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Anil Sinha



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Dr Chandan Das



Amit Rastogi



Arpita Vinay



Nalin Kumar Singh



Uday Kumar



Prashant Pednekar



Nishant Seth

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EDITOR'S NOTE

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Being an entrepreneur may sound enticing and easy, but starting a new business is a riveting roller coaster of emotions with tremendous highs and difficult lows. Most entrepreneurs succeed because of their unwavering belief, laser focus vision, and persistence. Today, India is witnessing a huge number of entrepreneurs who are not only becoming successful but are also generating wealth for the country. With the ongoing pandemic, the start-ups have adopted internet-based solutions for their businesses. If they keep on growing at this pace, India will witness 100 unicorns by 2023.

The pandemic has tested businesses of all sizes across industries. It has demonstrated that planning ahead of time can help the business run smoothly. Entrepreneurs need to be flexible and focus on the new dynamics of the markets. A customer-centric approach is a key to success. While acquiring new customers, one must continue to prioritize customer experience by delivering the best customer service.

In this issue, we will look at some of the entrepreneurs who have turned challenges into opportunities. Customization is the future of entrepreneurial success. So, they are utilizing this time to upgrade their services/products for a better customer experience. Read on and get inspired!

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CONTENTS



Anil Sinha, Director & CEO of Call2Connect India Pvt Ltd ----- 04

Arpita Vinay, Co Head, Centrum Wealth Limited ----- 06



Amit Rastogi, Director, Hahnemann Scientific Laboratory India Pvt Ltd-- 08

Dr Chandan Das, Founder & Proprietor, Blossom Multispeciality Hospital -- 10



Dr Ch. Lakshmi Narayana, MD, Daicel Chiral Technologies India--- 12

Suman BK, Designation, CEO, Juego Studio Private Limited ----- 13



Sandeep Sugla, CEO & Founder, MarketsandMarkets™ ----- 14

Uday Kumar, Founder & Managing Director, Mystical Biotech----- 16



Nalin Kumar Singh, Co-Founder & CEO, Orbit Ventura Indonesia --- 18

Prashant Pednekar, Founder & CEO, Pangea Global Services ----- 20



Sanjay Labroo, Founder, "K" Group ----- 22

Nishant Lalitkumar Seth, Director, Rainbow Aviation Pvt. Ltd. ----- 23



Journey of Anil Sinha: A well-known name in the Credit Card Industry



Anil Sinha,
Director & CEO of Call2Connect India Pvt Ltd

Anil Sinha is a renowned banker and credit card industry expert. He has over 28 years of card industry experience, of which nine have been with a bank having a large international network. He was the founder of the first credit card company in India, which enjoyed the majority market share of the industry under his leadership. He has to his credit: innovating new digital payment products and its successful launching viz. First-time acceptance of credit card in India by Petrol Pumps, first co-branded card, Smart card based Petro card, etc.

Anil has also spearheaded the implementation and development of high-end EMV products. He has assisted in the development and operation of salary processing cum card-to-card cross-border money transfer products. The uniqueness of this product was that on two sides of the border, two different financial institutions were involved. He has also assisted the development of the First Indian M-Commerce product in India. He has been a consultant and advisor to many Banks & Companies, both domestic and International, engaged in the payment card business. Today, Anil is working as a Director & CEO of a large PAN-INDIA domestic customer care company, headquartered in Mumbai for large blue-chip companies having a staff strength of over 1500 people.

Initial Years

Anil comes from an erstwhile zamindar family- his father was a qualified doctor in 1933- a rare for those days and his mother was a social worker. Hence, education was accorded huge importance in his family. He went on to pursue Zoology and topped the university with the ambition of becoming a professor in the same field. However, due to developments on the personal front, he decided to get into Banking through the P.O. exam excelling at that. "Banking journey started as a branch manager at Patna where I set, never thought of, new records in the organization. As recognition, I was transferred to Mumbai in the Credit Card Department that was in the process of being set up. With my revolutionary ideas,

I managed to take on the MNC dominant Banks/operators in the market and went on to achieve the largest market share for Bobcards in the market, which was a first for an Indian origin Credit card organisation. Here, I managed to launch the first Credit Card Company in India. For the first time in history, RBI approved the formation of a separate subsidiary of a Bank, created for the specific purpose of Managing Card Products. We launched several revolutionary products such as the first co-branded card, fuel card, cash withdrawal on the card, etc. "I was inducted on the Asia Pacific Advisory Board of Visa International," says Anil.

He was awarded the Cooverji Hormusji Bhabha Research Scholarship and Award – 1992-93 by Indian Banks Association to carry out a research work on "Credit Cards – Working of the Scheme and Evaluation of the costs and benefits to Banks and Consumers."

"I then went on to start the first Third-Party Processing Company in India, Venture Infotek. It helped automate card transactions electronically through the wire using the EDC. Here, we launched several path-breaking never heard products like off-site outsourcing for banks, card personalization centre, First Third-Party Processors in South East Asia to earn connectivity to Visa, Mastercard & AMEX directly and integration into their World Wide network, first chip-based card, fleet card, payment gateway, dynamic currency conversion, white label ATM, etc. I also set up several ancillary companies during this time and launched my PAN INDIA call centre. "We service several blue-chip companies," he adds.

Tackling Challenges

Speaking about the first third-party bank card processor, Anil says that it was a very challenging exercise for him as digital payments were not very common those days. His prospective customers were banks, who were insecure in outsourcing such sensitive operations to a third party. So, his first task was to create a robust infrastructure and efficient team. Riding on his name and fame in the industry, he was able to get a very successful multinational

bank that was operating in India and was a strong Digital payment player as his first customer.

In those days, the telecom infrastructure in India was in a very primitive stage. There was only one service provider, which was able to give a telecom network to some cities. "Telecom was the backbone of our entire business, we were running a 24/7 online digital transaction processing business, therefore even 1-minute downtime means earning the wrath of the customer, which we could not afford, as I had a huge brand name in the world banking industry. I was sure that if we manage this, then we are in for a big expansion. To achieve this, I posted individual engineers at every big merchant location 24/7 to see that any disruption is managed in minutes. We incurred a huge cost on this damaging our P&L. Now, when I look back, this was the most important decision we took to make VI a respected company and established its brand, so much so that an American giant "Equifax Corporation" approached us to create a JV. This is how EQUIFAX VENTURE INFOTEK was born in 1997," Anil explains.

After this, all major banks in India outsourced their digital payment operations with them. The main reason why banks outsourced was that they found major relief on conserving CAPEX, which they need to spend out in running the in-house operation. "We allowed them to use their resources and create awareness among their customers about the benefits, to move to digital payment. Another advantage was that our R&D team focussed on developing newer products in the area of digital payment and offer them to our customers seamlessly without their investing a single penny in development. When I see today's digital payment market, I tend to believe that we were very much ahead of our time," he asserts.

Banking Industry over the Years

The banking sector changed from nationalization to liberalization and subsequently how we know the banking system now. The few major changes in the banking sector since liberalization are:

- ▶ Advent of private banks
- ▶ Use of technology
- ▶ Growth of lending space
- ▶ NPA Management
- ▶ Financial inclusion
- ▶ Mergers of PSU banks
- ▶ Payments Banks, Small Banks and now Neo Banks

From the age-old barter system to the invention of currency, banking transactions to electronic payments, and finally digital payments, the payments systems have come a long way. There are close to 1Bn mobile users in India, more than 65% population under the age of 35 years, and the ever-growing cash management costs make India the most conducive market for digital payments. The Telecom revolution in the late 1980s and early 1990s started this journey, which was helped by liberalization and the intermediaries coming into the payments space in the late 1990s and early 2000s. "The growth in a number of cards issued, e-commerce users, wallet users, ATMs, POS, and the fintech boom over the last 10 years have all played their parts in the growth of digital payments in India. UPI is another huge success story as far as digital payments in India is concerned. With over 2.7Bn transactions in March 2021 it has broken all previous records," he says.

The credit cards and payments industry has evolved during the pandemic. Newer security features such as biometric cards will become an alternative to two-factor OTP authentication methods. "Virtual Credit cards,



“ Virtual Credit cards, prepaid cards, and wallets will all see a huge jump as and when the markets open. We have seen a huge jump in online transactions in the Pre-COVID era that is going to continue. Buy Now Pay Later/ EMI, recurring payments will only increase the purchasing using the digital payments,” he says.

prepaid cards, and wallets will all see a huge jump as and when the markets open. We have seen a huge jump in online transactions in the Pre-COVID era that is going to continue. Buy Now, Pay Later/EMIs, recurring payments will only increase the purchasing using the digital payments,” he says.

