

Turn Your Ideas Into Profitable Enterprises With Financial Viability

Of innovation and growth

Turn Your Ideas Into Profitable Enterprises With Financial Viability And The Right Talent

As India Inc. continues to strengthen its spot in the global market, we now need stability and continued value delivery approaches. One such approach is a focus on finance with a strong people culture. In addition, we need strategies that help deliver higher value for customers and growth opportunities for talent. Why is this important? Because all the hard work put into creating a great product or service can go kaput if not backed by financial clarity and a strong team from Year 1 of your business. A cloud-served software start-up ended in a massive debt and a high burn rate that closed after reaching Top 1 on Inc 500. Another popular helmet company, had to close down for lack of funding.

The current dynamic and vibrant ecosystem with promises of a good trajectory is good for India. Now that we have created this massive platform of opportunities, it is time to think about scalability and sustainability. Unsustainable enterprises are a liability that uses resources without giving anything in return. A focus on building solid finances and getting the right people from Day 1 is a proven approach to avoid a pitfall.

People are Paramount
You need the right people in your team to be successful. They are your most important asset. Focus on creating the right environment for your team to learn and grow. We have many people who have been with the organisation from the start. They provide valuable insights and have ownership of the company's success. It is important to align business objectives with people's aspirations. Our ability to deliver higher quality and pay attention to customer feedback is a reality because of our people.

Financial Viability is oxygen to a business
Say that at least 10 times every day to yourself. A strong cash flow



Sunny Nandwani
Founder & M.D. at
Acuver Consulting Pvt. Ltd.

ensures meeting business needs and avoiding debt. That way, you have the control button in your hands. Your aim should be to hit that sweet spot where you have struck a balance - not too much cash on hand and neither an inadequate supply.

Of late, we have a rise in entrepreneurs who want to disrupt, and it's a positive signal. A disruptive idea needs the backing of a viable financial plan to survive. This helped us at Acuver to establish a strong presence in India, Singapore and Australia, expanding into newer geographies and building long-term relationships with our customers. It is commonly estimated that more than two thirds of start-ups fail to deliver a positive return to their investors. But when you have a solid financial foundation, the market's confidence in your business will increase.

You have to be vigilant about every rupee coming in and going out. Start-ups usually need a higher cash outflow in the beginning. The key is to keep a close watch, so it doesn't run out of control. The faster you shorten the gap between your expense and profits, the better.

Why care about these from Day 1?
Because change is the norm of the global marketplace, more now than ever, this necessitates building a resilient business backed by a consistent focus on building a financially strong company with the right people from Day 1. They will help you maintain customers' business value and your people's interests. Acuver is a self-sufficient, bootstrapped enterprise with recorded stable growth year-on-year because of these principles.

In conclusion
Some things never go out of fashion. An approach where you are mindful of your cost and expenses, profitability, and revenue-generating model from the start is worth it. A robust financial plan helps create a scalable and sustainable business where you start with a solid idea and take your people and customers along a long-term, sustainable journey.

About the Author
Sunny Nandwani - Founder & M.D. at Acuver Consulting Pvt. Ltd.
Acuver acts as trusted partner for IT Product & Services helping you stay in control of your Supply Chain.



HSVP since 2020-21
Think Haryana, and one is reminded of beautiful vastness, the earthy charm of the top-

"Our initiatives are focused on re-inventing the paradigm of economic development in the State and catapulting Haryana into a sustainable and inclusive trillion-dollar economy."

Shankar Lal
Hon'ble Chief Minister, Haryana

Never ending commitment to growth
HSVP's commitment and earnest efforts towards rapid development and growth have become need the time of millions of people. It has also made Haryana one of the country's top investment destinations and helped create an inclusive & vibrant environment with world-class infrastructure.

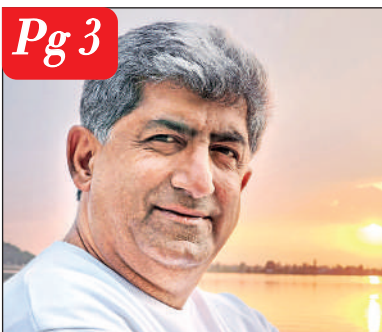
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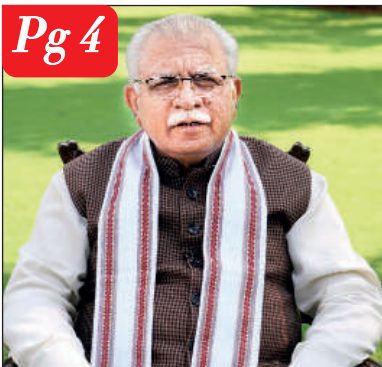
ImAvatar: Connecting and digitalising India's religious and spiritual ecosystem

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AïR - Atman in Ravi
A Real Life Journey From Achievement to Enlightenment

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Haryana is the newest 'gold mine' of opportunity



S Jaishankar, Minister of External Affairs, Government of India

S Jaishankar: A crucial responsibility at a challenging time in world politics

India's ongoing Presidency of G20 summit opens floodgates of opportunity for the nation to prove its political prowess and voice concerns of fragmented groups of countries, Minister of External Affairs, S Jaishankar is at the epicentre shouldering massive responsibility at this juncture...

India formally assumed the G20 Presidency on December 1, 2022. Addressing the members of the Indian diaspora in the Austrian capital recently, S Jaishankar, Minister of External Affairs said India intends to use its presidency for the benefit of the international community. "In our diplomatic history, we have never had these many powerful nations, the top 20 economies of the world who among them today account for the bulk of the global GDP to dominate world trade, their leaders, come to India," he said.

Stating that India's G20 Presidency is a "very big deal," he added that the country has taken up the responsibility to host the

meetings of the powerful grouping at a time when there is great economic stress on the global supply chains and strong political polarisation in the world.

