



# Srivathsa Malavalli

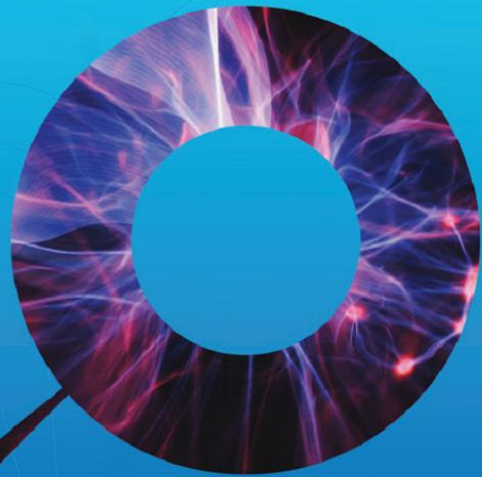
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# CEO *Insights*

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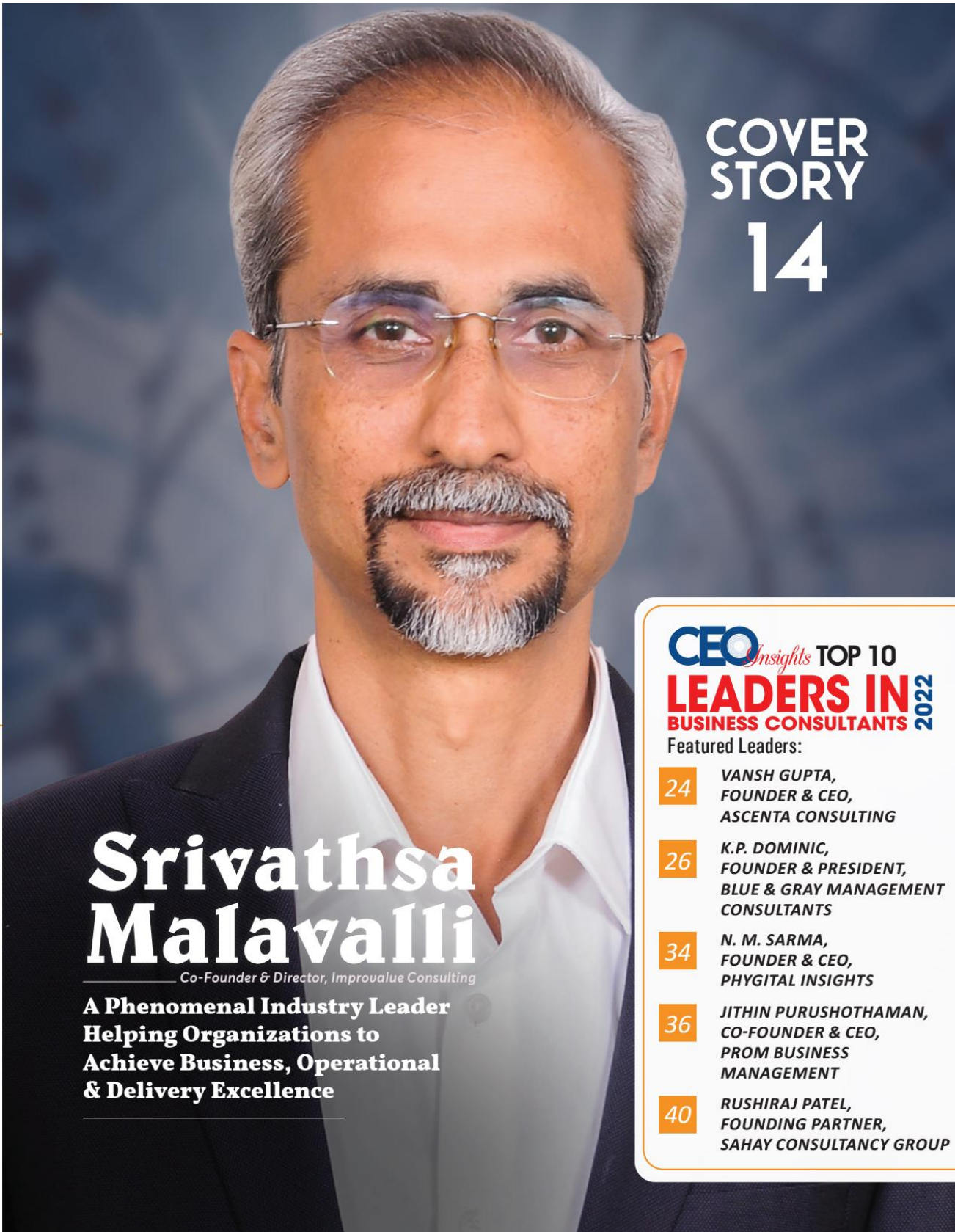
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Co-Founder & Director, Improvalue Consulting

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## ADANI & TOTALENERGIES TO CREATE THE WORLD'S LARGEST GREEN HYDROGEN ECOSYSTEM

Adani, India's fastest-growing diversified business portfolio, and energy super major TotalEnergies of France, have entered into a new partnership to jointly create the world's largest green hydrogen ecosystem. In this strategic alliance, TotalEnergies will acquire 25 percent minority interest in Adani New Industries (ANIL) from Adani Enterprises (AEL). The new partnership, centered on green hydrogen, is expected to transform the energy landscape both in India and globally. Both Adani and TotalEnergies are pioneers in energy transition and clean energy adoption, and this joint energy platform further strengthens the public ESG commitments made by both companies. ANIL's ambition is to invest over \$50 billion over the next 10 years in green hydrogen and associated ecosystem. In the initial phase, ANIL will develop green hydrogen production capacity of one million ton per annum before 2030.

"The strategic value of the Adani-Total Energies relationship is immense at both the business level and the ambition level", said Gautam Adani, Chairman, Adani Group. "In our journey to become the largest green hydrogen player in the world, the partnership with TotalEnergies adds several dimensions that include R&D, market reach and an understanding of the end consumer. This fundamentally allows us to shape market demand. This is why I find the continued extension of our partnership to hold such great value. Our confidence in our ability to produce the world's least expensive electron is what will drive our ability to produce the world's least expensive green hydrogen. This partnership will open up a number of exciting downstream pathways".

"TotalEnergies' entry into ANIL is a major milestone in implementing our renewable and low carbon hydrogen strategy, where we want to not only decarbonize the hydrogen used in our European refineries by 2030, but also pioneer the mass production of green hydrogen to meet demand, as the market will take off by the end of this decade", said Patrick Pouyanné, Chairman & CEO of

TotalEnergies. "We are also very pleased with this agreement, which further strengthens our alliance with the Adani Group in India and contributes to the valorization of India's abundant low-cost renewable power potential. This future production capacity of one million ton per annum of green hydrogen will be a major step in increasing TotalEnergies' share of new decarbonized molecules including biofuels, biogas, hydrogen, and e-Fuels to 25 percent of its energy production and sales by 2050".

This partnership builds on the exceptional synergies between the two platforms. While Adani will bring its deep knowledge of the Indian market, rapid execution capabilities, operations excellence and capital management philosophy to the partnership, Total Energies will bring its deep understanding of the global and European market, credit enhancement and financial strength to lower the financing costs, and expertise in underlying technologies. The complementary strengths of the partners will help ANIL deliver the largest green hydrogen ecosystem in the world, which, in turn, will deliver the lowest cost of Green Hydrogen to the consumer and help accelerate the global energy transition.

ANIL aims to be the largest fully integrated green hydrogen player in the world, with presence across the entire value chain, from the manufacturing of renewables and green hydrogen equipment (solar panels, wind turbines, electrolysers and others), to large scale generation of green hydrogen, to downstream facilities producing green hydrogen derivatives. With this investment in ANIL, the strategic alliance between the Adani Portfolio and TotalEnergies now covers LNG terminals, the gas utility business, renewables business and green hydrogen production. The partnership helps India in its quest to build the fundamental pillars of economic sustainability by driving decarbonisation of industry, power generation, mobility, and agriculture thereby mitigating climate change, and ensuring energy independence. [\[3\]](#)



## KOTAK PLANS TO JOIN VENTURE CAPITAL, DEBT, BUYOUT SPACE

**K**otak Investment Advisors (KIAL), the alternate assets arm of Kotak Mahindra Group, plans to expand into venture capital, venture debt and buyouts, a senior executive said. “Currently, we are not in the venture capital, venture debt and buyout space. These are interesting spaces where Kotak wants to have a presence and thereby build a full suite of products. On the venture capital, buyouts and venture debt front, India doesn’t have many domestic large players and we would like to enter into those businesses”, said Srinu Srinivasan, managing director of KIAL in an interview. While India’s buyout space has presence of a few domestic and several global incumbents such as Kalaari Capital, Everstone Capital, Blackstone, Carlyle Group, KKR & Co, Warburg Pincus and Advent International, venture debt investments in the country have also picked up pace over the past five years. It has become a popular instrument for start-up founders to raise capital without diluting equity. InnoVen Capital, Trifecta Capital, Alteria Capital and Stride Ventures are the key venture debt investors and they have been actively raising debt funds.

Buyouts are typically when a buyer acquires more than 50 percent of a company, resulting in a change of control and ownership. KIAL has yet to crystallize its plans for the foray into buyouts and venture debt business. Besides, the Kotak investment arm also plans to raise follow-on infrastructure fund, an angel fund and a ‘specialized’ 12<sup>th</sup> real estate fund focused on logistics and office commercial space, Srinu said without divulging details on the fund sizes. KIAL has already made 14 startup investments worth ₹70 crore through its proprietary fund deployed in the healthcare and healthtech sectors. “For such investments, we have filed for an angel fund with a size of ₹150 crore. We will launch it soon”, said Srinu, who believes that while it is a late entrant, and there is still room for growth.

In the venture capital space, the alternative investor will be focused on healthcare and healthtech firms. “It is already a \$10 billion industry in India. We have to do things which are impactful as an investor and capital must go into it. I am not a big

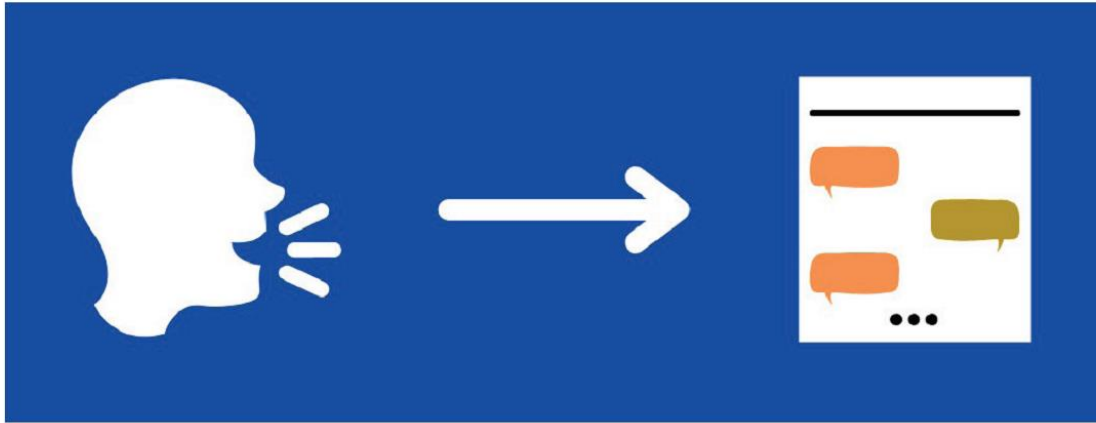
fan of replicating US models here. But the innate competencies that India has is unique”, Srinu added. Amid the ongoing funding squeeze for startups after the runaway success in 2021, Srinu said that there is enough entrepreneurship going on for the venture capital space to mature. According to him, momentum investment will always become a challenge. “Market works on sentiments and liquidity. At the moment, both are negative. Hence, an investor must choose the investment portfolio. As of now, Kotak has such specifically chosen investments such as Pine Labs and Mobile Premier League (MPL), which are likely to grow bigger”, the veteran investor further said.