Today, ML helps in fraud detection as it is able to detect and recognize thousands of patterns on a user's purchasing journey. In common frauds such as Phishing, Identity Theft, Card Theft, Forged Documents, Fake Applications, Payment Fraud, etc, ML-based Fraud Detection tools help a payment processor or a bank extremely effectively.

Anil believes that every day is a new day that poses new challenges. We have to accept, confront and find a solution for it. He says, "Age should never be a barrier for newer learning, challenges, and solutions. Take care of your people, and they will take care of you and your business."



Arpita Vinay, Co Head, Centrum Wealth Limited

CENTRUM
WEALTH

Centrum Wealth Creates Customized Wealth Offerings for all its High and Ultra High Net-Worth Individuals and Family Offices

Commenced operations in 2011 Centrum Wealth is part of the Centrum Group, a diversified financial services group operating in India since 1997. The business of 'Wealth' fits perfectly within the Centrum group's boutique financial services ecosystem along with investment banking, institutional equities, and lending businesses.

Centrum Wealth today provides comprehensive wealth services to High Net-worth Individuals (HNWIs) and family offices and the asset management business offers funds across private debt, public equity, venture capital, and real estate. The company remains extremely well-placed in terms of domain strengths, skills, and capabilities across asset classes – both traditional and alternates, public and private market offerings and in conceptualizing and structuring products in both domestic and overseas markets.

It has also invested in and developed credible proficiencies in adjacent areas like taxation support, estate and succession planning, family-business advisory and offshore investments. With a solution-oriented approach, Centrum Wealth has constantly striven to deliver on customer needs and requirements on the back of both proven in-house strengths and capabilities as also leveraging long-standing and valuable professional partnerships and associations.

Today, Centrum Wealth operates from 16 locations including Singapore and handles customer assets equivalent to around USD 3.5 billion. The business has enjoyed strong and consistent growth in AUM, in numbers of clients and in referrals from those clients. This has been achieved without any significant marketing activity. They have steadfastly focused on a growing share of wallet and building a strong pipeline of referrals from existing customers. Over the last five years, compound annual growth has been around 40%, which is a remarkable performance.

About Arpita Vinay

With more than two decades of experience in Financial Services across Wealth Management and Private Banking, Arpita has been part of the core team that set up Centrum Wealth. Prior to Centrum, she was the Head of Premier Banking at HSBC and was responsible for managing one of the largest affluent banking propositions in the country. At HSBC India, she was rated among the top 3% of employees globally with an EDC (Executive Development Centre) Ranking of 1 in 2010 and identified as a part of the Country Talent Pool.

As Co-Head of Centrum Wealth, she has been responsible for providing strategic direction to the firm and leading the firm to a leading position in the business. She is also credited with conceptualizing and successfully executing some of the very significant growth initiatives and an array of proposition enhancements at the firm. As an Executive Director on the company's board, she has helped to steer the firm from the venture to the growth stage in the very competitive wealth management space. She is also an Independent Director on the board of the West Coast Paper Mills Ltd (WCPM), one of the largest paper manufacturers in the country.

Overcoming Challenges

"Setting up a business in an extremely competitive landscape and with large, well-entrenched and blue-blooded institutions as competitors were indeed daunting. Despite this, we have been able to build a business of material scale and a well-accepted and well-regarded market presence from the time we started up. Centrum Wealth today is ranked among the top few and fastest-growing wealth firms in the country and has received several accolades and awards that recognize its work and contribution," says Arpita.

"Also, in the initial years while setting up our business and the journey of transition from survival-thinking to growth thinking had its own set of challenges. As part of this, we had to manage the delicate balance of building formal structures and processes and institutionalizing the business while at the same time ensuring the cohesiveness and collegiate work culture and the agility and dynamism of a start-up. This has been a quasi-entrepreneurial journey. The adversity that is normally faced during the start-up stage and as an emerging company had to be navigated with enormous passion, patience, belief and resilience," she adds.

Coming from an established institution with global standards where Arpita worked through largely- templated KRAs and systems in place to a completely unstructured format and dealing with everything from scratch, putting the method into madness, getting from the embryonic stage to start-up stage to growth stage, and finally creating a stable organization

– the exciting journey continues of successfully navigating uncertainty and challenges.

Talking about revolution, she says, “Revolutions, by and large, have been responsible for progress, development, and the creation of value. At the very core, a revolution implies challenging the status quo and well-entrenched ways of doing business, and this is not easy. Many businesses have time and again faced huge headwinds, including looming threats to survival because of their inability to anticipate and adapt to change or not being trend sensitive to provide an appropriate response to the rapidly evolving environment. It is important for organizations to build innovation-thinking or in other words bring in a revolutionary change and be actively part of it. This has to be a key ingredient in their culture and it should support this thinking.”

Centrum Wealth has always operated in a rapidly evolving market and business environment – be it global and domestic macroeconomic and market trends, policy developments, paradigm shifts (in customer behaviour or technology), asset class and product performances, product ideas, and structures as also changing trends in customer preferences, experiences, risk attitudes, and orientation. Innovation thinking is a core component of the company’s DNA which has helped them to traverse several small and large revolutions in this short journey of theirs.

Decision Making: An Essential Function of a Leader

Arpita is primarily responsible for providing vision and the strategic direction for the firm. This involves decisions on conceiving and implementing initiatives and execution in the realm of the overall proposition, products, processes and people. The second major area of decision is around inspiring the team of domain/product/system specialists and the relationship teams to push themselves to grow customer acceptance and satisfaction, market share and firm profitability.

“Since we are accountable to the providers of capital, I am required to take decisions around drawing up revenue and capital budgets, conserving and allocating resources prudently, securing stakeholder buy-in and sign-offs – I own and am responsible for the P&L of the business in collaboration with the concerned stakeholders,” she says.

She is also responsible for managing overall firm risk and therefore this is a critical area where major decisions need to be made. There are critical decisions that revolve around institutionalizing processes, enhancing organizational robustness, and de-risking the franchise by constantly reviewing the organizational structure and performance/customer data, identifying talent and resource gaps, ongoing talent upgrades, putting in place career progression plans and succession planning, reengineering reward and recognition programs as also constant competitive benchmarking.

Arpita says, “Creative thinking is firmly embedded in our culture, in our thinking, and within the frameworks that we have consciously put in place across the firm. Nearly a decade after starting up, the entire core team is still with Centrum. With a long-term approach, with the right talent and empowerment and the right alignment, we have not needed to micromanage or pressure;

so our people have been able to chart their own professional paths within the firm with an entrepreneurial or owner mindset and with dignity and responsibility.

Although we’ve obviously grown very robustly and have ambitious growth plans, we have instilled a culture that we believe helps people get the best out of themselves and therefore offer their best to the firm. This allows them to fully leverage their competencies and experience in a creative manner while being completely accountable for their initiatives. And that is also why we have stuck together so well.

We are not a big brand, but we have been successful in attracting talent from the bigger banks and financial firms on the strength of our culture within the firm – that is entrepreneurial, nurturing, and collaborative and the opportunity for them to realize their potential by being a part of us. This, I believe has encouraged the best talent to join and partner us in building and growing our franchise. We have been very successful in building this deep domain of expertise and experience.

We deeply believe that our success in establishing Centrum Wealth as a credible brand has also been made possible on the strength of the sheen of so many ‘individual’ brands that are part of us. We feel very proud about this and are totally committed to supporting and building these ‘individual’ brands - through ongoing training and up-skilling engagements as also periodic interventions

like constituting cross-functional project teams, recognizing and mentoring emerging leaders, and formal one-one coaching to work on personal and professional areas of development. This has naturally led to a strong sense of ownership, collaboration, and the desire to contribute beyond conventional role definitions within the firm.”

Future Endeavours

Centrum Wealth aims to build more offerings that provide the necessary and relevant fit given evolving market trends. They are

extremely well-placed in terms of combining proven domain strengths with a well-entrenched market presence despite a relatively young vintage. “It is our endeavour to move to a higher orbit in terms of growth, market presence (with an offshore footprint) backed by a well-established and stable platform. Thus, we see ourselves becoming more proficient and productive and aspire to be featured amongst the top 3 most well-regarded wealth firms from a customer perspective,” says Arpita.

