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THE CHALLENGERS POWERLIST

Graham Bright
Head of Compliance & Operations
Euro Exim Bank Ltd.

FORBES INDIA

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Network 18

Editor's Note



Change Brings Fresh Perspectives

The way we react to change determines our outlook. Many people feel that change is “being done to them.” But change is necessary for remaining relevant, competitive, and meeting the ever-evolving needs of customers. It also helps to generate new ideas and perspectives to stay ahead in the industry.

The pandemic has changed the business world completely. Remote working has become the new normal for most organizations. Companies are supporting their employees’ physical as well as mental well-being. They are not only providing solutions but employee benefits and motivation programs to all employees. During these times, leaders of organizations played a key role in demonstrating empathy and taking appropriate actions to help their company grow.

In this edition, we will look at some of the leaders, who have faced challenges head-on, and helped their companies grow manifolds. These leaders have adopted new innovative technologies and encouraged their employees to give their perspectives. These people are the true inspiration for anyone who wants to learn about keeping pace with the changing dynamics of the markets.

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Contents

THE
CHALLENGERS
POWERLIST

Tejinder Singh
Director,
360 Nautica

5



Graham Bright
Head of Compliance and
Operations,
Euro Exim Bank Ltd.

6



Ujjwal Kumar Jha
Co-founders,
Anuation Research &
Consulting LLP

9



Surendra Singh
Chief Business Officer,
Brand Street Integrated

10



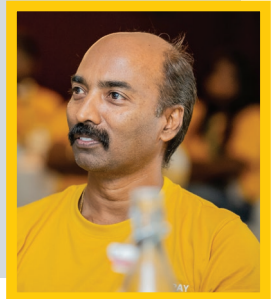
Dr. Abhay Chopada
Director & Co-Founder,
CliniVantage Healthcare
Technologies

11



Dore Swamy
Co-Founder and CEO,
CredoPay

12



Liberatha Kallat
Founder & MD,
DreamFolks Services Pvt Ltd

13



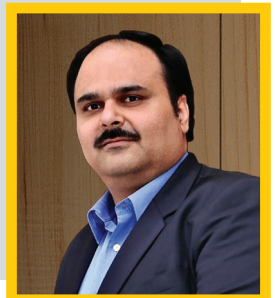
Vipul Kumar Garg
Director
Fidesto Projects Pvt Ltd

14



Vikas Chadha
Managing Director,
GI Outsourcing

15



Irfan Khan
Director,
Harbour Exports Ice
Factory and Cold Storage

16



Dr Deepak Birewar
Chairman & MD,
Inventys Research Company

17



Ms. Manisha Singh
Founder and Managing
Partner, LexOrbis

18



Contents

Sony Gabriel
CEO & Co-founder,
TRaiCE Inc.

19



Krishna Navuluri
COO,
MenloPark Technologies
Private Limited

20



Rajesh Thakur
CEO,
MothersonSumi INFotech
and Designs Limited (MIND)

21



Ajay Krishnamani
Co-Founder and
Managing Director,
Nautilus Shipping

22



Akhil Kumar Srivastava
Managing Director,
Parfait Lingerie India
Private Limited

23



Vasudev Gupta
Founder,
Prosperity Wealth
Management Pvt. Ltd.

24



Kiran Ranga
Managing Director,
Ripple Fragrance &
Master perfume creator

25



Debasish Mukherjee
VP – Regional Sales,
APAC at SonicWall

26



CA Phani Kumar M
Founder and CEO,
Sri Ayaan Initiatives LLP

27



Samir Shah & Kevin Shah
Strategic Growth Advisors
Private Limited

28



Meenakshi Singh
CEO,
Synapsica

29



Venkat Ramana
CEO,
Valuepitch etechnologies
Private Limited

30



360nautica Help Entrepreneurs Grow their Businesses



Tejinder Singh,
Director, 360 Nautica

360nautica is a venture builder and an ecosystem enabler with the pursuit to help passionate entrepreneurs grow their innovation from the ideation stage till they reach their highest potential in the long run. They have built some of the fastest-growing and significant start-ups across the Middle East and India.

360nautica is designed to help entrepreneurs to scale up their start-ups by offering innumerable services which include but are not limited to funding, mentoring, coaching, networking, and incubation benefits. Through its presence in the industry for many years, 360nautica leverages its experience, strength, network, and capital to deliver the best possible value for the founders and their start-ups.

About the Founder

Tejinder Singh is a tech enthusiast, investor, and serial entrepreneur. He has been the major driving force

behind the growth and exit of many ventures from their inception stage. With over 25 years of experience, he has tapped into a diverse range of industries including Media, Technology, Entertainment, Ecommerce, F&B, Retail, and Investment management. His visionary ventures have changed the business landscape. He has provided employment to over 25,000 people in his career.

He is one of the most influential voices in the start-up community across India and the Middle East for his active participation through mentoring, advising, and investments in start-ups. He is the Chapter Director of Start-up Grind Doha. Previously Chaired the Board of Entrepreneurs' Organization (EO) and IBPN Board (Indian Embassy). Forbes Middle East has recognized him as the "Business Leader in the Middle East" for five consecutive years.

In his career journey, Tejinder identified some gaps in the emerging start-up ecosystem and created his own solution with 360nautica. The aim of the company is to provide start-ups with workspace, mentorship, coaching, investments, and a host of other support and services.

Overcoming Challenges

The company faced several challenges that include finding good ideas, penetrating new territories, and training people to achieve the goal. He says, "The biggest challenge was to look for cross-border alternate markets." With immense experience in the industry, Tejinder has overcome this challenge by stepping into Qatar and building a series of ventures all across GCC.

Another challenge that the company face is convincing people about their brand. "People test you against your idea as you are not the only one in the industry. So, to succeed, you have to build something that paves the way for many more to follow," he asserts.

Their team is the biggest strength of the company. He says, "Some of my employees are working with me since day one and are helping our business grow. They are the core pillars of our strength. They are not only hardworking but also provide valuable suggestions for growing in the industry."

With the help of the team, the company has diversified into many businesses/brands across B2B, G2B, Retail, Digital, etc. The Digital vertical has e-commerce spread across entertainment, retail, Cosmetic, Seafood, content management platforms. 360 Nautica has also invested in healthcare, F&B, Fintech, and many more.

As a leader, Tejinder has many responsibilities in the company. His main responsibility is the smooth execution of the business plan. He also makes new strategies for expanding business and training human resources. For him, if people are trained and fully own their responsibilities, then half of the problems are solved in no time.

Speaking about future endeavors, he says, "After progressing on 360nautica as a venture building company, our next objective is to set up a fund for start-ups in Qatar. We are planning to launch this by the end of the year. We are also looking at aligning with the related ecosystems to build a stronger launchPAD for start-ups and investors to see Qatar as a landing strip for business growth in GCC."

Message from the Founder

Tejinder Singh gives advice to the entrepreneurs, "Build blue ocean ideas for your start-up, stay focused and be patient. Work on the ideas until you are sure about your product/service for the market."

For investors, he says, "Do not just invest but work with founders on their products/services. This will pave the way for a faster ROI on your money."

Euro Exim Bank, a Leading Trade Financing institution, Help Accelerates your Import and Export Business Transactions

Headquartered in St. Lucia with a representative office in London, Euro Exim Bank has been serving its clients across all industry sectors for more than 5 years now. They are a specialist in trade finance institution i.e. helping and facilitating the documents and the movement of goods internationally, working exclusively with buyers across the globe. They serve an increasing demand for financial instruments such as Letter of Credit, Standby Letter of Credit, Bank Guarantee, Offshore Bank Accounts, and Performance Bonds, enabling buyers anywhere to have a guaranteed trusted communication with the sellers and the seller's bank. They ensure every transaction is secured across its lifecycle. "We aim to be one of the leading international trade finance institutions focused on innovation that accelerates international transactions," says Graham Bright.

Currently, the bank has clients in over 100 countries. They deal with clients who have an amount of value of goods between \$100,00-\$10 million.

About Graham Bright

Graham Bright is Head – Compliance, and Operations at Euro Exim Bank Ltd, an innovative financial institution specializing in Trade Finance, facilitating global trade for buyers worldwide. With a number of roles and more than 35 years in the finance industry, his experience encompasses working collaboratively with industry utilities, regulators, and Central Banks, consulting, and partner/channels management. He holds a BA (Hons.) degree in Business Studies and is a serving UK Justice of the Peace in Willesden Magistrates Court. He also sits on Crown Court appeals at Harrow. He is a regular contributor to trade journals with published thought leadership articles in the financial technology press, and a speaker at trade industry conferences across the globe. In 2020, he was recognized as 'Most Innovative Executive in Trade Finance.'

Brought up in Hendon, and living in Edgware, he attended Bell Lane Junior and Hendon Country Grammar School. Graham also played colts rugby at Hendon Rugby Club and is a season ticket holder at Saracens.

Working with Ripple Network

Euro Exim Bank was an early adopter of Ripple, connecting banks, payment providers, and digital asset exchanges via RippleNet to provide clients one frictionless experience to send money globally.



Graham Bright
 Head of Compliance and Operations, Euro Exim Bank Ltd.

Institutions are able to instantly settle cross-border payments with end-to-end tracking. Payment details are confirmed prior to initiating the transaction through secure real-time messaging and confirmed with delivery information once it settles.

"Ripple is commonly known for its crypto-currency XRP but it is also a technology company which provides a facility for buyers/companies to transact in real-time and make instant payments across their network with a guarantee of immediate delivery," he says.

The system uses underlying XRP digital assets to minimize liquidity costs, enabling local receipts to be paid in local currency. This not only secures money flow but also reduces cash flow restrictions. "The real beauty of that transaction is that XRP does not fluctuate in the time that the transaction is taking place. It's a very secure and timely transaction," he adds.

“ *The system uses underlying XRP digital assets to minimize liquidity costs, enabling local receipts to be paid in local currency. This not only secures money flow but also reduces cash flow restrictions. “The real beauty of that transaction is that XRP does not fluctuate in the time that the transaction is taking place. It’s a very secure and timely transaction.”*



The bank follows a very heavy due diligence process in which it checks the financial situation of the company, registration, certification, and notarize documents. They also check the background of the shareholders. “So, we go through a very large checklist- we do interim checking, to make sure for example, the company still exists through the time of that transaction. We look at various factors like country risk, company risk, shareholder risk, and individual risk when we do business with our clients,” he explains.

USP of the Bank

The main USPs of the bank is the speed with which they operate, the cost model they offer, and the issuance of the letter of credit. “Today, major banks and other providers of similar services make a provision where their clients have to place up to 110% of the value of the trade-in account at the time of the transaction. They do this to make sure the risk is low for them. But this type of provision creates a problem for a small company as it severely affects their cash flow. In order to avoid such problems for our clients, we ask for appropriate capital and collateral (25%-50%) at the time of the transaction. Here, we retain the ownership of the goods until the bill is paid. This helps our clients to do business at a reasonable level,” asserts Graham.

Talking about future endeavors, he says, “Our future is bright. We are seeing many companies increased their trade business since COVID-19. In the future, we will witness more free trade agreements, especially in Africa to help the movement of goods and services without tariffs. At the same time, we will also see a number of sanctions and tariffs between the major countries like the USA and China. But there are still untapped markets around the world and our role is to identify those markets and provide our services to them.”

The bank also has a foundation called Euro Exim Foundation which takes philanthropic initiatives to make a difference. Their smart CSR strategy 2020 is established in recognition of the sense of duty they perceive towards their customers, employees, partners, suppliers, regulators, environment, and more. The foundation supports local charities in various countries like UK, Africa, India, and the Caribbean region. They provide humanitarian aid to people. They work with Montgomery height Zimbabwe Children’s foundation, Michael Sobell Hospice, Great Ormond Street Hospital Children’s charity, and Maa Krupa Foundation.



“ *Ripple is commonly known for its crypto-currency XRP but it is also a technology company which provides a facility for buyers/companies to transact in real-time and make instant payments across their network with a guarantee of immediate delivery.”*



Euro Exim Bank Ltd is one of a selected number of financial institutions with innovative cost-effective solutions, serving import and export business globally.

We facilitate trade finance through our extensive experience and electronic communication linking you to our comprehensive network of counterparts in Asia, Europe, the Middle East, Australasia and Latin America

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RUNS ON  **ripple**

Driving Innovation Through their Unique Approach and Offerings



Ujjwal Kumar Jha, Vishal Bhardwaj, Pankaj Khurana, Rajat Rastogi and Sumit Bhat, co-founders of Anuation Research & Consulting LLP, strive to protect the innovations of companies and inventors, globally.

The startup scene in India is thriving, and new innovations are coming out regularly. These new ideas being used in our industries need to be protected and commercialized on a global level. Founded in 2015, Anuation Research & Consulting LLP is a company that offers IP protection and Analytic, IT, and research services to its clients.

Brief us about the founders and what role they play.