**BESIDES, THE KOTAK INVESTMENT ARM ALSO PLANS TO RAISE FOLLOW-ON INFRASTRUCTURE FUND, AN ANGEL FUND AND A ‘SPECIALIZED’ 12<sup>TH</sup> REAL ESTATE FUND FOCUSED ON LOGISTICS AND OFFICE COMMERCIAL SPACE**

Billionaire Uday Kotak-controlled Kotak Group’s alternative investment firm was set up in 2005 and is among the largest homegrown private investment firms in the country with total assets under management of \$5.7 billion. Its overall existing investments are spread across different asset classes including private equity funds, real estate funds, infrastructure funds, special situations fund, listed strategies and investment advisory. KSSF counts sovereign wealth fund Abu Dhabi Investment Authority, Singapore’s sovereign wealth fund GIC, entrepreneur Azim Premji-owned Premji Invest and parent Kotak Mahindra Bank among its investors. KIAL is in the process of raising its second Strategic Situation fund with a corpus of \$650 million-\$1 billion by October. In May, it had announced plans to launch a ₹1,000-crore private credit fund. [BSE](#)

## IN FOCUS

## EROS & WIPRO COLLABORATE TO DEVELOP A 'SPEECH TO TEXT' SOLUTION



**E**ros Investments announced its partnership with Wipro Limited, a leading technology services and consulting company, to evolve and scale the Artificial Intelligence (AI) and Machine Learning (ML) based content localization solution on June 16th. The solution will automate the time-consuming manual content localization process of subtitling and dubbing with near human-level accuracy, driving significant cost and time savings for global media organizations, post-production, and direct-to-consumer over-the top (OTT) streaming platforms. "It is well known that 'good subtitles can't save a bad film, but bad subtitles can ruin a good one", which is one of the reasons why we are co-investing with Wipro in a robust and automated translation solution, said Swaneeet Singh, Director, Eros Investments.

Eros Investments' data science experts, in collaboration with Wipro's technology team, will leverage latter's Vantage solution, an AI/ML-powered content intelligence platform which uses Google Cloud's Translation AI suite of services to develop both 'Speech to Text models' and 'computer-generated voice from Text to speech'. This will also include voice cloning, emotion tagging, and speed syncing in various languages. The first phase of automated translation will be available in multiple languages,

*IT IS WELL KNOWN THAT 'GOOD SUBTITLES CAN'T SAVE A BAD FILM, BUT BAD SUBTITLES CAN RUIN A GOOD ONE*

including English, French, Spanish, Arabic, Mandarin, Malay, Bahasa, Tamil, Telugu, Hindi, and Bengali.

The 'use cases' will be useful in training models to develop the solution in other languages later. Wipro's Vantage helps extract intelligence/metadata from various forms of content, video, audio, images, printed text and more. Eros Investments and Wipro's joint content localization service will be available to media and entertainment companies in two deployment models: platform-as-a-service and private cloud deployment. "Improving the ability of viewers worldwide to access and enjoy content from other markets will help increase overall global viewing and OTT platform growth and we are very proud to support this effort," said Malay Joshi, Senior Vice President of Wipro. [CEO](#)

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## THOUGHT LEADERSHIP



# CEO'S GUIDE TO DATA DRIVEN ORGANIZATION

By **Piyush Chowhan**, Group Chief Information Officer, Lulu Group

Piyush, in his 24 years career, has handled key responsibilities across companies such as Tata Infotech, Wipro, TESCO, SanDisk, WalmartLabs and Arvind Lifestyle, to name few.

**D**ata is the new SOIL which will drive the future organizations in the digital era. This is a statement which most of CEOs now understand very well. Data is already being spoken in most board room discussions, and business strategy always have an element of data in them. But still, most of the non-digital native organizations are struggling to really transform into a True Data Driven Organization. COVID has pushed the digital agenda to the forefront for most of the organizations, and investments have been enhanced for digital projects. The amount of money invested in Data Analytics/AI driven projects has been consistently increasing over the last decade, but the real benefits of becoming data driven are still not seen. It's now clear that companies which are data driven can understand their customers better, and are hence able to scale their businesses much faster. This divide between data driven and non-data-driven is very much visible in the growth numbers of these companies.

This last few years, organizations have seen that companies like Google, Facebook, Amazon, and PayPal have been able to grow their Market Capitalization at a much faster pace than organizations which have not been able to harness the power of data. This is evident

from the HBR survey of Fortune 1000 companies where they say that their investment in Data Analytics projects have increased over the last 4-5 years at a rate of 10-15 percent, but most of them are still able to realize the true power of data analytics. 90 percent of the organizations have seen increase in spends, but less than 30 percent of organizations were able to get the benefits from this transformation. Among all these organizations surveyed, about 76 percent have appointed a Chief Data Officer/Chief Analytics Officer, but the business impact is for less than 1/3<sup>rd</sup> of the same. Thus, it leads to a very important questions – Why are these data analytics investments not leading the right outcomes of adding business value? We try to dissect the top strategies which the CEO needs to adopt to get value for these Data Investments. What are the root of these problems?

While it may seem that adoption of Data Technologies would be the major deterrent for this transformation, the survey points otherwise. 92 percent of companies refer to cultural challenges as the prime factor for deriving value from these projects. Data Analytics has been sold by technology providers and unfortunately, most business teams see that as technology adoption rather than business

transformation. Thus, 'cultural alignment' towards data driven decision making is the biggest factor impacting business value. As they say, 'Culture eats Strategy for breakfast'; it's time for enterprises to create 'Data Driven Transformation Strategy' to be ahead in this digital race. So how does one create Data Culture in the Enterprise?

Lets define what is Data Culture – It is building a culture in an enterprise where all the levels (Senior/Middle/Junior) understand, appreciate, decide and act on data to make their decisions. The roadmap towards this has to be built as a business transformation initiative led by the CEO along with board by aligning the existing team and importing modern digital talent. The biggest factor why this change is seen as difficult is the lack of skills and capability of the current teams to upgrade their skills.

Shift Mindset and Strengthen Skillset are touching the change management aspect, while the last two pillars are technology enabled transformation. The Chief Data Officers need to work on charting a path along with the CEO to drive this change. The five watchouts for undertaking these transformations are as mentioned below.

“**DATA ANALYTICS HAS BEEN SOLD BY TECHNOLOGY PROVIDERS AND UNFORTUNATELY, MOST BUSINESS TEAMS SEE THAT AS TECHNOLOGY ADOPTION RATHER THAN BUSINESS TRANSFORMATION**”

#### **Don't Try to Change the Entire Organization**

Identify areas where the impact is high and skill levels are also high. This will help realize larger business value and higher impact.

#### **Identify 'Quick Wins'**

Identify areas where change management is not very difficult and widespread. This will help in realizing value faster, which can then become a role model for rest of teams to follow.



Piyush Chowhan  
Group Chief Information Officer

#### **Define Clear Outcomes**

This is the most convoluted area which leads to value identification. Data and business process are sometimes intertwined; hence, it is not very easy to segregate the business benefits from each of these items. It requires maturity as well as clear framework to identify clear outcomes

#### **Transformation is a Long Term Process**

Data Transformation is long term journey; hence, ensure that the team has patience to identify outcomes.

#### **Silos are the Biggest Barrier for Data**

Fragmented/siloed data is the single biggest roadblocks for effective decision making. Data comes to life only when these silos are broken and data stories are based on outcomes and not by departments.

The Data officers need to ensure that they play the role of Data Champion – to lead from front for usage of data, Data Enabler – to ensure that data availability is democratized, and Data Story Teller – to demonstrate data stories which impact business outcomes. Data Transformation journeys are tough and time taking, which is proven by multiples failures which are seen from various organizations. It is a wake-up call for the leaders (CEOs) of these organizations to understand the path towards being a Data Driven setup. [CEO](#)



# Srivathsa Malavalli

*Co-Founder & Director, Improvalue Consulting*

## **A Phenomenal Industry Leader Helping Organizations to Achieve Business, Operational & Delivery Excellence**

**A**part from addressing the changing demands of unpredictable market space, organizations need to implement an agile and effective framework to ensure their smooth transition in the present competitive scenario. Enabling companies to learn and adopt the best industry practices to meet their customer needs and achieve their business objectives, business consultants help organizations to improve their performance and efficiency. Pushing the enterprises to leap ahead by identifying innovative aspects for internal process definition and enhancement as well as growth potential through optimized or new streams of revenue, business consultants are the unsung heroes who navigate the organizations to reach the pinnacles of success.

One such phenomenon is Srivathsa Malavalli, who is currently positioned as the Co-Founder & Director of Improvalue Consulting, a premium consultancy firm based out of Bangalore, India, that specializes in Business process consulting with a focus on IT and ITES organizations. Armed with almost three decades of experience in building products, handling customers, managing large accounts, adopting industry best practices and process frameworks like Agile, ISO, ISMS, Six-Sigma, LEAN for Business excellence, Srivathsa Malavalli joined Improvalue Consulting as the Co-Founder in the year 2011. Srivathsa is currently driving the Operations and Client Engagement for Improvalue Consulting as well as providing Consultancy to his client organizations in the areas of Business, Operational and Delivery Excellence.

COVER  
STORY



**Srivathsa Malavalli,  
Co-Founder & Director,  
Improvevalue Consulting**

*Srivathsa loves spending time with nature and finds solace in observing every minute aspects of nature such as insect movement, fluttering leaves, watching birds, sunrise, sunset, cloud movement, and more. He feels that each of such moments bring deep sense of gratitude within and drives him to contribute more to society. It also awakens the sacrifice of forefathers and reminds the constant struggle by the security forces to provide us with a safe environment we are living in each day. Apart from having a palate for south-Indian meal, Srivathsa also enjoys Jain Vegetarian food now and often. He fasts on regular basis which he has practised for more than 15 years now. Srivathsa constantly tries to keep in touch with latest technologies and scientific discoveries. Often, he pens down his thoughts and emotions in the form of poems. He loves reading Indian Spiritual texts and affirms Bhagavadgita to be his Life guide anytime. Having visited world's best urban centric places, Srivathsa would like to explore India more especially places like Uttarakhand and Kashmir.*



Awards & Recognitions:

- Gold medal for securing first Rank in Mysore University
- Selected for one-year AOTS scholarship from Japan
- 'Quality champion award' within the Organization and Six-Sigma Black Belt
- Nominated for Stanford's 'Advance Program Management' Certification
- Selected for 'Global Managers Program' within the organization
- Selected for 'Executive Mini-MBA program' Alliance School of Business
- Improvevalue recognized as 'Top 25 best consultant organization in India – 'Consultants review magazine' in 2015

Srivathsa engages in an exclusive interaction with CEO Insights.

**Along with your professional background and experiences, tell us about your journey prior to Improvevalue Consulting.**

Graduated from Mysore University in BE Electronics and Instrumentation by securing 1<sup>st</sup> Rank and winning Gold Medal (instituted in the memory of atomic scientist Dr. Raja Ramanna), I started my career by teaching engineering students for a brief period of six months. Later I joined a Japanese MNC Yokogawa India – a pioneer in the Industrial Automation domain as a Software Engineer in 1993. Further I attended one-year on-job training at Tokyo, Japan, as part of an exchange program between Japan and India called AOTS (Association for oversees technical scholarship) with good learning of the Japanese Language as well. Exposure to Japanese work etiquettes such as timeliness, built-in quality approach, accurate documentation,

and team collaboration along with optimization methodologies such as Kanban and LEAN laid a strong foundation to my professional journey.

