsible products.

Affordable Green Products

At the outset, EKOFREN started by identifying substitutes for single use plastic. However, the real challenge was finding high quality raw material and testing viable manufacturing processes to ensure the items remain extremely affordable.

Sustainable products have yet to configure price-dexterity that upstages their plastic counterparts. Furthermore, ongoing trend of luxury and niche eco-products hinders their market permeation. Be it organic clothing or electric cars, steel water bottles or bio-fuel, the cost of a sustainable switch is prohibitive to most.

EKOFREN decided the solution would to supply eco-conscious, ubiquitous items such as pens and straws to the mass market. Not only would this allow them to permeate sustainable goods across a wider audience, it would also make the transition easier for consumers, motivating a long-standing behavioral shift.

Their first round of research revealed that there are scores of good alternatives to plastic straws and pens in the market. However, even among small, daily-use items, the price gap is astonishing. Reusable bamboo straws sell at INR 8 - 20 per piece (a striking range in itself). Conversely, a single-use plastic straw is just INR 0.50 while a paper straw is INR 1.

They were eventually able to find a highly competitive solution to this. Reed – a hard-bodied, wetland plant has been used for millennia to make thatched roofs, baskets, arrows, musical instruments, and even pens. Similar in appearance and durability to bamboo, reed is a significantly more affordable resource.

EKOFREN’s flagship product is the Grinkk – a beverage reed-straw - that comes in two sizes. A pack of 25 large Grinkk beverage straws cost INR 7.2 while a similar 25 pack of the smaller straws will cost you INR 4.6. The straws are, therefore, anywhere between 10-40% below trending market rates. Similarly the Grite, a biodegradable pen, saves 12-15 grams of plastic per pen, features a 100% recyclable steel tip and refill and costs INR 40 per piece.

Most importantly, both the straws and pens promote rural employment, especially for women, and build sustainable communities.

A Conscious Workforce Model

Once EKOFREN decided how and what to manufacture, their next priority was to build
EKOFREN is currently in the process of developing energy efficient micro machines that will be given to individual women employed under long-term contracts, allowing them the benefit of working from home. The machines can be financed under the Mudra Scheme to encourage and support the growth of women entrepreneurs.

sustainability, across departments, within the workforce to ensure that their products remained sustainable from cultivating raw materials to final packaging.

Grappling with the typical obstacles of being a start-up, they found creating a sustainable eco-system for the people of Ekofren would not only magnify their own socially conscious vision but also result in mutual benefits. The company began working with the rural community to cultivate, harvest and procure raw materials. This offered agricultural households a supplementary source of income that also promoted responsible farming practices.

They realized that manufacturing the products would require manual resources since automation was both monetarily and procedurally unviable. Therefore, EKOFREN turned to rural women, whose typically domestic or daily-wage roles could be transformed into more fulfilling, secure and profitable sources of employment. This gave rise to a woman-dominant workforce at the company.

Today, their factory workers are women who previously worked as construction workers, house help, rag pickers or full time house wives.

The workers benefit from the certainty of a regular job and an inclusive work environment. The manufacturing houses provide them with crucial upgrades such as: the relief of physically less strenuous tasks, healthy working hours and daily meals.

EKOFREN is currently in the process of developing energy efficient micro machines that will be given to individual women employed under long-term contracts, allowing them the benefit of working from home. The machines can be financed under the Mudra Scheme to encourage and support the growth of women entrepreneurs.

The Need of the Hour

Consumption numbers for plastic straws are staggering. 500 billion non-reusable, non-biodegradable straws are used around the world. Large fast food chains use close to 1.5 billion straws in Europe alone. In India, most big cities consume 1 million straws a day.

Sales numbers are similarly astronomic with pens. The EPA reports that Americans throw away as many 1.6 billion disposable pens each year. One of the largest and most recognizable pen manufacturers in the world notoriously reported that they have sold over 100 billion pens since their inception in 1950, calculating a sales rate of 57 pens per second.

Based on a similar research of mass consumption among single-use plastic items, their future products will include organic toothbrushes, shaving razors and packaging inks and more.

Looking to optimize its production and distribution, EKOFREN has begun seeking strategic partnerships for large-scale sales and visibility both nationally and internationally.

In India, the eco-enterprise has licensed distributorships in Maharashtra and Karnataka for B2B sales. Internationally, they have given out similar distributorships in North America, Canada and the Caribbean. They are also presently in talks to distribute across South East Asia and Central Europe.

Simultaneously their products will enter the in-store and digital retail space in a few months.

Speaking about the future of disposable products and the importance of sustainability focused companies, the leadership at EKOFREN commented: “Sustainability is the need of the hour. A moment’s thought makes it obvious that plant based products are the best option for our future, because it allows is to use something that was always meant to return to nature. We are a small part of a larger dialogue that seeks to amplify awareness, allowing consumers to make informed decisions and conscientious lifestyle changes.”
While choosing engineering as a career, one branch that comes across every student’s mind is the chemical engineering. The branch has been able to maintain a numero uno position since decades and holds good growth prospects too. In India, it has bright future in PSU companies with heavy salary also in chemical processing and research industries, medicines or biotechnology. There is a great demand in Gulf countries too owing to handsome packages. It is indeed a much sought-after stream among engineering aspirants as it promises a bright career scope due to the wide range of related professions.

The opportunities might be lesser in number as compared to other branches as it is a very niche segment. The industry demands sound knowledge from the degree holders and only the best of minds get to work in the sector. From biotechnology and aerospace to biomedical and petroleum industries, the career provides a wide range of opportunities. The study deals with the engineering and development of chemicals/processes to identify and/or solve technical glitches. It combines the knowledge of Chemistry and Engineering to produce chemicals and related by-products. And it is not only about working in chemical factories only as there are opportunities in paper industry, paints, manufacturing of fiber, fabrics, medical drugs, biomaterials, lubricants, gasoline, fertilizers, etc. Apart from this the graduates gain from the boom in pharmaceuticals and petroleum industry. The industries that employ chemical engineers are Architectural, Scientific research and development services, engineering and related services, Resin, Basic chemical manufacturing, filaments manufacturing, coal products manufacturing, Health-care industries, Electronics and Energy manufacturers.

Some chemical engineers are called process engineers who specialize in specific processes such as oxidation or polymerization. Then there are specializations in nano-materials or biological engineering. Chemical engineers also conduct research in the biotechnology, business services, and life sciences.

A degree in Chemical Engineering from a reputed university or college makes the profile strong. Companies prefer graduates from prestigious institutions for hiring through campus recruitments. The course generally is of four-years course and some universities offer integrated programme for 5 years that includes bachelor’s and a master’s degree. For further enhancement in knowledge of the industry, candidates can also do research to obtain a Ph.D in the concerned field.

Responsibilities
The profile revolves around designing and inventing chemical products or processes, planning and operating industrial plant facilities, providing safety measures for chemical industry work conditions, creating environment-friendly health and safety standards, creating chemical materials for industrial production, R&D in the Bio-Tech firms, cosmetics, processing of food and agricultural products, mineral based industries, etc.

Scope
India is at sixth largest chemical producer in the world and the it is growing as chemical industry is
estimated to double its size to $300 billion by 2025. The Indian solvent industry, a part of chemical industry, is estimated to expand at 4.7 per cent CAGR between 2016-2024 driven by the increased application of solvents in plastic, paints, pharmaceuticals, and adhesives. The Indian chemical industry is going to benefit will also benefit from the government’s focus on MSMEs, various tax benefits being doled, and US-China trade war. All of this will translate into more jobs. Earlier it was only about industrial-scale production of chemicals, but the field has seen a vast change as the chemical engineers now cover various fields and industries.

Chemical engineering graduates are hired by BPCL, ONGC, IOC, HPCL, GAIL, Reliance Industries Ltd, Shell, Schlumberger, BP, Cairn, Chevron, Technip, Exxomobil, Schneider Electric, Asian paints, Procter & Gamble, HUL, ITC Ltd, Renault Nissan Technologies, MRF Ltd, TVS Motors, Dr.Reddys Labs, Biocon, TATA chemicals, Sumitomo Chemical Ltd, Galaxy Surfactants Ltd, Zuari fertilizers and cements, Frost & Sullivan, etc. The scope in India is increasing as many MNCs are establishing their plants here under Make in India program.

One can also become part of EPC companies that do design work for refineries. These are office jobs where one has to work on computer softwares and work on heat exchangers design /reactor design /vessel sizing and many more refinery design related work. Graduates can also choose to be a teacher in a college after completing PhD. The job especially for person who love teaching, want to have stable family life and loves to explore in research. One can also become an entrepreneur if you have an idea to smartly produce something that is valuable.

Scope will increase in future as the need to find alternative fuels that will help in meeting the increasing energy demand will require chemical engineers in oil and gas industries. Then we have scope coming out from the integration of biological and chemical sciences, rapid advances creating new areas in biotechnology and in medical and pharmaceutical fields for them to work in.

Pay Scale

Salaries in this field of Engineering are lucrative where freshers can earn on an average INR 25,000 to INR 30,000 per month. With experience and depending on the skills, the salaries reach INR 5-7 Lakhs per year. If one is willing to go abroad and work in Petroleum industry then one can expect high-end salaries. Competent professionals with few years of experience can expect salaries between INR 1 Lakh and INR 3 Lakh per month.

About Ajay Kapur


Under the ardent leadership of Kapur, SCSL provides techno-commercial services to industries such as plywood and laminate, synthetic resins, footwear, FMCG, textile, packaging, pharmaceutical and many more. He believes, “Destiny changes one future, but determination may change one's destiny, too”. In the last 28 years, SCSL has gone through many challenges, but Ajay’s undaunted spirit and courage helped SCSL to surpass every obstacle. Today, the organisation is growing by leaps and bounds. His go-getter attitude and trust in the team enabled SCSL as one of the best customer-centric organisation in the country; an organisation whose core philosophy lies on ethical business practices and transparency of operations.