Anuation Research & Consulting LLP was founded by Ujjwal Kumar Jha, Vishal Bhardwaj, Pankaj Khurana, Rajat Rastogi, and Sumit Bhat. Ujjwal Kumar Jha handles the IP analytic services and research operations. Coming from an R&D background, he advises the IT team on developing IT products for the IP industry. Vishal Bhardwaj has been highly active in the IP domain after completing a Master's in computers. Pankaj Khurana brings years of his technical experience to Anuation, where he primarily manages the R&D department to help in Anuation's operations. Rajat Rastogi manages corporate-level international business development activities at Anuation. Sumit Bhat handles patent monetization and technology transfer cases at Anuation. All are equally involved in all business-related decisions, corporate affairs and the affairs related to the firm.

Please walk us through Anuation Research & Consulting LLP and its offerings.

Anuation is a leading research and consultancy firm, providing a full range of IT, Intellectual Property, and research services. We assist Fortune 500 corporates, individual inventors, law firms and universities in such diverse technical fields as the HITECH sector, ITC sector, engineering sector, and biotech domain. From assessing the invention to filing the invention and to providing various post-grant analytic services, we provide a one-stop solution to our clients. We also facilitate the coordination of our client's international IP activities through our global network of associates.

Along with our strong legal and technical expertise, we are also known to provide customized IT solutions, tools, and products to our clients. Anuation is also working to develop industry-specific tools, targeted at a mass user base.

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

The Indian startup ecosystem is facing a distinct set of challenges recently due to the Covid situation. Two of the biggest challenges confronting the IP industry are time delays and ineffective management techniques.

While delivering the IT and research services, the biggest challenge is to understand the client's requirements and to provide tailor-made solutions, which we have been successful in delivering so far. In this rapidly changing time, a project has to undergo various changes/testing and customizations. This needs quick adaptability and scalability.

What does revolution mean to you?

For us, revolution means utilizing the latest technology in our proven methods, research methodologies, and solutions to our services and offerings, without adding any complexity. Anuation is an innovation-driven firm, and we don't hold back from adapting to anything from the industry and for the industry.

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

The safety and well-being of Anuators is our top-most priority. Timely cleaning and sanitizing, providing masks, shields, and other gears, and most importantly, maintaining hygiene at the workplace is an important part of our workflow. Anuation has also made sure that every member of its workforce has medical insurance.

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

When most of the firms are dependent on other firms for their IT requirements, we have our own IT wing to develop in-house products, efficiently managing workflow, help clients with their requirements, and also serve the target industries with independent products. We have also developed an AI-based portal, "Patent Shelter," a first-of-its-kind portal in the country that will help with smoother transactions of IP assets.

What are some of your future endeavors?

We want to expand our client base and double our workforce in the coming year. Adding an extra layer of security to our database and digital assets is also on the list. We have collaborated with multiple multinational companies globally, and now we are in talks with research institutes and universities in India to provide them tech assistance, IP protection and commercialization services.

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

Our advice would be to trust your workforce. Don't fear taking risks and adapt to innovation in the process and approach of your company. Expand aggressively and diversifying the business. And above all, remaining flexible when addressing a problem or serving a client, or doing something new.

The Receptive Storyteller Changing the Marketing Landscape

Surendra Singh, Chief Business Officer, Brand Street Integrated, talks about his communication company's experiential marketing format that lets consumers experience brands in a new way in the age of ad fatigue.

BSI or Brand Street integrated network Pvt limited is our future course of action, which we are planning to start in the next 5 months as few of our equity partners will come on board. Brand Street Integrated is among the top 10 growing new-age experiential marketing firms, which has been working with India's leading portfolio clients. The company caters to three large services: consumer marketing, trade marketing, and last-mile distribution.

The company is led by Surendra Singh, Chief Business Officer, Brand Street Integrated. His responsibilities lie in maintaining the organic growth of the firm in both P&L and regional reach. He also reviews and monitors the growth health of BSI every year. While revenue is part of any CEO's goals, he also has undertaken the goal of keeping his employees safe in every pandemic.

Who all are your clients?

Our clients are spread across the FMCG, lubricants, steel, TMT, paint, and pharma domains. They include JSW India, Shell India, PepsiCo, Nippon Paint, Berger Paints, Fena India, DCB, Mosaic India, Lupin, Sun Pharma, Jyothy Laboratories, Bisleri, Tata Sky, Lenovo, and Tata Consumer Product.

How are you different from people working in a similar domain?

Our domain has been divided into two parts: people who think (brain) and people who execute (legs). We prefer to be there in the first place as brands nowadays look for experiential marketing offerings coupled with strong thinking power to shape their problems into solutions offering. Planning is our strength, followed by strong execution timelines and audit ecosystem. An audited ecosystem is mostly missed by new-age firms, which we have excelled at. Working with India's top 25 blue-chip firms is an example of this.

What is the goal of your company, and how are you planning to achieve it?

Currently, we have 40 people, located in four offices. We have three domain offerings, and we have developed a strong hold in these. Our future goal is to expand our services to five domain offerings and bring in 100 crores. We also want to be spread out in 4 cities that include OOH and rural in our kitty soon and expand our workforce to 150 people.

Can you please tell us about your new services in brief?

Our services include consumer experiential marketing, trade marketing, event & exhibition marketing and hinterland marketing. We also offer research, planning, and designing. All our designs are created after thorough research. We also offer our clients audit reviews and reports during every phase of an ongoing campaign. This is one service that is offered by other new-age firms and which we excel in.

What's the biggest factor that has helped you to be successful?

The challenges in our day-to-day operations lie in managing our team



Surendra Singh,
Chief Business Officer, Brand Street Integrated

and keeping them focused on long-term goals, come what may. We owe our success to our team's strong focus and determination, which is possible with able leadership.

How do you encourage creative thinking in your organization?

We provide continuous training & development activities to our staff. This is key to our employee's strong performance. We have provided training as per our employee's routine and functions.

How has your business strategy changed during the pandemic?

The pandemic was new learning for us. We have created this challenge into an opportunity for acquisitions, and we have acquired many clients. Our work during the pandemic has been acknowledged by industry-leading publications. To reach out to consumers in the pandemic, we decided to offer a unique "Store on Wheels" concept, a direct-to-consumer model that offered doorstep delivery of essential and non-essential products. The campaign had nationwide success. In the second phase of this campaign, we expanded the concept by partnering with more brands, including Borges International Group and India's largest coffee maker Continental Coffee, so that customers could still enjoy the luxury of choice from pre-pandemic days.

What is your GTM strategy? What are some of your future endeavors?

Developing new technology in our current offerings is our GTM for our brands in our goal to achieve. Our future endeavor is to build leaders for tomorrow who can take us the extra mile in the next phase of our growth.

CliniVantage: Democratizing Innovation in Healthcare

Through innovative and intuitive healthcare solutions, CliniVantage strives to address the problems associated with accessibility, availability, and affordability of care in the industry. CliniVantage aims to unify all healthcare stakeholders, enable them to provide advanced clinical care, and bypass various redundant tasks via a dynamic dashboard and application for practitioners and patients to seamlessly communicate, exchange medical records and information. The robust data activation platform developed by CliniVantage focuses on simplifying complex data from all points of care and streamlining the information that helps organizations to make informed decisions and deliver care through analytics and transparent data.

CliniVantage has a unique implementation of service offerings, software, and IoT medical devices to deliver public-centric healthcare. CliniVantage solutions are focused on various chronic diseases like diabetes, blood pressure, cardiac condition, TB, women's health, children's health, and also across various habits of smoking, alcohol, and nutrition/malnutrition. CliniVantage has delivered healthcare in the "last mile" with the execution of digital, connected OPD sessions, dispensing of medicines, and executing successful radiology solutions across rural and urban areas.

The company offers a SaaS-based platform for all healthcare stakeholders, with practices of all sizes and specialties, to enable value-based care by leveraging the power of data. From integrating complex workflows to providing teleconsultation, CliniVantage covers everything.

CliniVantage's Advanced Clinical Ecosystem, ACE, was developed to bring transparency and standardization through a cost-effective platform, in order to deliver patient-centric care and improve revenue outcomes. "It is designed to manage the operational, clinical, administrative, and financial services of your healthcare organization with a focus on patient-centric care with improved retention," says Dr. Abhay.

Another offering, CliniQ is complete practice management with telemedicine features that encompasses a mobile application for patients and integration of smart IoT devices. CliniQ was launched to revolutionize the synergy between patients and doctors. CliniQ offers a full spectrum of collaborative tools to enable remote consultations in a seamless and secure environment. Such robust technology enables doctors to see patients beyond the clinical setting. This platform enables management of the patient's health records, assists in maintaining the digital case sheet, real-time access to medical records anywhere to enhance care standards and avoid replications. It also has the ability to care for the patient as a team with real-time data sharing and discussions across specialists anywhere.



Dr. Abhay Chopada, Director & Co-Founder,
CliniVantage Healthcare Technologies



Nilesh Jain, MD,
CliniVantage Healthcare Technologies

About the Co-Founders

Dr. Abhay Chopada, Director & Co-Founder, Clinivantage Healthcare, is a consultant surgeon with a special interest in the treatment of colorectal diseases. He has developed strategic solutions to challenges facing the implementation of IT solutions in the clinical community. He has also strategized, developed, and implemented systems in the clinical community. He is a Global Policy Advocacy Convenor and President's Council at GAPIO and Director of Corporate Affairs – BAPIO.

Nilesh Jain, Managing Director & Co-Founder, Clinivantage Healthcare, is a passionate innovator, and energetic entrepreneur, working to solve problems that impact a billion lives. Nilesh has served on the committee for Health & Nutrition, NITI Ayog, and was a part of 'Champions of Change' formed by PM Shri. Narendra Modi, establishing the next generation of entrepreneurs to help accelerate innovation for the people of India.

Tackling Challenges

CliniVantage brings speed and efficacy to patient care and profitable care for the providers. Nilesh says, "In early 2017, we started building a PaaS product that aimed to democratize innovation in healthcare by the transformation of ideas into products and services. We started it as a project, but it hit us when we got our first customer who was willing to be a part of our MVP product. At that time, we decided to build a production-ready solution with our own money and energy. In less than a year, we reached multiple countries, 3 major global partnerships, and on a road to build a successful SaaS business, with a strong ARR."

There are a number of factors that helped them were the passion to build something ground up, support of their customers, and the urge to revolutionize the healthcare space. By placing the patient at the focal point in the healthcare loop, Clinivantage brings more momentum to the entire healthcare ecosystem, making it work in tandem to provide better outcomes for patients and improved productivity resulting in profitable care for providers.

Dr. Abhay adds, "Our technology suite aims to assist care teams in the moment of care in a manner most suitable for them. We enable healthcare capabilities through our interoperable platform to achieve success by improving clinical, financial, and patient outcomes at a fraction of cost." Today, they have implemented a product-led GTM that helps in acquiring customers. The goal is to enhance the overall customer experience taking into account aspects of the products, value proposition, and pricing. They are currently operational with customers in the USA, UK, India, Kenya, and South Africa.

Turning Adversity into an Opportunity



Dore Swamy,
Co-Founder and CEO, CredoPay

CredoPay is an end-to-end payment transaction processing platform. The Platform as a Service (PaaS) model allows users to customize the entire platform as per their business requirements and start using it with no CAPEX cost. It is hosted on PCI/ISO-certified infrastructure. By co-hosting the application, CredoPay takes care of the backend responsibilities of ensuring infrastructure management in its entirety and extending round-the-clock application support.

CredoPay has several in-built features such as multi-channel payment acquisition, real-time transaction monitoring, cloud-based payment processing system along multi-bank routing options, making it a superior payment processing platform. Their services include POS, ATM, MATM, QR- Based Payments, Payment Gateway, UPI, Net Banking, etc.

CredoPay Business Suite (CPBS) is a front-ending system with an open API stack and supported by EFT Switch, Payment Gateway System, and VISA/MC/NFS/RuPay/UPI/AEPS connectivity at the bank end. This helps clients to seamlessly process all kinds of transactions and manage the entire acquiring business in a single system. Today, they are catering to banks, fintech companies, acquirers, merchants, etc.

About the Co-Founders

Dore Swamy, CO-Founder & CEO, CredoPay, brings more than 20 years of experience in building and heading businesses, leading the developments from the front, and ensuring precise execution of long-term strategies. He excels in creating customized solutions and managing acquisitions and integration of companies for top-line customers. He is a qualified chartered accountant.

Captain Raja Sekhar Padala is the Co-Founder & CTO of CredoPay. He brings in more than 17 years of experience across the Indian Army and Corporates. Captain is instrumental in building and managing the technology platform of CredoPay. Currently, he is managing CredoPay Product/Platform Development Strategy, IT Infrastructure, and Product Delivery. He ensures that the customers get the best of the business functions and technology.

The Challenges of Growing the Business

The biggest challenge for the company was to overcome failure. Dore says, "We started Transtrac in 2014 and acquired customers within a couple of months of starting our business. We immediately started developing cost-effective managed services for white label ATMs, cash optimization, and intelligent/instant cash deposit boxes. However, demonetization hit us hard, and we had to shut down our managed services operation. The day after demonization was announced, we were back to where we began and became a start-up yet again despite a successful stint."