Successfully executing design and development of industrial automation projects with focussed experience in software development for large Thermal Power Plants and Petro Chemical Corporations by collaborating with teams across India, Singapore and Japan, I gained professional experience working with multiple stakeholders, cultural aspects across nations.

After five years of a stint at the Japanese MNC, I switched to the Core IT domain and joined Wipro Technologies as Project Leader and grew professionally to become Group Head. This journey lasted successfully for 15 years till 2011, during which I spearheaded IT solution delivery including the Commercial aspects for many of technology Customers – mostly from US, Japan and Germany, in the areas of Enterprise, Networking Domain and Telecom Technologies. Further was responsible for driving the Non-Linear Transformation



Program under the Vice President of a Large Business Unit, by using in house framework and methodologies towards effective utilization of existing resources. Was recognized multiple times for high performance and efficient execution of projects. During this voyage, I was nominated for many transformationals and career enhancement programs like 'Advance Program Management' from Stanford University-US, the Executive MBA program from Alliance School of Business, Six-Sigma Black Belt Certification and the Global Managers' Program from Wipro, to name a few.

**Define ImproValue Consulting as an organization. Where is it positioned in the market?**

The main motto of forming Improvalue Consulting was to help companies in the IT space, to establish their Business and reach ambitious top-line growths/ scale through efficient software development processes without compromising bottom-line parameters such as profitability and cost rationalization through Operational and Business Excellence methodologies. Improvalue Consulting handholds their customers, which includes, Startups, Tier-II Product and Service Companies, Back-office operations of large MNCs and R&D offshore centres, in deploying needed industry acknowledged process standards and business excellence frameworks. Improvalue's Consultants are equipped with rich Industry experience and have been certified as Internal Auditors for various Industry Standards

We are able to add value to our customers, through our domain experience and expertise by providing Consultancy in the areas of Software Engineering, Software Quality Assurance, Process definition and Deployment, Project Management, Risk Assessment and Management, Data Analytics, Work Flow Optimization, Metric Dashboards, Audits and Assessment Support, Training and Workshops on various Industry standards like ISO9001, Information Security ISMS, Agile methodologies, LEAN and Six-Sigma, ASPICE and ISO 26262 to name a few.

Most importantly, Improvalue has developed its own customizable productized solutions namely iCOPS and iREM.

Improvalue's Comprehensive Process Set (iCOPS) is an all-encompassing customizable and deployable set of policies, procedures, guidelines, semi-automated templates, and checklists aligning to various industry standards (like ISO9001 and ISO27001) for efficient Software Engineering, Quality Management and Information Security Management. iCOPS contains

domain-specific process sets (such as ASPICE, ISO 26262 for the automotive domain, 13485 for medical devices, aeronautical standards, and so on). Improvalue has successfully deployed iCOPS Customized Solution for multiple Customers for the last 10 years which have received ISO9001, ISO27001, CMMI L2/L3 and ASPICE L2/L3 Certifications from Certification bodies like TUV and DNV.

iREM (Improvalue's Resource Estimation Model) is a data-analytics tool developed using MS-Excel, by adopting statistical methods for analysing large inflow of service requests in Back-office operations, Application Maintenance groups and there by provides manpower and resource loading patterns along with shift planning for efficient operations and higher cost optimization. Improvalue has deployed their in-house data-analytics model for captives, callcentres, and ITES segments to make a day-to-day objective decision based on the huge number of transactions/ callrecords.

Both these solutions are ready to use and have deployable frameworks with the flexibility of customization that the individual organization needs. We thus provide the organization with the much-needed jump-start, faster scaling-up, and gaining their client organizations' confidence & trust. In the last 14 years of operation of Improvalue Consulting, we have successfully partnered with more than 15 organizations including MNCs, MSMEs, and Startups, along with the DRDO subsidiary as well. We strictly believe in 'Adding Value to our client business' by bringing our expertise, solutions, talent through our collective expertise, experience of all of our senior consultants. This has worked very well for us as it builds trust in our customers, turning most of our engagements into long-tenured relationships.

**Highlight the key aspects that make Improvalue Consulting stand out amongst its competitors.**

Improvalue is uniquely positioned in the industry, as it is equipped with result-oriented business/strategy consultants supported by its in-house developed productized solutions (iCOPS and iREMS). Thereby our customers are benefitted from the rich experience, exposure, ground-zero experiences of delivery, quality, and operational challenges that come with the organization of various sizes, cultures, mind-set, geography, and IT products/services space, talent, and so on.

Improvalue consulting in 2015 was featured as Top 25 Consultant organizations in India (source Consultants

review magazine) with featured article on the founder Thara Srivathsa.

Improvalue Consulting is not tied to any particular standard committee, SME groups, certification bodies, or agencies. Though this has some disadvantages, We do not intend to influence our customers to go with anyone particular agency for certifications. Rather we provide/recommend/deploy what works best for our customers and help them succeed. That way, we have no compulsions or obligations with any third-party agency.

### **What drives you today as an industry leader and entrepreneur?**

I was lucky to be part of the economic transformation journey in the IT space in India, predominantly post economic liberalization from its nascent stages since 1991 to where it has grown into a gigantic proportion both in India and Abroad. The main driving force to be an entrepreneur is to give back to society from where I have reaped in. With this common belief that both my spouse and I carry, we always ensured to be back to our motherland after working in different geographies like Japan, Singapore, US, and Germany, despite getting long term job opportunity in each of the above countries. Working in various geographies added lot of exposure and experience in understanding the organizational and business dynamics.

Establishing Improvalue Consulting, we have the satisfaction of contributing to India's economy in our own small way by providing opportunity to consultants to be part of Improvalue, guiding Organizations towards excellence and sharing our experience with young students and future entrepreneurs through guest lectures in the Universities.

The Consultants who have been part of Improvalue, where each of our senior consultants is with 20+ years of experience with a similar journey, drive us to be passionate to take-up the niche fields of consulting and help organizations to solve their complex business problems. Further, we have partnered with other start-ups/small organizations, to address specific technology/automation needs of our customers. Headquartered in Bangalore, which has been recognized as the no.1 startup hub in the whole world, we are having the best opportunity and niche areas for Consulting.

'Sugnaanathara Pratishtana' is another brainchild of Improvalue towards our contribution in spreading knowledge, as Sugnaana means 'Good Knowledge'. As part of Sugnaana, we are contributing to various literary and cultural organizations who are into publishing the spiritual knowledge, core values and rich heritage of our country.



In summary, the urge to contribute to nation building, unconditional support from family and the blessings of parents and elders, constantly inspire me to continue on the entrepreneurship journey.

### **Tell us about your leadership approach, and the guidelines or methodologies you follow to lead your team?**

Being a consultant organization, the need is to adopt a leadership style and approach based on the requirements of our clients. However, there are some guidelines that are adopted across all our engagements. For example, total integrity is the DNA of Our organization. This ensures trust and confidence with all our customers and within our senior consultants mutually. We prioritize our business commitments and strive towards adhering to the timelines and efforts. Apart from that, we are quite proactive with our customers and maintain an open line of communication with the CXOs of our client organizations. We don't hesitate to say NO to some of the unrealistic initiatives of our customers, even if it leads to commercial loss or pay-offs to Improvalue. Remaining focussed, we frequently review the business commitments and risk management aspects that add extra value to our customers' operations. We strictly comply with the rules and regulations necessary for the company such as tax filings, company establishment acts, copyright acts, and so on.

Personally, I follow 'Stay hungry stay foolish', the famous quote by Steve Jobs and the book by the same name by Indian Author Rashmi Bansal. I believe in taking timeout for oneself, introspect, study/learn new things each day.

As a leader probably you have many following you, but at the top or in front, you are always alone. The successes are shared by the team, but any small glitch is always pointed to the leader. Hence as a leader I want to always stand for hard work, Integrity and Sincerity. I strongly believe that one should focus on hard work and not the outcome. More often what is considered as failure in the entrepreneurship journey is a big learning towards future success. Would like to share the same with all young entrepreneurs and technology leaders. [@30](#)

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# WHAT TO KEEP IN MIND WHEN SELECTING THE RIGHT AIR COMPRESSOR FOR REPLACEMENT?

By **Conrad, GM**, Compressor Technique, Atlas Copco India

**W**hen your company decides to convert to an energy-efficient, environmentally friendly air compressor, it has already made the most essential and advantageous decision. However, there are a number of factors to consider in order to optimise your savings and lower your total cost of ownership.

While alterations can be made after the compressor has been purchased, these changes are usually linked with greater costs. As a result, it's critical to get it properly the first time.

## Keeping Down Investment Costs

A compressor's total cost of ownership includes the cost of purchase as well as the cost of operation over its lifespan. The most recent environmentally friendly compressors with the most cutting-edge technology are normally more expensive, but they have reduced running expenses, which saves money in the long term. In actuality, the original investment accounts for a minor portion of the total cost of ownership, with energy expenditures accounting for the majority.

Choosing the correct air compressor type is still important, even though contemporary air compressors are all about efficiency. That implies buyers must first determine their compressed air requirements.

That starts by asking themselves the following questions:

1. How much airflow and pressure do they need and for which applications?
2. Will the compressor run constantly or intermittently?



3. How important is air quality?
  4. Does the air demand fluctuate or remain steady?
- The answers to these questions will decide the optimal compressor size, if a model with variable speed drive is better (for changing air demand), and

whether a piston compressor or a rotary screw compressor is required (for intermittent use and limited air demand).

An oil-free compressor is the best option if air quality is a priority. A drier should be included if the application requires dry air.

All of these options demonstrate the importance of knowing the answers ahead of time. An air dryer, for example, could be installed after the fact, but it would be more expensive.

### Keeping down operating costs

After you've decided on the most energy-efficient air compressor for your needs, the next step is to cut operating costs even more. You have a lot of possibilities. Keep in mind that the quality of the intake air is just as important as the purity of the departing air.

It is preferable if the air is cleaner. If the compressor is installed in a location where the intake air is filthy or dusty, for example, such particles will find their way into the equipment, necessitating the use of filters to keep them out of the compressed airflow. And each filter will increase your maintenance price and cause a pressure decrease, hence increasing your energy bills.

**“IF YOUR APPLICATIONS CAN RUN AT A LOWER PRESSURE, THEN THIS IS A VERY SIMPLE MEASURE YOU CAN TAKE TO CUT YOUR ELECTRIC BILL EVEN MORE**

That is why it is important to place the compressor in an area where such air contaminants are kept to a minimum. Ambient temperature also matters. A 5°C increase in the air inlet temperature will reduce the compressor's performance by two percent. And that efficiency loss adds up over time.

Another way to optimize your compressor efficiency is to reduce the pressure in its distribution system by 1 bar (14.5 psi), which saves seven percent in



electric costs. If your applications can run at a lower pressure, then this is a very simple measure you can take to cut your electric bill even more. An effective way of doing this is to use a central controller for all compressors and dryers. This allows operators to choose the best machine combination and save energy. This type of controller can also be combined with connectivity technologies, allowing you to monitor and optimise your compressed air system from anywhere.

### Don't let your heat go to waste

Heat is produced by compressors. To keep the ambient temperature low, most organisations allow the heat to dissipate as rapidly as possible. However, rather than letting it go to waste, installing an energy recovery system will allow you to collect and reuse up to 90 percent of the energy used to drive a compressor.

Don't let the warmth evaporate into thin air. Use it to heat a structure, water, or steam instead.