He is an alumnus of Delhi School of Economics and contributes a lot to educational institutions in Delhi-NCR. He believes that there's nothing more rewarding than giving back to society and making a difference in the lives of people. Due to his vision and commitment, the School has been listed in the Forbes magazine as one of the “Great Indian Schools of 2018”. Kapur wants to see positive changes in society, and that's why he always help young businesses and entrepreneurs. He is one of the directors and chief mentors at Risers Accelerator, a Delhi-based accelerator group to leverage start-ups. Being the pilot steward and key mentor, he is taking charge to educate and empower young entrepreneurs and their promising startups.

Ajay Kapur is the recipient of the prestigious "Innovative Business Leader of Asia" award for Excellence in Business Development at the 16th South Asian Excellence Awards – 2018. Also, under his leadership, Shubham Group has won many awards for outstanding performance in different segments, including “Excellence Award for Achieving Highest Sales” in an award ceremony held at Kuala Lumpur.
From a humble beginning in 2000, RN Valves have come a long way exemplifying sustainable growth over the years. Today they have more than 1000 dealers and distributors across India.

“Our growth story will continue as our forte is innovation. Our state-of-the-products have won the trust of a large number of our customers, says Rajeev Jain, Managing Director, RN Industries and adds, “we will continue to script our growth story with newer milestones.”
Constant Innovation

The manufacturing plant, spread across 3 acres, in New Delhi is the workplace for more than 150 employees. With a dedicated R&D section manned by a team qualified and adept in their respective areas promises to churn out the best. The equipment and and cutting-edge processes that are employed to carefully design and produce faucets and valves are sure to provide value aesthetically, experientially, or technically, the premium segment of RN Valves is what comes to your mind, first up.

for money proposition. “Our constant innovation coupled with sharp brains ensures the quality checks that each of the products goes through adhering to international standards. Whether you look at our products from an aesthetic point of view or functionally, you're sure to get what you were looking for and even more”. Continues Rajeev, “people like enhancing their experience in every little way, be it in the bathroom and anywhere else. We, at RN Valves, understand these small but precious needs of our customers and are fully committed to delivering nothing but unmatched bathroom products. Whether you look at our products “Pick any of our faucets or valves, the thing that strikes you the most is their function and form. Our designs are exquisite too! At RN Valves, we understand that our products need to meet the global standards of safety, ergonomics, material, finish, and functionality. That's why we have designed and developed products that are truly world-class.

Implementing the Vision

According to Abhishek Jain, Director, “Management is all about doing the right things and we strive to implement our vision. The reputation that we have been able to build in the market has been largely due to our customer-centric approach with building strong brands, no compromise on quality, nurturing community at large, supporting environmental initiatives, and building strong distribution channels. We have these principles guiding us all the way through and to ensure we achieve stakeholder respect and sustainable growth.”

Abhishek Jain
Companies seeking to improve their bottomline in the current economy, where they see flat or declining revenue, need to start taking a closer look at their operating costs to find efficiencies. Energy is one item that is a significant portion of the operating costs and is often not well managed at a central level given its distributed consumption across multiple facilities of the company.

The cost of power for commercial locations that companies occupy is often high, ranging from Rs 8 to Rs 18 kilowatt hour (kWh). A significant portion of the energy expense is wasted and companies have found themselves challenged in identifying and controlling this. The emergence of Smart Automation and Internet of Things technologies present cost-efficient options to tame this wastage and to capture its benefits to the company bottom-line in a transparent and data driven manner. These options often have paybacks well under 12-24 months in most circumstances, and work as retrofits to existing electrical assets thereby avoiding the expensive capital replacement.

CFOs must take notice, because investment in energy efficiency has the potential to deliver returns in the impressive range of 17-22% P.A. over a 3-5 year period, and the returns can be even higher if the cost of energy were to increase in that period. These numbers justify energy efficiency deserving to rank amongst the top corporate initiatives, in addition to the social benefits of helping the country to conserve a precious resource that is in short supply and to create a substantially positive impact on the environment in metros where it increasingly challenging to breathe clean air.

Significance Wastage

The energy consumption in offices, parking areas and warehouses of most companies is primarily driven by electrical equipment for lighting, air conditioning (split, VRV/VRF, Central), fans and exhausts. Besides this, other contributors are usually plug loads (PC's and other office equipment) and a few items like, heavy electrical equipment such as pumps and motors, if a complete building is occupied by the company. Typically in an office air conditioning can account for 25-35% of the energy. There is usually significant wastage in their usage and the higher the wattage, the more the wastage costs. For instance, eliminating 1 hour of wastage a day for a 1.5 ton AC can save almost Rs.500 per month in energy costs. In warehouses, even with LED lighting the wastages are considerable enough to reduce lighting energy costs by almost 60-80%.

These wastages and energy efficiencies are commonly acknowledged, but the challenge has always been in finding ways to alleviate them because these equipment's are typically distributed across multiple office spaces across cities where the company operates. Often these offices are in finished spaces that cannot be re-modeled or even slightly modified with say, additional wiring, due to the cost and the disruption to the business.
Budget ‘2020

Envisage an All-encompassing SME Growth

The SME sector is a key driver of the economy, contributing 29% of India’s GDP. In India, there are more than 63.3 million enterprises in the SME spaces, generating employment of approximately 110 million. At a time when India is eyeing to become $5 trillion economy by FY2024-25, MSME segment will definitely play an important role in realising that goal. The government recognises the significance as well as the contribution of the MSME segment to the economic growth. The forthcoming budget will reflect the government’s intent to develop a vibrant and enabling SME eco-system.

The SME sector has been suffering in the last two years because of two factors – a slowdown in the GDP growth and the corresponding challenges in revenue and the subsequent elongated working capital cycles. On top of it, banks have tightened their credit exposure to the MSME sector and NBFCs which have been playing a critical role in providing the credit to the SME sector are facing a liquidity crunch.

Streamlining the Compliance

Therefore, in the forthcoming budget, to ease the liquidity stress in the SME sector, lending by banks to NBFCs for SME loans of up to Rs.5 crore could be classified as PSL up from the existing Rs.20 lakh limit. In addition, the government should continue with the partial credit guarantee scheme for public sector banks (PSBs) to purchase pooled assets of financially sound NBFCs amounting to Rs. 1 lakh crore.

The government can also relax the ECB guidelines for NBFCs for onward lending for capital expenditure or working capital purposes by decreasing the minimum tenor to five years.

Moreover, the budget could also bring in reforms to streamline the compliance and ease of doing business norms for the SMEs especially on the GST side. The GeM, the government’s e-commerce platform, once in place could provide a significant fillip to SME growth coupled with additional tax credit or tax relief policies against investment in technology to make SMEs more competitive.

-Shachindra Nath is Executive Chairman, UGRO Capital.
Automobile sector in India

Indian automotive industry was almost non-existence prior to 1980s. But, since then the industry has expanded with an impressive growth. Initially the development of the industry was primarily led by the domestic players. But subsequently foreign automakers contributed to the growth of the industry either as wholly-owned subsidiaries of a multinational firm or as a joint venture with a local firm. Today, India is one of the rapidly growing auto market in the world. Surpassing Germany, it ranks 3rd in the world in the automotive segment. Given the country’s rapid economic growth, increasing per capita income, increasing participation of women and youth in the labour force, growing urbanization, improving road connectivity, and low penetration rate of vehicles, the market size is expected to expand further.

Apart from the demand side factors, many supply side factors such as cheap but skilled labour force, mature and competitive supply eco-system, and sky high protective tariffs on imports, have attracted many multinational auto manufacturers, such as BMW, Daimler, Ford Motors, Hyundai, Mercedez-Benz, Mitsubishi, Nissan, Renault, and Royal Enfield to India. Significant tax reforms in the form of Goods and Services Tax, which unifies and simplifies the country’s tax structure, and overall improvement in the ease of doing business in the country are further making the country an attractive destination for the global automotive players. In the presence of many global players, India is emerging as a major auto manufacturing hub in the world, which is catering to not only the domestic market but also exporting to many developing countries, such as Bangladesh, Myanmar, Nepal, Sri Lanka, Indonesia and South Africa and developed countries, such as USA, UK, Italy, Germany and Netherland.

Major automobile hubs in India

At present there are 4 major auto hubs in India (see Exhibit 1). Though economies of scale suggests setting up of a large well integrated plant in one location, there are other factors that have led to emergence of multiple hubs in the country. India has a large geographical spread with diverse landscape, population density, road connectivity and conditions. Because of large geographic spread, the transportation and other logistics costs of moving the vehicles from the manufacturing plant situated in one location to the markets situated in other locations turns out to be huge. Indians prefer low budget vehicles where margins are low. Therefore, manufacturers cannot afford to incur large transportation cost. Apart from logistic issues, there are various other reasons that have led to the emergence of multiple hubs in the country. Often companies setup their plants at multiple locations to minimize the impact of internal risks (such as labour unrest and fire or theft), and external risks (such as changes in state regulations and natural calamities). For example, in the face of labour unrest in Manesar in Haryana, Maruti Suzuki expedited its decision to set up its third plant in Sanand in Gujarat. Emergence of auto hubs is also often led by the state government initiatives and policies. For example, Gujarat was nowhere in the auto hub list before Tata Motors moved to Sanand on the request of Modi government. Arrival of Tata Motors along with the supportive government, led to the development of Gujarat as a major automobile hub. Similarly, Chennai, which is considered to be the Detroit of India, became a major auto hub because of business facilitative polices pursued by the Tamil Nadu government in the past under the leadership of Jayalalithaa.