They were determined and reinvented themselves. They developed CredoPay for providing a secure and user-friendly end-to-end payment transaction processing platform. Despite the tumultuous times, they went ahead and launched their platform right in the midst of the Covid-19 lockdown in September 2020. It was a challenge for them to manage the service remotely. But they adopted a hybrid working model whilst abiding by the government mandates. "Most of our customers were expecting our team to be in their premises for integration, implementation, and training of our platform. But at that time, none of the team members were able to physically meet and support them. Even small concerns were escalated to the highest level. It was very stressful to explain the functionality over a call. But despite the initial glitches, the pandemic has also taught us new ways of working. Now our systems are remotely installable, without the necessity of our employee's physical presence at the customer place," he explains.



Captain Raja Sekhar Padala,
Co-Founder and CTO, CredoPay

Today, the company has over 24,000 merchants live on our platform, processing USD 40 m GMV every month. With increasing demand, the company has implemented its platform in South Africa, Qatar, Nepal, and Sri Lanka.

Another big challenge was to convince VCs to invest in their platform. "The funding was finally approved, and we are thankful to Mr. Shailesh Upreti, Chairman of iM3NY, for identifying the potential of our platform and for investing in CredoPay," he says.

Leadership Skills: An Integral part of an organization

The company wants to make a mark in the fintech industry by providing solutions to all the challenges in payment acquisition. "While creating any platform, we need to think of its sustainability, keep the cost as low as possible and ensure a long-term business strategy. Before taking any decision, we ensure that these key points are addressed and proceed with our next module. Moreover, we are perceptive and keep identifying the frictions in payment processing to provide suitable solutions to prevalent problems," asserts Captain Raja Sekhar (Retd).

CredoPay wants to democratize payments globally. "Payments have been proprietary to a few and large companies around the world. We are working towards building a Global Solution with a full stack of acquiring and issuance on the SAAS/PAAS model where any company can enter in payment acceptance/issuance domain just by integrating one API stack. We are looking for target companies to acquire in processing space across the globe," says Dore.

DreamFolks: New-Age Experience Airport Hospitality Services

India has become one of the largest domestic aviation markets in the world. By the year 2024, it is expected to become the third-largest air passenger market in the world. According to reports, the industry will witness INR 35,000 Crore investment by the government in the next four years. The aviation industry has huge growth opportunities. One company that is helping the industry improve airport hospitality services is DreamFolks. It is a global airport services provider operating as India's largest Airport Lounge Access Program. The company initiated the concept of Airport Lounge Access in India and expanded its portfolio with services like Meet & Assist, Wellness Services, Airport Dining, Airport Transfer, Nap Rooms/Sleeping Pods, and Transit Hotels to cater to travelers in the airport ecosystem. With a vision to create a global airport experience, DreamFolks facilitates its alliances by providing customized solutions to its target audience.

DreamFolks has not only introduced the concept of Airport Lounge Access in India, but it has also distinguished itself as being a front runner in envisioning future trends and reinventing itself. The company bridged the gap of niche hospitality in the country and partnered with all Card Network companies and major banks that made its services quickly accessible to the masses. With products that were designed to suit the requirements of end-users, DreamFolks was able to penetrate the market swiftly to capture a monopoly position in the industry with a 90% share in the Indian Market and spread its wings across 140+ countries worldwide.

Since the establishment of DreamFolks, it has been working on the B2B business model, associating with major banking institutions and all card network companies. "We are also associated with online travel agents (OTAs), airlines, medical institutions, telecom, and corporates as well as leading hospitality industry players to provide an unabridged bouquet of airport services to a traveler," says Liberatha, Founder & Managing Director DreamFolks.

About the Founder

Liberatha Kallat is the Founder & Managing Director of DreamFolks. She has evolved the concept of comfortable travel via amplifying the customer experience at the airport. Liberatha is a brisk individual with hands-on experience in establishing strategic partnerships, technology set-ups, corporate planning across various industries, primarily hospitality and fast-moving consumer goods.

Prior to her entrepreneurial stint, she has over 15 years of experience in operations, key account management & sales positions in the hospitality sector - Taj, PepsiCo, Pernod Ricard, Accor Group, and Plaza Premium. Besides global sales experience, she has expertise in strategic business development, corporate planning, customer service operations, and brand management.

Building Effective Strategy During the Pandemic

It's been a challenging time globally for the travel industry. The measures are taken to ensure social distancing and security have led to a sea change in the entire airport experience. The hospitality sector has also evolved to meet the current scenario at Airports. DreamFolks has taken this opportunity to expand its periphery and provide its partners a solution-based technology to keep up with the rapid changes in the world. While all the government-approved safety features are being followed, DreamFolks App is helping the consumers maintain social distance and avail services without coming in physical proximity of anyone else.

Liberatha says, "The airport lounges are opening gradually with all the



Liberatha Kallat,
Founder & MD, DreamFolks Services Pvt Ltd.

precautionary measures. Proper sanitization and social distancing are being maintained to ensure safety. This means the lounges are operating on partial occupancy. The refreshments and catering had also been redesigned on the same lines. The entry to lounges and the services are fully digitalized to avoid physical contact. The airport lounges are going to look a lot different when you're ready to travel again, much cleaner and less crowded."

DreamFolks has also been working on new technological reforms and adding new services to bring its consumers the best of the world. "The in-house technology team is always working on developing more customized solutions which foresee the future requirements. Especially in the current scenario, this ability has really helped us to adapt to the changing norms," she adds.

DreamFolks have an open-door policy where everyone is encouraged to share their ideas. They always push boundaries to see how technology can be used to create a more effective travel experience. According to her, employees are the assets of any organization. It is the culture of the workplace that unites employees and helps them to achieve their targets.

Liberatha wraps up by saying, "Everyone has the power to dream. but not many have the power to convert the dream into a reality. It's not about ideas. It's about making ideas happen. Take up one idea and make that idea your life."



Vipul Kumar Garg, Director
Fidesto Projects Private Limited

Vipul Kumar Garg: An Entrepreneur with a Vision of Excellence in Project Management with a 3H Approach– Humbleness, Honesty and Hard work

won L&T ECC Award for Technical Presentation on Concrete Technology.

Fidesto Approach

Fidesto takes over the project from Conceptualization to design development to whole developments through the active participation of a competent and well-qualified design and execution team. Banking on their experience, Fidesto not only implements its “Standard Operating Procedures” to ensure Design Coordination, Quality, Safety, Progress, HSE, Cost Management, and much more, but also forecast upcoming challenges, and suggest and act with necessary solutions to safeguard the project.

“Value engineering is our culture. We work from project conceptualization to project commissioning and handover and perform Value Engineering during complete Design Management, Award Management, and whole Construction Management as money saved is money earned (within the prerogative of defined designs), and it’s important for Clients for their Projects’ viability,” he says.

Fidesto’s services are divided into three stages; pre-construction, during construction, and post-construction. In the pre-construction stage, the company offers services like site reconnaissance, concept briefing, project budgeting, tender packages strategy, HSE planning, etc. During the construction, they look after drawing review and coordinating for closure for execution, site logistics review and implementation through contractors, coordinating with coordinators, etc. In the last stage, they provide snagging and de-snagging coordination, and project closeout reports. Hence with time, the company has emerged as an end-to-end PMC service provider in all three stages of projects.

Challenges Come with Opportunities

The biggest challenge in Project Management is that companies don’t take ownership of the Project’s responsibilities. This approach is totally challenged and changed by Fidesto. Fidesto team performs all the tasks of the complete Project with full ownership that all our clients observed and appreciated. The team believes in suggesting and acting on necessary solutions for safeguarding them and their Projects. They have developed trust over clients by relieving them from looking much into the Projects that they have assigned to Fidesto. They also ensure the implementation of “Good Design Coordination” and “Good Construction Practices,” hence taking full ownership.

Vipul firmly believes that ‘Only Work, Works.’ “We are a team of qualified professionals who are passionate and dedicated towards work. We look after each Project’s Design Coordination for all possible Value engineering in Design before execution. We implement Fidesto’s “Standard Operating Procedures” for execution through its well-qualified and competent Engineers to ensure Quality, Safety, Progress, HSE and finally, the Project Closeout,” he asserts.

To stay ahead of their competition, the company provides regular training on both technical and managerial aspects. They have already set up the process of defining SPOC, circulating defined Agenda before any formal meeting, floating Minutes of Meeting after meeting, tracking of the same, effective email communication, effective WhatsApp group system internal as well as with clients.

Fidesto Projects Private Limited is a professional Project Management Company. The company provides a 360° vision and approach towards Project Management and Project Development with the motive to serve their clients. Fidesto believes in end-to-end solutions towards Project Management. Fidesto started with a vision of the 3H approach, i.e., Humbleness, Honesty, and Hard Work to provide professional and value-based project management services to all their clients. “We act as Extended Hands for respected Clients and work as Single Point of Contact (SPOC) on Client’s behalf for complete Project Management. This includes overall Planning, Design Coordination, Award Strategy, and Award Process, Progress Monitoring, Controlling Quality, Safety, and Hand over of the Project in order to produce a functionally and financially viable project,” says Vipul Garg, Director, Fidesto.

Today, the company caters to clients like Rucha Group, Yashvastu Developers, Shah Developers & Promoters, Kakkad Group, Profile Properties, Majestique Group, Naiknavare Developers, Vighnaharta Developers, Wave Group, Bharat Forge, Old World Hospitality and more.

About the Director

Vipul Kumar Garg, Director and Founder of Fidesto, has over 27 years of experience in Project Management. He has worked with U. P. Government Sectors through UPPSC, Delhi Government through UPSC (5th Rank in UPSC) & Corporates named Desein Group, Birla Group, Feedback Ventures & AIPL Group in various capacities. Having completed Bachelor’s Degree in Civil Engineering from Amravati University (MS) Gold Medalist, Master of Engineering from IIT, Roorkee & MBA in Finance, he has published technical papers in both national and international journals. He has also

Revolutionizing the Way Traditional Outsourcing Works

GI Outsourcing is a leading accounts outsourcing company that offers a comprehensive accounts outsourcing service. They offer a variety of different service packages to suit customer needs. Their key services include bookkeeping, management accounts, smart services, statutory accounts, payroll taxation, IT software, virtual CFO, controllership, and GI Cloud consultancy. They work with leading accounts in UK and Ireland and also work with a diverse range of SMEs, with a strong specialization in the hospitality, legal, recruitment, property, and healthcare industries.

"We have helped several hundreds of clients both in the UK and Ireland and internationally. We support them in achieving their goals by providing low-cost cutting-edge compliance solutions by freeing up time and resources that allow them to focus on adding additional value to their own client relationships and focus on creating a breakthrough portfolio pipeline," says Vikas Chadha, MD, GI Outsourcing. The company is proud to work with 18 in the top 100 and 3 in the top 20 UK accountancy practices,"

About Vikas Chadha

Vikas Chadha is the Managing Director at GI Outsourcing. He has created several pillars in existing lines of business to leverage their strengths on quality and service with existing UK service businesses. He is also adding new lines of business which are complementary and high-value addition and expanding business to other geographies.

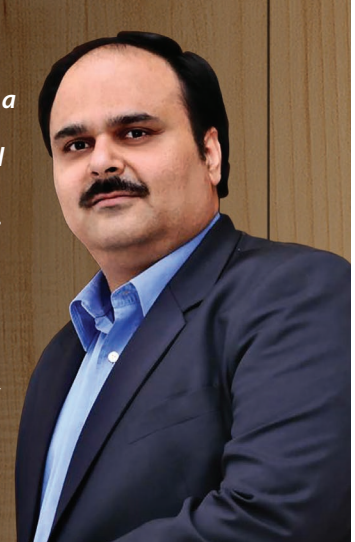
He is responsible for bringing in talent by creating a quality learning initiative "GI academy" that has tied up to get quality-chartered accountants from the Institute of Chartered Accountants of India (ICAI) and ACCA's from London. Vikas has already embarked on opening offices across India and apart from Mumbai and London, GI outsourcing has also launched and is present in Delhi/NCR and Ahmedabad.

Under the able leadership of Vikas, GI has won the UDYOG BHARTI award for the contribution to Indian business and economy and building employment opportunities and assisting in the Indian Export of services.

GI's clear focus on understanding client's unique needs helps them develop more agile, adaptive ways of working. "Designing a customer-centric approach as a key lever, enabled us to anticipate their future needs and innovate continuously. Increasing the attractiveness of our offering, fees are fixed and priced carefully to ensure excellent value. This unique approach has helped us immensely as a 65% of our turnover is based on referrals - a reflection of the high esteem within which we are held," says Vikas.

In these challenging times, enterprises need to reprioritize their technology programs accordingly, in order to meet a dual objective— to significantly reduce the costs and absorb new technological investments needed to restart and to build or further scale digital businesses. GI's unmatched experience along with our holistic solutions play a crucial role in reshaping their business by leveraging automation, optimizing business processes, controlling cost and innovating in-real time with agility from anywhere.