Allow a professional to assist you in selecting an energy-efficient air compressor. Granted, there is a lot to consider, but if you follow the suggestions above, you will soon reduce your carbon footprint while also lowering your energy bill. [30](#)



**A** Business Consultant is involved in the planning, implementation and education of businesses. They work directly with business owners on developing a business plan, identifying marketing needs and developing the necessary skills for business ownership. They provide advisory and strategy assistance to businesses, organizations and government bodies on organizational planning, financial planning, budgeting and strategic marketing objectives. Hence, a Business Consultant should be thoroughly aware of the overall economic conditions of the country and different countries all over the world. It is a broad field, covering a spectrum of consulting activities including finance, advisory, management, digitalisation, implementation and strategy, among others.

India is opening-up its market to the world, trying to attract significant Foreign Direct Investment (FDI) to the country. Thus, the MNCs being attracted by the vast market of India, have opened-up opportunities for many strategic and financial advisory firms to help these companies to integrate into the market efficiently. This in turn is boosting the growth of business consulting in the country. Both local as well

as international consulting firms have benefitted from the expansion, as local firms provide assistance to MNCs in India, large international advisories help Indian firms integrate with the international market.

According to Source Global Research, Financial Service industry is the largest customer of consulting industry, constituting 30 percent of the total revenue contribution. Technology, media, and telecoms (TMT) comprises nine percent and biotech comprises three percent of the total revenue of business consulting industry. However, technology consulting sector is the largest consulting service provider. This is caused due to the rapid digitalization and various technical advancement that took place in the world in the past few years, revolutionising the functioning of all types of businesses.

In this issue of CEO Insights, we bring you a list of 'Top 10 Leaders in Business Consultants – 2022' who have leveraged their extensive industry expertise and experience for the growth and profit of the respective organisations asking for help from them. The following list has been prepared after being closely scrutinized by a distinguished panel of judges including CXOs, analysts and our editorial board.

## TOP 10 LEADERS IN BUSINESS CONSULTANTS – 2022

MANAGEMENT	COMPANY	DESCRIPTION
<b>Abhimanyu Samrat, CEO &amp; MD</b>	Samrat Associates Ahmedabad samratassociates.com	Under the guidance of him, AV Group International is pragmatically engaged to add value to every project it has been designing and develop them in the most sustainable as well as environment-friendly way
<b>Dharmesh Parikh, Founder</b>	D&V Business Consulting Ahmedabad dvconsulting.co.in	With 10+ years of experience in performance improvement practice procurement, logistics and transportation, his focus is on supply chain performance improvement & business transformation solutions
<b>Jithin Purushothaman, Co-Founder &amp; CEO</b>	Prom Business Management Thrissur prombm.com	He holds more than 25 years of experience across top managerial positions and as an entrepreneur in the national as well as international media sector
<b>K. P. Dominic, Founder &amp; President</b>	Blue & Gray Management Consultants Bengaluru bluengray.in	A global healthcare leader, Indian entrepreneur and humanitarian, passionately committed to transforming healthcare system through technological advancements
<b>Kamal Chandiramani, Principal Consultant</b>	Support Corporate Bengaluru supportcorporate.co	He with his visions and reform ideas contributed in shaping the Apprentices (Amendment) Act, 2014 and has served as Chairman of the Government of India's Special Taskforce on Apprenticeship Rationalisation and supported key economic and sectoral reforms
<b>Mukul Goyal, Co-Founder</b>	Stratfix Surat stratfix.com	He has 13 years of experience in investment banking with a bent on Consumer & Retail sector across HSBC, Bank of America Merrill Lynch, ICICI Securities and Religare
<b>N M Sarma, Founder &amp; CEO</b>	Phygital Insights Bengaluru phygital-insights.com	Having spent over a decade in BFSI sector, he exhibits incomparable banking prowess implementing successful business growth for companies, while he is also a Debt Funding and Financial Consultation
<b>Rushiraj Patel, Founding Partner</b>	Sahay Consultancy Group Ahmedabad sahay.group	With 20+ years of experience in finance sector, he contributes with topnotch management skills and leadership thoughts for business growth
<b>Srivathsa Malavalli, Co-Founder &amp; Director</b>	Improvalue Consulting Bengaluru improvalue.com	He has multi-disciplinary expertise of more than two decades in corporate & marketing communications, reputation management, finance, business management, and brand communication
<b>Vansh Gupta, Founder &amp; CEO</b>	Ascenta Consulting Bengaluru ascenta.in	He has over 20 years of experience in healthcare, manufacturing, venture capital, and hospitality verticals




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**Vansh Gupta, Founder & CEO,  
Ascenta Consulting**

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*Through his organization Ascenta Consulting, Vansh is trying to empower maximum businesses across India by providing business consulting services to small and medium level organizations regardless of their ability to pay. Being an empathetic and kind leader, Vansh is passionate about making an impact on the world with whatever he does.*

**Hobbies:** *Going on long drives, exploring urban cities*

**Favorite Cuisine:** *Italian*

**Favorite Book:** *The Book Thief, Markus Zusak*

**Favorite Travel Destination:** *Wayanad, Kerala*



***Being able to change the lives of people with your knowledge is a divine gift, and that is what drives me***

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# VANSH GUPTA

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## EMPOWERING BUDDING BUSINESSES TO SPREAD THEIR WINGS

In today's era, if we look at any of the leaders or entrepreneurs, one thing is common in all of them - their determination to push the organization to new heights in terms of profit, sustainability, growth, and so on. However, hardly we see a leader who is taking a step back and focusing more on the quality of their work and overall work experience. Vansh Gupta, Founder & CEO, Ascenta Consulting is one of those rare leaders, who prioritizes improving the quality of work than organizational growth and profits. His organization, Ascenta Consulting, is focused on providing business consulting services to small and medium level organizations regardless of their ability to pay.

In an exclusive interview with CEO Insights, Vansh shares his inspiration behind the inception of Ascenta, the unique services provided by the firm, and much more.

### **Shed some light on your educational and professional background. What was your inspiration behind establishing Ascenta Consulting, and what motivates you today?**

Born in Moradabad, UP, I studied at a local school with a fairly humble education and background. I have done my international baccalaureate diploma from The Doon School in Dehradun and then my degrees at Cornell University. I grew up seeing people around me struggling with different issues and I was always been determined to do something about it. Being able to change the lives of people with your knowledge is a divine gift, and that is what drives me. With this in mind, I founded Ascenta Consulting while still in high school.

Professionally, as an academic, I am conducting research in Economics and Management practices in developing nations, and working with my colleagues in the industry to accelerate development in those countries by establishing efficient management practices.

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### **Define Ascenta Consulting as an organization and its current position in the industry?**

Comprising of a team of fifteen or so young volunteers who are driven by their passion for constant learning and helping the world around them, the primary focus of Ascenta Consulting is to work pro-bono with clients who cannot afford to pay for general consulting services. So most of our clients are NGOs as well as small-and-medium enterprises.

We, at Ascenta, care about the people and that's what I believe sets us apart. Since there is no money involved, and our volunteers work with the sole intention of helping people out without any expectations of anything in return, it is always in our best interests to empathize with the clients. We not only try to solve their issues but truly go beyond our way to put ourselves in their shoes and see the issue from their perspectives.

### **What are some of the unique products that are provided by Ascenta Consulting that make it stand out from the rest in the market?**

Instead of considering our services as unique products, I would like to consider it as a single kind of service with multiple differentiating factors involved based on the individual products. The key metric defining Ascenta's products is customizability in all possible dimensions. We don't just tailor our services for our client businesses, but show them the possibilities and then tailor the services to meet the goals set by the client.

We help our clients in exploring all the possible alternative goals achievable based on their situation (customizing on one dimension) and then prepare them to position their strategy to achieve the set goal in the most efficient way possible (further customization across multiple businesses).

### **Being the CEO, how do you plan to apply your exceptional understanding of this domain in Ascenta Consulting and take it to the next level?**

Taking Ascenta Consulting to the next level would involve me expanding our team, which I don't think is necessary at this stage. An important part of retaining the amazing talents at Ascenta is by allowing them to grow and form bonds amongst themselves, and at this stage, I feel that everyone is satisfied with how much impact they are making and how much



they are learning from these experiences. Instead of growth, we are striving for improving the quality of our work and finding happiness in what we do, and until we do that, I do not think there is a 'next level' to go to.

### **What has been the success mantra that constantly helps you arrive at positive outcomes? what advice would you give to the upcoming entrepreneurs in the same industry?**

My success mantra has been based on the three basic metrics that help me make decisions, which are whether it's a kind thing to do, whether it's an impactful thing to do, whether it's a challenging thing to do. I go for the task that satisfies at least two of these metrics and also it must be a kind thing to do. I feel that challenge is necessary for growth. Similarly, if you don't constantly push yourself to do challenging things, no one else will push you to do the same.

The advice I would like to give to budding entrepreneurs in this industry is to recognize the fact that this industry is all about people. With profit rarely being the center, the industry is still growing at an exceptional rate. Entering this industry with a profit mindset might help you earn a good profit, but in terms of sustainability, you won't be able to stay in the industry for long. The most successful entrepreneurs in the industry have been the ones who care more about people. Be clear with your intentions, and start small but think big. **CEO**



**K.P. Dominic,  
Founder & President,  
Blue & Gray Management Consultants**

*Dominic has more than 36 years of expertise in the Indian Fire and Security Industry. Dominic completed his BCom in Business Administration and Management from Bangalore University before starting his career with DATS India. Dominic also established Blue & Gray Management Consultants in 2014 to assist Indian firms in flourishing on a global dimension. Dominic is also a founding member of the distinguished Fire & Security Association of India (FSAI).*



Over these years, we hosted several seminars and knowledge-based workshops, which became a major contributor to the success of Blue & Gray Management Consultants

## **K.P. DOMINIC**

*STRIVING TO CREATE AN  
IMPACT ON THE GLOBAL  
MARKET FOR INDIAN BRANDS*

**N**ot only is fire safety education and training necessary by law, but it is also an incredibly critical skill to acquire for the protection of employees and anyone who may be present in the building. Participating in fire safety training will educate employees with the skills such as spotting dangers, doing a fire risk assessment, taking action to avoid fires, and finally learning how to respond in an emergency. All of these are essential abilities that enable employees to effectively eliminate fire hazards in the workplace. K.P. Dominic, the Founder & President of Blue & Gray Management Consultants, has been delivering Fire Safety & Security training sessions and seminars for the past 35 years in order to make people understand these elements and raise awareness in society.

Engaging in an exclusive interaction with CEO Insights, Dominic spoke about his vast professional journey and accomplishments.

### **What has been your inspiration behind Blue & Gray Management Consultants? Where is your firm positioned and how does it create a difference in the community?**

Armed with an objective to promote, market and assist the Indian companies in the organizational development and help them stay at the top or reach the pinnacle they desire, we established Blue & Gray Management Consultants in 2014. We have developed a substantial channel partner network for organizations/brands such as Vista, Honeywell, and Mircom.

We began our adventure of representing and promoting reputable businesses from India to the world. Today, Blue and Gray serve as a gateway for

Indian enterprises to promote their brands and innovations on a global scale, as well as a platform for foreign companies to discover about the Indian market. Our emphasis has been assisting firms in their journey by providing them with relevant data on the marketplace, as well as offering business strategy insights on market positioning and networking paradigms.

**What are the new technologies & products introduced in Blue & Gray Management Consultants that can protect & save precious lives?**

Blue and Gray have consistently been associated with the world's greatest brands in Surveillance, Artificial Intelligence, Machine Learning Technology, and other fields. We have also been actively partnered with Hikvision and its Make in India project, PRAMA. In the commercial segment, we promoted AAGs Fire Fighting devices as a brand in India, and they are now one of the leading suppliers in the country.