<table>
<thead>
<tr>
<th>Region</th>
<th>Area</th>
<th>Specialization</th>
<th>Advantages</th>
<th>Disadvantages</th>
<th>Major Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>North</td>
<td>National Capital Region, Delhi, Haryana, Punjab, Himachal Pradesh, Chandigarh</td>
<td>Two Wheeler, Commercial vehicles and passenger vehicles</td>
<td>Strategically located for exports to domestic and overseas markets, skilled workforce available</td>
<td>Labour intensive work force, less of automotive suppliers, high transportation cost</td>
<td>Maruti Suzuki, Mahindra, Tata Motors, Hindustan, Hero, TVS, Bajaj, etc.</td>
</tr>
<tr>
<td>Western</td>
<td>Maharashtra</td>
<td>Two Wheeler, Commercial vehicles and passenger vehicles</td>
<td>Strategically located for exports to domestic and overseas markets, skilled workforce available</td>
<td>Labour intensive work force, less of automotive suppliers, high transportation cost</td>
<td>Mahindra, Tata, Force Motors, Ashok Leyland, Mahindra, Eicher Motors, Bajaj, Bajaj Auto, TVS, etc.</td>
</tr>
<tr>
<td>Central-East</td>
<td>Rajasthan, Madhya Pradesh, Uttar Pradesh, Chhattisgarh</td>
<td>Two Wheeler, Commercial vehicles and passenger vehicles</td>
<td>Strategically located for exports to domestic and overseas markets, skilled workforce available</td>
<td>Labour intensive work force, less of automotive suppliers, high transportation cost</td>
<td>Mahindra, Tata, Force Motors, Ashok Leyland, Mahindra, Eicher Motors, Bajaj, Bajaj Auto, TVS, etc.</td>
</tr>
<tr>
<td>South</td>
<td>Tamil Nadu, Kerala, Andhra Pradesh, Karnataka, Telangana</td>
<td>Two Wheeler, Commercial vehicles and passenger vehicles</td>
<td>Strategically located for exports to domestic and overseas markets, skilled workforce available</td>
<td>Labour intensive work force, less of automotive suppliers, high transportation cost</td>
<td>Mahindra, Tata, Force Motors, Ashok Leyland, Mahindra, Eicher Motors, Bajaj, Bajaj Auto, TVS, etc.</td>
</tr>
</tbody>
</table>

Disruption in the automotive industry

Though India has become a major automobile hub in the world with quite a few clusters catering to the huge demand that exists in the country, the automotive sector is going through massive structural changes because of the technological advancements and the growing concern over environmental sustainability. These two factors have been shifting the consumers as well as producers to the green mobility sources, electric vehicles (EVs) are one of these. But due to sharp differences between the EVs and conventional vehicles, the existing setup of conventional vehicle manufacturers cannot be used as it is for the production of EVs. A lot of reorientation by the manufacturers, firms in the supply chain and the support service providers is required. The states that have earlier lost the race to become major auto hubs can create opportunities for themselves from the disruption by designing and implementing supportive EV policies.

Four states in the country, viz., Karnataka, Maharashtra, Andhra Pradesh and Kerala have their EV policy for over a year. UP has launched its new EV policy recently in August 2019. Another three states, viz., Telangana, UP, Delhi and Uttarakhand have made their draft EV policies public in 2018, but these policies have yet to be finalized. Gujarat and Tamil Nadu States have released their draft of EV policy recently in September 2019.

Will the existing auto hubs be able to retain their lead?

Of the existing major auto hubs, i.e., Maharashtra, NCR Region (Delhi-Gurgaon-UP), Gujarat and Tamil Nadu, Maharashtra has finalized its EV policy during 2018, which assures the EV manufacturers about the state government's commitment toward promotion and adoption of EVs. As far as EV manufacturers in the NCR regions are concerned, UP has unveiled its new EV policy very recently in August 2019. Delhi has yet to get approval to its draft EV policy. Harayana in the NCR region has not yet even drafted its EV policy. The manufacturers in the major auto hubs in the other parts of the country, i.e., Tamil Nadu and Gujarat have got some assurance from their respective governments in the form of draft EV policy very recently in September 2019. In the absence of firm commitment from the governments of the states where the major auto hubs are located, the auto vehicle manufacturers are likely to shift to the states where the states have already either finalized their EV policy or in the process of doing so. Therefore, the states that look attractive from the EV perspective are Karnataka, Maharashtra, UP, Kerala, Andhra Pradesh, Telangana, and Uttarakhand. In the absence of EV policy, states like Tamil Nadu and Haryana may lose their lead to the other states that have already announced either their final or draft EV policy or to the states, such as Gujarat and Chhatisgarh, which are providing very supportive and facilitative environment. Some indications of such a shift are already apparent in the investment data (see Exhibit 2).

Top 10 investment destinations in India

(Ranking on the basis of aggregate investment during 2017-2019) (Amount in ₹ Crore)

<table>
<thead>
<tr>
<th>State</th>
<th>2017</th>
<th>2018</th>
<th>2019 (CAGR)</th>
<th>Total</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gujarat</td>
<td>9795</td>
<td>31819</td>
<td>60544</td>
<td>102158</td>
<td>46.87</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>18995</td>
<td>130797</td>
<td>24907</td>
<td>173797</td>
<td>79.74</td>
</tr>
<tr>
<td>Karnataka</td>
<td>2455</td>
<td>24480</td>
<td>19809</td>
<td>46744</td>
<td>21.45</td>
</tr>
<tr>
<td>Orissa</td>
<td>179</td>
<td>3808</td>
<td>13284</td>
<td>17271</td>
<td>7.92</td>
</tr>
<tr>
<td>Chhattisgarh</td>
<td>1555</td>
<td>1014</td>
<td>10392</td>
<td>12959</td>
<td>5.95</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>4509</td>
<td>9553</td>
<td>8602</td>
<td>22664</td>
<td>10.40</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>11715</td>
<td>6576</td>
<td>6851</td>
<td>29492</td>
<td>11.44</td>
</tr>
<tr>
<td>Uttarakhand</td>
<td>809</td>
<td>2841</td>
<td>4051</td>
<td>7701</td>
<td>3.53</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>3016</td>
<td>4121</td>
<td>4027</td>
<td>11164</td>
<td>5.12</td>
</tr>
<tr>
<td>Haryana</td>
<td>354</td>
<td>3615</td>
<td>3372</td>
<td>7341</td>
<td>3.37</td>
</tr>
</tbody>
</table>


Going by the investment data, one can see that Tamil Nadu, a major automotive hub in the past, is no longer in the list of top 10 investment destinations in the country. Delay in the formulation of EV policy and lack of facilitative investment environment has costed the state its lead. With firm commitment in the form of final EV policy, states such as Karnataka and Andhra Pradesh, on the contrary, are moving at a great speed in attracting investment. EV policy can be a game changer for many states and EV manufacturers.

About Dr. Veena Keshav Pailwar

Dr. Veena Pailwar is a Professor of Economics at the Institute of Management Technology (IMT), Nagpur, India. She has more than 20 years of research and teaching experience in the Institutes of repute. She has published several research papers, cases and books. Her areas of research interest are electric vehicle market, cement industry, financial sector modeling, foreign capital flows, impact of financial, fiscal and external sector reforms, economics and business environment and forecasting methods.
CEOs’ creativity is the single most important leadership trait for success. Almost all CEOs’ admitted that they are snowed under by the ‘data-driven culture’ while remaining short on insights. They opined that the struggle to hire a creative workforce was one of the biggest threats to their business.

Creativity is an eternal search for new and a precursor to innovation. It is a powerful force, which drives innovation and fulfills our human potential.

FOSTERING CREATIVITY

Business firms often spend a hell lot of money to encourage creativity in their staff. A popular approach to do this is to organize ‘brain-storming’ sessions or away days at exotic locations to bring employees to interact together ‘to kindle their freewheeling thinking spirit’.

It is perhaps a myth that people come up with innovative ideas when they come together for a brainstorming session. It might be helpful to collect background information or understand the dynamics of an issue that is uppermost in the firm, but it hardly helps for innovative work. In fact, many knowledgeable leaders would agree that in most group sessions, there is a tendency for employees to show off or display aggressive behavior to score a point over their colleagues. There is hardly any purposeful output in terms of tangible, deliverable new thinking in such sessions.

Our long-established wisdom has always held that creativity is an important output of mind trained to remain peaceful along with a sense of aloofness. It is an individual effort in a non-cluttered mental framework, and it is not fruitful where the mind is engaged in trivialities or petty dynamics.

A RELAXED MIND IS A MUST FOR CREATIVITY

Our ancient but authoritative writings cling to the fact that ‘solitude’ is the first thing that helps incomparable creativity. The Rishis/Tapasvis in the far distant past had come up with

‘What actually is creativity’?
'And where precisely do ideas come from?'
“Bhagavad Gita” professes isolation is a key trait of wise who continually seek supreme wisdom. By treading the path of ‘ekaanta’, a human being can elevate oneself by one’s mind. Lord Krishna says, “For him who has complete control over his mind, the mind is the best friend; but for one who has failed to do so, his very mind will be the greatest enemy”.

Incredible revelations on nature's working whenever they embarked on years of living by isolating from the outside world. They remain engaged in meditation and came up with great insights and potent solutions.

In modern times, great scientists like Einstein or Newton had worked almost entirely in solitude. Newton had gone to formulate the theory of gravitation after the Great Plague had closed his institution, the Cambridge University, and he spent about two years shut away in his home.

Bill Gates has recorded that, while running the global firm Microsoft, he used to head off by himself to a secluded hideaway twice a year for several days at a stretch to contemplate the future of technology that had inspired him to come up with some important moves, such as the development of Microsoft's internet browser.

Imke Kirste, a leading biologist at Duke University in the United States, found that two hours of silence per day prompted cell development in the hippocampus, which is the brain region related to the formation of memory, involving the senses. He inferred that exceptional creativity often happens in solitude.

The 'diffused mode' of the mind during scheduled breaks helps to optimize productivity and infuse fresh energy. The breaks can be used just to watch one's breathing; or as some executives do, just to go out in the open and stare at the open sky without entertaining any thoughts. The saint Ramana Maharshi was the greatest promoter of the power of silence. He used to say inner silence is in fact self-surrender, which is living without a sense of ego.

**BHAGAVAD GITA ON ISOLATION**

“Bhagavad Gita” professes isolation is a key trait of wise who continually seek supreme wisdom. By treading the path of ‘ekaanta’, a human being can elevate oneself by one’s mind.

Lord Krishna says, “For him who has complete control over his mind, the mind is the best friend; but for one who has failed to do so, his very mind will be the greatest enemy”.

Ekaanta or solitude is a power that enables us to see how steady our mind is. A mind is not stable if it is agitated or it feels lonely and yearns for company.