Vikas Chadha,
Managing Director, GI Outsourcing



The company's vision is to revolutionize the way traditional outsourcing works. They want to be a truly Global Interconnected solutions provider by enriching the working lives of others through enhanced efficiencies, automation, and expertise. They want to transform their least profitable client into a profitable one by nurturing an innovative culture within the organization. They provide technological tools and decision-making power to their team which in turn generate and implement new ideas.

Adoption of New Business Strategy During the Pandemic

COVID-19 has led organizations to become more agile and innovative at an unprecedented speed and scale. It has sped up digital transformation and technologies by several years. Technology has become the best route to solving core business problems in these turbulent times. The pandemic has forced organizations to reconsider F&As who were traditionally reluctant to implement work from home model, increasingly open to leveraging hybrid operating models in the future; partnering with third-party service providers.

To navigate their transformation journeys more effectively, GI aligned its value proposition to their client's business objectives and played a strategic role by being responsible for ongoing operations. They play a critical role in areas such as designing their transformation roadmap and executing those transformations. "We ensured Process Excellence by identifying Process gaps and improvement opportunities. We are delighted that GI's relentless pursuit of business excellence, enabled us to deliver disruptive solutions for business-critical activities for our customers during the time of crisis," he says.

Today GI has already seen tremendous growth with multiple new clients signed in the last few months and a huge surge in business. "Our existing clients have been referring us to several new clients and also enhancing their scope of business with us. We are adding new members to our team across all verticals for business growth," he adds.

GI is looking at robust expansion plans and strengthening its footprint globally in various areas of finance and accounting. They are rapidly increasing their reach in India to nurture and acquire the best accounting talent in the industry. In terms of market growth, Vikas has been working on a strategy to take GI beyond the UK and Europe into other important markets of the USA, Canada, Australia, and Singapore. This will make GI a global player with the best accounting talent and training.

Harbour Exports Provides High-Quality Seafood to all its Customers



Irfan Khan, Director,
Harbour Exports Ice Factory and Cold Storage

India is the second largest aquaculture and fish producer in the world. It is also the fourth biggest exporter of seafood that is worth \$7 BN. Today, the country exports to over 115 countries. Contributing to the growth of the country, a 1971 established organization, Harbour Export has earned its name to provide best-in-class seafood across India, Japan, Singapore, and the Middle East. The company is known for its quality and high standards. They cater to various hotels, restaurants, celebrities, politicians, cricketers, and more.

Harbour Export started its journey by supplying its products to Leela hotels in the early 1980s and other hotel brands such as Grand Hyatt, ITC, Le Royale Meridian, Taj, Oberois and more. In February 1991, they started exports through the air. By 1995, they became one of the major exports companies where they developed factories and resources. Due to COVID-19, the domestic and export market of seafood was hit hard. So the company changed its strategy and started delivering its products to the doorsteps of all its customers. "We have served politicians, cricketers, film stars like Shahrukh Khan, Katrina Kaif, and more. We have set up our own manufacturing plant in Mumbai to take special care of our products. It goes through strict quality and hygiene checks by the Ministry of Health," says Irfan Khan, Director, Harbour Exports.

Harbour Exports has become one of the sought-after seafood brands in India by providing exceptionally good products with prices that are unmatched by any of its competitors. If there are

any complaints with regard to their products, they replace it within a few hours. They procure most of their seafood from the Andaman Islands and Visakhapatnam. The company deals with products like prawns, lobsters, crabs, squid, cuttlefish, octopus, mussels, clams, oysters, fishes, etc. They also import of seafood like Norwegian salmon, Scottish salmon, smoked salmon, John Dory, Canadian lobsters, Japanese crabs, etc. They use IQF and treatment plants to give the best experience of their products to end-users.

Currently, the company has a total of 400 plus people working with them. Around 65 employees look after the retail market where they take absolute responsibility for their products and meet all the customers' requirements. They have made several WhatsApp groups to cater all their clients. They send the pictures and stock details to the group. They transport products in a well-equipped refrigerated van, cargo, and airlines. They have maintained relationships with their clients by providing high-quality products.

Harbour Export takes really good care of its employees. Most of its employees are from a village in Maharashtra and they have been working with the company for many generations. To encourage its workforce, the company has provided them insurance policies. "During the pandemic, we did not layoff any of its employees. In fact, we hired more people in the organization. For people working with us for more than 20 years, we have given them flats. Half of the price of the flat is paid by the company, and the rest is deducted from their salary's account. This way, they create an asset for themselves," he says.

Speaking about challenges, he says, "our biggest challenge today is the pandemic. Buying fuel for the boat is very high due to COVID-19 which is really affecting our business. If this continues, we will not be able to compete with global players in the market. But we are hopeful that our government will help us overcome this issue soon."

Harbour Exports' main goal is to become people's first choice when it comes to seafood products. "We want people to remember our name and contact us for any kind of seafood requirement. Most of our business today is done through word of mouth. We are gaining 800-1000 new customers every day. And 90% of our customers are repetitive. Because once they try our products, they want to come back for more," he says.

Today, people are giving more importance to health and are shifting their focus to work towards a healthy diet. "Nutritionists are suggesting people switch to seafood for a better lifestyle. So, nowadays, seafood is not a rich man's dish anymore. If the fish is of good quality, people are willing to spend money," he explains.

In the next few months, the company is planning to start its factory in Qatar that will process seafood. They are also planning to expand their business in the Middle East and Istanbul.

Irfan Khan advises the young generation, "Build a brand with an aim to make profits. In business, profit-making is very important. So, believe in yourself, follow your passion and grow your business."

Inventys: Dependable Indian manufacturing partner of global supply chains in agrochemicals and pharmaceuticals sectors

Inventys Research Company was founded by Dr. Deepak Birewar in 2005. Inventys strives to provide dependable manufacturing services to the global supply chains – especially in the Life Sciences area. Inventys is now a well-reputed provider of customized manufacturing services for chemicals, APIs, APIs, agricultural intermediates, and advanced intermediates. Initially, Inventys started its operations as a custom manufacturing provider. Having developed over thirty-six products that include generic APIs and other specialty chemicals, Inventys today boasts of their very own product catalog which they have developed over the past 3 years.

Inventys operates five automated multipurpose plants with fifteen sections. These versatile multipurpose plants can handle various reactions including continuous gas/liquid phase reactions, fixed bed continuous reaction, high-temperature catalytic reactions, high pressure hydrogenation, Cyanation at a large scale, etc. They provide state-of-the-art competence in process R&D, small to medium scale manufacturing conforming to ISO and GMP standards. Known for on-time delivery, innovative chemistry, best-in-class engineering skills, and state-of-the-art automated plants, the company is today catering to clients in countries like Western Europe, the USA, and Japan.

About Dr. Deepak Birewar

Dr. Deepak Birewar has completed his Chemical Engineering from IIT Mumbai and Ph.D. from Carnegie Mellon University, USA. Dr. Birewar started his career with Dupont Corporation as a research scientist in the Central Research Department – Wilmington DE, USA. He then moved to the software industry to sharpen his skills in optimization algorithms and large-scale math programming techniques. Dr. Birewar eventually rose to the level of the vice president at i2 Technologies, Dallas, the USA. With close to three decades of vast experience in various markets and industries, Dr Birewar started Inventys Research Company - A company known for innovative products and strategies in the chemical manufacturing industry.

Research and Superior Process Engineering is the Cornerstone of the Inventys' growth strategy

Inventys offers tailored services based on its competence in handling challenging chemistry and designing state-of-the-art automated plants for efficient manufacturing. Inventys provides real-time monitoring along with advanced process control which greatly helps in reducing RM consumption, minimizing off-quality products, and minimizing the formation of by-products. "Growing a product from the laboratory stage to MT level production is a complex task and one of our core strengths. We can absorb or develop bench-scale chemistry. Scale it up to Kilo Scale safely and efficiently. Inventys can also build a pilot facility if appropriate (or pilot your molecule using our multi-purpose pilot plant) and then manufacture using a dedicated facility or a shared facility (depending on the scale of requirement and type chemistry involved)," he asserts.

"We develop processes based on our own know-how or optimize existing processes for full commercial production. Our expertise lies in good science, expert evaluation skills, a frugal & innovative mindset combined with excellent project management know-how, which is of vital importance for rapid implementation of Process Technology. Our scientists and engineers are trained to work under pressure to focus efforts quickly to develop the process and produce the compound of interest," says Dr. Birewar.

The R&D team focuses on:

- Route evaluation and development,
- Optimization of reaction condition
- Quality by process design
- Green Chemistry
- Critical process parameter assessment
- Polymorph screening and salt selection
- Analytical method development and more



**Dr Deepak Birewar, Chairman & MD,
Inventys Research Company**

The company's core value revolves around a passion for the science of chemicals manufacturing, providing cutting-edge solutions to their customers, and adhering to ethical business practices. Inventys has always focused on building trust and ensuring transparency to forge long-term relationships with their customers. "We are driven by innovation, and we strive to continuously improve our practices to be customer-centric. It is our passion for excellence which keeps us going forward," Dr. Birewar states.

Teamwork Improves Productivity

The company believes in the combined efforts of each employee's contribution. "At Inventys, we follow fair and ethical codes of conduct, and we work as a team to achieve synergy and add value to what we do. Our team is our biggest asset, and we learn, re-learn, and upskill to stay ahead of competition. We motivate our employees by providing them with new opportunities to grow and learn. I believe that if you love what you do, you can achieve more, both professionally and personally," he asserts.

Inventys' skill to bring innovation into their products sets them apart from their competitors. The company provides innovative technology with unique and unrivaled chemistry by investing heavily in technology and science. Their goal is to minimize their dependency on China by offering an alternative offering at an affordable price while generating more job opportunities in India.



LexOrbis is a specialized IP law firm, and a focus on growth is at the heart of everything it does.



Ms. Manisha Singh,
Founder and Managing Partner, LexOrbis

Manisha Singh, Founder, and Managing Partner of LexOrbis, is a highly reputed lawyer with more than 23 years of experience. Known for her astute understanding of intellectual property (IP) laws and litigation nuances, she offers practical and business-oriented solutions to a vast number of clients including many Fortune 500 companies, globally renowned universities, and public sector research organizations. Known for her deep understanding of IP, Corporate, and financial services laws, she handles over 200 employees and manages offices in New Delhi, Mumbai and Bengaluru.

Read on as Manisha reveals more about her organization and working during the pandemic.

Please walk us through LexOrbis and its offerings.

LexOrbis is a full-service IP firm that stands out for its broad industry expertise. My team has developed comprehensive legal and technical experience in trademarks, patents, copyrights, designs, and geographical indications practice in various industries such as media and entertainment, fashion, automotive, sports, biotechnology, computers, consumer products, software, pharmaceuticals, etc.

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

The uncertainty in every aspect of life during the pandemic has been devastating. Several of the firm's plans were affected, but we were able to oversee and take steps in advance, leading us to go 100% on remote working before the first lockdown

was imposed in full force. The setting up of systems at employees' homes was also taken care of. Most were new to this format of working, but thanks to my brilliant leadership team, ably supported by the Support Functions Team of the organization, everything was managed efficiently.

How do you ensure the health and safety of your workforce?

As plans were being made to resume the "old normal" from April 2021, the second wave hit the country. During this crisis, my support team worked round the clock to provide information on the availability of medicines, hospital beds, ICUs and oxygen cylinders from various verified sources. We also provided financial support for COVID-19 treatment and extended a two-week paid sick leave to employees if they or any of their family members were infected or recovering. Our offices were completely on remote working, and we ensured that all remained within the safe confines of their homes.

Since work-from-home was a first-time experience for most, it was important to make sure that all employees felt connected. We took all steps to ensure this, sometimes by way of sending gift hampers, ranging from protective handmade face masks to small gift hampers during Diwali and Holi to all employees and their families. Sessions related to health and mental fitness were conducted from time to time.

How do you encourage creative thinking within your organization?

As an IP law firm, innovation and creativity are our essences. For over two decades, I have been the key decision-maker in all areas of the business. However, I do not micromanage but entrust responsibilities to my Team Heads by involving them in the Firm's decision-making.

I am intrigued by the vast potential of all my coworkers and often encourage them to present their viewpoints during meetings and otherwise. There is no rigid system of doing work and this message is communicated to everyone at the firm. People often underestimate their own capabilities. The firm has an inclusive culture where the mic is passed to anyone who wants to contribute. I encourage creative thinking by engaging in conversations, being approachable, and creating a healthy and safe environment for all.

What does revolution mean to you?

The legal industry is notorious for its resistance to change. But the year 2020 brought along a set of challenges that could only be conquered by change. I believe this is the revolution, and it is here to stay. Swanky offices in prime locations alone are not impressive anymore—so many legal professionals have become fluent in technology and many law firms have expanded their digital presence too. For me, Revolution is 'The Ability to keep Moving with the Winds of Change'.