We are proud to state that Blue and Gray is India's only organization with a large database of influencers who are constantly supplied insights into technological advancement and educated on the implementation of best practices. Several industry leaders have signed up for our training and learning webinars in exchange for our informative newsletters on technology and product advancements. Furthermore, we established Mircom, a Canadian company specializing in advanced fire alarm systems, and assisted them in expanding into India. Many buildings in India now have Mircom Fire Alarm Systems installed to safeguard people and property.

**You are also one of the founding members of the prestigious Fire & Security Association of India (FSAI). What have been the objectives behind it?**

Having traveled the length and width of the Indian Subcontinent, was extremely effective in raising awareness about Life Safety and cultivating a wide network of influencer marketing in the Building Segment. While the sector was rapidly evolving in 2002, we felt it was critical to inculcate trust

and reliability in Safety & Security products and solutions among people.


In Chennai, the need for an organization was established with the goal of raising awareness about life safety and security, holding knowledge-based seminars and workshops for training, uniting professionals from similar backgrounds, and representing as a trade body with the governments. Given the circumstances, we provided a forum for professionals to comprehend the requirements and challenges of the country's changing business climate. And another goal of Blue & Gray was to participate in the development of the National Building Code by advocating industry standards.

**What was your experience as Founder, General Secretary, Event Chairman and President of India's largest society for Fire Safety & Security- FSAI?**

The initial ten years of our journey were spent assisting companies in their growth and recognition by professionals; it was a challenging assignment that we successfully completed. Over these years, we hosted several seminars and knowledge-based workshops, which became a major contributor to the success of Blue & Gray Management Consultants. Additionally, we developed numerous trademark events, including the PACC, IFSY, and ISFE Trade Show, as well as yearly awards for professionals, police officers, firefighters, and student visionaries.

**How do you define success? What is your success mantra that helps you to deliver positive outcomes at every level?**

Whatever one's passion is, it must be pursued with zeal. Never look back, and remember that every setback brings you one step closer to success. Also, every leader should understand that their team/co-workers are the most valuable asset to the organization. We are accountable for their growth; thus, we must appreciate them, their ideas, and respect their efforts.

And the basic mantras that I believe in are as follows: 'The first 25 years of our lives should be spent LEARNING, the second 25 years of our lives should be spent EARNING, and the third 25 years of our lives should be spent GIVING'. 

# TECHNOLOGY KEY TO GLOBAL TRAVEL RECOVERY

By **Benjamin Boesch**, Chief Digital Officer, VFS Global

Benjamin boasts of a 16-year long career during which he has handled key responsibilities across companies such as Roland Berger Strategy Consultants, Kuoni Group, and Jumeirah Group, and even co-founded a company named Joixes, prior to joining VFS in 2019.



Benjamin Boesch,  
Chief Digital Officer

**T**he world is on the move again. After months of closures, the revival of various sectors is evident; re-opening of universities, hybrid working models, and high-profile international events are back on the calendar. While these are all signs of recovery, the travel industry, like many other consumer-facing businesses, remains exposed to vulnerabilities and uncertainties.

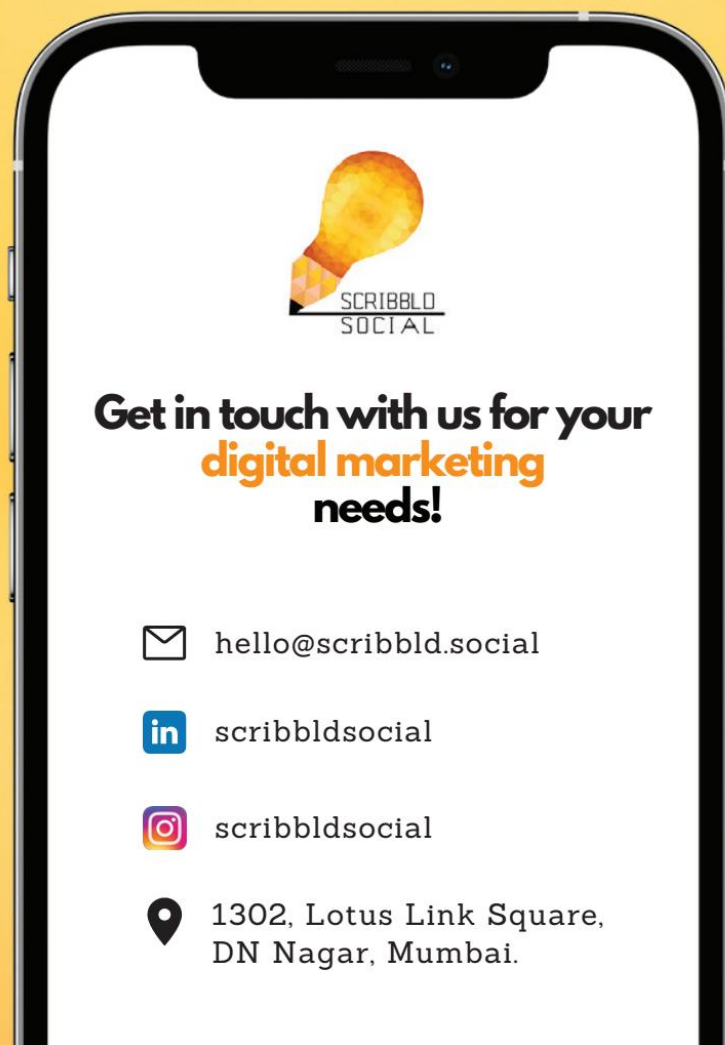
The challenge for governments and key stakeholders in the travel industry is not just to restore travel security, but to ensure the resilience of the industry for similar crises in the future and to respond to new customer needs and preferences that have emerged in recent months. This is where digital technology has become one of the key elements. With the right use of technology, people, and processes, businesses can create new possibilities and revenue streams, paving way for digital transformation. Prior to the pandemic, it was largely IT companies that pushed innovation to market. However, post-pandemic, the tables have turned, and businesses now face higher customer expectations. These expectations are related to connectivity, content,

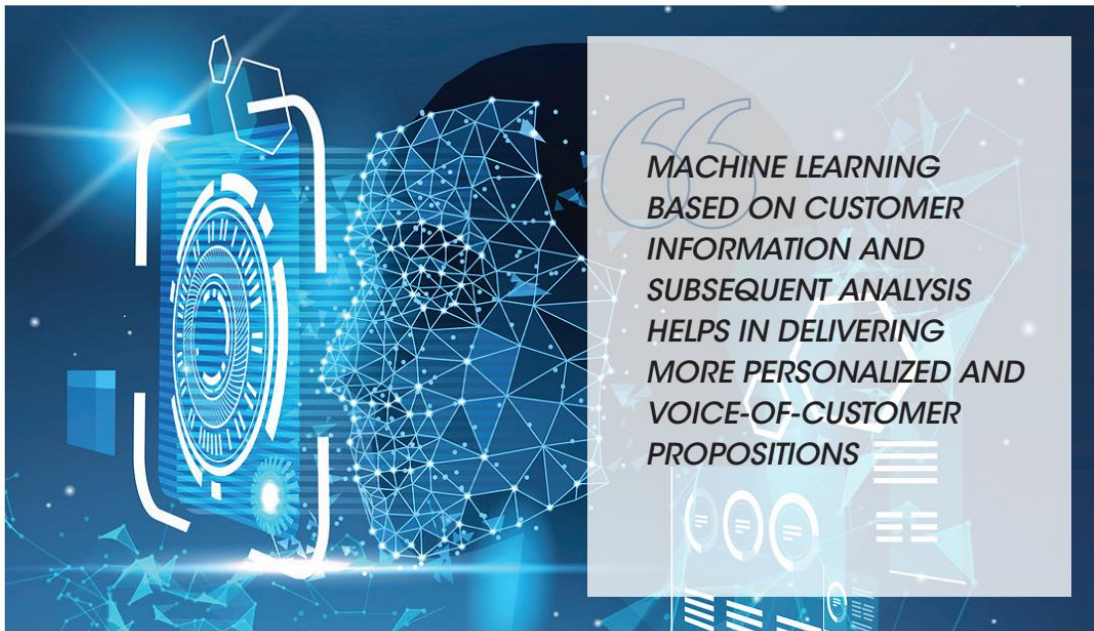
and transactions in the travel industry. Any travel company that concentrates on these three factors will succeed, while those that ignore them will suffer reputational harm or lose consumers quietly and gradually. While other advances such as augmented reality or personalized services may be beneficial, but they lack credibility until the fundamentals are in place. According to World Economic Forum's Digital Transformation Initiative (DTI), digitalization in aviation, travel, and tourism between 2016 and 2025 will generate up to \$305 billion in value for the industry through increased profitability. Furthermore, while discussing digital transformation in travel, we must also be careful to not make the mistake of oversimplification. Digitization of the tourism industry is not just limited to bookings or the use of the internet to search for locations and flights, but to the entire experience itself, right from the beginning to end, every step being modified adds convenience for travelers.

People are willing, but cautious when it comes to planning vacations. Likewise, governments are willing to open borders and allow cross-border

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mobility, but significant restrictions remain. Given these obstacles, the first step towards restoration is to build trust. Digital technology is a great tool to address both concerns. Digital products and services which offer a contactless experience throughout much of the customer journey encourage people to travel safely. Many companies across the travel industry are developing and adopting new technologies to make that contact minimal or non-existent in most processes. For example, VFS Global developed the Visa at your Doorstep (VAYD) service, a key milestone in this context, as it allows customers to apply for visas for travel to countries that require them from the comfort of their couch. Even critical information such as biometric enrolment can be provided from anywhere. This helps drive self-service through technology, which has a very positive impact on the customer journey.

In addition, technology also gives us a greater ability to assess the quality and efficiency of processes. Machine Learning based on customer information and subsequent analysis helps in delivering more personalized and voice-of-customer propositions. This stands relevant in the wake of

the pandemic, where new benchmarks have been set in digital customer experiences, given rapidly evolving preferences, and increasing demand for personalized services. With the addition of millions of new internet users by 2021, the challenge for digital solution providers is to keep pace with the rapidly changing needs of this demanding set of digital customers.

Nonetheless, we must not forget that even though digital technology has made our travel journeys convenient, it comes with its share of security dangers and privacy breaches. Given the rapid rate at which businesses have had to modernize their services to go digital, combined with the massive amount of personal data now housed in the cloud, it's no surprise that data security was not the most well-designed and fool-proof cog in the machine. Hence, while being wary of the motivations behind the convenience offered online, fact-checking information from multiple sources for yourself and seeking expert opinion to question even marginally suspicious digital activity will all go a long way towards ensuring one's data security during these trying times. [CEO](#)



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# RURAL INFRASTRUCTURE DEVELOPMENT HOLDS THE KEY TO INDIA'S GROWTH

By **Dr. Harish Sharma**, Executive Director (Smart City and Infrastructure Services), REPL

Dr. Harish is a seasoned infrastructure professional with 25 years of experience. Having handled multiple aspects in infrastructure domain, including the business development, design, implementation and operations of prestigious projects, he successfully completed projects on BOT, Annuity, HAM, EPC, DPRs, Feasibility, CSC, and AE.

**T**arget for India's future have been spelt out loud and clear. A \$5 trillion economy; Infrastructure Development; Housing & better living standards; Enhancing agriculture production and more other. The list has just begun. The Rural Indian is going to be in the midst of it all, for that is where the future lies now. With the Government of India going full throttle ahead with projects that are aimed at the Rural Indian, Rural Infrastructure development will be the key.