Research studies conclude that exceptional creators in business or in any calling are more likely to be introverted. The best creative minds are flexible, and they spend quality time working alone; but, at the same time, they do not close the eyes to the value of others' ideas.

**TWO RATIONAL APPROACHES**

The question then arises how executives busy in their routine tasks can find time to get into solitary sessions and become receptive to such creative flows from within.

There may be two practical approaches for the purpose.

One is to train the mind to get into mindfulness, which is a mental state achieved by focusing one's awareness on the present moment. It is the state where a person's thoughts tune into what he is sensing in the present moment rather than returning to the past or imagining the future.

It is actually watching your thoughts as an independent observer, which gives the ability to switch off the mental chatterbox. The renowned Himalayan monk Om Swami says that once you master the art of mindfulness, you acquire an extraordinary control over your mind. The mind thereby becomes a productive ground for throwing up unusual insights to enjoy the beauty of life.

**SILENCE MOST UNDERAPPRECIATED CREATIVITY**

Another is to plan compulsory breaks during the day to take the mind out from incessant office clutter to enjoy brief quietude. Silence is perhaps one of the most underappreciated creativity tools.

Business psychologists testify the power of taking breaks at work. Breaks help us regain the focus with added vigor. The 'diffused mode' of the mind during scheduled breaks helps to optimize productivity and infuse fresh energy. The breaks can be used just to watch one's breathing; or as some executives do, just to go out in the open and stare at the open sky without entertaining any thoughts.

The saint Ramana Maharshi was the greatest promoter of the power of silence. He used to say inner silence is in fact self-surrender, which is living without a sense of ego. He explained convincingly to thinker Paul Brunton, who is the author of “A Search in Secret India”, who had initial doubts on the utility of 'thoughtless mind' on how silence can be ever speaking, as it is the perpetual flow of 'language'. This 'language' brings out the most vivid expressions that manifest as creative solutions; the lack of which would normally haunt us when we remain engaged in mental clutter.
An important lesson for a founder/CEO is totally un-intuitive. My biggest personal improvement as head, occurred on the day when I stopped being too positive. As a young CEO/founder, I felt the pressure of employees depending on me.

- The pressure of not really knowing what I was doing.
- The pressure of being responsible for tens of millions of currency- of other people’s money.

Thus as a consequence of this pressure, I took losses extremely hard. If we failed to win a customer or slipped a date or shipped a product which wasn’t quite right, it weighed heavily on me, I thought that I would make the problem worse by transferring the burden on to my employees. Instead, I thought I should project a positive, sunny demeanor and rally the unburdened troops to victory.

And I was completely wrong.

In my mind I was keeping everyone in high spirits by accentuating the positive while ignoring the negative, but my team was aware of the reality, were more nuanced than I was describing it. And not only did they see for themselves the world wasn’t as rosy as I was describing it: they still had to listen to me blowing sunshine up their butts during every company’s meet up.

How on earth did I make such a mistake and why was it such a big mistake?

The positivity delusion

As the highest-ranking person in the company, I thought that I would be best able to handle bad news.

Interestingly the opposite was true: nobody took bad news harder than I did. Engineers easily brushed off things that kept me awake the night long. After all I was the CEO. I was the one who was married to the company. If things went horribly wrong, they could walk away, I could not cause I had my stake in the company. As a consequence, the employee handled losses much better.

Even more stupidly, I thought it was my job and my job only to worry about the company's problem. Had I been thinking more clearly, I would have realized that it didn't make sense for me to be the only one to worry, for example the product having deficiencies, is not my cake and I certainly isn't the one who was writing the code that could fix it.

A much better idea would have been to give the problem to those who could not only fix it, but who would also be personally excited, motivated to do so. Another example I could recollect was that when we lost a big order, the whole organization needed to understand, why we lost, such that we could together can fix the broken things up, in our products, marketing and sales efforts. If I insisted on keeping the setbacks to myself, there
was surely no way to jump-start that process.

**Why is it imperative to tell it like it is?**

3 key reasons why being transparent about your company’s problems makes sense:

- **Trust:** without trust, communication snaps. *More so- in any human interaction the required amount of communication is inversely propositional to the level of trust.* If I trust you completely, then I require no explanation/communication of your actions whatsoever, cause I know that whatever you are doing is in my best interest. Conversely, if trust is missing, then no amount of talking, explaining, reasoning will have any effect on me, cause I don’t trust that you are telling the truth.

  In a company, this is the critical point- as the company grows; communication becomes its biggest challenge. If the employees fundamentally trust the CEO, then communication will be vastly more efficient than if they don't. Telling things as they are is a critical part of building trust. **A CEO's ability to build this trust over time is often the difference between companies that execute well and companies that are chaotic.**

- **The more brains working on hard problems, the better:** In order to build a great company, you need to hire lots of incredibly smart people. It's a total waste to have a multitude of big brains but not let them work on your biggest issue. A brain, no matter how big cannot solve a problem that it doesn't know. *Given enough eye balls, all bugs are shallow.*

- **A good culture is like the vintage car. Bad news travel fast while good news travel at snail’s speed.** If you investigate companies that have failed, you will find that many employees knew about the fatal issues long before those issues killed the company. Yet they chose silence. Too often the answer being a disdaining culture in which the directive is not to share bad news, so the knowledge of the issue lays dormant, until it was too late to act.

*A healthy company culture encourages people to share bad news. A company that discusses its problems freely, openly can quickly solve them while the one that covers up its problems, frustrates everyone involved. Hence CEO needs to build a culture that rewards – not punish people for baring problems in the open, where they can be solved.

As a corollary, beware of management maxims that stop information from flowing freely in your company. Consider the old management standard: don't bring me a problem without bringing in a solution.

What if the employee cannot solve an important issue? For example, what if an engineer identifies a serious flaw in the way the product is marketed; do you really want him to bury that information? Management truisms like these may be good for employees to aspire in the abstract, but they can also be the enemy of free-flowing information- which is critical for health of the company.

Remember if you run a company, you will experience overwhelming psychological pressure to be overtly positive. **Stand up to the pressure, face your fear, and tell it like it is.**

-K S Ahluwalia, Executive Coach and Mentor-Excalibre, E-mail: ks.ahluwalia@yahoo.com
**2. Social Commerce**

Social commerce is an upcoming trend that is on the verge of blowing up in the coming year. The large amount of time that consumers spend on social media can easily be monetized by offering shoppable products on social platforms. For instance, you can leverage Instagram shopping (which involves taking a customer from Instagram to your shopping site) and the new checkout feature (which allows customers to buy directly from within Instagram) to increase sales and boost revenue. Undercutting the potential of this trend, it would be useful to know that few companies have built their entire business models around the concept of social commerce. Companies like Meesho and Glowroad have leveraged the vast reach and influence of WhatsApp to create a virtual self-reliant community-based shopping network. You too can cherry-pick aspects of social commerce that are relevant and apply them to your business.

**3. Dynamic Pricing and Personalization**

Businesses are realizing that undercutting prices is not the best way to beat competition. It can be detrimental to your brand and result in the devaluation of your products. Optimization holds the key to healthy sales, brand reputation and profit margins. It’s advisable to study competitor prices, gather data-driven insights from historical data to act on the challenge of real-time pricing. Intelligent use of AI/ML and data science can ensure that you are always offering the most competitive price vis-à-vis the competition, while at the same time making sustainable gross profits on every sale. Adding an element of personalisation with customer-specific pricing can further ensure strong customer loyalty and repeat purchases in the future. Creating and maintaining individual user profiles can enable you to offer highly relevant user-based recommendations which in turn can boost your cross-sells and up-sells.

**4. Progressive Web-apps**

Progressive web-app mimics the features of a native web app. Online commerce space has witnessed an increase in the usage of PWA (Progressive Web App). Social media giants such as Twitter have been using PWAs for quite some time, and this trend has caught the imagination of e-commerce players. Implementing PWA technology enables you to ensure optimal usability of your website across mobile devices and form factors. PWAs will help you manage a seamless omnichannel experience for your users. As customer journeys continue to be less linear and more fluid across various platforms and devices, businesses need to acknowledge the need to be omnipresent to attain efficiency across multiple channels.

**5. Rental and re-commerce Market**

The market for used products has been growing significantly thanks to an increased focus on sustainability and the need to purchase products at low prices. The demand for used goods will continue to grow and spread to different categories in the future. Flipkart, for instance, launched the 2gud platform to cater to the high demand for refurbished electronic goods and appliances. Similarly, the rental and pay-per-use market has seen a steady growth in recent times. If your products are expensive or of repetitive nature, it might make business sense to start offering them on a rental or pay-per-use basis. This could open up your products and services to a much wider audience than what would have otherwise been possible.
National Quality Excellence Awards, '19 for Best Practices in Business

Praxis Media Group, in association with Quality Congress announced the prestigious National Quality Excellence Awards, '19 recently honour about 50 winners at 5 different levels for their continuing commitment to excellence, developing best practices and innovative strategies for the growth of the business and services sector with vision and inspiration.

The National Quality Excellence Awards, 2019 were held in New Delhi recently amidst the elites of the industry. The Awards event was organized by Praxis Media to recognize and encourage Quality. A host of Achievers, Innovators and Leaders across sectors and disciplines signifying their innovation, dedication, ethics, achievement and quality excellence were awarded.

Excellence Recognized

With this year's theme being “AIM. BELIEVE. ACHIEVE.”, the National Quality Excellence Awards were presented to around 50 winners at 5 different levels. The exacting and daunting feat of zeroing-in on the winners was achieved by Praxis Media, with the support from its associates and partners, after an elaborate and meticulous selection process which included inviting nominations from potential nominees, substantial research & surveys, collation of feedback & opinions, screening based on pre-determined judging parameters and subsequently choosing the winners through an independent jury panel. The significant parameters which were considered for selecting the winners included Qualification & Professional Experience, Infrastructure & Facilities, Market Presence & Competition, Growth & Profitability, Quality & Operational Excellence, Financial & Business Acumen, Innovation & Novelty in Services, Ingenuity and Imagination, Sustainability & Environmental Awareness, Job & Impact Potential, Client/Customer & Industry Feedback, Use of Technology & Trends, Efforts for Risk & Setback Mitigation, Previous Awards & Achievements etc.