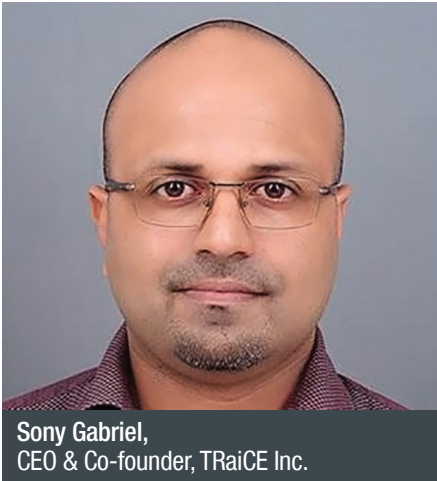
How has LexOrbis dealt with the pandemic so far?

We ensured that none of our team members felt apprehensive about their future at the firm. To let our co-workers know that they are valued and appreciated, we offered flexibility in working hours; took several initiatives for the well-being of our employees and their families; held post-work unwinding sessions and team-building activities; and sent safety and care packages to all our employees. There were no salary cuts or lay-offs done during the pandemic by the firm.

What do you plan to do for your firm ahead?

The firm aspires to serve the domestic and international IP community with the same vigor as it has for the last 23 years. The need of the hour is to recognize the talent, innovation, and creativity various individuals have to offer and to streamline the process by protecting their creations end-to-end. LexOrbis will be focused on growth and expansion in the future, as it has been in the past, aiming to become the Go-To IP firm of India.

Taking Credit Risk Monitoring to the Next Level



TRaiCE is an AI-augmented credit risk monitoring platform to help financial institutions streamline, optimize, and automate their portfolio monitoring systems. With features such as early warning alerts, future risk calculations for the next 3-6 months, and daily risk analysis of entire portfolios, TRaiCE is designed to give financiers gap-free risk monitoring. Financiers can use the platform's default-risk predictions to optimize their portfolio decisions, giving them the opportunity to minimize their losses and avoid devastating financial and reputational hits. The company serves banks, credit unions, alternative lenders, asset management firms, private equity funds, venture funds, etc.

"Today, most solutions that exist are primarily focused on credit origination with basic risk monitoring functionality. TRaiCE is an end-to-end automated solution for risk monitoring that covers the A-Z of it all. The USP of our solution is its ability to generate early warning signals and predict future risks. Our powerful proprietary algorithms use internal account data, credit bureau data, and publicly available data to make these predictions. The result is a proactive risk monitoring system that allows lenders and investors to stay ahead of the curve instead of the present-day reactive systems where they are usually 10 steps behind", says Sony Gabriel, CEO & Co-founder, TRaiCE Inc.

About the Founders

Geetha Ramaswamy is the CTO & Co-founder, of TRaiCE Inc. Geetha and

Sony have been good friends since their undergrad days in Computer Science & Engineering from the University of Kerala (1991-95). They always joked that they would, one day, start a business together and finally walked the talk in 2016. Sony has 25 years of experience in the IT industry, with domain expertise in financial services and telecom. His focus areas are Business Development, Marketing, and Operations. Sony also holds an Executive Management degree from IIM Bangalore. He previously worked at IBM and a few product start-ups.

Geetha is an experienced Technical Architect and Product Manager with 25 years of experience in the IT industry. Her key focus areas are technology and products. Geetha also holds a Master's in Computer Science from the University of Illinois at Chicago. She previously worked at AT&T and Saggezza.

Overcoming Challenges

Like any start-up, the company operates with limited resources, both in terms of capital and personnel. Geetha says, "There are always other non-TRaiCE-related project opportunities cropping up. Knowing our team's capabilities, it is tempting to take on these projects. But that would drain our resources and be counter-productive to our product plans. So, we sometimes must make the hard call to walk away. We have overcome these distractions with good planning and staying focused on our vision."

That said, the company's challenge is also their biggest strength, according to Geetha. "The strength of our company lies in its team. We have a collaborative team environment that is focused on executing ideas well and on valuing and celebrating each other. This focus on execution and teamwork has worked wonders for us." Speaking about how they encourage their team, she says, "We give our team a problem and empower them to solve it. We also encourage them to stay in step with the latest technologies by conducting 'PoC-athons' (Proof of Concept hackathons). This is a week-long affair where we ask each team member to do research on the emerging technology of their choice and

then conduct a PoC on how it will help the company."

The company's goal is to become the first name that comes to mind when a lender or investor thinks about enhancing or monitoring their credit portfolio. "We want to take the guesswork out of predicting delinquencies so that our users can sleep peacefully knowing TRaiCE is working 24x7x365, monitoring risk on their behalf," says Sony.

"Our strategy is two-fold. We are currently working with experienced banking veterans, most of whom have two decades worth of connections with financial institutions. We are leveraging their expertise and connections to take our product to the market. We also work with established banking vendors. They can act as a platform to channel our compelling solution and we can help them expand their suite of solutions and provide more value to their existing clients," he adds.

Currently, the company is focusing on making TRaiCE the de-facto credit monitoring system of choice. Sony and Geetha strongly believe that TRaiCE can be used outside of its current use-case scenarios and are actively exploring ideas around this.

Geetha concludes by giving this advice, "Success comes to the prepared. Lay the foundation for it with hard work, planning, and team building. As John Doerr famously said, "Ideas are easy, execution is everything, and it takes a team to win." Believe in yourself and follow your dreams."

Menlopark Technologies: Result Oriented Company with Strong Focus on Customer Satisfaction

What do you feel is the biggest strength of your company?

The range of our products is our biggest strength" from the perspective of developing the tools such as Hardware-Boards, design tools, Real-Time Operating Systems, Development Tools like compilers, debuggers, IDE's etc., Industry-specific middleware like CAN, LIN, etc., as well as static and dynamic testing tools coupled with product engineering services.

What goal do you have for the Company?

Menlopark Technologies is already a well-established brand in the Automotive and Aerospace domains. The goal is to expand into the domains of industrial automation & medical equipment.

What experience do you have in this field?

As part of our parent organization ESDS since 1994, we have mastered the required skills in designing, developing & deploying the ready-to-market products to our customers by directly working with them.

What was the path you took to get to where you are today?

Our path is simple! We started as an embedded engineering service provider to Indian Defense and aerospace organizations with ready-to-use embedded development tools. Today, we provide the embedded tools and testing services to our customers. We also provide training for their manpower.

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

As the market is predominantly focused on service-based industry, the biggest challenge we have faced is that we established ourselves as product focus company rather than service providing company. For this, we want to thank the Indian Govt. for the Make in India program for providing support for the product development companies.

Which one thing do you wish you'd done differently?

Emerging as a product-focused company from a market which is a service-focused market, we have emerged in our own product development and also provide sale and support services to our partners' products to our customers.

What are your outside interests?

Read, Learn, Comprehend & implement the learnings in multi-dimensional perspective.

If you could change one thing about the company, what would it be?

We as Menlopark have always been a technology driven company, the one change if implemented is to drive the technology focus to carry for social engineering.

How and from where did you get the idea to start this business?

The thirst of this business began with our customers' time-bound constraints prompted us to introduce in developing greenfield products that are readily available & time-tested that enable our customers to enter the market faster.



Krishna Navuluri, COO
Menlopark Technologies Private Limited

What's the biggest factor that has helped you be successful?

The common understanding of our key staff is that we would love to be label as innovators in embedded product development rather than being run of the mill as an embedded service provider.

How do you encourage creative thinking within your organization?

We try to enable smaller teams who are involved in the early stages ofw new product development.

Where do the great ideas come from in your organization?

The best ideas come from the fresh talent that we tap every year. The tapped ideas are nurtured with the experience built in the organization.

What has helped you get to where you are [influential/effective/in the forefront], and what advice would you have for others who want to set off in a similar direction?

The will to swim upstream and set futuristic goal points.

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

Never leave a book. There is a wealth of knowledge on each piece of paper.

What is the USP that makes you different from the other businesses in similar domains?

Our company may not be 100% customer-focused. But our zeal to deliver the right technology enables our customers to reach their goals in a faster way.

MothersonSumi INFotech and Designs Limited (MIND), a leading IT solutions provider, helps its customers navigate Industry 4.0



Rajesh Thakur, CEO
MothersonSumi INFotech and Designs Limited (MIND)

MothersonSumi INFotech and Designs Limited (MIND) is a Technology and Industrial Solutions provider, specializing in helping businesses utilize data, analytics, IoT, and other cloud-based applications to transform their approach to compete in the fourth industrial revolution i.e Industry 4.0. MIND is part of the Technology and Industrial Solutions division of the Motherson Group, one of the largest manufacturers of components for the automotive industry worldwide with over 150,000 employees across the globe. Over the last 20 years, MIND, SEI CMMI Level 5 certified company, has partnered with over 200 customers in 41+ global locations.

MIND's deep domain expertise, combined with innovative technology solutions and services has helped businesses maximise revenue, lower costs, and simplify operations to build a competitive advantage in their respective industries. "With our expertise in manufacturing, we cater to different industries by supporting them in solving complex business problems and optimising their operations through cutting-edge future-focused technology solutions. Our Industry 4.0 portfolio includes products and services that enable Smart Manufacturing empowering customers to increase their productivity, quality and in turn enhancing their ability to deliver to their end customers," says Rajesh Thakur, CEO, MIND.

About the CEO

Rajesh Thakur, CEO, MIND, has been instrumental in establishing MIND's position as a preferred IT services enabler for global enterprises. He has been spearheading MIND's technology-led transformation initiatives to help customers leverage the power of next-gen technologies such as Digital & Analytics, Industry 4.0, Cloud, etc. through a strategic and focused approach. Under his leadership MIND has been building its rich experience in the technology space while forming strong teams across the globe.

How MIND Helps its Customers

MIND is a proactive technology partner that helps its customers in their evolution journey. The organization stands on two

strong pillars: one makes it digitally empowered, and the other makes it innovation and prediction-driven. Their capabilities help them to:

- Provide a consulting-led approach to solve complex business challenges
- Enable cloud-first, automation-first, and data-first approach to creating exponential value
- Empower early adopters of industry 4.0 and digital engineering initiatives with home-grown products
- Leverage extensive knowledge base and service improvement plans to expedite the transformation
- Deliver seamless integration of technologies with reliable cost predictability

Today, with the help of future technologies, MIND benefits from the Motherson Group's experience and expertise in developing and delivering innovative technology solutions to its customers. Rajesh says, "The three core strengths and tenants of our vision are domain expertise, digital mindset, and digital operations. Today, Industry 4.0 initiatives for most companies are limited to specific manufacturing operations such as procurement and shop floor activities. We can help enterprises realize the full benefit of Industry 4.0 implementation by connecting the task dots—or the bots—across the entire value chain.

At MIND, we remain focused on upgrading and rethinking strategies to up-skill our workforce. We have taken extensive and exhaustive measures to ensure their safety in all aspects and are prepared to deliver in the new realities of the post-pandemic era. We have initiated a multitude of transformation initiatives to help them unlearn and re-learn in order to co-create value for our customers. We pivoted our approach to a long-term vision as we understand that with substantial effort the global business ecosystem will take time to return to normalcy," he says.

Apart from investing in up-skilling, the company also conducts regular sessions on physical and mental well-being.

Future Endeavors

MIND is one of the key companies with the onus of driving growth in the IT space. Their journey towards a promising future has already begun aggressively. Rajesh says, "We are working on multiple channels of geographic expansion and market development. New entity formation, organic and inorganic strategies are under execution at advanced stages."

"With a stronger global footprint and competitive nurturing of our competencies, our ability to reach out to our customers will grow tremendously and we will continuously become better in our pursuit of being a globally preferred solutions provider to our customers," he adds.

Rajesh advises the young generation to "imbibe the resilience, patience and keep a keen eye on identifying underlying currents. The hunger to learn and the passion for exploring are facets that I feel are a sure shot magnet of success."



Ajay Krishnamani, Co-Founder and Managing Director, Nautilus Shipping

Established in 2007, Nautilus Shipping is one of India's fastest-growing providers of maritime solutions. With over 10 years of experience and a network of six offices across the globe, the company offers Ship Management, Crewing, Ship Agency, Ship Broking, Vessel Inspections, surveys, and Commercial Vessel Management.

Nautilus provides technical support to keep vessels well-maintained and safe for operations. They ensure optimum performance levels with minimal downtime. A dedicated team of professionals ashore and on-board continuously monitor the performance of each vessel proactively from a maintenance and condition monitoring standpoint. They provide early warning indicators to their superintendents who follow a robust contingency management system. The company is among the most experienced ship managers in the region with capabilities of handling vessels of all types currently under management including bulkers, tankers, and container vessels, and a pool of 1,000 qualified seafarers on active rolls worldwide.

The company provides the best-in-class services to all its clients by having a stringent method of selecting the candidate for the crew. After selection, they provide rigorous training to them. They provide a cloud-based technology platform that helps in transparency and achieve cost efficiency. They have a cross-functioning team that operates from various locations and helps in fast information exchange. Today, they are work with both governments as well as private companies. Some of their clients are the Indian Navy, Shipping Corporation of India, Inchcape, etc.