## Enhancing Rural Infrastructure

With nearly two-thirds of India's population in rural areas, a mind boggling 800 million people, the challenges and market opportunities that it presents cannot be ignored. Rural areas contribute around 46 percent to the country's net domestic product and employ 70 percent of the total workforce. The Fast Moving Consumer Goods (FMCG) sector itself in rural and semi-urban India is expected to reach \$100 billion by 2025 (Source: IBEF.ORG). The requirement of establishing rail, road and air connectivity to smart cities will be a key task to ensuring an interface with rural India. Electrification, communications networks and last mile connectivity both for raw materials, agriculture and industrial produce, information highways for business, education, health, tourism, irrigation and industrial activity are some of the factors that will attract major attention.

The plan to invest Rs. 10,00,000 crore (\$1.5 trillion) in infrastructure over the next five years is a significant step in this direction. The upgradation of 1,25,000 kms of road length over the next five years at



Dr Harish Sharma,  
Executive Director

an estimated cost of Rs. 80,250 crore (\$12.03 billion) is envisaged under PradhanMantri Gram SadakYojana-III (PMGSY). The Bharatmala Phase-1 & 2 to develop the state road networks will be a shot in the arm for developing seamless connectivity to rural areas which is bound to impact the overall economy in a big way. Development of nearly 34800 km in Phase-1 with target completion in 2021-22 and over 48000 km proposed in Phase-2 including an additional 3000 km of expressways with target completion by 2024 will be a vital infrastructure boost. More than 10000 km of projects have already been approved under the Phase-1.



### Inter-sectoral Synergies

The central government aims to achieve housing for all by 2022 and highlighting the issues of provision of housing, electricity, clean cooking facility, safe and adequate drinking water to all in rural India. This will mean an ambitious 19.5 million housing units to be built in rural areas. No wonder India is expected to become the third largest construction market globally by 2022.

Undoubtedly, this herculean vision will need a collective effort from all stakeholders for it will not only benefit the Indian citizen, but also project capability of the industry to rise up to the occasion. The PMAY (Pradhan Mantri Awaas Yojana) envisions the 'Housing For All' Mission, that has a huge relational impact in every sector of the industry. The linkages are even more likely to be pronounced when seen in conjunction with the global scenario in which India will be operating. FDI norms will positively impact the investment opportunities thereby increasing

**“THE CENTRAL GOVERNMENT AIMS TO ACHIEVE HOUSING FOR ALL BY 2022 AND HIGHLIGHTING THE ISSUES OF PROVISION OF HOUSING, ELECTRICITY, CLEAN COOKING FACILITY, SAFE AND ADEQUATE DRINKING WATER TO ALL IN RURAL INDIA**

standards of quality to world class levels. Enhanced reach to rural economies & development of SMART cities will quickly take centre stage in creating employment opportunities for India's youth with the education sector following the suit. In fact, almost every industry stands to gain in this scenario of impetus. Allocations for the Transport sector, Energy sector, Airports under the UDAN scheme, new tax regime and relief to the real estate sector will add to the momentum of inter-sectoral synergies.



### Challenges & Way Forward

Under the circumstances, industry heads will need to explore competitive technologies and solutions to keep up with the fast paced trends. Raising infrastructure capital under challenging situations will be a major achievement. Infusion from the government in the form of policy to improve ease of business will bring substantial investments into infrastructure development projects.

Bottlenecks to execution of plans need to be identified by a collaborative effort by the Government and industry. Decentralization, enhancing participation in bridging the demand supply gaps, formulating and implementing an effective transportation strategy in line with the potential of growth, creating an effective energy system and strengthening the supply chain components, and Rural Credit are some of the major issues that need a proactive approach. India also needs to ensure that Rural Electrification projects achieve the ambitious target of 100 percent rural electrification for ensuring economic growth.

The Rural Indian is the ultimate gainer here, and a range of opportunities beckons the Youth of India with the world at our doorstep. A billion dreams to realize and far reaching consequences. Challenges too are many, and it all depends on how we as a nation ensure the continuity of the ambitious projects and visionary plans to chart our future. Our resilience will also be put to test under the global forces that are bound to influence the environment. Overall, we are certainly looking at a win-win scenario. [\[30\]](#)

# N. M. SARMA



**N. M. Sarma,  
Founder & CEO,  
Phygital Insights**

*This seasoned veteran aspires to be a change-agent in the industry and aspires to help the coming generation find their feet in the industry.*



Also, having a great family especially my wife who supported me throughout my professional journey is key to my success

## DRIVING THE GROWTH OF BUSINESS THROUGH INNOVATIVE BUSINESS STRATEGIES

**P**hygital Insights is a pioneering business organization that combines data from Physical and Digital assets to unlock the true potential by identifying new channels of growth and profitability for a business. The company's capabilities in Analytics, Research, and Product Development, along with their expertise in Big Data, make them a unique entity in the digital analytics services space. To cater to the varied requirements of their clients, the company has created a diversified service portfolio that can be classified into five verticals- a)Digital- under this vertical, Phygital Insights offers data engineering, data analytics, IoT, and digital transformation services; b)Business Analytics- here, the firm offers business research, customer analytics; market analytics, sales analytics, and engineering analytics services; c)Industry Analytics within this vertical, Phygital Insights offers e-Commerce analytics, FMCG analytics, and retail analytics. d)Talent Augmentation- here, the company offer staff augmentation, and flexi staffing services and e) Technology- this vertical includes AI and IoT services. Offering all these different arrays of services to a multitude of clients is no cake walk and the person who oversees and guides Phygital Insights from the front is seasoned industry veteran N M Sarma who is the founder and CEO of the company. With over three decades of domain expertise, N. M. Sarma has business accumen take Phygital Insights to greater heights.

In an exclusive interview with CEO Insights, Sarma talks more about his professional journey and the unique business operations of Phygital Insights.

### **Can you talk more about the inception story of Phygital Insights and its early days in the market?**

I always fancied bringing the digital and physical worlds together even during my academic days. So, when I started of my entrepreneurial venture, I named my company Phygital and from the day one, our focus was to offer the best value for money services to our clients consistently.



Building a business from scratch gave me a holistic experience that helped me to learn about more things and look at things from different perspectives. I also believe that every problem has a solution and we tackled every challenge we faced during our journey with this philosophy. For me and my team, this business is more passion driven than and we believe that Profit and Loss is an outcome of that passion that we put into the business. Even though, there were stretches where we struggled in the market, we got breakthroughs in the US, Japanese, and Australian markets by helping clients with IoT solutions and building analytics services.

#### **Elaborate more on the current market position of Phygital Insights?**

I always believe that any organization is a small speck in a large ocean of opportunities and possibilities. For us, what is important is staying focused to offer solutions and services around data science, analytics, artificial intelligence, and machine learning. So, as of now, we have built a reputation as a business that is focused in these emerging technologies providing innovative solutions and services. We have been recognized for our quality of services even by the market leading Indian IT giants receiving a mandate to help them with their staffing. We also provide staffing support across emerging technologies ,data science, AI and ML requirements. This just goes to show that business regardless of their size is starting to acknowledge our potential.

#### **Can you talk more about your team and the work culture at Phygital Insights?**

We follow 3Cs philosophy that everyone working in this organization comes through a known Connect with the right Competency and they are Career oriented. This

allows them to be accountable for both the work they do, and the commitments we have with each other. Apart from this, we provide them with 4Ps- Passion, Progress, People and Package. This means that, we look for people who are passionate in the work they do, the progress they make in the organization. Our organization is people-centric and provides a holistic package by giving its employees the best working environment.

I also want to mention that all of my six functional heads are women and all of them are doing their current role for the first time and for one reason or another they all have taken career gaps in their journey. I prefer to employ those kinds of professionals and help them have a second chance to achieve success and satisfaction in the work they do.

#### **What is your success mantra?**

I have over 33 years of corporate experience and I have had the opportunity to work in different industry verticals, job positions, companies and countries. This has helped me to develop a holistic view on Business, Corporate and Technology realm. Throughout this long journey, anything new or abstract attracted me. I followed my passion and started my entrepreneurial journey by being a mentor to various startups and helping businesses scale.

I was lucky to have great mentors right from my P&G days. I want to mention one special person, Shri. Vara Prasad Rongala, MD of Invensis Technologies and Phygital Insights . He is my well wisher who helped reshape my thinking process.

Also, I am blessed with a great family, especially my wife, N. Balambal who has over two decades of experience in the pre-school industry. She has supported me throughout my professional journey, and is key to my success. I believe that, if it was not for her, I wouldn't be here. [CEO](#)

# JITHIN PURUSHOTHAMAN



**Jithin Purushothaman,  
Co-Founder & CEO,  
Prom Business Management**

*After working for many prestigious organizations such as Damas Jewelry Group and Danube Group, Jithin Co-Founded and gave roots and wings to Prom Business Management in Feb 2020 and started its India operation in June 2020. His education and experience in tax issues to make critical decisions or recommendations for the business and also being able to do so while maintaining the goal of identifying what is best for the business as a whole, and not just the tax segment specifically have made the organization one of the most preferred tax consultants.*

**Hobbies:** Travel and Food

**Favorite Cuisine:** Hydrabadi Biryani

**Favorite Book:** 90 Days to life by Rooble Chandy

**Favorite Travel Destination:** Salalah, Oman

## A DILIGENT LEADER PUSHING PROM BUSINESS MANAGEMENT TOWARDS GREATER HEIGHTS

**I**nnovation in any field always pushes the organization to new heights. One of the major attributes of a leader is his decision-making skill which comes from a deep understanding of the situation and people. Jithin Purushothaman, Co-Founder & CEO, of Prom Business Management is one of those diligent leaders, who after a successful professional stint in many reputed organizations in Dubai, such as Damas Jewelry Group, Danube Group, and so on, decided to co-Found Prom Business Management. His innovative roadmaps to expand his business to both national and GCC levels, as well as unique service plans, have helped the organization reach new heights as one of the most preferred tax consultants.

In an exclusive interview with CEO Insights, Jithin shares his prior professional experience, his future plans for Prom Business Management, and much more.

### **Shed some light on your educational and professional background. What motivated you to establish Prom Business Management?**

I'm a CMA US with 12 years of experience in various fields of finance, accounts, and management accounting combined. After completing my B.Com from M G University and ICWA intermediate, I joined Damas Jewelry Group as an Officer-internal audit in their Dubai Corporate office and worked there for 2.5 years. After that, I had to take up our family business for 1 year as an accident left my father bedridden. Once he recovered and joined back, I joined Danube Group as a Branch Accountant handling two of their showrooms in the Bahrain region.

After 2.5 years, I was promoted to the Asst. Manager-Finance & Accounts and handled the Bahrain operations of the organization for the next three years. After that, I got transferred to the Danube Group Head Quarters in Dubai, where I worked in the MIS department reporting to CEO and CFO regarding companies' performance. I continued working there till my resignation on 15<sup>th</sup> Jan 2020. We found Prom Business Management in Feb 2020 in Dubai and then

started our India operation in July 2020 and so far, it's been going well.

**Define Prom Business Management as an organization and its current position in the industry?**

At Prom Business Management, we help our customers in maintaining their GST and income tax records properly on time. We also help our customers improve their business and optimize their business performance, which is also one of our primary sources of revenue.

Apart from that, we also provide business optimization services that enable businesses to identify their true potential and improve their wealth. We are passionate to take such assignments which improve our skillset as well as our experience and qualifications.

**What are some of the unique services provided by Prom Business Management that make it stand out from the rest in the market?**

In terms of unique services, we provide the investment assistance service to prospective investors looking for investment under 20 lakhs, which is an end-to-end solution. We give them the option to select their preferred or experienced field of business. Then we build the business and after 3-4 months of operation, transfer the management to them.

**Being the Co-Founder, what are your future plans for Prom Business Management to take it to the next level?**

We are trying to expand our management consultancy service to both the national and GCC level. We will try to solve our client's cost, finance, cash flow management, marketing and sales, operation management, inventory management, cash management, and any kind of business performance-related issues within a minimum time.