The event was graced by the Chief Guest of the day, Padma Bhushan Mr. Abhinav Bindra, Ace Shooter and India's First & the only Olympic Gold Medalist.

National Quality Excellence Awards were instituted to recognize and felicitate the achievements and the work done by individuals and organizations in maintaining excellent quality services with commendable commitment, exemplary approach and innovative vision which is an inspiration in itself. The initiative was well supported by News1India – Media Partner, SME World – Digital Magazine Partner, Your Story – Digital Media Partner and Quality Congress – Brand Partner, who echoed the same objective of quality excellence.

The Founder-Director of the company, Mrs. Swagatika Patel Singh said, “Each winner have exemplified excellence and typify the very best of business practices and ethics.” The National Quality Excellence Awards, 2019 are a small token of appreciation from Praxis Media to all these inspirational individuals, entrepreneurs and organizations. These recognitions will further strengthen their ability to steer their objective through turbulent times, apply the best of the professional modules to manage and keep their missions afloat.

About Praxis Media

Praxis Media Private Limited is a premier insight driven media and marketing services company that is widely recognized for pioneering and innovative work for its clients and is a one-stop solution for affordable and turn-key marketing and business services for domestic, multinational, government, non-government, corporate, established and new start-up businesses and services. The company works with its brands and associates to help in boosting its client's businesses and services and taking it to its zenith through bespoke brand management and strategy, ratings and accreditations, business advisory, market research, marketing solutions, strategic public relations, media management, reputation management and design and communication solutions.
Spend money on an ERP by MSMEs would not only save a lot time by incorporating all the divisions together, but the departments would also be able to work efficiently and effortlessly if they function together in a synchronised manner.

In today's scenario, no business is too small for an Enterprise Resource Planning (ERP) solution. ERP allows small and medium businesses to appear, act and operate like an enterprise-scale business. It is a strategic tool, which prepares any business with the necessary capabilities to incorporate and coordinate isolated tasks into efficient business processes. ERP is ultimate combination of business and information technology coming together. It automates the tasks for MSMEs involved in performing business processes such as order fulfilment, payments, material receipts, material requirement planning, invoicing among others and make the data available to all the other functions immediately.

The fact is, a medium and small business must be quicker and sharper than their competition. As in today's business setting, no industry is too small for an ERP solution. It allows small businesses to perform, act and operate like an enterprise-scale business.

**Implementation**

An ERP can be implemented across several industries including pharma, retail, manufacturing, automobiles, human resources, steel, concrete, banking, chemical, oil/gas, as well as agricultural.

Many reports state that even though awareness and current acceptance of ERP is maximum in large brands and industries, it's the MSMEs that will help in the future growth. There is a substantially large market for ERP for MSMEs. A bigger corporate can pay for implementing an ERP, however, this would be an uncertain situation for any medium-sized and small enterprise.

Spending money on an ERP by MSMEs would only save a lot time by incorporating all the divisions together, but the departments would be able to work efficiently and effortlessly if they function together in a synchronised manner and not individually.

There are several benefits of ERP, which MSMEs can use for their growth and development. First and foremost is transparency. All appropriate and available data can be shared and retrieved by all the MSMEs departments, which reduces the need to transfer data. This process has fewer errors, better output and reduced expenses on human resource.

**Real time decisions**

Another benefit is decision-making. The quick and real-time data gathered by the ERP system can be helpful for promotion, administration, accounting, and allows the MSMEs to make vital and needed decisions on time. The teams can identify any probable issues that may affect the productivity levels. An inclusive picture of processes permits trade leaders to make real time decisions and respond quickly with ERP tools.

Other advantage of ERP system is productivity. With better transparency by streamlined
processes MSMEs can change their focus on working increased capacity of the trade. This helps in changing numerous aspects of the business and working towards the challenges related to business growth.

The government should also play a vital part in implementing ERP across the board. The ERP execution by state and central government comes on the back of two major reforms – designing a leaner action-oriented work manual and restructuring the organisational structure. Benefits of ERP will be manifold. It facilitates tracking of the projects from anywhere at all times and will give real time information about the machine and manpower requirements, issues at the project site, progress, weather, and terrain. The decision-making has become significantly fast. Getting information on a lot of small works going on at distant and difficult terrains is difficult, even now. ERP helps with timely interventions.

**Advantage small businesses**

Today, there are a wide variety of automation tools and techniques designed and devised to help MSMEs and their employees produce their products better and more efficiently. ERP is the answer, which is a direct outgrowth and extension of manufacturing resource planning.

But over the last decade, with technology becoming simpler and easily available, with the coming up of ready-to-use off-the-shelf ERP packages, like Marg ERP software, with shortened implementation phase, emergence of cloud computing, requiring minimum in-house skill set, the possibility to become leaner and efficient organization, now looks close to reality for small-sized businesses.

*Sudhir Singh is Group Managing Director, Marg ERP.*

---

**ClearTax launches Feature of Nil GST Return Filing for MSMEs**

ClearTax, India’s tax & investing platform announced the launch of its new feature called Nil GST Return filing, a unique feature that will help CA’s and businesses do their Nil GST Return filing in just a few seconds.

Currently, every month over 20 Lakh small businesses including MSMEs file Nil GST returns in India, the majority of them through CA’s and the rest on their own. Such small businesses would want a simple filing process in place and therefore ClearTax Nil GST returns feature aids them in filing Nil returns within 30 seconds.

Archit Gupta, Founder & CEO, ClearTax, said, “Today, CA’s and businesses find it challenging to understand and implement GST. We have realized that users get error messages while filing nil GST returns. Hence in order to simplify their financial lives, we have launched a reliable return filing that will help CA’s as well as Businesses to file a nil GST return filing in a convenient manner and thus help them comply with GST norms with ease.”

**Minimum Effort**

All that the user has to do is download ClearTax GST Desktop App Once installed, ClearTax GST Desktop App will help users with seamless filing of GSTR-1 and GSTR-3B in minimal steps. Thus, a taxpayer can avoid all unnecessary interactions with any other portal, as everything is available on the ClearTax GST software including submission of returns. Users can file GSTR-1 with minimal manual effort and directly on ClearTax supported by both Digital Signature Certificate (DSC) or Electronic Verification Code (EVC). It automates the entire process and makes it 3 times faster and saves ample time. The ‘Nil return filing’ feature comes with important validations and a cautionary window too to allow users to reconsider their filing of GST returns with no data. Hence, it will stop users from erroneously submitting a Nil return which otherwise was not one.

All taxpayers having GST registration are required to file GSTR-1 return either monthly or quarterly, as the case may be irrespective of business turnover or profitability during that period. The GSTR-1 return contains details of all outward supplies made during the tax period. In case of no outward supplies, a dealer still has to file a nil GSTR 1. Once the GSTR 1 is filed, the user has to file nil GSTR-3B in case of no outward supplies, no purchases, and no tax liability. If a nil return in GSTR-1 or GSTR-3B is not filed, a penalty of Rs.20 per day (for GSTR-1) and Rs. 20 per day (for GSTR-3B) is leviable until the return filing is complete. Hence, all taxpayers having GST registration must submit Nil GST return in case of no transactions before the deadline.

**About ClearTax**

ClearTax’s mission is to simplify the financial lives of Indians. It is a financial-technology platform company providing software and services including Tax filing, TaxCloud, TDS Returns, GST, Mutual Fund Investments and CA & legal services, designed to empower individuals, accountants, and MSMEs. It aims to ease and simplify their financial woes. Theplatform has served over 5 Million Indian Taxpayers to e-File their Tax Returns, about 6 lakh businesses, 60000 CAs and tax professionals, and over 1,000 large enterprises have utilized our GST Software for GST-compliant billing and filing returns.
Co-working Spaces are the New Normal

Coworking spaces offer an environment that is conducive to productivity, collaboration and innovation. They move away from the traditional methods to apply a human approach to design. They are the new normal because today, they have become something that's expected and preferred by the workforce. As per our estimates, 13 million people are expected to work out of coworking spaces in India by 2020.

One of the reasons behind the success of coworking spaces is that they are cost effective. Usually startup and small entrepreneurs need a space of their own to set up their work, but given the rental prices in the real estate market are usually unable to secure a location to work comfortably from, without it being a drain on their already limited finances. Freelancers usually have to resort to working from home, or noisy cafes which are a strain on their finances. Coworking spaces offer such people a cost effective solution. They not only provide them with a space to work from but also the basic amenities that they need to work productively. This benefit also extends to large enterprises today, who are looking to coworking spaces to solve their space management problems. For them too it is more cost efficient to rent a coworking space than to establish their own offices.

Healthy Environment

Another reason is that coworking spaces are healthier. According to a research conducted across 52 countries, 84% of workers felt happier and more motivated, working from coworking spaces. By breaking down rigid barriers, these spaces help create a relaxed mindset that enhances productivity and creativity, which has proven to be healthier for the workers in an era where workplace stress had become a huge cause of concern. As per studies conducted, 64% of entrepreneurs using coworking spaces reported increase in productivity and focus, and almost 90% of them reported that they felt more confident working from a place where they can move freely and network with other professionals.

Networking is another factor that has been responsible for the success of coworking spaces. Whether you choose a dedicated desk or a private office, coworking is capable of creating an environment that cultivates synergy and community chemistry that nurtures healthy business growth, increased wellbeing and worthy impact. Across, 52 countries, 82% of people reported an increase in the size of their business network.
Networking is another factor that has been responsible for the success of coworking spaces. Whether you choose a dedicated desk or a private office, coworking is capable of creating an environment that nurtures healthy business growth, increased wellbeing and worthy impact. Across 52 countries, 82% of people reported an increase in the size of their business network.

Coworking spaces are the new normal because the work culture has evolved, and the possibilities that coworking brings are endless in the modern work environment. They are making inroads to tier-II as well as tier-III cities too. There was a time when only large cities were the hubs of coworking spaces, but workers everywhere are in need of a place where they can work from, and coworking is the best solution to their problems. The spaces not just offer them a seats and amenities, they also offer them guidance with their work, helping them establish networks to develop and grow.