The company is working toward doubling its AUM within the coming three years by expanding and making even more relevant product offerings, enhancing the range of services, further investing in technology/ digital capabilities while maintaining its culture and collegiate environment. “We see the team growing by ~25%, and in terms of propositions and businesses, the multifamily office space, alternative assets, expansion of the Singapore office and further building out the asset management business, providing enhanced portfolio solutions in a cost-efficient, compliant and transparent manner. In addition, one of our key endeavours is to work more intensely to leverage the expertise, reach, and products that Centrum as a financial services group has to offer,” she asserts.

“Revolutions, by and large, have been responsible for progress, development, and the creation of value. At the very core, a revolution implies challenging the status quo and well-entrenched ways of doing business and this is not easy.”



ESTD. 1962



Live Life Without Side Effects!

HASLAB, a Leading Homeopathy Company, Provide High-Quality Healthcare and Wellness Solutions to all its Customers



Amit Rastogi, Director,
Hahnemann Scientific Laboratory India Pvt Ltd (HASLAB)

“Being socially responsible can strengthen both a company’s brand and image. We have a team of dedicated medical experts who have been working hard and carrying out extensive research and development so that we are able to provide the best quality products to the consumers without any side effects”.

Established in 1962 by Dr. K.B Rastogi, Hahnemann Scientific Laboratory India Pvt Ltd (HASLAB) is a GMP certified company. It aims to promote homeopathy amongst the masses and provide the benefits of this proven science to mankind. Today, HASLAB has two manufacturing units in Lucknow, U.P, to cater to the ever-increasing demand for homeopathic medicines, adopting the

latest technical know-how and strictly adhering to the established principles and guidelines laid down for GMP under schedule M1 of the Drugs and cosmetic act 1962. The company has a well-equipped analytical laboratory where all the raw materials including herbs are identified before taking into production.

To make HASLAB a success Late Dr. K.B. Rastogi was well supported by his son Dr. V. K. Rastogi, MBBS, DTCD, MF Hom (London) who played a pivotal role in creating a niche in the homeopathic world. Later on, he was joined by his son Mr. Amit Rastogi B.Com, MITM (Australia) who brought in technological advancements and systems to enhance the production of world-class medicines to serve mankind.

“HASLAB believes in the philosophy of “live life without side effects”. We have an excellent team of hard-working employees and they are the biggest strength of my company.

Being in the medical field for more than 60 years, we are now trusted by 10 crore people in India and the products that we offer are 100% natural and can be safely consumed by everyone. We also have a dedicated team of medical experts, who have taken a pledge to deliver world-class health care solutions to you and your family,” says Amit Rastogi, Director, HASLAB.

“Health is Wealth”. He personally believes that more and more priority needs to be given to personal healthcare. To meet people’s increasing needs for reliable services, the healthcare industry has been looking for different ways to use the resources effectively. Therefore, providing high-quality, healthcare and wellness solutions is their ultimate goal for the company.

The company believes in bringing healthcare closer to conventional medicine by focusing on extensive research and innovation. “All our medicines and products are 100% safe and natural and without any side-effects. It is absolutely safe for children and adults. To live stress-free in today’s hectic and modern lifestyle we assure your family of delivering world-class healthcare services,” he says.

Challenges and Opportunities

There were many challenges faced by the company. “To convince people about the positive results of Homeopathic treatment had been one of the most cumbersome challenges that I ever faced,” he says.

“However, the biggest challenge that I had to overcome was between combination remedies v/s single remedies.

Combination remedies are those that are meant to address multiple symptoms in a single formula while single remedies are those that are more targeted. The single remedies have to be provided by a skilled Homoeopath having vast experience and knowledge of the system. However HASLAB took the lead and went in to promote combination remedies which come into action to be used by a common man where the medical help is at distant reach.

Secondly, there have been a number of myths pertaining to the homeopathy and busting these myths has been the most difficult challenge that we had to face. Some common myths that people believe in are:

- ▶ Homeopathic medicines are placebos
- ▶ Homeopathic medicines contain steroids and heavy metals
- ▶ Homeopathic medicines act slowly

To bust these myths and make people believe in the power of homeopathic medicines has been quite challenging," he explains.

Amit Rastogi faced a lot of struggles during his journey but he never gave up. He worked hard and learned from his mistakes. "I like to maintain a consistent level of productivity and take both my success and failures in stride. I try to learn from both and apply that knowledge to future situations," he says.

Technology Driven World

Today, the entire world is driven by technology and in today's competitive world technology can be leveraged in smarter and more effective ways to improve the performance and flexibility of employees. The company promotes

a team-based learning environment so that the employees can spend more time with each staff member and gain a thoughtful insight into the valuable contributions of each team member.

"Being socially responsible can strengthen both a company's brand and image. We have a team of dedicated medical experts who have been working hard and carrying out extensive research and development to provide the best quality products to the consumers without any side effects, asserts Amit."

He is a member of the Sub Committee of Ayush under the chairmanship of the secretary (Ayush) for suggesting the amendments in the Drugs and Cosmetic Act.

HASLAB has always believed in serving the patients and their families, with dignity and respect. To improve the health infrastructure of the state, they conduct extensive research that has led to major improvements in health care and health status for all.

In fact, HASLAB is the first Homeopathic Indian brand that launched its first mobile application, "Dr. HASLAB" which comes as an expansion of digital health technologies and increasing efforts

by medical practitioners to extend patient experience and loyalty.

Even in these stressful times, you can opt for online medical consultation and check-ups via smartphone. This is just the beginning of health technology in India.

Leadership Qualities

Covid-19 has created havoc all around the world. To add to the misery of people, there were job losses. However, as a responsible leader Amit Rastogi ensured that there was no lay-off in the company during these difficult times. Moreover, he has always believed in empowering the women of our society. And, he has always provided the best opportunities and jobs to women of Lucknow.

He believes in a genuine team-based environment and says "social time is essential for creative thinking within the organization.

We provide employees with an opportunity to interact with colleagues from different departments and gain an informed understanding of the company. This sparks creativity and paves way for ideas to flow freely across the organization."

According to him, employees are the most important resource for generating creative ideas. Since they are close to the processes, products, and customers, and they know them the best. Hence, they are able to identify potential for improvement and innovation.

Talking about the biggest factor that has helped him become successful, he says, "A heart-felt gratitude is what I would like to show towards my family,

our dealer fraternity, and the employees of the company who have helped us achieve great heights and success. Also, I would like to thank my Entrepreneurs Organisation Forum Buddies "VIKINGS" for their endless support and commitment towards work. They have played a crucial part in the success and have been a guiding star to me."

There are some key ingredients that helped him to get where he is today are:

- ▶ An undying passion
- ▶ Patience
- ▶ Hard-Work

"And I would like to tell all the people who want to set off in a similar direction is "Let failure not scare you". Never doubt your capabilities and worth," he says.

He further adds, "Never compare yourself with anyone because this will only lower down your self-esteem and morale. Always be your own competitor.

Be patient and stay strong!"

All our medicines and products are 100% safe and natural and without any side-effects. It is absolutely safe for children and adults. To live stress-free in today's hectic and modern lifestyle we assure your family of delivering world-class healthcare services".
– says Amit

Dr. Chandan Das: Redefining Health Care in India

"We installed a small box of oxygen generator itself in the hospital. And, we invested a lot in the oxygen concentrators. We wanted to make sure that there was no shortage of oxygen. We also anticipated the second wave early and made the arrangements for all the stocks ahead of time."

Dr. Chandan Das,
Founder and Proprietor of
Blossom Multispeciality Hospital

Dr. Chandan Das is an Orthopedic specialist and CEO of Blossom Multispeciality hospital. He started this hospital in 2011 to provide quality healthcare to the public at the minimum cost possible. He believes that the field of medicine is dynamic and the situation needs to be handled by providing the best possible treatment to patients. When COVID hit the world, nobody knew how to handle the virus. Initially, during the first wave, he was reluctant to convert his hospital-specific for COVID patients because of the stigma around that disease. But after seeing the sufferings of people, he started treating COVID patients.

"In the first wave, we had around 700 patients. The great thing about it was that we did not have a single mortality rate. There was a 100 % recovery. But in the second wave, unfortunately, we had a few mortality rates. This was mainly due to more infectious viruses, and people were arriving late for treatment. And also, certain kinds of medicines were getting difficult to get. But still, we have recorded the highest recovery rates in the city," he says.

Overcoming Challenges

Dr. Chandan believes in working from Ground Zero. As soon as he converted his hospital for the treatment of COVID patients, he decided to shift to the hospital so that he can monitor every activity happening on the premises. The most critical area was of continuity of oxygen supply. So, he tied up with multiple suppliers to make sure that there was no shortage of oxygen.