We will introduce our first phase of fully managed business models similar to retail outlets by the last week of March 2022, which will be a chain of food and beverage-related outlets named Sip-inn. We are also going to build a chain of biriyani restaurants, where investment will be between 2-10 lakhs which will ensure a minimum 30 percent ROI. All crucial areas of business will be handled by PROM and important KPIs will be monitored closely and corrective action

required will be taken on time. We will ensure quality, hygiene, and operation standards are properly maintained in our franchise models. We will provide high-quality marketing support, accounts, analytical support, and continuous improvement in the process to franchisees.

Another social entrepreneurship that we have taken up is PROMS learning, providing an online education system that transforms students through certified value-added training which is on par with providing an understanding of the needs of society and industry. We stand to ensure the transformation of qualified jobseekers into professionals who will be professional technocrats and corporate leaders with social responsibility made possible through an educational system that builds competence, confidence, and compassion. Having had so much industry experience and an efficient team with similar industry experience, helped us to launch our first course 'Eminent professional Accounting' for the -to-be accounting professionals, with the best placement assistance and at an affordable fee where classes are led by a team of CA, CMAs, and experts. Also, happy to announce myself as an upcoming faculty for modern accounting systems and functional areas of business.



If you are into consultation, the emotional quotient always has an edge over your IQ

**What has been the success mantra that constantly helps you arrive at positive outcomes? Any piece of advice would you like to give to the upcoming entrepreneurs in the industry?**

Efficient teamwork, empathy, being a good listener, effective management skills, strong skillsets and knowledge in finance and continuous learning are some of the factors that have helped me throughout my professional career. A piece of advice I would like to give to budding entrepreneurs is to be a good listener. Your listening skills are more important than your vocabulary and if you are into consultation, it's the emotional quotient that always has an edge over your IQ. [GEO](#)

# IMPORTANCE OF LEADERSHIP DURING TEMPESTUOUS TIMES

By **Nisha Parikh**, VP – HR & Marketing, Telebu

Nisha is known for skills in creativity, communication, training and leadership, and is an entrepreneur with successful career of 15+ years.

Indeed, one cannot escape from the unending stream of global unrest; the pandemic has confirmed this. In extraordinary times, people often turn to their mentors or leaders for reassurance and guidance more than ever before. However, leading through a crisis, upholding the expectations of the entire workforce and ensuring a sustainable recovery can be one of the most challenging challenges a leader or an organisation can ever face. The tempestuous times keep the boards up at night because they need to ensure that the company emerges with as little reputational damage as possible.

Not all leaders, however, are prepared to face a sudden upheaval in the organisation's functions and if a company's top leader is ill-prepared to meet new expectations in an uncertain climate, the results can be tragic. The way a leader acts during a crisis establishes their credentials as a good leader or a bad one. Since each new crisis is unique in its own way, with its own challenges and problems, it will require a different approach from the one used before. So if you are a leader and want to lead change, here are few points to help you think of your role in leading people during times of uncertainty.

## Great Leaders Do What Others Cannot

During a crisis, the c-suite is expected to give the company an edge for when normalcy inevitably returns in addition to waiting for better times. It is their responsibility to keep their organisations afloat, inspire people to innovate, build a strong communication network to keep the employees motivated and try to preserve as many jobs as possible. Though it is quite challenging, leaders are expected to be courageous enough to deal with the immediate problems,



as well as, to do the things that will connect the organisation to the future. One needs to be both empathetic and execution driven.

While it is easy to set aside purpose in a crisis as survival becomes the priority, a strong leader would always realise that purpose elevates us from "survive to thrive". The leaders who don't move away from their purpose in any kind of situation usually are the ones who emerge as world-class leaders in a crisis.

"Innovation distinguishes between a leader and a follower", – Steve Jobs

Talking about the ongoing crisis, many organisations run by great leaders have removed boundaries in ways no one thought was possible. It has resulted in accelerated decision making, higher tolerance for mistakes, technological transformation overnight, reinventing core processes and adopting new collaboration tools. As the uncertainty continues to linger, let us highlight the key leadership traits required to recover from a crisis:

### 1. Realigning Business Strategy

During a crisis, leaders are supposed to make some hard, critical and quick decisions. What you plan and strategise to achieve by end of a financial year might seem a distant reality. It is the time when leaders are expected to quickly yet efficiently realign the business strategy, come up with revival plans to ensure minimum impact on revenues while making sure that the expectations of clients/customers are not compromised. Hence, leaders who are decisive, confident, action oriented and open to adapting their decisions to suit the needs of a situation usually have more success weathering a crisis than a leader who keeps waiting for normalcy to return. After all, a crisis is not the time when you can evaluate the pros and cons of a decision at a leisurely pace.

### 2. People Management

During difficult times, there is panic across the workplace and chances of mis-information spreading through verticals. From layoffs to salary cuts, employees are worried about many aspects surrounding their survival and future. Hence, people management and preventing misinformation from spreading ignorance and ambiguity becomes one of the key responsibilities of leaders.

The unrest within the organisation can have catastrophic effects on the company's image, brand value and revenues, rising suspicions about its future. Hence, it is crucial to keep your employees updated about the current situation of the company as well as keep them in confidence that they are the most valuable asset of the company. The goal is to build a sense of belongingness and help teams to create open lines of communication.

### 3. Growth Hacking

Every leader will do whatever needed to grow the business and their persistence towards survival and

re-gaining the growth trajectory of a business is most desired during difficult times. A greater leader is the one who comes up with innovative ways to get things on track and achieve a definite result. In today's competitive environment, successful leaders will be the one who constantly adapt and adopt strategic methods for getting the results that they want.

### 4. Resource Optimisation

Leaders are expected to come up with innovative processes and methods to match the available resources with the needs of the organisation to achieve established goals, more so during a crisis. It is an important skill of a leader as during a crisis, the organisation's demands tend to saturate or exceed the resources available with the company, making it more crucial than ever to achieve the desired results within a set timeframe and budget.



**WHILE IT IS EASY TO SET ASIDE PURPOSE IN A CRISIS AS SURVIVAL BECOMES THE PRIORITY, A STRONG LEADER WOULD ALWAYS REALISE THAT PURPOSE ELEVATES US FROM SURVIVE TO THRIVE**

### 5. Stay Calm & Act Wisely

This might sound easy but very difficult to implement. If not anyone else in the organisation, at least a leader must act positively during a crisis. However, being positive does not mean to be blindly optimistic. A positive attitude helps in executing hard decisions, staying calm and ultimately preventing panic waves.

### Summing-Up

The business leaders need to act immediately during a crisis - identify the critical job roles, map the skill requirements, and make the workforce ready for the evolving world of work. Instead of fearing the situation, leaders should leverage a crisis an opportunity to acknowledge responsibility, prove capabilities, take ownership and enact change.

"It is in times of crisis that good leaders emerge". - Rudolph W. Giuliani. [B30](#)



## Rushiraj Patel, Founding Partner, Sahay Consultancy Group

*Rushiraj is an IIM-Ahmedabad graduate with expertise in more than 25 industries and clientele ranging from solopreneurs to billion-dollar corporations. Rushiraj also serves on the advisory/directorial boards of 20+ businesses at such a young age. He began his career at the CM's office as an advisor to then-CM and now-Prime Minister Shri Narendra Modi, and he worked with him throughout the 2014 Lok Sabha campaign. Also, he has served as a business counsel to a number of well-known Gujarati businesses.*



Real growth of business is measured by growing number of verticals of business and not by just increase in sales numbers

# RUSHIRAJ PATEL

STRATEGIST CRAFTING BUSINESS GROWTH  
STORIES USING THEIR UNIQUE IN-HOUSE  
BESPOKE CONSULTING TECHNOLOGY  
PLATFORM

**T**echnological advancements, increasing consumer expectations, and worldwide rivalry have raised the demand for greater efficiency and productivity in today's modern world. Many SMEs are now competing with global opponents that they were not competing with 10 to 15 years ago. To keep any business competitive nowadays, one must maintain high and consistent productivity. During this process, every detail must be considered, including workforce, source materials, machinery, IT, working capital, service delivery, and customer satisfaction. Enhancing business performance does not need you to work harder or longer but by working smarter with the assistance of skilled experts' aka business consultants. Through his company - Sahay Consultancy Group, Rushiraj Patel (Founding Partner), a trailblazing business consultant and entrepreneur, delivers high-quality consulting services to SMEs at reasonable prices.

Rushiraj aspires Sahay Consultancy Group to be the go-to consulting business for micro, small, and medium-sized firms (MSME) in India and throughout the world, as well as to produce 100+ entrepreneurs in 100 cities by 2025. Below is an excerpt of the CEO Insight's exclusive interview with Rushiraj.

### What inspired you to establish Sahay Consultancy Group, and what motivates you today?

Consulting is an ancient profession embraced by Lord Shri Krishna — he was a consultant for the Pandavas working with them on the battleground. Similarly, a business consultant, for MSMEs in present times, must first be ready to roll up their sleeves and work hand-in-glove with business and produce actual results rather than just giving motivational pep talks from board rooms. That's how actually trust can be cultivated in MSME business owners. They should know you are in for the long haul and with them when times get tough and rather would help to predict those tough times and avoid them.

There are more than seven lakh MSME businesses across the country and one consultant can address maximum 5-8 businesses simultaneously thus, there is huge potential for



MSME consulting. However, there are relatively few corporate style consulting companies and the local consultants lack sufficient consulting experience; they have either worked in a single function for too long or are utilizing public domain information in a one-size-fits-all paradigm. In these locations, research-based tailored customized solutions are still not offered to MSMEs. Moreover, most top MBA graduates end up in metropolitan areas owing to high financial reach, lifestyle, and so forth - away from their family, childhood friends and hometowns as well as are looking to create real impact or take up on challenging work after spending years of doing basic Excel and PPT. To bridge this demand and supply gap, as well as to assist MSME businesses in transitioning to a corporate style approach, we established Sahay Management Consultancy which today has evolved to Sahay Consultancy Group.

#### Awards & Recognition:

- *IIM Averbick award, 2013 for choosing a path less traveled and becoming a consultant to Hon. Shri Narendra Modi*
- *Plasticon award by PlastIndia Foundation won for the client for innovation in plastic waste management*
- *Conceptualised the Run for Unity event which won the Guinness World Record award for the BJP on eve of the death anniversary of Hon. Shri Sardar Vallabhbhai Patel*
- *Working on Startup Village Entrepreneurship Program with Ministry of Rural Development*
- *Working on developing BIS standards for Plastic Waste Products with the Ministry of Chemicals and Petrochemicals*

#### Define Sahay Consultancy Group as an organization and its current position in the industry?

Sahay Management Consultancy was launched as a solo venture, but I've always wanted to grow it into a company. Hence, I named it Sahay instead of naming after me, the founder as is the trend with consulting companies. The word Sahay means help in almost all languages like Gujarati, Hindi, Marathi, Oriya and Bengali. Initially, we offered management consultancy services, which still is our flagship offering, before expanding into financial consultancy, technology consultancy, advertising

consultancy, government projects consultancy, and political consultancy. Legal and Manpower consulting services are in the pipeline. Therefore, Sahay Consultancy Group is emerging as a one-stop advisory firm dedicated to business growth.

We are not a webinar-based online classroom or a swanky hotel-based offline classroom which is the trend in the industry. We specialize in customized bespoke consulting since we understand that each business and each business owner is different and requires a different approach. However, because all firms have analogous functions such as HR, Sales, Marketing, Operations, Finance, and Production, our business model canvas remains more or less same. Moreover, we are the only consulting firm which simultaneously works on all the functions of organization like a Chief Growth Officer whose sole agenda is the growing the business. We enjoy industry dominance in our regions as well as we stand out unique from the competitors in the market; because of our experts' qualifications, our company-health management platform and retainership-styled business model that is linked to the growth of the company.