**Popular Concept**

Today, coworking isn't just for startups, small enterprises and freelancers. Even large enterprises are looking to coworking spaces not just for their space management problems but also to enhance the workplace experience as a whole. Coworking spaces are helping enterprises with their real estate strategy and facilities management.

The market share of the coworking segment had increased to 12% in 2019, which is testament enough to their increasing demand. Operators are constantly innovating to stay ahead in the competitive environment, and we are seeing even hotels join the bandwagon to attract professionals by transforming their available spaces into coworking spaces. The coworking industry is expected to see $400mn of investment by 2020. And we can safely assume it’s only going to keep growing, because coworking is the new normal.

**About Stylework**

Started in 1017, with over 150 partner coworking spaces in prominent metros, Stylework is merging work with life. The brainchild of a young entrepreneur Sparsh Khandelwal, Stylework is revolutionizing the way people looked at ‘workspaces’.

It is a coworking space aggregator that makes it easier and flexible to choose where and when you work. With advanced technology, the app provides on-demand, real time information and space booking options for upto 100 seats or more.

Stylework has seen success in providing coworking to over 1500 freelancers, 50 startups, and 25 corporate.
The apex court recently ruled on the 14-year long dispute on the disagreement over the definition of how to calculate Adjusted Gross Revenue (AGR) between carrier companies and the government. The sources of revenue from licensed operations of telecom operators are already listed in the Indian Telegraph Act, however, the judgement will mean that the definition of AGR will include revenue from all operations of the telecom operators, which can span across a variety of different businesses not limited to telecom. Hence, this judgement will cause the financials of already stressed telecom operators to take another major blow.

Apart from the telecom sector, government initiatives such as Digital India, Startup India and direct benefit transfers will get impacted negatively. India's economy and government programs depend critically on telecom networks and the applications and services that run on them. Two factors - the lack of competition and lack of funding in telecom networks and services will adversely affect almost all sectors of the economy and major development programmes of the government - which forms the backbone of the digital ecosystem poised to benefit the nation.

Dangerous Situation
On the count of competition, it is vital to avoid a monopolistic or duopolistic situation. The current state-of-affairs positions India towards becoming a duopoly, which is a dangerous situation for the telecom sector of any nation to find itself in. This will lead to the peril of regulations that possibly favour one operator, and India will not be able to prove its merit on the World Bank's ease of doing business index. Such an environment threatens the nature of competition and a level playing field for businesses. Lack of funding is a result of multiple issues - high debt owed to the government, excessive Spectrum Usage Charge (SUC) apart from the cost of spectrum auctions and a widened definition of Adjusted Gross Revenue (AGR).

Government services can benefit and job creation for citizens can be increased manifold if the health of the telecom sector is linked to the potential of the digital economy. There is a necessity to expand on infrastructure if India's goals for a $1 trillion digital economy are to be actualized. Without a robust digital ecosystem, it is impossible for connectivity to be enhanced and teledensity to be improved across unconnected areas.

It is important to realize that this interlinked digital ecosystem is based on infrastructure and services supplied by infrastructure providers and telecom operators. Online platforms besides applications and devices that collectively provide
digital services and products to customers; this system works in an interlinked manner. Undue stress on the telecom sector, which is a critical link in this system, will be catastrophic.

5G Technology

To avoid this predicted disaster, it is vital to focus on goals of the National Digital Communications Policy (NDCP) 2018. This policy aims to expand high speed broadband across the country, promote user safety and emphasize national security. Without a strong and flourishing telecom sector, these goals will simply remain as distant dreams and India will miss the bus on 5G technology.

In order to remedy these problems, there has to be an urgent interest from the government in solving the crisis faced by the telecom sector. Stakeholders need to work on resolving the AGR issue, on priority. Interest and penalties should be revisited and waived where possible, and the government should allow an even more staggered payment of principal. The definition of AGR should be investigated, and made more fair, rational, proportionate and based on global best practices.

Further, the regulatory levies paid by the telecom sector should be reduced given the drastic condition of the sector.

Overall, light touch regulation - which does not over-emphasize the need on licenses and stringent regulation - should be encouraged. Digital technologies are changing constantly and a responsive approach instead of an \textit{ex-ante} rigid approach - which can better protect the interests of all stakeholders including citizens, businesses and government. This would be in line with the Government's objective of \textit{’Minimum Government Maximum Governance’}.

-Kazim Rizvi is Founder Director, The Dialogue and Trisha Pande is Policy Manager, The Dialogue.

---

Agritech Startup's e-Commerce Platform for Farmers

Recently, Barwani, an agri-centric region of Madhya Pradesh, witnessed a wave of a technological revolution in the form of Farmkart, a new generation startup transforming the Indian agriculture industry. Founded in 2017 and based in Barwani, Farmkart offers pioneering solutions that digitize the agri-inputs’ buying process and simplify it, making the lives of rural farmers easier and their work more fruitful. Happy customers, increasing in number every day, validate Farmkart's e-commerce platform as the much-awaited agritech revolution expands to rural villages across all states of India.

“Farmkart, in broader terms, is changing the way others look at agriculture. No one could have ever imagined the potential of user experience that can be built around farmers and agriculture. We brought innovation to where it was needed the most. We as a team are growing every day, upgrading our own ideas and thinking of creating an impact in the everyday lives of farmers” says Atul Patidar, CEO, Farmkart.

\textbf{Farmkart Digital Platform -}

All of Farmkart's technology solutions follow one simple rule “Everyone in the world knows how to count money”. Every farmer, whether educated or not, can get easy access to the most affordable agriculture products and services, right from the comfort of their home or farm. Using Farmkart's digital platform is as easy as counting from 0-9. The platform further provides farmers of the rural region access to world-class quality agriculture products at reasonable prices delivered to their doorstep within 36 hours, in just one click.

\textbf{UIC-} Putting its best foot forward, Farmkart has built a deep learning network that classifies and catalogues products based on a farmer's profile and provides a smart personalized online shopping experience to each user in the palm of their hands.

\textbf{Farmkart User to User Delivery-} Farmkart User to User Delivery model is an innovative community-driven delivery model that paves the way for the community to come forward and become a part of an impact that Farmkart are trying to create on agriculture.

\textbf{Agriculture Consulting & Service Centers-} Through Farmkart Agri-Nidan, agriculture also gets its first personalized agriculture consulting service providing the farmers' end-to-end solutions based on the soil testing results, land quality, cropping patterns and historical regional data analysis.

---

-Kazim Rizvi is Founder Director, The Dialogue and Trisha Pande is Policy Manager, The Dialogue.
With different options available, from the more specialized to the too complex, organizations can struggle to choose the right DLP solution to serve their needs. While all DLP tools are built to protect data in the enterprise, each has its own approach, strengths and points of focus. Picking the wrong solution comes not only with its fair share of frustrations, but can also be a costly mistake that can considerably delay compliance efforts.

Today, we are therefore looking at the key reasons Endpoint Protector is an excellent start to any successful DLP strategy:

1. Data Protection Starting at the Endpoint

Companies often choose network DLP solutions as the easiest to implement and the least likely to impact computers' performance and employees' productivity. This, however, leaves companies vulnerable to data loss: while data might be protected when an endpoint is on the company network, the moment the computer leaves its security, it's no longer protected. Endpoint Protector, because it's deployed at endpoint level, protects data wherever the computer goes. Whether an employee is travelling for business or working remotely, data protection policies remain in place, providing the same level of security as on the company network. Device control options, which restrict how employees copy information onto portable devices, remain active, even when offline.

DLP at endpoint level also provides data visibility essential for compliance. While network DLP tools are effective in blocking the transfer of sensitive information outside the company network, they don't check what data is stored where on employees' computers. This is problematic when it comes to compliance with regulations such as GDPR that grants EU data subjects the right to withdraw consent for data processing and request the deletion of data collected about them. This is where Endpoint Protector comes in handy: it can search for data at endpoint level and delete or encrypt it where it is found.

2. Up and running in 30 minutes or less

One of the biggest fears when it comes to DLP implementation is the time it will take. Commonly believed to take months, especially when it comes to endpoint DLP that needs to be deployed on every computer of a company network, it could not, in fact, be further from the truth. Endpoint Protector is up and running in 30 minutes or less. Whether companies are using cloud services, virtualization tools or prefer the old school hardware approach, Endpoint
While Windows still reigns supreme, running multiple-OS networks. Nowadays, many companies are solution 3. A truly cross-platform hassle-free process.

Protector implementation is a smooth IT departments and developers often rely on Linux and macOS has long been the darling of design and marketing departments the world over. The increasing popularity of bring-your-own-device (BYOD) and corporate-owned personally-enabled (COPE) policies has also diversified operating systems on company networks.

This can cause problems when choosing DLP solutions: many focus on Windows and the few that promise macOS or Linux compatibility often fail to deliver. Endpoint Protector is the only DLP solution on the market to offer feature parity for Windows, macOS and Linux. The reason for it is simple: while other products began working on other OS when the operating systems began gaining traction in the enterprise, Endpoint Protector has been a cross-platform solution from the very beginning.

4. A DLP solution that puts clients' needs first

While innovation and market evolution often drive a product's growth, Endpoint Protector is built on one other principle: client feedback. Many of the improvements and new features of our products are a direct consequence of feedback sessions with clients. We value the insights clients provide as direct users of Endpoint Protector. It helps us identify additional functionalities that could be useful not only to those that provided us with the feedback, but to all our current and future clients.

5. A solution for companies of all sizes

Many DLP solutions are often too complex to serve the needs of small and medium sized businesses. Endpoint Protector, with its modular approach to DLP, allows organizations to mix and match the right tools to serve their specific needs. Due to its flexibility and scalability, Endpoint Protector is a product that can adapt to a company's growth. From startups working with five endpoints to big enterprises running thousands, Endpoint Protector can serve all their needs.

6. User-friendly interface and ease of use

Endpoint Protector’s intuitive modern interface is easy to navigate and understand even for non-specialized personal. Policies can be defined and activated with only a few clicks and reports downloaded on the spot. Built with user-friendliness in mind, it offers a short learning curve and saves companies time and money in both staff training and the transition to a secure environment.