"We installed a small box of oxygen generator itself in the hospital. And, we invested a lot in the oxygen concentrators. We wanted to make sure that there was no shortage of oxygen. We also anticipated the second wave early and made the arrangements for all the stocks ahead of time. The purpose for converting the whole hospital for COVID patients was simple. We just wanted to focus on treating these patients as it was the need of the hour. But if we have some emergency for other departments, we allocate doctors and nurses for them as well," he explains.

During the pandemic, Dr. Chandan deployed AI in the

hospital that is connected to all the devices. Through the devices, the hospital staff gets real-time data and reports of patients. These reports are shared with the family members so that they know the condition of the patient. This helped them to reduce the communication gaps between the doctor and patient. They have deployed AI in the CCTVs where they monitor the patients as well as staff.

The biggest challenge they faced was an emotional challenge. “We had to become emotionally very strong as it was not easy to see somebody lose her husband, parents, or loved ones. The problem with COVID is that the patient is well-oriented till the very end. And people do not accept death to take place. The other challenge we face is that patients requesting to stay longer in the hospital.

In April, the situation was unbelievable, people were pleading for beds, and the beds were unavailable. Seeing that was emotionally draining for us. So, to manage the staff to stay strong was a challenge,” he asserts.

To keep his staff motivated, he moved to the hospital and allocated one floor for the staff. He was there for his staff 24*7. They all had breakfast together and discuss everything. He encourages doctors to discuss medical cases and request medical opinions without any hesitation. He encourages them to keep values intact and work towards making India the best medical hub.

He says, “The pandemic has made us more compassionate and communicative to the patient’s attendees.



Future Endeavors

“We want to make the hospital a cash-free hospital. By deploying AI, we are planning to make the whole experience interactive. The patient can come to the hospital and interact with the chatbots for assistance,” he says.

The hospital is working on an app called ‘my queue’ where people can book their appointments. The app will help patients to meet their doctors on time. The app will be launched by the end of September this year.

Dr. Chandan concludes by saying, “Trust your doctor and stop scrutinizing him with your half-baked search engine information. A doctor-patient relationship is built on the pillars of trust. So, believe in your doctor as he is doing the best to his abilities.”



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Daicel Chiral Technologies India: An Ideal Partner for Pharmaceutical Companies



Dr Ch. Lakshmi Narayana
Managing Director, Daicel Chiral Technologies India

Daicel Chiral Technologies is the world's most trusted source of chiral chromatography solutions for optical isomer separation, headquartered in Japan. Pharmaceutical companies worldwide rely on them for solutions to most critical separation challenges. Interestingly, Indian subsidiary, Daicel Chiral Technologies India (DCTI) offers various innovative solutions such as Pharma Services and Pharma Standards in addition to chiral chromatography solutions to Pharma Industry.

Daicel Pharma Services includes GMP Analytical Services, Purification services and Synthesis Services. GMP Analytical Services division had successful inspections from the US-FDA in 2016 and 2019. Further, DCTI also possesses ISO 9001-2015 QMS certification by DNV-GL; ISO-17025 accreditation and CDSCO & DCA approvals. Analytical Method Development, Analytical Method Validations, Trace Analysis, In-vitro bioequivalence studies, Extractable & Leachable Studies, Stability Studies, Microbiology Studies, Analysis of Peptides, cell-based bioassays, immunogenicity testing etc are offered under GMP Analytical Services. Purification services ranging from few grams to multi-Kg scale are offered under cGMP and developmental GMP environments. Peptide purification, Impurity isolation and characterization services are also offered. Synthesis Services includes Custom labeled synthesis, Complex Impurity Synthesis, Peptide synthesis and Peptide process development services. Daicel Pharma Standards offers high quality impurity standards and labelled standards to support timely and safe drug development with improved cost efficiency.

DCTI has well qualified and experienced scientists with vast industry knowledge and world class infrastructure to support the domestic and global pharmaceutical companies from the development stage to commercialized products.

About Founder and Managing Director

Dr. Chennuru Lakshmi Narayana is the Founder and Managing Director of DCTI. He joined as a one-man

army in 2006 and started from scratch by setting up the chiral application development laboratory, technical promotions, market research of Daicel Chiral Chromatography Products and Services in India and founded the Indian subsidiary DCTI in 2008. He conducted several practical technical trainings to offer hands-on experience in Chiral chromatography which was the first of its kind in India. His efforts in setting up Chiral separation services using prep HPLCs and prep SFCs helped the Indian Pharma industry to avail these services in India itself. He rose to the level of Managing Director in a span of 10 years. Well demonstrated ethical business leadership over a decade and won the trust of parent company, Daicel Corporation, Japan, brought significant investment to India, and created a state-of-the-art facility DCTI Knowledge Centre with global standards in the year 2019. His passion to generate employment opportunities in India has created new businesses for Daicel by successfully leveraging Daicel brand into Pharma Services and Pharma Standards. His responsibilities extended to South East Asia and now holding global responsibility for Daicel Pharma Services BU. Under his leadership, Daicel has become a preferred partner for several pharmaceutical companies in India and abroad.

Persistence is the Key to Success

"In 2009, I proposed a small investment of INR 20 Lac to diversify the portfolio from chiral chromatography but it was rejected. Since I was persistent to create employment opportunities in India, I continued to work with a high level of transparency and focussed on trust building. I also learnt how Japanese companies think about long term business sustainability. This helped me with the proposal in the future," he explains.

Currently, the company is employing about 220 members. "We started our operations in a very small way in IKP Knowledge Park, Genome Valley, Hyderabad and were less than 10 members even after 5 years of operations and thus not so attractive for right talent. But today, we have become a good company to work with. Last year, our parent company has done OHI survey with McKinsey and our company got very good rating. My team is my strength" he says.

He always ensures right value proposition to investor (parent company), employees and customers. Speaking about how he is balancing, "Customer delight is our top priority. I believe that happy employees will keep customers happy and thereby ensuring return on investment for the investor. Everyone working with us must feel happy."

Dr. Narayana concludes by giving advice, "Stick to your vision; work with passion, patience and persistence to realise your goals."





Suman BK, Designation
CEO, Juego Studio Private Limited

Juego Studios, a Leading Design and Technology company, Brings Innovative Products and Ideas into Digital World

About the CEO

Suman Balakrishna, CEO, Juego Studios, is an energetic entrepreneur with a passion for mobile games. He comes with over a decade of experience in programming, project management, client relationship & delivery, and organizational leadership. He has worked in various industries and has specialization in gaming technologies, Discrete Mathematics, SDLC, Graphical-Simulation, gamification, and AR/VR. At Juego Studios, his main role is to lead and chart organizational growth, develop strategic objectives and establish a working culture.

Challenges & Opportunities

Like any other company, Juego Studios also faced various challenges at different stages, but the company overcame the hurdles by taking necessary steps & execute them with calculative risks. Their main focus was to adapt the latest tools and technologies and develop processes that would help clients. Today, the company has over 200+ employees and 100+ international clients.

"We have evolved by delivering quality products and engaging our clients with constant support, live-operations and help them to acquire more user base with right retention models. As the gaming industry has evolved over the years, so did our services. We have been one of the frontrunners in the gaming and entertainment industries. We not only solve business problems related to various aspects of the gaming industry but also provide complete end-to-end solutions, he says.

The Team comprises a pool of the right talent of design, UI/UX, engineering & proven methodological process to deliver best-in-class products to their clients. "Every business works differently, but when you lead a creative and technology organization your core values, culture, vision, and strategies have to be in sync with each department that nurtures every individual and grows together," he says.

Speaking about creativity, he says, "Creative thinking is not just about one person being creative or effective. It's about your team delivering the best without dictating or intervention. They brainstorm ideas & apply solutions non-hierarchically with the best pattern possible of problem-solving.

Future Endeavors

Juego Studios will be extending its art services with hyper-realistic asset creations & rendering on consoles. They will provide gamified content with a plugin approach to different industries with configured use-cases. "We want to streamline further on in-house engines & SDK for helping clients to build Quick MVP/prototypes to measure the early KPIs. We also tailor-made AR solutions or games for promotions & events," he says.

Established in 2013, Juego Studios is a global design and technology company that specializes in Game Development, Enterprise Solutions, Art & Design Services, e-learning, simulations & gamification, AR/VR Development services, and more. The company offers end-to-end solutions for varied industries from media & entertainment, serious games, education, Banking, heavy industries, medical, e-commerce, etc.