About Ajay Krishnamani

Ajay Krishnamani, Co-Founder and Managing Director, Nautilus Shipping, has sailed in various capacities in the merchant navy fleet and worked with reputed organizations ashore. With over 15

Nautilus Shipping Has a Unique Performance-Based Remuneration to Ship Management

years of experience in the field of manning and management, he has established a wide network in the shipping industry. He is known for his straightforward, ethical and principled approach.

"We started as a crewing company. As we went along, we realized that providing crew management was not enough as companies were looking to manage ship end-to-end. So, we started diversifying our services," says Ajay.

With over 13 years of experience, Nautilus's expertise is based on 3 pronged strategies:

1. Crew – They have a strong crewing team that helps them find a crew that continuously goes back to the same vessel. Thereby, bringing in continuity to the owner for their needs.
2. Technology – Their strong technology platform puts them at the cutting edge of managing vessels. They are able to pre-empt changes, advance monitoring, and control requirements while handling a lot of routine changes through an AI-based platform.
3. Nimble team – They have a nimble team that takes on all challenges regardless of complexity especially during the pandemic.

The company understands that crew management is one of the most important factors in running the vessels. They are fully aware that safeguarding these vessels' and their owners' interests requires the highly efficient utilization of the crew. Today, they maintain one of India's largest pools of highly qualified, motivated, and dedicated seafarers who fulfill the demanding requirements of this rapidly expanding market.

"We use modern search and selection methods to ensure that our employees not only have the required professional qualifications, but also the required personality. Our crew management services include recruitment, selection, training, and management of officers and cadets and rating them for deployment on a wide range of vessel types, he adds.

Nautilus has in-house security experts. It is one of the few companies to have vessel-specific SSP and SAA and RSS feed on the UKMTO and RECAAP system. The company has extensive experience in working with professional security companies.

Nautilus has an extensive dry dock policy. They start dry dock preparation a year before the event. "We believe that technical management is all about project managing dry-dock like a well-orchestrated symphony. We maintain a dry dock to dry dock defect list. All the spares which are required for the dry dock are ordered in advance and connected well before the dry-dock voyage. We carry out the in-house UT gauging through the world-renowned UT gauging company using advanced techniques such as rope access process or industrial mountaineering," he says. The company gets the fitters certified for welding and material on board and finishes the above waterline and inner hull and outfitting steel renewal in wharfage in compliance to class rules before the vessel goes for the dry-dock, he explains.

Ajay says, "In the future, more ship owners and ship managers are going to move to India as a primary destination for cost-effective ship management. We as a company are looking at several ways we can fill this progression and become a one-stop-shop for all the shipping services and management."

Parfait Aims to Inspire all Women to Embrace their Curves



Akhil Kumar Srivastava
MD, Parfait Lingerie India Private Limited

Parfait is a US-based size-inclusive lingerie and swimwear brand dedicated to helping women find the perfect fit. Headquartered in Los Angeles, the company was incorporated in 2010 with a mission to serve the growing plus-size lingerie market across the world. Founded by Ken Zhang, Parfait was created in response to the need for full-bust lingerie for women at appropriate prices that were negligent in the market during that time. Successful business partnerships and support from customers worldwide enabled the brand to thrive and become a leader in the lingerie industry. Today, Parfait serves women across 20+ countries through 700 offline and online stores worldwide.

Parfait entered the Indian market 3 years back with a vision to fill the gap of the missing sizes. The brand has decently managed to be one of the leading brands online across the plethora of top online fashion platforms due to its unique offerings. Parfait in India is a plus-size lingerie brand that serves the underserved category of plus size lingerie segment. The collection focuses on providing the right size & fit to their plus-size customers and has a size range from 30 to 44 band sizes, D to K cup sizes, and M-4XL bottoms. The brand follows 'Lose Hate not Weight' that helps set up rigorous activities about body positivity and cease body-shaming completely irrespective of any shape or size.

About Akhil Kumar Srivastava

Akhil Kumar Srivastava is a prodigious man leading as the Managing Director of PARFAIT India. From being ardent in the Fashion field in his early twenties to being addressed as the Fastest Growing Leader in 2019, Akhil's Journey has been on the crest of a wave ever since. Akhil has kept his philanthropic values intact and strenuously worked over the last 16 years with an in-depth understanding of the varied demographics and complex consumer behavior in diverse roles, verticals, and industries, and finally the successful establishment of PARFAIT INDIA in 2018.

Overcoming Challenges

"When the brand got established in India, it was challenging to convince the already established retail business partners about the actual worth of plus-size lingerie as a category and as an untapped market to hire a space for share. These giant business partners were the biggest fashion platforms for us to reach woman's wardrobes, to educate all women about their size, and to bring the availability of missing sizes in the market. Parfait is unique in terms of its offering where existing lingerie brands stop their sizing from A-D cup sizes we start from D until K cup size," says Akhil.

After overcoming the former, the company faced challenges of convincing the plus-sized customers about how they can look and feel confident with PARFAIT fashion edgier styles in varied color options. Through their brand, they want to empower women to upgrade their fashion Lingerie wardrobe with various colors & style options to match their all outfits. They also want to add value to a woman's overall attractiveness, confidence, and ability to express individuality with freedom.

"We overcame this soon when the numbers for these missing sizes showed for themselves, and we were able to keep our word and adhered to the trust that we had in the brand. We still are striving to reach to gigantic women plus-size lingerie market space through taking the right path and strategic thinking to achieve the organization's vision," he says.

Speaking about decision-making, he says, "As a leader, I ensure that the quality of my product and the trust that I have built over the years with all our stakeholders to be never compromised. Right from the manufacturing of products to after-sales services, we ensure retaining the trust of our customers in the brand. It helps increase loyalty from both customers and employees, particularly when it comes to reaching top millennial talent."

"At Parfait, we have an open, safe, and stress-free work environment. During the pandemic, we have ensured that all safety measures are taken right from the dispatch of the product till it reaches our consumers. We also provide a work-life balance that is really important for their physical and mental health," he asserts.

The company encourages its employees to learn constantly and work in entirely different departments to understand the business in-depth. As the nature of the product is sensitive, Parfait wants to enlighten the employees and people with the right education on Lingerie, sizing & fit. "We want to empower women to have the right choices to be made with their size/style and color. So, if you don't have Parfait in your Lingerie drawer yet, maybe it's time to revolutionize your Lingerie situation," he says.

Akhil Kumar advises entrepreneurs to have patience, passion, and persistence to strive continually in business. Become a better leader as it helps you to develop relationships and lead you to a more evolved version of yourself.

The Meticulous Investment Banker Who Delivers

Through meticulous research and understanding of the industry, Vasudev Gupta, founder of niche investment firm Prosperity Wealth Management Pvt. Ltd., delivers returns by tapping into opportunities overlooked by large fund houses.

Vasudev Gupta is the founder of Prosperity Wealth Management Pvt. Ltd., a Chennai-based investment management firm registered with the Securities & Exchange Board of India. The company provides portfolio management services to corporates and high net-worth individuals located in India and abroad.

At 29, Vasudev is not only one of the youngest but also one of the best performing portfolio managers in the country. Since its inception in January this year, his company's flagship Prosperity Discovery fund has delivered returns that have outpaced many large fund houses by a significant margin.

How it all began

Vasudev began his entrepreneurial journey in 2014 when he returned to India after completing his Masters from Imperial College London. He soon joined his family business in the manufacturing of industrial yarns and technical textiles. It was there that he discovered his passion for wealth management while being tasked with managing funds for his own family office. His first-hand experience of working in a manufacturing firm gave him deep insights and the knowledge required to evaluate other manufacturing entities listed on the Indian stock exchanges.

He decided to turn this insight to his advantage, assembling a team of industry veterans across different sectors to supplement his understanding of various businesses and investment opportunities. Over the last five years, he has made many successful investments in the public listed space. He is confident of replicating this success for investors in his Prosperity Discovery fund.

Investment Philosophy

Vasudev firmly believes in the fundamental analysis and value investing methodology, which form the bedrock of Prosperity's investment philosophy as well. In addition, the company undertakes a due-diligence process that involves taking into account criteria such as the (i) financial strength of a company, (ii) vision and quality of the management, (iii) macroeconomic environment, (iv) future outlook and growth potential, (v) economic moat protecting the business, and (vi) field research.

Prosperity likes to invest in businesses that have a long runway for growth, are less leveraged, and most importantly are run by competent and trustworthy management teams.

Future outlook

India is home to over 3 lakh high net-worth individuals (i.e. individuals with investable assets of \$ 1 million or more) and is expected to be the fourth largest private wealth market globally by 2028. In Vasudev's own words, "India is at the cusp of witnessing unprecedented growth in the coming decade. We are observing significant investments in the public and private sectors. A rise in exports coupled with a robust internal demand for goods and services, fuelled by large demography, will propel the Indian economy forward. Equity investors are well-positioned to capitalize on this growth". Prosperity Wealth Management has set its target to garner INR 100 crores of assets under management over the next three years.



Vasudev Gupta, Founder,
Prosperity Wealth Management Pvt. Ltd.

Overcoming competition

Despite many players in the wealth management industry, Vasudev is confident that niche investment firms such as Prosperity will continue outperforming large fund houses. His rationale for this belief is simple: as per data provided by the national stock exchange, merely 250 listed companies (out of the 5000+) account for more than 90% of the entire Indian stock market capitalization. Large fund houses often find it difficult to invest beyond this 250-stock universe due to their large size and dearth of liquidity, often resulting in underwhelming returns. Niche investment firms can comfortably make investments beyond this 250 stock universe thereby tapping into a large opportunity to create wealth and significantly improve their alpha generation potential. Prosperity also maintains a concentrated portfolio of 15-20 high conviction stocks to deliver superior returns, the company believes that the marginal benefit of diversification diminishes with each additional stock after a certain point.

Advice to investors

Vasudev's advice to investors is to always view a stock as ownership in the company rather than just a ticker on the exchange. One should rely on deep research to understand the intrinsic worth of a business rather than focusing on short-term market sentiments and price movements. Vasudev also believes that portfolio management is a job best left to the professionals as it requires a significant time commitment and inclination to study and track multiple investments on a regular basis for long periods of time.

Sweet Smell of Success



**Mr. Kiran Ranga, Managing Director,
Ripple Fragrance & Master perfume creator**

For the NR Group, perfumery has been a family legacy. The founder late Shri N. Ranga Rao established the Agarbathii business in 1948. Since then, the umbrella brand Cycle Agarbathii has been a part of the prayers of millions of Indian households for generations. For three generations, the family has been hands on in creating and blending fragrances. Kiran Ranga, Director of NRRS Pvt Ltd, and the master fragrance creator has fond memories, during his childhood, of visiting his father's perfume lab, which was filled with mysterious aromatic oils from all over the world. This became a passion, and he studied bachelors in Perfumery in the United Kingdom (UK) and MBA in the United States (US). Upon his return, he leveraged the company's core competence in fragrance creation, sales, and distribution management to enter the home fragrance market through brands such as IRIS, Lia and Stop O. Below, he sheds light on creative perfumery and Iris Home Fragrances, a brand under the NR Group.

What is creative perfumery?

Fragrance creation is a blend of art and science. It is an Art form as a fragrance evokes emotions and the science is about the proportions, balance of ingredients and need to make the fragrance stable and conform to safety regulations. Fragrance Creation has three disciplines: Creative Perfumery— Creating fragrance formulas based on market requirements; Application – Ensuring the fragrance is stable and safe in the product base, and Evaluation: Assessing if the product performs well and evokes the intended emotion. The creative process begins with a fragrance brief, very similar to an advertising brief, which consists of the Product characteristics, the imagery, the demographic, and lifestyle traits of the consumer.

The Sweet Smell of Success

This helps the perfumer visualize the persona of the brand. Fragrances evoke emotions and humans associate emotions with memories. For example, the odour of sandal soap may take you back to your childhood memories with your grandparents. Our culture, food habits, and the flowers we use influence our fragrance vocabulary. At the NR Group, we have understood the fragrance palette of the Indian consumer for decades and have created fragrances that resonate with them.

What has the journey of Iris Home Fragrances been so far?

We envisioned the need for luxury home fragrance products based on the following key trends:

The increase in air-conditioned spaces is due to the rising temperature and the pollution index in cities.

Enclosed spaces create a need for fragrances to eliminate malodours.

The increase in disposable Income has made consumers experiment with home décor, accessories, and luxury fragrances. We launched IRIS in 2005 with the guiding philosophy of "creating complete sensory experiences through fragrance and form design that enhances people's everyday lives". We were the first mover in the market and had to create the category. We adopted a value-driven price structure, as we wanted consumers to embrace it for daily use rather than for gifting or special occasions. We recruited brand staff to create a personal brand and product awareness experience. We were amongst the early brands to package handcrafted accessories and had to hand hold our vendors about processes for AQL as both product function and aesthetics are important to our brand. With evolving trends, we have stayed ahead of the curve by focusing on new trends in fashion and furnishing globally and launching new products and fragrances. This has kept the brand fresh and has delighted the consumer. Today, we are a market leader in luxury home fragrances.