7. An award-winning solution

Since 2011, when its developer, CoSoSys, was named one of the fastest growing technology companies in Central Europe in the Deloitte Technology FAST 50 ranking, Endpoint Protector has grown into a trusted household name of the Data Loss Prevention market. It was recognized by Gartner in the 2017 Gartner Magic Quadrant for Enterprise Data Loss Prevention and by the Radicati Group in the Enterprise Data Loss Prevention Market Quadrant 2017. Endpoint Protector is also a four time winner of the CybersecurityExcellence Award for DLP and received the Cyber Defense Magazine's Hot Company Data Loss Prevention InfoSec Award in 2019.

Choosing the best DLP solution for your company can seem like a cumbersome process, but it doesn’t have to be. Whether you’re a startup putting together your first data protection strategy or a big enterprise tackling complex compliance needs, Endpoint Protector is here to offer an array of efficient and flexible tools in an easy-to-use package that will make your journey to Data Loss Prevention a breeze. But don't take our word for it, contact us today to speak to one of our experts and schedule a demo.

About Filip Cotfas

Filip Cotfas, Channel Manager, CoSoSys, has an impressive background in sales and project management. As a Channel Manager at CoSoSys, he is utilizing his extensive skills for the daily operating efficiency with a focus on the South Asia, Middle East and Northern Europe markets. Filip’s main responsibility is handling the existing Customer portfolio, as well as acquiring additional revenue streams, mainly by coordinating with the existing partners or enabling new partnerships, in order to help more customers benefit from our award-winning Data Loss Prevention solution. In the past years, he has been developing the sales strategies for his markets and built a successful relationship with channel partners.

Filip’s objective is helping businesses overcoming their security challenges and protecting their sensitive information. He is goal-oriented with a genuine passion for sales and business development.
Mom's Belief Home Program Empowering Parents to Support their Special Children

One in eight children between the ages of two and nine in India have at least one neuro-developmental disorder, according to a recent community-based study (“Neuro developmental disorders in children aged 2-9 years: Population-based burden estimates across five regions in India”). Parents in India's Tier I cities have access to professionals and resources that can help their special needs child, though many lack the paying capacity to access services. However, the situation is different elsewhere.

Parents in India's smaller cities and villages have almost no access to experienced professionals and resources for their child. They do their best to cope with a child who cannot communicate, or an older child who is far behind in self-help skills. They watch their school-going child struggle to make friends and experience heartbreak when their child is excluded from social activities. For these families, there is no relief in sight.

Additionally, family-centered care is the exception, not the norm in India, so parents are not engaged in the support provided to their child. They aren't taught how help their child on their own.

How Mom's Belief Helps?
The Mom's Belief Home Program empowers parents to support their special needs child in the absence of accessible and affordable services, operating from its base outside Delhi. A dedicated, masters-level child psychologist is assigned to each family. Psychologists connect with parents using video conferencing, phone, email, and instant messaging. Guided by a leadership team with expertise in child psychology, pediatric neurology, occupational / speech therapy and special education, the psychologist helps parents to identify goals and create monthly individualized education plans (IEPs). Teaching tools are delivered to the home every month.

As support is provided remotely, Mom's Belief works only with children who have a diagnosis. It uses the child's medical history and a skill and development assessment to create a neurodevelopmental profile, which guides the creation of IEPs and acts as the baseline against which progress is measured. Our program is offered on a subscription basis.

What Makes Mom's Belief Innovative?
The Mom's Belief Home Program empowers parents to support their special needs child in the absence of accessible and affordable services, operating from its base outside Delhi. A dedicated, masters-level child psychologist is assigned to each
Building an Ecosystem

Mom's Belief also supports schools and therapy centres that work with special needs children. Schools are given professional guidance, technical support and resources that are customized to meet their needs. Therapy centers receive similar support that is structured to enhance the therapies they offer for special needs kids.

History

Mom's Belief was formally launched in 2018. To date, Mom's Belief has supported well over 1000+ families in 114 cities across India, as well as in the US, UK, and UAE. Mom's Belief will expand to GCC markets in 2019. Mom's Belief was started by CEO Nitin Bindlish. Mom's Belief has recently won accolades from the United Nations for the most innovative practice in the special needs children segment.

About Nitin Bindlish

Nitin Bindlish, CEO and Founder, Mom's Belief, brings 15 years of rich and varied experience from top-tier multinational companies such as KPMG, American Express and Aon Hewitt. Trained as a qualified chartered accountant, he served as the CEO of Delhi-based Corona Dental Labs before launching Mom's Belief.

Bindlish has expertise in strategic planning and organizational leadership, conceptualizing and driving business strategies and operations. Highly experienced in the design and application of business models for start-ups, Bindlish is TEACCH Autism-certified and has also received training from the Thompson Center for Autism & Neurodevelopmental Disorders at the University of Missouri, USA.

His proven ability to build and manage cross-functional, high performance teams and his experience in productivity improvement and process design are also valuable assets. Bindlish received his professional qualifications from the Institute of Chartered Accountants of India and has additional accreditation from the Indian Institute of Management, Calcutta (core-strategy) and in International Financial Reporting Standards from the Association of Chartered Certified Accountants, UK.
In health care industry, the continuous development of technology stands at the center of product innovation. From small innovations like tele-health services, adhesive bandages and ankle braces to larger and more complex technologies like artificial organs, MRI machines, basket trials in cancer treatment and robotic prosthetic limbs to catalysing material innovation processes and alternative food industries, medical technology has undoubtedly made an incredible impact on the health of people all around the world.

Deployment of Tech In Operations

The concept of personalised medicine has been a pioneer in the introduction of artificial intelligence in medical technology. The rationale behind the concept is to tear down the traditional 'one size fits all' approach.

For generations, scientists and physicians have been working to establish personalised treatment for every patient, which is based on the idea that patients with similar diseases are not identical. Foundation of the concept is based on pattern recognition and a deep learning algorithm, which screens the person's unique genetic and molecular profile to understand the immunity system and degree of organic compounds present in a body.

A Steep Growth Curve

Adoption of virtual reality in healthcare has witnessed industry wide acceptance in making rehabilitation treatment more subtle as well as helping patients experience less anxiety before surgery. Similarly, Electronic Health Records (EHR) and the Internet of Medical Things (IoMT) are providing better quality of care, with quick and reliable access to patients' records via cloud computing technology.

In addition, functional food processing technology maps emerging trends in the formulation and manufacturing of an alternative food based medicinal product. Applied processing technology have a considerable impact on the effectiveness and the content of nutrients, like loss of bioactive components. To prevent this, the promising non-thermal technologies are being used to treat food without destroying the nutritional components and sensorial features that are usually affected during heat treatment. The implementation of these latest technologies improve products' quality, bringing new developments, information and state of the art in the field.

Role of Technology in Healthcare Sector

It is estimated that Artificial Intelligence (AI) market in healthcare sector would reach $27.6 billion by 2025. (Source: Globenewswire.com)
Predictive Analytics
Galvanising The Industry

The rising prevalence of chronic diseases and the aging demography has given a push to natural product market. Consumers Now a days demand for more nutritious food that could help them in combating some of the major health problems and guide them through a healthy lifestyle.

Scientists, therefore, are increasingly looking to food products as an alternative in the prevention and decline of disease progression. It underscores the shift in healthcare from treatment to prevention, through a varied range of herbal products, advancements in diagnostic technology and the contemporary applications designed to track consumer behavior community wide.

Nutraceuticals As An Alternate Food Substitute

In this highly research-oriented sector, the growing health concerns among people has reinforced the interaction between food and pharma industry. Consumers' desire to intake nutritious food has created significant momentum in the nutraceutical industry, which places emphasis on using organic and 100% natural food sources. As per a media report, thenutraceutical market is expected to grow at 7.5% CAGR worldwide, to upstream from a $241 billion market in 2019 to $373 billion in 2025 (Source: Healthcare Packaging).

'Free-from' products are one of the most talked about alternative foods these days as they satisfy the demand of the increasing number of people claiming to be intolerant to specific ingredients, such as lactose and gluten among others. Predictive analytics and personalised subscription plans are the two boons AI has introduced in modern medicine, especially nutraceuticals. It's evident to say that healthcare technologies are bringing a paradigm shift to the treatment and prevention of illness in a global landscape. As per the industry expectation, the personalised medicine approach could invigorate demand for new nutraceutical products designed to promote wellness.

Embracing The Industrial Revolution 4.0

It has been observed that the herbal and plant-based nutraceutical products’ market enjoys the major investment opportunities due to its effectiveness on hard curative disorders related to oxidative stress, including alzheimer, diabetes, allergy, cardiovascular, cancer, obesity as well as inflammatory, eye and Parkinson's diseases.

This intersection of food, medicine and technology is likely to create a battleground in which food and pharma companies are expected to compete aggressively. To establish dominance in the sector, innovation and deal-making skills will be at a premium with technology playing a crucial role in success.

- Abhimanyu Rishi is Director, BhookhaHaathi Hospitality Pvt. Ltd.
Traditionally, the companies spend a lot of time, money and resources for sourcing of mechanical parts. The entire process of involved communication with buyer and supplier that involves sharing of drawings / CAD, bidding, project allotment, tracking and payment. For sourcing managers even after going through so much hassle, the quality and turnaround expectations did not necessarily meet. But with the advent of cloud technology in the field of manufacturing, the situation does not have to remain the same way any longer. With this idea in mind, Yash, Ravi and Devang founded Chizel in 2017. Having technology as its front face, Chizel became India's first ever manufacturing-as-a-service platform for B2B companies, with an aim to address not just the problems faced by B2B engineering customers but also the machine shop owners. Through its cloud platform, all the manufacturing processes, materials and post processing have come under one roof that has reduced supply chain risks and provided customers the flexibility of manufacturing anything and everything.