Juego Studios is a pioneer in bringing innovative products and ideas into digital space. "We believe that continued innovation is the key to building any successful products. As a leading software development company, we do thorough research on the latest emerging technologies and strive to integrate creative design, user-experience, technical execution, and project management capabilities to ensure customer satisfaction," says Suman Balakrishna, CEO, Juego Studios.

The company actively helps its clients in recognizing risks and opportunities that deal with both short-term challenges as well as long-term value creation. Juego Studios has worked with a wide variety of technology ventures, brands, and enterprises. Their client base is diversified across different industries and regions. They have worked with start-ups, small and mid-sized companies as well as Fortune 500 companies. Some of their clients are Amazon, Flipkart, Disney, Byjus, hopster, iEEE, United-Airlines, Britannia, ENBD, Warner-brothers, Games workshop, and many more.

MarketsandMarkets™, a Leading Revenue Impact Company, Helps Businesses Grow their Revenues Manifolds with New Technologies and Use Cases



Sandeep Sugla, CEO & Founder; and Aman Gupta, Chief Strategy Officer, MarketsandMarkets™

Back in the 20th century, sought-after organizations like Nokia and Blackberry thrived on the much-advocated Pareto principle. Also known as the 80/20 mindset, the acclaimed principle indicated that organizations should focus on 80% of their business and make it significantly efficient. While at the time, the principle seemed to be noble, but in hindsight, it made it extremely difficult to spot the then weak signals of the future markets. This explains why tenure in the S&P 500 has been on a reducing trajectory over the last few decades.

With the advent of the 21st Century, the Pareto principle seems to have gotten more challenged than ever. Today, 20 is the new 80. Every B2B organization in the world is bound to lose 50% of their revenue from old revenue sources and replenish the same with new technologies, use cases, markets, and products. Research indicates that in this decade alone – new revenue streams of \$25 Bn are being born.

MarketsandMarkets™ is a market intelligence and research firm focused on helping businesses look around the corner through a unique intelligence platform. The company enables a laser focus on the earlier ignored 20% by providing a KnowledgeStore platform to its clients. This helps organizations to take into account a multitude of shifts and to cultivate a growth mindset not just in the boardroom, but through the organization.

MarketsandMarkets™ launched 'GIVE' as a spiritual concept with the belief that 'whatever you give will come back to you many times over.' It is the only revenue impact company in the world that helps companies grow their revenues from these new technologies and use cases across industries. They do this by showing how the shift in the revenue sources of a company's clients and their client's clients impacts every revenue decision across all departments. "At MarketsandMarkets™, we have built the first man-machine platform to provide a connected view on every market, showcasing the impact of market A on markets B, C, and D," says Sandeep Sugla, CEO & Founder, MarketsandMarkets™.

Today, 80% of the Global 2,000 companies rely on MarketsandMarkets™ to identify new growth and niche revenue opportunities. "Our research platform has evolved to be the Google of the B2B research and intelligence, where customers can search for new opportunities that may impact their clients. Instead of looking at problems in silos, we look at all connected latent problems due to the revenue shifts across interconnected ecosystems and identify the potential decisions impacted by the unknowns across Strategy, Marketing, Product, Sales, CXOs, BU Heads, M&A, and Innovation," he adds.

The company not only has the largest repository of high-growth niche market research focusing on over 30,000+ use cases, but they also influence the revenue decisions of 7500+ customers globally. They have over 700 research Analysts across 10 different industry verticals who work closely with clients from diverse industries. They also have a complete ecosystem of platforms (syndicate research), people (Custom consulting), and processes (client services).

Idea behind the MarketsandMarkets™

The company was started as a B2B research and consulting firm like any other company in the industry. They created a platform that correlated the impact of market 'A' on market 'B' and 'C'. This helped many companies to know more about their own businesses and their revenue source shifts. In 2017, the company got funded by FTV for about \$56 Mn and was ranked 47th among the top 50 start-ups in India. "So, the principle of YC/YCC (Your Customer/Your Customer's customer) started to unfold as companies started approaching us and asking us to tell them about their client's client. This was magical for us as it changed



Our research takes inputs from multiple sources in robust QA and CI processes. We research on newer technology research cases but not many insights are available on any of the big platforms or published media. So, we use some of the most sophisticated paid tools across the globe where we get a quick understanding of what has already been published. But our major research is done through the subject matter experts in the field. These experts come from both industries as well as consulting firms.



the whole dynamics of our business. Today, organizations are constantly struggling to identify new revenue sources in a fast-changing world. We provide the detailed analysis of revenue sources of client and clients' client for them to excel in their business," says Sandeep.

All the markets in the world are dependent on each other. To cater to different industries, the company has built the first man-machine combination that correlates diverse markets. It helps clients to know the unknowns that impact their revenues and their client's revenue decisions. Talking about their business model, Sandeep said "our engagement model is designed to start providing accurate and reliable intelligence first and then move to a strategic partnership." They provide comprehensive access to exclusive insights, the personalized portal for each business/product line, competitive leadership mapping via micro-quadrants.

When questioned on the how of it, Sandeep explained, "Our research takes inputs from multiple sources in a robust QA and CI processes. We research newer technologies but not many insights are available on any of the big platforms or published media. So, we use some of the most sophisticated paid tools across the globe where we get a quick understanding of what has already been published. The majority of research is done through the subject matter experts in the field. These experts have a solid industrial and consulting background. We also do primary research where we talk to companies and get insights. We look at secondary sources like annual reports, press releases, analyst reports, and public sources, etc."

Overcoming Challenges

Two of the biggest challenges for the company, in the beginning, were to build the right team and to provide access to the proprietary technology to their customers. Sandeep further said "Today we have built the right leaders who can keep the clients more engaged. They provide access of our platform to all 7500+ clients and apply it to their business to grow," he asserts. Today, the company boasts of an amazing clientele.

Giants like Microsoft, IBM, Cisco, Google, Hitachi, Nokia, Oracle, Philips, Sony, Samsung, Honeywell, 3M, Deloitte, Syngenta, Hyundai, and many more are harnessing the true potential of MarketsandMarkets.

For the larger part of the last year, the company has been strategizing, structuring, and developing the right culture that will drive growth. Sandeep says, "I'm a firm believer that output is a function of the input. One cannot control the output but can control the inputs. So, my major time goes into designing, making sure the architecture is right, and hiring the right people for the leadership roles. And my single largest objective is to make my team believe that they can actually deliver growth to the clients and grow themselves as well."

Future Endeavors

MarketsandMarkets™ targets becoming the first B2B market intelligence and research unicorn by investing in their technology, increasing global footprint, and a global leadership team. The company has hired Adnan Ahmed as Global President and Krishnan Chatterjee as COO, among other global leaders. Adnan will lead operations across all functions globally. He brings with him a strong mix of strategy and operational execution. He has previously led global businesses in America, Europe, and the Asia Pacific. Krishnan is a seasoned multi-disciplinary professional with over two decades of experience straddling consumer goods (B2C) and technology (B2B) industries in both domestic and global markets.

MarketsandMarkets™ is already operational in Japan and is now planning to set up an office in the UK. "Stanford Research Institute is our AI research partner. With the help of this partnership, we are launching a strong AI roadmap as part of our offering which with its models and algorithms will help predict what's happening within organizations and industries alike. From a GTM standpoint, we are increasing our global footprint as we add on-site offices across US, Europe, Australia, New Zealand Gulf countries and are also considering more strategic partnerships," says Sandeep.

Mystical Biotech Offers a Wide Range of Probiotics and Nutraceuticals Products



Uday Kumar,
Founder & Managing Director, Mystical Biotech

Mystical Biotech is a Probiotics and Nutraceuticals manufacturing company based in Bengaluru. They offer a wide range of product portfolios ranging from probiotics and general health supplements, clinical nutrition, etc. The company has established manufacturing facilities by leveraging state-of-the-art technology, incorporating the best practices, and adhering to stringent regulatory compliances. Their R&D capabilities include formulation development, analytical development, process optimization, and conducting stability studies. They possess end-to-end capabilities like Lab-scale development, Pilot scale-up, commercializing the product for manufacturing and marketing globally. They are known for quality, reliability, capabilities, expertise, and development. Their plant is accredited by the prestigious US FDA, WHO-GMP, HALAL, KOSHER, FSSAI, ISO-HACCP, and other health authorities.