As of now, we have consultants in all cities in Gujarat, including Ahmedabad, Surat, Vadodara, and Rajkot, as well as other significant cities such as Delhi, Mumbai, Pune, and Jaipur.

Despite Covid lockdowns, almost none of our clients had their revenues going down. Rather our Ready-Mix Concrete (RMC) client tripled their turnover and added couple of new verticals of business in past three years growing at the industry highest rate of 45 percent YoY CAGR. Our Platform-as-a-Service (PAAS) client which has more than ten thousand clients was able to double their Average Revenue Per User (ARPU) in its first two months by improving their sales pitch to customers. A small training firm for accountants expanded into placements and has done three M&As expanding to almost quadruple business over last four years. We helped our Solar EPC client to design a techno-commercial solution in the wake of SSDSP project subsidy being rendered ineffective by Gujarat Govt., which rendered lots of investor wealth being eroded and lots of EPCs going bankrupt. Our Solar EPC Client not only retained their clients, added more clients but was also able to collaborate with its competitors to help them in this aftermath followed post Covid, and in the process



multiplied their turnover 8x in just three years. We helped our IT companies design an in-house residential entrepreneurship program that helped its existing employees turn into entrepreneurs, avoid loss of top performing employees, expand its verticals to multiply its turnover five folds and also attract top talent in the process. I can keep on going on and on about the success stories we have created.

**Being the Founding Partner, how do you plan to apply your exceptional understanding of this domain into Sahay Consultancy Group and take it to the next level?**

Sahay Consultancy Group's key strength is our technology support that enables us to monitor and regulate projects from the Central Office. The software allows us to capture important ground-level conditions and execute our projects with a standardized output in terms of growth to our clients. It also allows the client to observe the gaps in his business, the progress we have made in addressing them – thus, building trust and transparency. While it allows me to readily convey my expertise to multiple businesses and consultants with the right kind of timely inputs to achieve stronger results. The central repository, developed under my guidance at our corporate headquarters, acts as a lighthouse for our on-site consultants who already are top-tier educated MBAs with corporate exposure. As a result, we're all prepared to start our aggressive expansion drive in Q2 of this year.

**Based on your strong professional experience, what advice would you give to the upcoming entrepreneurs in the same industry?**

Be a constant learner, never be greedy, stay passionate about your clients and sincerely care about growing their business - this is how the finest performance will emerge. However, being too engrossed will cause your eyesight to blur since the closer you gaze, the less you see. Do not become very emotionally involved, as this may sometimes impair your logical reasoning. Reading nonverbals and being effective in communication, navigating interpersonal group dynamics and creative thinking is what creates difference between good and great consultant. A business consultant is not like a driver, but rather like Google Maps; if the client does not take the advised route, you have to automatically adjust to discover a new method to reach the destination from an alternate path followed by the customer.

Most importantly, I want to tell aspiring entrepreneurs in our field to Better Call Sahay. We started Sahay to make more entrepreneurs. If I myself have become entrepreneur, I want others to be one too. Let us collaborate and work together as we have learnt in childhood that a bundle of sticks is stronger than one single stick. If you decide to go alone, you have my best wishes and I urge you to strive hard since there is no fun without fierce competition. [CEO](#)



## **New Leader. New Rules.**

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# AFFORDABLE HOUSING DRIVING SALES IN THE INDIAN REAL ESTATE SEGMENT

By Vinit Dungarwal, Director, Ams Project Consultants

An innovative and performance-oriented leader with more than 15 years of experience, Vinit is the driving force behind the brand's growth & success and offers deep insights and proficiency in handling large-scale, multi-business operations.

Only 13 percent of cities worldwide have affordable housing. Every fifth person in the world lives in insufficient housing. However, in India, the trend is reversing - housing today is more affordable than before due to attractive schemes by builders, cheap loans, and subsidies from the government.

The fact that affordable housing is becoming a reality in India is not happenstance. There have been focused efforts put in by real estate developers as well as the government of India to fulfil the shelter needs of a majority of the population.

According to industry reports an improvement in sales across housing sectors is expected in India in 2021. However, most of the new project launches are expected to be reserved for mid-income and affordable housing sectors. This trend is expected to proceed in continuation of 2020s affordable housing reports which show that over 80 percent of the new launches in India in 2020

were concentrated in the sub-Rs. 1 crore category.

In order to meet the affordable housing needs of the Indian population, a number of projects and measures have been undertaken during the last couple of years. Aimed at the affordable housing sector, these initiatives hope to support the demand and supply of such housing.

## Housing for All Mission

The government of India launched the Housing for All Mission in 2015 with the aim of providing affordable homes to the poor in urban areas by creating two crore homes in the affordable housing segment by 31<sup>st</sup> of March, 2022.

In order to complete this mission, the government of India has passed a number of rules and regulations. These include an essential drop in GST rates for this housing segment. The change in GST rates from eight percent to one percent has helped make buying homes even more attractive for those looking for affordable

housing. Under this rule, homes that are priced below the Rs. 45 lakh-mark can be exchanged at bare minimum GST rates of one percent.

## Pradhan Mantri Awas Yojana (PMAY)

Launched in 2015, the Pradhan Mantri Awas Yojana (PMAY) is dedicated to providing affordable housing to the poor in urban India. As it is a Credit-linked Subsidy Scheme (CLSS), the recipients under the PMAY scheme can apply for an interest subsidy by availing of a home construction or home purchase loan.

The end goal of the PMAY is to ensure adequate housing to all under the tenets of the Housing for All Mission. Since the extension of this CLSS deadline the 31<sup>st</sup> of March, 2021, a positive impact has been noticed amongst middle-class homeowners.

## Affordable Rental Housing Complexes (ARHCs)

The Affordable Rental Housing

Complexes or ARHCs are part of an initiative under the PMAY-Urban scheme. This sub-scheme is designed to cater to the urban migrants particularly in the informal sectors in India. By offering the right incentives to players in the rental housing sector, the initiative hopes to ease the suffering of migrant workers who find themselves away from home without a house to live in. ARHCs are geared towards using vacant housing land to create affordable rental homes for urban migrants.

### **Special Window for Affordable & Mid-Income Housing Investment (SWAMIH)**

Floated in 2019 by the central government of India, the Special Window for Affordable and Mid-Income Housing Investment or SWAMIH Investment Fund equals to Rs. 25,000 crores. This sum has been set aside to help restart and complete more than 1500 RERA-registered mid-income and affordable housing projects that were stalled due to lack of funds or other problems.



Projects that have been declared as NPA or non-performing assets or insolvent fall under this initiative. By extending funding of LIFO basis, the SWAMIH fund hopes to breathe new life into over 4.5 lakh stalled housing units across India.

### **Affordable Housing—Robust Demand, Opportunities & Support**

Affordable housing has a significant role to play in the future of real estate in India. Currently, there



**Vinit Dugarwal,  
Director**

is an immense shortage of urban housing - about 10 million units' worth. By 2030, an additional 25 million houses/units will need to be built to meet the volume demand for affordable housing. According to the IBEF, an increase in affordable housing projects will inevitably boost the demand for retail, office, and commercial spaces in the real estate sector.

Current interest rates on home loans have been made attractive for potential homeowners as well as investors. The government initiatives are being complemented by the reasonable rates and offers floated by real estate developers in India. While the real estate sector has been negatively affected by the pandemic, it is firmly set on the path to recovery bolstered by forward-thinking realty developers and the Indian government. [CEO](#)

# HOW TRADITIONAL OR MAINLINE MEDIUMS & CONTENT CAN STAY RELEVANT IN THE DIGITAL TIMES

By **Sahil Vaidya**, Co-Founder, The Minimalist

Sahil is a young entrepreneur, TEDx Speaker and Co-Founder of The Minimalist – a creative solutions group company based out of Mumbai.

Over the course of the last seven decades, Indian advertising has evolved to an extent, where it's safe to say that it is indicative of the changes, the country's economy and society has undergone. A few decades ago, print as a medium was at its peak, among advertisers, which later lost out to the radio, closely followed by TV. When TV as a medium of advertising became the preferred choice among brands, there was speculation that print would be rendered obsolete.

Today, print proved critics wrong, and is thriving as much as TV. One of the main reasons for this can be attributed to the unique role that each medium plays in conveying their message to their audiences. However, in the digital age, there is much chatter within the industry that the demand for traditional media, which includes print, TV, radio, and OOH will decrease among advertisers. While history dictates that mediums will definitely change over the course of time, it has also shown us that they will not go extinct. What we can expect though is a contemporary use of traditional mediums of advertising.

Leading the way for this to happen is the increasing use of the smartphone among consumers. Our devices are now functioning



**Sahil Vaidya,**  
Founder

as a print, radio, and TV platform at once, thus leaving us to infer that traditional mediums will not go extinct. Rather, they will merge with digital mediums in order to connect with audience at multiple levels and times of the day.

Having said that, in a country like India, with its vast geographies, and vaster range of audiences, traditional mediums will always have an edge over digital platforms. Irrespective of advancements in technology, there will always be a preference of a large section of society to pick-up a newspaper in the morning, or listen to the radio while travelling. This section of people still forms the vast majority of Indians, especially those in rural areas where internet penetration is still weak.

Alternatively, brands can also choose to go down the independent route. By opting for this, digital mediums can continue to play their role of driving conversations, and engage with consumers. While, traditional mediums on the other hand will drive branded content. When it comes to driving a certain branded message, traditional media has proven to be, and will continue to be far more effective, with a stronger reach than digital media.

Bearing this in mind, it is imperative for brands to not question the medium; rather, what they truly want to achieve, and accordingly pick the right media mix, for maximum return on investment. Today, we very often hear clients request us for topical posts for social media, because a competing brand has done the same thing. This is in fact one of the biggest mistakes brands make, by jumping on the bandwagon. The digital medium has today gone beyond a mere platform for topical content. It can be a great conversation starter, but has become a highly evolved medium. What is important is to truly understand your brand's requirements, your target audience, and identify the right mediums, with a balanced blend of traditional and digital media, for maximum reach. [G30](#)



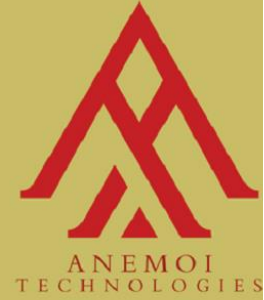
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# ARE YOU THE ONE?



**Position Title:** Hardware / Arduino Developer

**Position Location:** Gurgaon, Client site

**Knowledge / Skills / Abilities**

- Well versed in Arduino programming and Raspberry Pi
- Experience in working with sensor network (ultrasonic sensors, IR sensors)
- Experience in working with motors, drives
- Experience in programming using ROS Library
- Experience in circuit design, PCB design, soldering
- Knowledge of Power supply

**Fit Assessment:**

An Anemoi Team Member is a highly motivated individual with a phenomenal amount of passion and energy for whatever he/she engages in; who respects honesty, integrity, initiative and creative approach to problem solving; An inspiration to colleagues, he/she is a tenacious, and highly driven professional with a proven record of success and with a strong empathy for people - clients, partners, colleagues or vendors.

**Education/Experience:** Graduate in Electronics

**Company Profile:**

We are a young IT consulting/solutions and services organisation specializing in industry specific solutions and services.

Our focussed services are on Cloud solutions, Managed services, Infrastructure Solutions

Our Products are: Precision Time Scheduling, Route Profitability, School Travel App

Our Competency: AI, Big Data, Robotics

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