Chizel (www.chizel.io) is highly user-friendly cloud platform wherein a buyer can upload the design and manufacturing requirements of the custom parts. Chizel uses its proprietary engine to identify the most optimum cost and turnaround time based on customer specifications. To find the best cost and timelines, The cloud platform does the search for potential suppliers and invites them to bid. The right sourcing partner is identified among them on the basis of parameters like complexity, quality expectations, turnaround time and others. Chizel uses its proprietary Reverse Bidding algorithm where it identifies right manufacturing partners with idle capacity. Partners, depending on their availability, quote for the price and hence provide the best pricing. All of this allows the companies to place orders for suitable custom parts at the click of the mouse, thereby creating an unprecedented business ease. Chizel monitors the entire process closely to ensure that the customer gets the right quality product on the intended time. The status of the order is all the time visible on the platform. Thus, giving the customers a real time order tracking experience at the various stages like under review, approved, undergoing manufacturing, quality check and shipping, bring about high levels of transparency.

Transparency

Chizel is building qualified and authenticated network of manufacturing partners across India and they have been successful in creating a massive digital supply network for quality manufacturing with guaranteed timelines. The manufacturing verticals include CNC Machining, 3D Printing, Metal Casting, Machining, Silicone Molding and the newly added Sheet Metal Fabrication and Injection Molding. Therefore, a wide variety of cutting edge manufacturing processes are already accessible through the platform. For making these top-notch processed parts and simplified workflow achievable, Chizel has a nationwide network of custom parts manufacturers who get associated with the platform through an
onboarding process in which the expert team of Chizel itself performs all the required checks. The platform also follows a three way rating system, by the customer, Chizel team and the supplier to ensure transparency and a better matchmaking in the future. With the constant use of analytics, manufacturing intelligence and past performance record, Chizel provides an engineered and fact-based quotation as well as order placement.

At the customer end, Chizel has solved the problem of Sourcing Team and product engineers to find the most optimal manufacturing supplier for their need of custom parts manufacturing. It helps them save the time spent in the bidding process where they have to send RFQs to multiple suppliers, wait for feedback, discuss feasibility and in the cases when they lack know-how of any of the materials and processes involved in the manufacturing, prevents them from making less informed decisions that might not be suitable. Chizel works as more than just a purchase platform for its customers, it also shoulders their responsibility of making the most appropriate transactions. All of these efforts have led to increased efficiency that includes average cost reduction and less inventory.

Chizel also very well understands the continuous struggles of manufacturing shops. They have to face unpredictable sales and spend a lot of time on quotations and then following up with the customers till the business is converted. With a platform like Chizel, all these worries have come to an end. Now, the suppliers have to just accept or reject an order based on their operational availability as pre-qualified pre-negotiated business is brought to the desk of Chizel's manufacturing partners, thus, roughly saving 8 hours of their time per week. This saved time can then be utilised for improving the quality and quantity of manufacture that will help them get better sales. Benefits

Undoubtedly, Chizel has set a new flexibility in the way custom parts procurement is done with its great use of technology, vast network of manufacturing partners and a team of manufacturing experts. However, the team has a special focus on delivering guaranteed quality parts. Industry’s best minds having in-depth manufacturing expertise work at Chizel and supervise all the manufacturing divisions to ensure that quality is maintained without fail. Chizel's engineering team undertakes various quality checks throughout the manufacturing process, taking end-to-end responsibility right from service, manufacturing to dispatch of the part. Not only the standard quality assurance, but the platform also seeks to fulfill any kind of extra requests the customers might have. Thus, customer satisfaction is another key focus of Chizel as it continues to strive to improve the experience of the platform. Moreover, the platform provides a host of design manufacturing quick tips that help designer’s go-to-market faster with their design adding to the already long list of benefits.

With all of these unique key features, the Chizel platform has gained trust of a large number of companies which is evident from the fact that it has served 200+ B2B companies since its inception that was not so long ago, a major share including SMBs and Enterprises from Automotive/Robotics, Special purpose machine manufacturers, Pharmaceuticals and medical devices. In the near future, Chizel aims to further strengthen its operations and in turn improve the turnaround time from quotation to delivery and reach out to over 1,000 machine shops in India, impacting their business through technology and on-demand manufacturing.

Chizel is building qualified and authenticated network of manufacturing partners across India and they have been successful in creating a massive digital supply network for quality manufacturing with guaranteed timelines. The manufacturing verticals include CNC Machining, 3D Printing, Metal Casting, Machining, Silicone Molding and the newly added Sheet Metal Fabrication and Injection Molding.

About Yash Rane
Yash (28), Ravi (27) and Devang (28) are spearheading Chizel as co-founders and have known each other since their graduation days at IIT Roorkee. Yash Rane, and Ravi Ranjan, manages Business growth and finances while Devang heads the product side.

Yash was working in German Automotive company as Purchase manager. HE observed the pain point of getting things manufactured on-demand is really challenging because you have no framework, no processes, no budgets…only Target is FAST Turnaround time. Ravi was working in Reliance as Maintenance Engineer then where he was evaluating potential use of 3D Printing in Inventory / Spare parts management. Devang comes with software development experience of 4 years after which he started his company, Cassetz (also called Github for Music) and then joined Chizel at CTO.
Cerebral Palsy Association of India

CredAble Bringing Joy to Young & Old

Just like every corporate feels the need to contribute to the society as a responsibility, CredAble went out of the way and spent time with the children, adults & elderly at the Cerebral Palsy Association of India (CPAI). Recently, CredAble – a supply chain investment bank, partnered with the CPAI to contribute to the journey of differently abled.

All the employees at CredAble came together and became a part of this initiative to bring smiles on the innocent faces by enthusiastically participating in a collection drive that resulted in innovative outcomes which were thoughtfully donated to the association. Talking about this initiative Nirav Choksi, Co-founder & CEO, CredAble, states, “Associating with a cause which brings about a sense of societal collaboration and empathy for the lesser privileged stems from CredAble’s purpose to empower future generations. It's heartening and a privilege to partner with the Cerebral Palsy Association of India to bring it in with the Joy of festivals we celebrate.”

Essence of CSR

During the visit, CredAble team gave away stationeries and self-designed games that prove to be helpful in learning a skill whilst having fun at the same time for all the lovely souls at the Cerebral Palsy Association. The team also engaged in fun activities with them & cheered everyone to boost the spirit. CredAble believes that the true essence of Corporate Social Responsibility is in, contributing one’s time to add value or make a difference to another human's journey. As an organization, CredAble is currently exploring opportunities with various non-profit organizations spanning across causes related to child & youth development for differently abled & underprivileged, environment & hunger so that the whole team can bestow their time & effort as a token to the indigent.

About CredAble

CredAble is a FinTech company that is reimagining supply chain finance by providing liquidity programs for enterprise supply chains using state-of-the-art SaaS user interface, eKYC, plug and play functionality and digital documentation and transaction management. On a mission to exponentially increase working capital flows within India’s corporate supply chains, the Company provides three types of programs:

- Early Payment Program for Suppliers
- Distributor Receivables Funding Program
- Pre-invoice Financing Program

The Company was awarded the Best Supply Chain Finance Solution of the Year 2019 at the Inflection 2019, a leading supply chain summit. The Company was selected into the Oracle Startup Cloud Accelerator Program 2018 and was also recognized by the Maharashtra Government as the Best FinTech Startup 2018.

To learn more about CredAble, please visit: www.credable.in
You can bring a life back to power!

There are two ways to support,

1. Become a Potential Blood Stem Cell Donor
   Save patients suffering from Blood Cancer, Thalassemia, Sickle Cell Anaemia and other Blood disorders.
   Know more: Datri.org/why-become-a-donor/

2. Become a Sponsor for a Blood Stem Cell Donor
   If you are unable to register with DATRI, you can donate money for someone else to become a Blood Stem cell donor.

Your contribution matters!

Account Name: DATRI Blood Stem Cell Donors Registry
Account No: 00058400001189
Bank Name: Yes Bank Ltd
Branch Name: Uthamar Gandhi Salai, Nungambakkam, Chennai
IFSC Code: YESB0000005
Swift Code: YESBINBBXXX

Scan to Donate
Paytm
Online payment

You can register as a Blood Stem Cell Donor by donating Rs 1800/- to DATRI for your HLA Typing or have someone sponsor the cost.

To know more information, please contact
DATRI Blood Stem Cell Donors Registry
1237 - 1208, 12th Floor, Ticer Bio Park, Phase 2, CSIR Road, Taramani, Chennai - 600113 - India.
Website: www.datri.org Contact: +91 44 22641283, +91 44 40795500
ABHYUDAY IIT BOMBAY PRESENTS

ACTION PLAN
SOCIAL ENTREPRENEURSHIP COMPETITION
WE RISE BY LIFTING OTHERS

CASH PRIZES WORTH INR 1 LAKH
REGISTER AT abhyudayiitb.org/actionplan

TITLE SPONSOR

Incubation opportunity by India's top incubators

Pitching before leading investors
GLOBAL SME FORUM

“Vision SME: 2 Trillion contributions to GDP”
9000-1730 hrs | 13 March 2020 | World Trade Center | Mumbai

Topics Covered:
- SME India: The Nation Building Platform
- Global Aspirations: Opportunities for Indian MSMEs
- MSMEs Financing in India
- Technology Upgradation of MSMEs
- Challenges and Opportunities: Procurement & Distribution

Why Attend?
- Gain knowledge and insights from top industry leaders and experts
- Meet & Network with your industry peers, existing and potential
- Understand the intricacies of the Indian MSME Industry
- Share experience and discuss significant partnerships and collaborations
- Discuss the next big opportunities

Register Now

For more details contact:
Ashwani Singh | +91 99834 46238 | ashwani.singh@indianchamber.net
Ashwini K Ghogare | +91 90041 00768 | ashwini.ghogare@indianchamber.net
GOOD DESIGN IS GOOD FOR YOUR BUSINESS

Bay81, a Digital Interactive Solutions company specialized in -

• Corporate Movies
• Web Development
• Training Modules
• Product Videos/Tutorials
• Motion Graphics
• Holographic
• Content Development
• Projection Mapping
• 2D-3D Character Animation
• Product Modelling and much more....

We do this by bridging the communication, process, skill, or functional gaps keeping your business from achieving expected results. Our methods engage people’s heads and hearts – because you need both to get the job done.