Mystical Biotech produces more than 30 strains of probiotics through fermentation followed by a downline process to extract the living organisms in different forms. They formulate products in various formats and design them according to the customer's expectations. They assist them with their marketability by converting them to interesting and palatable formats. They create and deliver products with research and technology to major players

in the pharmaceutical and Nutraceuticals market in India. Today, the company is present in more than 32 countries. They are working with most of the market leaders. They cater to pharmaceutical companies, food & nutraceutical sectors, cosmeceuticals industries, and more. Currently, the company is exporting to countries like the US, Australia, Canada, UAE, South America, Africa, and more.

The company wants to reach beyond the existing demand and reconstruct market boundaries. Their expertise is to scale up from R&D to the commercialization of the product. Mystical Biotech is creating a new range of nutrition supplements for the prevention or post-care therapies of definite indications. "We believe that nutrition and health supplements need not be boring like tablets and capsules. They can be tasty and healthy if converted into unique palatable formats. We work on taste, mouth-feel, flavors, and feel-good factors to convert these traditional delivery formats to eccentric formats. These products are developed by doing core R&D on the ingredients for better absorption of elements and efficacy," says Swati Uday Nadig, Executive Director.

About the Founder

Uday Kumar NP is the Founder & Managing Director of Mystical Biotech. He established the company in 2005. The company aims to empower the health and wellness of people with innovative probiotics and nutraceuticals products. With over 40 years of experience in the industry, he has the zeal to create products without compromising on quality. With his dedication, Mystical Biotech has attained and sustained its prosperous growth and development in the industry.

Early in his life, Uday witnessed many deaths in his family due to improper Nutrition. "As a teenager, I spent days and nights in the hospital taking care of my family members. One of the major reasons for deaths was lack of nutrition and awareness of good health. As I went through that phase in life, I didn't want anyone facing the same circumstances, and that's when I decided to do something in this field," says Uday.

Swati Uday Nadig is the Executive Director of Mystical Biotech, who plans to take the legacy forward. She joined the business family right after her post-graduation and hence had no work experience. It was a big leap for her to take a massive responsibility. "My first challenge was to have a solid understanding of how the industry functioned. But my mentors helped me understand things in-depth," she says. She turned her challenges into opportunities and infused fresh thinking into the organization to lead to future growth.

Earlier, the company was focusing on the B2B business. But now Swati plans to take the next step and cater to customers in the B2C segment. "We offer a wide range of product lines ranging from probiotics, general health supplements, antiviral immunity, liver support, and more. We have a transparent and professional approach to our partners to ensure long-term relationships. We

plan to build a better world to empower lives with our innovative and science-driven products," says Swati.

Overcoming Challenges

"In 2005, Probiotics was at its nascent stages in the Indian market. People were unaware of the benefits of probiotics. So, to penetrate the market, and create a sound team were some challenges we had to face in the early years. We also had to educate the consumers and marketing companies about probiotics and their benefits which was a really herculean task for us," says Swati.

Another big challenge for the company was to overcome the financial hurdles. Uday says, "Many times, my friends and well-wishers told me to quit, but I was strong and determined to overcome the difficult times." Today, the company has transformed itself from a probiotics premix company to an integrated Nutrition Manufacturing company. It has overcome the hurdles and formed a name for itself.

"Today, the market in India has been growing tremendously due to increased awareness in people regarding probiotics and nutrition products, with the wide popularity of these products among youth in social media and the emergence of new online dealers offering these products at the doorsteps of the consumers," she adds.

There is a sea change in the Nutraceutical market from finished products-based market to individual functional ingredients market. More research is done on functional ingredients- that can function products by themselves or in combination with other ingredients to provide greater benefit to the body. The company sees a challenge in identifying the key ingredient economically viable in replacing it from conventional ones may be in its dose, mode of action in the body, specialty in delivery in the host body, increasing the bioavailability. "Today, we see a shift from illness to wellness wherein patients are empowered about their health needs and are transitioning to a more preventive and curative behavioral change," she says.

The company's goal is to identify the areas for improvement in existing products, supply chain, and the right market needs. They plan to place brands with research-backed formulations. "We have been deeply investing in research and development for the past few years. We also have a full-fledged R&D Lab, where researchers work on various fields of nutrition and different delivery formats," she explains.

Mystical Biotech has expertise in effective R&D and formulation development, analytical development, stability studies, scaling up to commercialization, fermentation facility, formulation powder, liquid, & gummies, etc. The company also trades in veterinary-related products. With continuous development and growth in the veterinary sector, the probiotics market is growing at the rate of 15-19% per annum in India. Presently, the market has been estimated at INR 5000 crores.

Success is no Accident!

Speaking about the success, Uday says, "Being strong, honest, and having rightful business ethics has helped me become a better leader." Having a clear vision, perseverance and technical and



Swati Uday Nadig
Executive Director, Mystical Biotech

innovative inquisitors, and nature to adapt to changing situations has helped him build his organization. He makes every decision keeping in mind his business ethics, core values, and beneficial factors. These factors help in the growth of the organization.

"Team spirit and shared belief are integral parts of any team in an organization. At Mystical Biotech, we encourage our employees to participate in every project discussion and share their ideas. We motivate them to think out-of-the-box to face day-to-day challenges. Welcoming new thinking and developing a culture of looking at things from a fresh perspective and a refreshed lens gives us an added advantage to the company. With diverse mindsets at the table, the company can operate in an all-embracing way rather than adopting a traditional approach. This helps us improve the overall performance of the company," she explains.

Mystical biotech's strength lies in product research. They allow it to capitalize on trends and market niches. Their diligent and dedicated team helps them develop new products and adopt technological innovations in the marketplace. Mystical Biotech is a future-ready organization that helps stay relevant and true to the core value of its business in the evolving times. The company will now focus on being a holistic healthcare provider.

Swati concludes by saying, "Believe in the power of hard work, commitment and give your best if you want to be an entrepreneur. Success can come at any age. If you have a dream, follow it wholeheartedly. Every person has a phenomenal potential to achieve a goal. So, believe in yourself and aim for the sky."

Orbit Future Academy Provides Future Skills Training for Job Seekers and Creators



Nalin Kumar Singh,
Co-Founder & CEO, Orbit Ventura Indonesia

Orbit Future Academy is a Singapore-based start-up that operates in Indonesia with a back-office in India as well. The company provides future skills training for job seekers and job creators. It is founded with the aim of improving the quality of life through innovation, education, and skill training. The young generation is shifting from lengthy, expensive degrees to skill-based certification programs in partnership with industry, that provides jobs or entrepreneurship opportunities.

Orbit Future Academy has a unique "Orbit Way" of education that is created for the pandemic and post-pandemic world. It is a model that is engaging, experiential, and project-based rather than curriculum and classroom driven. They offer courses in Artificial Intelligence, Entrepreneurship, Life Skills, and much more through their hybrid model delivery. This includes an online delivery framework as well as their physical centers being set up across Indonesia. The Academy's

focus on large B2B and B2G programs has given it tremendous traction in just eighteen months.

Inspired by the former president of Indonesia Late B J Habibie, Orbit Future Academy was set up with two co-founders, Sachin V Gopalan, a serial entrepreneur with a strong media background, and Ilham Akbar Habibie a leading businessman with interests in banking, aviation, and technology.

About Co-Founder & CEO

The company is led by Nalin Kumar Singh, the Co-Founder and CEO of Orbit Future Academy. He also leads a boutique strategy & financial consulting company, Natio Cultus (Orbit's India Subsidiary); that specializes in coaching leaders, raising funds for businesses, and crafting business strategy. He has held several leadership positions in India, Asia, Europe, and the US in Fortune 500 companies. He has dabbled in filmmaking and produced animation and live-action movies. He has also authored four non-fiction books. He is the author of the bestselling book on the midlife crisis, *Reboot to Reconquer – Navigating the Afternoon of Life*. He won the National Book Honour for his last book "Get Funded Now- Find Out How" which helps to guide Entrepreneurs and would be Entrepreneurs in mastering the rigors faced in the path to securing successful funding. His company launched the India Fund Fest & Indonesia Fund Fest. These platforms provide an opportunity for start-ups that seek funding away from the usual chaotic carnival-like start-up events.

Nalin frequently speaks and writes on issues relating to outsourcing, BPO, cultural matters, diversity, aspirations of the youth, and a variety of other topics related to the start-up ecosystem. He has also been on the Advisory Board of leading corporates, various Industry Associations & publications. With more than thirty years of diverse experience, he provides life & strategy coaching to leaders and boards of Fortune 500 companies, celebrities, and start-up Founders.