How will Iris home fragrances help the consumer during a pandemic?

The COVID-19 pandemic has altered our social habits, work culture, family dynamics, and fitness regimens. Consumers face a lot of stress and uncertainty. Fragrances have the power to transform our moods. Several studies on Aromachology have shown the benefits of fragrances. Iris has a range of products and fragrances which have specific emotional benefits.

The calming essence of Lavender helps you rejuvenate after a long stressful day. Lavender is rich in esters, which are helpful in alleviating insomnia, anxiety, and depression. You can soak in the tub with a Lavender candle on the mantle or use lavender bath salts to reinvigorate your senses. The fragrance of Rosemary or Lemon Grass helps improve concentration, learning, and retention. You can use these in the form of reed diffusers and potpourri in your study room to enhance concentration during webinars or online meetings. The fragrance of Patchouli reduces anxiety and enhances self-confidence. You can use Patchouli incense sticks or reed diffusers in your living room to calm your senses and alleviate anxiety. Tangerine, Grapefruit, and Bergamot are vibrant citrus fragrances that will refresh your mind. The fragrance of sandalwood is divine and calming. It puts the mind at ease and helps soothe the nerves. Use a sandalwood vaporizer when you meditate to calm your mind. The fragrance of Rose gives a sense of security and serenity. Rose and peony candles are perfect to create a cosy ambiance for an intimate dinner.

What new trends are you working on?

During the pandemic, consumers were home-bound, so Iris will endeavor to bring the experience of a spa to your doorstep. There is a plethora of new formats that we will be launching under the Iris Celeste and Iris Aromatherapy brands that offer natural Aromatherapy kits made using sustainable materials. Our Iris website and Aroma Boutiques will become experience centres where people can customize their fragrances and choose different accessories that complement their decor. We also have innovative delivery systems such as ultrasonic misters and nebulizers that offer consumers a safe and eco-friendly way to unwind at home

SonicWall Bridges Cybersecurity Gaps for Enterprises, Governments, and SMBs



Debasish Mukherjee
VP – Regional Sales, APAC at SonicWall

SonicWall safeguards organizations mobilizing for their new business normal with seamless protection that stops the most evasive cyberattacks across boundless exposure points and increasingly remote, mobile, and cloud-enabled workforces.

The company is known for bridging the cybersecurity gap for enterprises, governments, and SMBs worldwide by providing real-time visibility and enabling breakthrough economics.

SonicWall offers solutions like network security, secure access service edge, simplified management, advanced threat protection, secure SD-Wan, wireless security, SaaS security, endpoint protection, email protection, and secure remote access. The combination of these delivers mission-critical layered cyber defense, threat intelligence, analysis, and collaboration along with common management, reporting, and analytics that work synchronously together. The company has nurtured a reputation of professional innovation and integrity that spans three decades. Today, SonicWall is catering its services to all the verticals that include BFSI, manufacturing, retail, airlines, and more.

“The main aim of our company is to protect its clients end-to-end and simplify their lives. To keep pace with cybersecurity, we keep upgrading our solutions. We create layered security to protect our clients. These layers are created to minimize the attack”, says Debasish Mukherjee, VP, SonicWall.

Organizational Change During the Pandemic

The pandemic has had an unprecedented impact on people and organizations alike. To run their businesses, companies must digitalize themselves. Today, the main concern of companies is the security of their business data as all the staff is working from home.

Addressing this new unique situation, the company offers its SonicWall Secure Mobile (SMA) series that helps organizations facing challenges in mobility, work from home, and cloud migration. The solution enables organizations to provide anytime, anywhere, and any device access to mission-critical corporate resources. SMA’s granular access control policy engine, context-aware device authorization, application-level VPN, and advanced authentication with single sign-on empowers organizations to embrace mobility in a hybrid IT environment.

“Today, cyberattacks are getting more sophisticated as everyone is moving to a digital world. We can expect newer attacks in the coming years. So, it becomes extremely important for individuals as well as organizations to secure their networks. At SonicWall, we have created a lot of new technologies to protect against advanced threats. Many organizations are using sandboxing to keep their sensitive data on-prem. It has become an integral part of the network security plan but hackers have identified ways to evade detection. To curb these attacks, we have created more layered security that helps to catch cybercriminals at one point or another. Our real-time deep memory inspection technology enables SonicWall Capture advanced threat protection to catch malware faster than behavior-based sandboxing methods, with a lower false-positive rate,” says Debasish.

The company offers the next-generation firewalls (NGFW) which provide security, control, and visibility that organizations need to maintain an effective cybersecurity posture. Advanced technology is built into each firewall to give them the edge on evolving threats. SonicWall firewalls are designed to meet all specific security and usability needs. Today, the security industry has started adopting Deep Packet Inspection to not only investigate what data is transmitted but also to check the presence of malicious content if any.

Overcoming Challenges

Debasish says, “These are challenging times for the industry and we all have to take responsibility and be vigilant at the same time. To safeguard our customers, we are constantly working on upgrading our products/services while keeping them apprised of the same. Our proactive and a fearless approach makes us a trusted partner and advisor to our customers”.

“Employees today mostly work from home which makes it challenging for the technical staff to address issues as they occur. They need high bandwidth to analyse these attacks and come up with quick solutions to avoid longer downtimes. We are able to overcome these handicaps with the help of one of our pivotal tools such as -The Cloud Edge Secure Access”, he adds.

Debasish concludes by saying, “Most people do not take their network security issues seriously. Leaving such a crucial part of their business to chance is not a good practice. Investing in new age technology to ensure that businesses and even homes are secure is imperative in these challenging times”.

About Debasish Mukherjee

Debasish Mukherjee : VP- Regional Sales, APAC at SonicWall, is responsible for driving sales and growth in the region. With over 20 years of experience in the IT industry, he has worked in India & Middle East in various roles. During this time, he has focused on building and motivating cross-functional teams, managing and driving partner and customer relationships in various organizations. He has extensive experience in Channel Sales, Data Center Solutions & IT Infrastructure solutions across verticals.

“MAPHA”, India’s latest sensation in e learning is going to be the trailblazer of new revolution in education.

CA Phani Kumar M, a qualified Chartered Accountant, turned his focus to empower private & government schools across India and corporates to deliver quality teaching through his MAPHA e-learning app, which provides training for teachers, students and employees of any organization who require continuous training.

CA Phani Kumar M was a qualified Chartered Accountant, having more than 14 years of experience in education field; he was the Co-Founder of SrimedhaV Educational Institutions, which later emerged as one of the biggest CA institutions in South India. He was recognised with the Game Changer award by the Times of India for building SrimedhaV to be one of the best CA institutes in South India. He was also the Co-Founder of IDS, which has 25 schools under it. His background in the education industry gave him the insight to understand the importance of teacher training in education. In his role as Co-Founder of SrimedhaV and IDS, he witnessed first-hand the challenges in identifying quality teachers and also noticed the difficulty parents, especially in rural areas, had in paying even small amounts of fee for their children’s school education. This really moved his heart, and thus, he shifted his focus from his existing commitments to the MAPHA e-learning app. He has conducted more than 1,500 seminars to motivate school children and create awareness for CA course in the states of Andhra Pradesh and Telangana.

What are the biggest challenges facing the education sector in India?

In India, the biggest challenge in the education sector is that the traditional methods of teacher training and the sporadic support available to them are not enough, not for the teachers and certainly not for their students.

Teachers matter more to student achievement than any other aspect of schooling; this is established by research and is one of the most agreed upon arguments in education. In India, we have over 10 million teachers. Teachers are central to student learning, and to improve student learning outcomes, they need to become more effective in their practice. To continuously support and upgrade skills of such a huge number of teachers, it became clear that teacher training in physical locations on fixed days would not be possible for all. This is where our app, MAPHA, comes in. MAPHA is an online learning platform developed for the academic and corporate sectors.

As per data released by the District Information System for Education (DISE) for 2015–16, only 15% of government schoolteachers received training and less than

“Our MAPHA app to train functionaries involved in the management of children with severe acute malnutrition across India in 14 different states. Apart from this, we are pursuing the school education, women & child departments of different state governments to implement MAPHA in government schools.”

CA Phani Kumar M,
Founder and CEO, Sri Ayaan Initiatives LLP



2% in case of private schools. Most of the time, these trainings are ad-hoc, one-off exercises without any meaningful follow-up. Trainings are often not designed systematically, are not based on needs, assessment and tend to be irrelevant, outdated and repetitive. Teacher training methodologies need to evolve to ensure effective transfer and application of knowledge and skills, and to provide continuous access to learning opportunities for all teachers. The MAPHA app houses knowledge stations not just for teachers but also for students and employer/employees as well. Another unique feature is that the app makes all online tutorials, courses, assessments and mentorship available under free option.

The second biggest challenge is providing the right of equal quality education across the country. Right to education in India is one of the fundamental rights of every citizen of India, but equal quality of education is not accessible to each and every child. Through the MAPHA app, our vision is for “a student from a metro city who is studying in a corporate school and economically backward child from a rural village who is studying in a small private/government school should have equal opportunity to learn.”

What does revolution mean to you?

I firmly believe in the saying that every generation needs a new revolution. As per Peter Kropotkin, “The hopeless don’t revolt, because revolution is an act of hope.” As the world changes, services and products should catch up or innovate. The same goes for learning, which has remained traditional and inaccessible. e-learning is going to be the new revolution in the education sector. And, we hope that our e-learning app, MAPHA, will play a major role in this revolution.

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

One of our recent highlights was when UNICEF adopted our MAPHA app to train functionaries involved in the management of children with severe acute malnutrition across India in 14 different states. Apart from this, we are pursuing the school education, women & child departments of different state governments to implement MAPHA in government schools. MAPHA has already been implemented in more than 1,000 private schools across Andhra Pradesh and Telangana.

How stressful has this pandemic been, and how you are dealing with it?

During the global pandemic, we revamped our MAPHA app business model and technology. We now offer even the most advanced modules of MAPHA app to all private schools for no cost.

The differentiation of MAPHA app form competitors

Unlike other EdTech companies, we are not just content providers. Our app is a platform that allows other content providers to train themselves and make use of the app’s features to provide training and assessment to their audience.

Strategic Growth Advisors is India's Fastest-Growing Investor Relations and Communications Consultancy



Samir Shah & Kevin Shah
Strategic Growth Advisors Private Limited

Strategic Growth Advisors (SGA) is India's fastest growing value-driven and value-led 360-degree integrated communication consultancy encapsulating investor relations, public relations, corporate reporting, and social media expertise. The company has over a 75-member team serving over 150 clients across the three practices. The cumulative market capitalization of the clients in the Investor Relations practice as of date is upwards of USD 50 billion. Through its exclusive bouquet of services, SGA acts as a pillar of support to all its clients.

SGA has been successful in carving a niche in the industry and spurring a change in the investor relations landscape over a period of time. It has been able to focus on the unique conditions and requirements of the clients. The company has disrupted the standard practices by adopting a practical "How we do" approach that has proved to be a trendsetter for various practices, changing the way things are being done now.

Today, the company services clients across a spectrum of sectors like BFSI, auto ancillary, renewable energy, construction, pharmaceuticals, metals, logistics, specialty chemicals, media & entertainment, retail & luxury, textiles, infrastructure, healthcare, IT, consumer space, gaming, etc.

About the Founder

Samir Shah, Founder & Managing Director of Strategic Growth Advisors, is an eminent Chartered Accountant

with more than 35 years of experience across corporate finance, capital markets, investor relations, business strategy, and planning. His strategic insights enabled him to identify the existing gaps in this space and the forceful need for responsible investor relations, seeding the passion for entrepreneurship. This led to the ideation and foundation of Strategic Growth Advisors in 2010. His profound knowledge and deep expertise have been the driving force in the emergence of SGA as one of India's fastest-growing Investor Relations and Communications consultancies.

Under the able guidance of Samir, Kevin Shah has also been successful in growing and scaling up the two-year-old PR practice. Kevin is the Co-Founder and Executive Director at Strategic Growth Advisors, spearheading the public relations practice and overlooking the investor relations and corporate reporting business. With his multi-sector domain knowledge and business expertise, he has been instrumental in transforming the newly formed PR vertical into a 360-degree consultancy practice.

Overcoming Challenges

The transition from a professional employee to an entrepreneur CEO has been a challenging experience for Mr. Shah. He started his business at the age of 45, post 25 years of corporate working experience. "Today, businesses are led by young and dynamic CEOs, who have the luxury of time. They can fail a few times before they taste success. I have no such privilege as failure is not an option for me," he says. With sheer courage, determination, years of accumulated knowledge and experience motivated Samir to build a best-in-class consultancy business. Having worked with promoters, board members, and senior management in the past, he gained a holistic 360-degree perspective of businesses which significantly helped him in the formative years of SGA. Identifying, evolving, and aligning to the constantly evolving internal and external environment has played a huge role in helping him in navigating and overcoming every hurdle.

SGA has been successful in formulating and leading an expert team of professionals equipped with strong core competencies, marking its strong presence as a leader in specialized advisory services. As leaders, Samir and Kevin ensure that the team quality is best-in-class and the team acquires the necessary skillsets. "For us, our team members are the most pivotal assets. Training, learning, and development are crucial for the growth of the team and the business. We make sure that we respect and connect with each of the employees on a deeper level to understand their capabilities and weaknesses to harness their strengths to the best of their ability and improvise on their weaknesses so that they do not feel left out in any way. Teams are built on complementary skill sets to gain advantage of each individual's strengths. At SGA, we trust people to independently fulfil the key responsibilities and duties," Samir says.

Future Endeavors

SGA aims to drive transformational industry-specific solutions tailor-made for each client that is driven by value and research-based consultancy and content. The vision is to be able to multiply and integrate the services across various industries and geographies. They plan to expand their services in both domestic and international markets. SGA is also looking at a strategic global tie-up to take the brand to the next level of growth.

Samir Shah concludes by saying, "Always invest your time, energy, and money in something you believe in. Focus on creating a long-term, unique model which is sustainable and differential in nature. Also, success is never a destination but a journey. It is an ever-changing goalpost. One should focus on the journey of capturing milestones which is a true determinant of success."

Synapsica Healthcare: Improving Radiology Diagnostics with their AI-based Platform RadioLens



Meenakshi Singh, CEO, Synapsica

Today, 85% of the Radio-diagnostic market is fragmented with a huge shortage of Radiologists. There are 10,000 radiologists for 50,000 Diagnostic centers in the country. This creates margin pressures for Diagnostic centers and tremendous time pressure in the delivery of reports for Radiologists. For patients, this means delayed and sub-par medical assistance with a lack of transparency, standardization, and objectiveness of the medical process.

Synapsica Healthcare, with headquarters in the US, was built with the mission to improve radiology diagnostics and provide better patient care. Their platform RadioLens automates back-office processes to make data-based decisions automatically and reduce the need for human intervention in case management. The AI/Computer Vision algorithms automatically find abnormalities in the patient scans; Natural Language Processing (NLP) algorithms convert these findings to free flow text reports with key images. This enables radiologists to create detailed, evidence-based reports that objectively explain patient's condition and the extent of pathology while also saving time and effort. "With our AI engine SpindleX, that evaluates ligament injuries in stress X-rays of the spine, we've been able to achieve full automation and radiologist needs only review AI findings and click a button to create the entire report automatically. Our AI engine, Spindle looks at MRI scans of the spine to give qualitative and quantitative description of degenerative changes and creates semi-automated reports," says Meenakshi, CEO, Synapsica Healthcare.

These automations create transparency in Radiology reports that helps patients to understand their disease better. In Pathology reports, transparency and objectiveness is a natural expectation with quantitative and comparative measures presented in reports (e.g blood hemoglobin levels). However, Radiology reports lack this kind of standardization. This is where AI generated reports can help clinicians build better insights into patient's conditions.

In less than two years, the company witnessed 500 installations of their software platform in 15 different countries across South-East Asia, the US, and Africa. RadioLens continues to grow in popularity, adding a new site daily.

About the CEO

Meenakshi Singh, CEO at Synapsica Healthcare, started the team in Bangalore and laid foundations for AI algorithms that now provide diagnostic assistance to radiologists. Currently, she is working to set up the marketing and regulatory functions, and streamlining processes to prepare the company for the next phase of exponential growth. She has worked with Goldman Sachs as VP and led a team responsible for building machine learning and data analytics-based models to help prevent fraud in global OTC and derivatives market.

Building a Core Team

For Meenakshi, the biggest challenge was to put together the core team that shares a vision for better healthcare with passion and unyielding persistence. "Our stakeholders have lived with inefficiencies in radiology reporting for so long that the current ways of working seem normal to them. But it cannot be normal for the patient to not really know what exactly it is that they are being treated for; it cannot be normal for a clinician to go through X-ray and MRI scans again because they don't trust the reporting radiologist enough and when reading radiology scans is not even their primary expertise! It takes our team immense dedication towards the cause to come in every day and make our small contribution to redefining this normal," she says.

Speaking about the team, she says, "At Synapsica, we have an amazing team that truly cares about improving healthcare. When a Diagnostic Center or a radiologist is struggling with an issue, either in our system or tangential, it is not just our sales and support teams that get involved, but even our tech leads and the senior management come together to solve the problem. Our team makes sure that every client knows that we care about their business and are with them every step of the way."

Meenakshi's main responsibility is to hire the right team leaders. These leaders ensure the culture of the organization and support employees and customers at all times. She believes that every person is creative in some way. "At Synapsica, we encourage crosstalk among different teams to bring out ideas. Many of our non-obvious approaches to solve problems have come up over chai/ice-cream breaks. During the COVID-enforced remote working environment, a lot of impromptu discussions have died down. We are re-aligning to have more online team interactions to replicate what we had over chai breaks," she asserts.

Future Endeavors

The company is now working on fully automating reporting of degenerative changes in MRI Spine scans. "We will pick up CT Spine next to make our AI support for spine reporting compatible with all modalities of spine imaging. We are looking to expand our reach in the US market and create new standards for spine reporting in Radiology," she says.



Valuepitch: Securing Futures

Venkat Ramana, CEO,
Valuepitch etechnologies Pvt Ltd

B2B Testers is a part of Valuepitch, a technology company helping Indian law enforcement agencies and human resource (HR) teams to find the criminal background of any individual.

Most startups do not have a full-fledged testing team—they do not have enough bandwidth to take care of this aspect of product delivery. This is where B2B Testers comes in. It is a full-stack testing service for fast-paced startups. It targets startups that are primarily focused on product-market fit and growth. With all aspects of quality assurance (QA)—functional testing, performance/load testing, UI testing, and security—in one place, the company takes a lot of load off startups and enables them to focus on their core.

B2B Testers prides itself on its team and how it takes ownership. Venkat Ramana, the CEO, says that the company's primary aim is to make QA easy for startups. He says, "As a startup, our own issues with QA led us to search for a better service. The services are scattered, and for a holistic approach, there is none available. Our chief technology officer has 20 years of experience in product architecture. He devised a proprietary framework to make the testing process faster, cheaper, and better than any other comparable service in the world."

According to Ramana, it was extremely hard for the company to get quality QA engineers; and they can neither afford architect-level professionals, nor provide them with a proper career path. "We ended up hiring good freshers, but always struggled with the best way to deliver what a fully equipped QA team could. Further, mobile testing, load testing, security testing, and functional testing are all done in silos, with various tools and vendors managing them. It needed a lot more focus from management than what we would like. We realised this problem would be similar in most startups where the company is interested in the

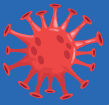
product, but the QA arm needs a different focus," he adds.

After a lot of experimentation to understand their own product-market fit, B2B Testers would like to call itself a bootstrapped entity. Their biggest challenge has been talent acquisition during the pandemic. Since their vision is providing local employment, they find it even more challenging to hire in small towns of India. "We are overcoming this by dividing the tasks into communication, logic, and simple and expert programming. Housewives, students, laid-off employees, and smart, unemployed youth are our base now," Ramana says.

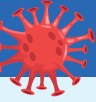
What has really helped B2B Testers become successful is the fact that they understand their customers. Venkat avers, "When we started, we were all over the place. Some of our prospects said our model and pricing were confusing. We continuously fine-tuned our offers with every interaction, and soon we started getting clients."

One of the most important tasks for Venkat is to decide the company's target market and its go-to-market strategy. He decides the revenue model and hiring plan, and the rest of it is handled by his team independently. "We deal with different challenges and my team comes up with creative solutions to overcome them. We have idea contests to facilitate this," he says. According to him, great ideas come from everywhere. He also believes that continuous fine-tuning, till he gets the product-market fit right, is essential to his business.

Apart from heading B2B Testers, Venkat is also a new farmer exploring the use of technology in agriculture. He can most likely be seen spending time with his two dogs or being hooked to Netflix. He thinks the employment generation is the best possible way to give back to society. "Keep trying. Fail fast and iterate faster," he adds as a concluding remark.

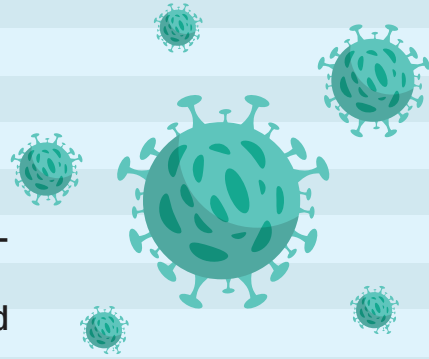


THE SEVEN GOLDEN STEPS



01 First, to take special care of the elderly, especially those who have chronic disease.

02 Second to completely adhere to the 'Lakshman Rekha' of Lockdown and Social Distancing; use homemade face-covers and masks without fail.



03 Third to follow the instructions issued by AYUSH ministry to enhance immunity.



04 Fourth to download the Arogya Setu Mobile App to help prevent the spread of corona infection. Inspire others to download the app as well.



05 Fifth to take care of poor families; to fulfil their food requirements.

06 Sixth to be compassionate towards the people who work in every individual business or industry. Do not deprive them of their livelihood.

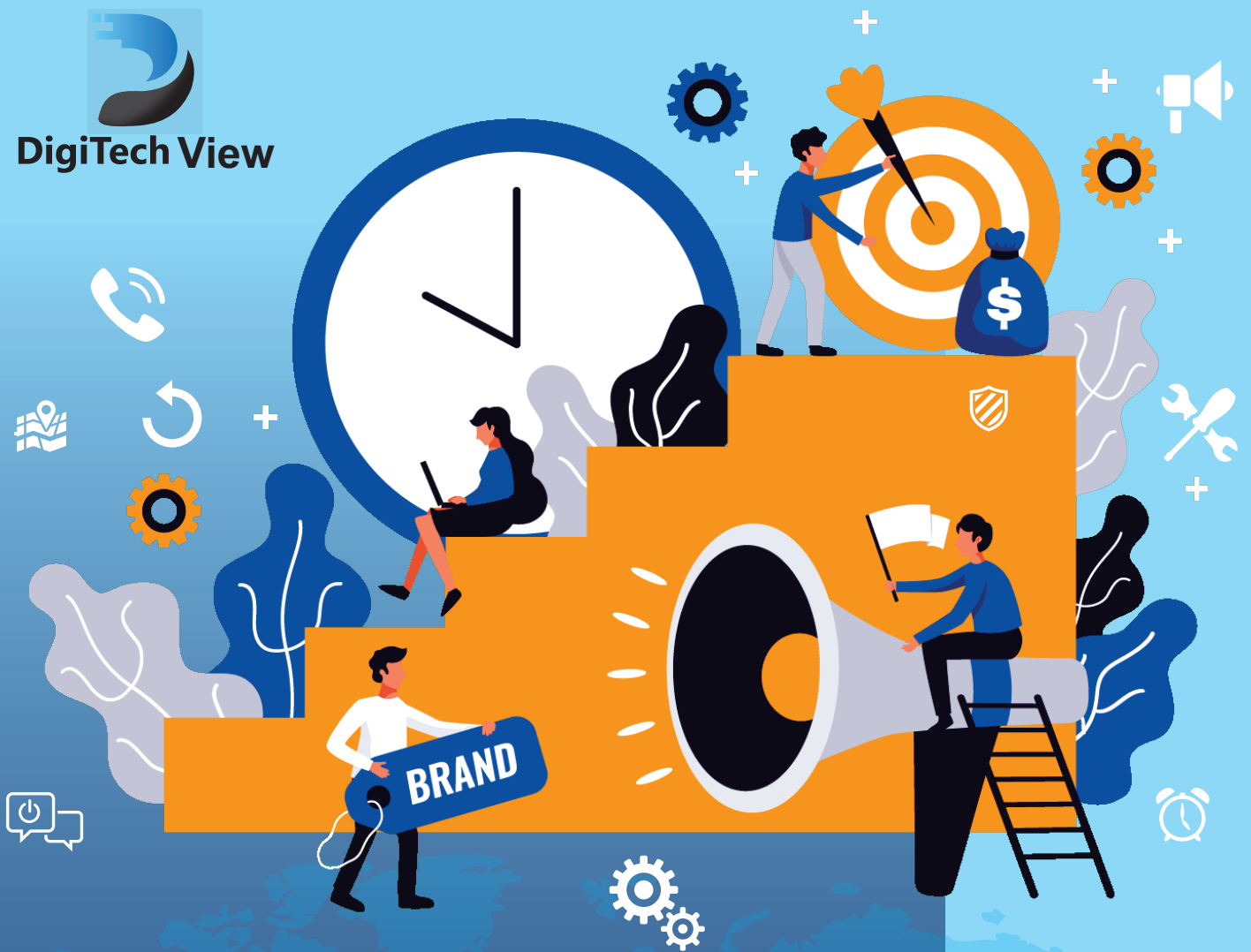


07 Seventh to pay utmost respect to our nation's Corona Warriors – our doctors and nurses, sanitation workers and police force.





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