Challenges & Opportunities

Speaking about challenges, Nalin says, "In 2007, At the peak of my professional career, I left as leader of a Fortune 500 company and came back to India to set up something completely unrelated to what my experience and skill was. I set up a movie business and went completely bankrupt in 3 years. I lost everything I had. The next three years went by in cleaning up the mess. People ridiculed me and my family started thinking if I was a lunatic. I was even sent to a psychiatric hospital. From there, I rebuilt my life in the last eight years. I have no regrets but now I feel that I should have listened more. I made too many mistakes. This even dwarfed the fact that I was a co-founder in another company during the same time that went to IPO. Though, I had sold my stake just a couple of years prior due to my bankruptcy. I have

seen the highs and lows of corporate life, depths of despair in entrepreneurship, and huge success in my own start-ups.

I took time off, stepped back, and worked in a lower position than I had in the corporate hierarchy. I wrote books and discovered life coaching. Ironically, I became a life coach and a leading life advisor to film stars, sports men, CEOs, start-ups, and politicians.”

For Nalin, setting up a company in midlife with two other accomplished midlifers was not easy. There was too much at stake in terms of credibility, financial obligations, and societal relationships. “The challenging part was for the three of us to come together, being mutually respectful, yet deciding the right way to go forward for the venture. At this stage of life, if you want to accelerate a start-up vs setting it up in your twenties, you must do it differently. This is what will enable you to achieve in 3 years what would normally take 15. You need a combination of Legacy (for the Halo effect, credibility, and wow factor), Network (to leverage and create a business at a certain scale), and Execution (to ensure it is not hollow talk but things actually get delivered at a certain quality). That thinking and engagement model between the 3 Co-Founders on what each of us brought to the table was the best thing we have done,” he explains.

Balanced Decision Making is a Continuous Challenge

Top talent looks at working in a start-up akin to taking short-term risks. The pay is not as good as an established company and the benefits are limited. It becomes the responsibility of the founders to think of people’s careers as they have entrusted them to you. You need to take them along to make them financially and professionally secure. “It is all about balancing between the expectations of the shareholder, the needs of employees and demands of the customer. One needs to be agile to the customers and market’s needs. It is ever-evolving. As commercial as education has become, it still has a degree of nobility attached to it. There is personal gratification if you can provide something that impacts people’s lives in a positive way. We want people to see value in it. Our daily decisions revolve around it,” he says.

“At Orbit Future Academy, we inspire our people to ignite the imagination of a large section of society to believe in a higher purpose beyond their immediate needs. We coach them on global best practices and ways to challenge themselves positively for desired client outcomes,” he adds. The company provides offsite sessions, one on one coaching, and mentoring rather than solely a meeting-based agenda. This allows people to try different approaches and not worry about being wrong. It helps them to learn more and achieve their goal in the best possible way. The people follow the leaders of the organization. If these leaders have a good mission, then the employees also get the highest order of professional satisfaction working with them.

The pandemic has been tough for everyone. Most of the learning has shifted online, but it is not easy as some of the things are understood better in a classroom. “We were lucky to start our business during the pandemic as it helped us to structure our



There are many people who can give you advice in life, but what matters is who you listen to. Everyone gets advice from people around them all the time, but once you figure out whom you will listen to, that will shape your future. An obsession to progressively skilling yourself will help you build yourself for the future.”

programs according to this new reality. We have adopted a more nuanced and empathetic approach without affecting delivery. The pandemic has changed the way we used to work earlier. The new normal is the way forward for all of us and we should not take anything for granted,” he asserts.

Future Endeavors

Orbit Future Academy plans to roll out centers across Indonesia over the next 3 years. There are plans to expand their presence in ASEAN countries.

Nalin Kumar Singh concludes by saying, “There are many people who can give you advice in life, but what matters is who you listen to. Everyone gets advice from people around them all the time, but once you figure out whom you will listen to, that will shape your future. An obsession to progressively skilling yourself will help you build yourself for the future. A person’s effort to progress daily works wonderfully like compounding does in investment.”



Pangea Global Services Make Businesses Grow



Prashant Pednekar,
Founder & CEO, Pangea Global Services

Today, the main aim of any organization is to acquire new customers while ensuring complete customer satisfaction. When a company fails to acquire new customers, it ends up losing profits. Improving customer acquisition is the primary challenge for all organizations across the globe today. This is where Pangea Global Services comes into play. Customer acquisition techniques change with time, and there is always a need to upgrade existing marketing channels. Pangea Global Services is one of the fastest growing companies in the B2B market that understands the need of their customers and provides them the best marketing strategies for their business.

The company is known for generating quality leads and giving the best business solutions to all its clients. They provide customized strategies to boost business growth. They make business solutions easy by designing life cycle projects for the clients by offering end-to-end research. They drive sales through various channels like

Content Syndication, Tele-Marketing, and Email marketing. They make sure that the lead they connect converts into a loyal customer for their client's business. With a strong customer-centric approach and high ROI focus, Pangea has been enhancing business performance worldwide. This has led Pangea to emerge as one of the top lead generation companies globally.

"Our key focus is towards boosting and growing the client's business to a magnificent level. This is the reason our relationship with clients has grown much stronger with time," says Prashant Pednekar, Founder & CEO of Pangea Global Services.

Today, the company is catering to the IT industry, retail, hospitality, education sector, and manufacturing industry. Most of its clients are based out of the US, UK, Canada, Asia Pacific, and the Middle East region. They work with some of the top brands of the industry.

About the CEO

Prashant Pednekar is the Founder & CEO of Pangea Global Services. Driven by passion, he offers quality-oriented service to all his clients across a multitude of industry sectors. With over 16 years of experience in the IT and BFSI sectors, he has expertise in strategic planning, vision, team building, positioning brand, lead generation, international marketing, customer success strategy and renewal planning. His drive to see the right results has fostered the company-client relationships to a new level as he anticipates client requirements during the critical phases of their growth journey. His go-getting attitude helped Pangea Global Services attain success in the industry. He credits the excellent team that has stood with him over the years for this scintillating growth story.

He specializes in building start-ups and has been awarded as India's Top 50 Entrepreneur and fastest growing Indian CEO. He has won the Young Achiever award in Businessman Category for 2017 powered by Collebra. His start-up was also listed as India's top 10 Research Firms by Inside Success.

Challenges & Opportunities

When Pangea Global Services entered the market, the competition was at its peak and there was no space for any new player to capture the international market. Being persistent, consistent, and dedicated, Prashant entered the market taking high risks that include accepting work from clients who had not so good names in the market. "These clients were known for not paying the vendors once their work was done. We delivered business at a low (CPL) cost per lead and even gave free demos. During these difficult times, we learned how to build successful client relationships. We never gave up and stayed calm and positive. However, in less than 5 years in the industry, we had some of the top clients in our client list from the industry and got listed in India's top 5 Demand Generation Firms," he says.

Pangea's vision is to build a corporate culture that thrives on performance and collaboration. They work as a team for a common goal. The company's work culture is dynamic and flexible. They are comfortable working with clients at all levels. Over 90% of the projects undertaken by the company have shown a sustainable growth curve. Quality over quantity is one of its key mantras for success. "We keep our relationship extremely transparent with our clients. This has resulted in referrals and honest partnerships across multiple industries," he adds.

Speaking about decision-making, he says, "The hardest and the most important decision for me is to build an effective team as it decides the future of the company. We also deploy full-time analysts from different nationalities that enable the company to understand its clients' requirements."

Prashant prioritizes every day and gets all stakeholders aligned to the company's long-term mission. He also deals with challenges like business continuity, corporate governance, contingencies arising due to regulatory compliance, etc. His responsibility includes anticipating the needs of the changing times and charting a clearer map for fostering a continuous growth story.

Revolution for him is breaking barriers and going beyond one's expectations to become a better individual with every passing day. As a leader, he creates better and stronger relationships with all the people he works with- whether it's clients or employees. He believes in teamwork and strongly values each member of Pangea Global Services. He focuses on building a work culture that motivates his employees and also encourages them to think out-of-the-box.

"The current pandemic time has indeed made a drastic change in the way we work. To stay up-to-date with the competition, we organize several pieces of training for all our employees to foster creative thinking. We follow four R's namely Revision, Remembrance, Respect, and Rest, and work towards a common goal as a team. At Pangea, we believe in work-life balance and follow a no working weekend policy. We respect our employees' personal space and avoid working during non-office hours. This helps them to regain their energies and perform better," he adds.

Future Endeavors

Pangea Global Services started with a 50-member team. Today, the company has 400+ employees. "Our goal is to grow Pangea to a 1000+ employees by 2022. We are also planning to diversify in software projects, animation, and gaming. We believe in keeping innovation and passion alive. One has to feel happy and excited while going back to work the next day, sometimes doing the same job, again and again, can lead to a monotonous routine which can later result in poor productivity, and attrition" he says.

By 2023, Pangea Global Services will become a one-stop destination for the business growth of all its clients. "We have



“Pangea’s vision is to build a corporate culture that thrives on performance and collaboration. They work as a team for a common goal. The company’s work culture is dynamic and flexible. They are comfortable working with clients at all levels. Over 90% of the projects undertaken by the company have shown a sustainable growth curve. Quality over quantity is one of its key mantras for success. “We keep our relationship extremely transparent with our clients. This has resulted in referrals and honest partnerships across multiple industries.”

always maintained the trust of our old clients and gained new ones. Today most of our new clients are through referrals given by our existing old partners," he adds.

Message from the CEO

Prashant resonates with the following lines, "Don't do stupid things and be passionate about them rather, do great things and be stupidly passionate about them." He says, "No matter what you want to achieve in life, be passionate. Before you start any new venture, do your research well and connect with the right people, invest in the right talent, build an ethical culture, and value integrity within your organization. The journey to success is never easy, but one needs to be persistent and keep striving for it. Take calculative risks. Build strong relationships with your customers and be honest. Setbacks are an integral and unavoidable part of any success story, so be ready to face them. This is how you will learn and grow your business."



K-GROUP

K Group Helps its Clients by Offering Unique Products and Services

Sanjay Labroo is the Founder of the "K" group that has diversified into various business sectors. It has forayed into the IT industry, co-working spaces, and the food industry. Trinity Consultancy is a software development, solutions, and consulting firm that offers services such as software design, testing, training & consultation. The company enables its clients to achieve a competitive advantage by helping them put their investment in technology to the best use. They provide on-time delivery within a customized budget. K co-working spaces offer a serene space that allows both freelancers and entrepreneurs to work without any distractions. They provide a unique experience to meet the needs of their respective members. The "K" group has K Cakes & Café that provides delicious cakes, coffee, and more to all its customers. It has a cozy setup with high and low seating.

About Sanjay Labroo

Sanjay Labroo is an engineering graduate from College of Engineering, Pune (COEP) and MBA from London in International Marketing. He has more than a decade of work experience working for Compass Groups, London UK. He moved back to India in 2008 and started his first IT company "Trinity Consultancy" and other businesses over a period of time. Besides work, he loves to play cricket, go for early morning bullet rides with friends, and long drives with his family.

As a founder, he is responsible for setting the value system of the group. He also ensures a perfect blend of time, effort, resources, and talent to achieve the set goals. "I have a go-getter attitude and took a lot of risks to start my venture. I always make sure that our team follows professionalism and is passionate about their job. As a team we are constantly upgrading the skills of all our employees to stay ahead of the competition. At the K group, we discuss, plan and take the inputs from everyone in the team. We do not dismiss any idea put forward by anyone in the company. K group values employees and their ideas and implement it wherever possible," says Sanjay.

He believes that people have the ability to think creatively. He says, "The only reason that stops them from sharing these ideas and not coming forward in an organization is the fear of rejection and feeling judged. In my business, I have always given people independence to make choices, try out new ideas without fear of failure. And, a flat organizational structure does help me in executing this well."

Managing client and employee expectations along with work-life balance are his biggest challenges. Currently, like every business, the company is facing human resource issues, delivery deadlines, pandemic-related scenarios like lockdowns/curfews, etc. To resolve these issues, he believes in having discussions, planning, and setting realistic goals.

Business Strategy during Pandemic

Pandemic has definitely pushed people to think differently, question the status quo and adopt technology faster. Sanjay has done that too with several elements of his business by moving them online. He has a definite advantage as he always has believed in diversification in business. He has a software and



Sanjay Labroo, Founder, "K" Group

Follow your passion and don't be bogged down by detractors. Always believe in your skill-sets and capabilities and never let anyone else define your reality. Also, remember to have fun while doing what you love."

IT development arm that has now been utilized for the development of in-house automation and digital tools to move the pure offline businesses online. He believes that a bionic model will be the future of the most enterprises.

"During the pandemic, however, we have decided to focus more on leveraging established brands and utilizing their platforms for our product placement by tie-ups. BD is not a core thing for us and the product is what we focus on. We would like to be a product centric company and keep on partnering with people who can take our product places," he says.

The goal of the company is to achieve business growth while achieving financial objectives. They measure their success by the success of their clients. The current pandemic taught them to be flexible.

Speaking about future endeavors, Sanjay says, "In the IT sector, we are coming with virtual ID card 7 cloud-based access, information system for coaching and training, cloud-based next generation and much more. At the moment our hands are full of many tasks. After completing the residential project at Talegaon, we will plan for newer horizons."

He concludes by giving advice, "Follow your passion and don't be bogged down by detractors. Always believe in your skill-sets and capabilities and never let anyone else define your reality. Also, remember to have fun while doing what you love."

Carving a Mark in Cargo Aviation & Logistics

Refraining from joining his family business, Nishant Seth, Director of Rainbow Aviation Pvt. Ltd., jumped into the cargo aviation and logistics business, making his name setting up new ventures and turning around dormant businesses.



Nishant Lalitkumar Seth,
Director, Rainbow Aviation Pvt. Ltd.

Entrepreneurs are a true gift of the 21st Century to the business community. We hear of young new talents every day in various fields like technology, apps, cryptocurrency, manufacturing, banking, etc. Today, we bring to you Nishant Seth, Director of Rainbow Aviation Pvt. Ltd, an International Logistics and Aviation Cargo business.

Nishant Seth is an entrepreneur with over 15 years of experience in the field. He made his name by setting up new businesses, turning around P&Ls and selling his company verticals in the cargo aviation and logistics space. At the young age of 37, Nishant already had three successful joint ventures and stake sales to his name.

Rainbow Aviation has picked up pace since 2019 and has successfully managed to insulate its business's P&L from the global pandemic's impacts in India.

What have been the biggest challenges you've had to overcome?

We did face quite a few challenges during this pandemic. The biggest for us was the safety of our staff. An essential service business, we were proudly involved in the movement of life sciences, vaccines, and crucial post

Covid treatment medicines, which require our teams to be on the ground handling these events in high-pressure situations. As a company, we strive to do our best to ensure their safety and well-being.

What does "Revolution" mean to you?

For me, "Revolution" means Change. And, when change is managed correctly and efficiently, it ensures improvement. Improvement promises growth, and growth guarantees scalability and success. As a company, we strongly believe in change management.

When it comes to the company, what are you most proud of?

We are proud of many things we have managed to achieve in a short span of over a decade in our business. To name a few, I would say our attitude, young energy, company culture, and belief in tomorrow is what drives us as a company. These are the four important wheels of movement in our business.

What do you do to ensure the good health and safety of your workforce?

We take the health and safety of our team members seriously. Over and above the encouragement of work from home for many departments, we have a regulated sanitization policy for the office. Through a company wave, we procured provisional oxygen cylinders for our team members and their loved ones should there be any rejection from the health machinery of their respective cities due to scarcity and shortages of the same.

What are the most important decisions you make as a leader of your organization?

Before taking any important decision, I ask myself: 'How is this decision going to impact our industry and individuals/companies associated with us, and will we be able to better our quality of business experience?'

Our think tank particularly shares my thought process in the matter, and hence, we have been aligned on the leadership decision-making matrix almost 100% of the time.

The most recent initiative is how to take our small, lesser-known industry towards a more technologically advanced platform to support small and medium exporters and manufacturers in India. The Make in India initiative has been a great one, and we would like to play a significant role as logisticians in its success.

How do you encourage creative thinking within your organization?

My professor in my engineering college used to say. "If you are the smartest guy in your class, then you are in the wrong class." We function on a personal principle of what my team very affectionately coined as "Nish's salt and pepper team rule."

Our teams have youngsters aged between 25–35 years managed by an experienced head aged above 50 years. This brings us the perfect environment mix of young ideas guided by a prudent team leader, which can be nurtured by the management and executed by the team.

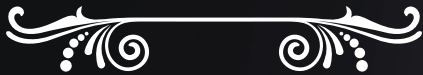
What is the best advice you can give to our readers?

My simple thoughts to all would be to realize the value of diversification and never underestimate the power of business scalability.



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Nalin Kumar Singh,
Co-Founder & CEO,
Orbit Future Academy