A crucial responsibility at a challenging time

India, he said, is taking on a crucial responsibility at a "very challenging time in world politics" and at an inflection point in its own history. In this context, he cited the economic devastation and human toll of the Covid-19 pandemic, which aggravated the financial situation of developing countries, undermined the pursuit of Sustainable Development Goals and created a "health divide". In addition, countries are dealing with the impact of the Ukraine conflict, including shortages and high prices of fuel, food and fertilisers, and the long-term effects of extreme climate events.

Time to dispel 'myths' about India

India will be a



An exclusive picture of Prime Minister Narendra Modi receiving the gavel from the Indonesian President for India's G20 Presidency

"voice of fairness and justice," he opined. The country will ensure that it emerges as a voice for societies and countries that would otherwise get left behind and not have somebody else to speak for them. This G20 presidency is not as would normally be done. It's not something that is just going to be done in the capital city or even in two or three metropolises. Indians are going to take it across the country to more than 55 cities.

It is an opportunity to dispel myths harboured by 'rest of the world' about India and its culture. "We are going to make sure that the diversity of every region, every culture, every local cuisine, and local products will be on display to the world," Jaishankar said. "So, in a sense, I would say you can think of it as a marketing of India to the world," he said in his address in the Austrian capital.

Indian polity at its peak

Speaking on the situation in Ukraine, Jaishankar said that it was a matter of deep concern. Further, reiterating India's long-standing position on the war, he said the 'conflict should be solved by choosing the path of dialogue and diplomacy.'

In our diplomatic history, we have never had these many powerful nations, the top 20 economies of the world who among them today account for the bulk of the global GDP to dominate world trade, their leaders, come to India.

S JAISHANKAR
Minister of External Affairs,
Government of India

Global Indians' journey continues...



Presentation of the Global Indians Book (L to R) Gurpreet Kaur, Nitin Navandher, Ravi Gaikwad, Dr. Dinesh Shahra, Swami Chidanand Saraswati, M. Venkaiah Naidu, Dr. Harvinder Pal Timmy Mehta, Dr. R. K. Shetty, Agnelorajesh Athaide, Sanjay Parekh, Hitesh Jain

From sportsmen, social reformers, freedom movement leaders, litterateurs and entrepreneurs to scientists, spiritual masters, artists, politicians and visionaries, the immense contribution of Indians, both in India and abroad, has been transforming lives globally. In this book, we present a selection of twenty-seven present-day distinguished achievers from varied walks of life, who are making India proud, not just in their own country but in countries located across the world. Global Indians celebrates the exceptional achievements of these feisty Indians, for their foresight and perseverance, despite daunting challenges. After much deliberation, we decided to present twenty-one achievers featured in this volume, who we believe best represent the values and ethos we associate with them and who are currently most prominent in their chosen fields. Each of them is an epitome of the Indian success story, and their profound potential, influence and reach – both within the profession and outside of it – is unquestionable. Indian achievers are living examples of the ancient Indian belief that the entire world is one big family – Vasudhaiva Kutumbakam – and so the success of any one Indian anywhere in the world is regarded as part of the success of the entire global family of humanity. Even as you read this, an Indian in some part of the world is accomplishing something remarkable.

Team NationalProjects,
MEDIWIRE, TIMES GROUP



Following PM Modi's mantra, Swami Chidanand Saraswati presents the Global Indians book instead of bouquet to UP CM Yogi Adityanath



(L to R) Dinesh Shahra, Vijay Kumar Singh (MoS, India), Harvinder Pal Timmy Metha and Nitin Navandher

FTAs, A Catalyst In Boosting Gem & Jewellery Exports

The Indian Govt's economic growth strategy places high importance on exports. India's gem and jewellery exports have a significant share in the sector's global value chain, but there's still a long way to go before the country becomes the most dominant player. That's where the sprucing up of the export-focused manufacturing ecosystems and foreign trade agreements by the Govt. will play a big role.

The strengthened synergies between the ministries and the industry have thrown open new prospects for growth. It echoes the long-standing vision and belief of Prime Minister Shri Narendra Modi that India must emerge as the dominant global leader in gems and jewellery.

The gem & jewellery industry contributed nearly 10% of the country's target of \$400 billion exports in 2021-22 set by the Government of India. The next target defined by the Government for this sector is to reach USD 45.7 billion for FY 2022-23. The industry received a tremendous boost from the Ministry of Commerce, with the two landmark trade agreements signed by the Government of India, the Indo-UAE CEPA, and the Indo-Australian ECTA. Now, the advanced discussions with Canada, the UK and EU are ushering new hope for India's ascendancy in the world gem & jewellery trade in the near future.

Vipul Shah, Chairman, GJEPC said, "The outcome of the India-UAE trade deal which came into effect on 1st May 2022 has been remarkable. India witnessed a growth of 25% in overall merchandise exports to UAE in the first half of the financial year compared to the same period last year. The CEPA with UAE, I estimate, will likely boost our bilateral trade of bullion, gems and jewellery between India and the UAE to the tune of USD 10 billion annually."

The FTA with Australia will further cement the already close and strategic relations between the two countries.

Shah further added, "For the gem & jewellery sector, this historic India-Australia trade agreement is expected to unlock millions of dollars of additional trade due to the preferential access accorded towards India's gem and jewellery exports to the island nation. This



would help to double the bilateral gem and jewellery trade from the present value of US\$1.27 billion to US\$2.5 billion over the next 3 years. Key commodities that are exported to Australia are gold jewellery plain and studded and polished diamonds. The main commodities imported from Australia are precious metals i.e. gold and silver bars."

The upcoming pacts with Canada and the UK will further help brighten our prospects in the two mature Western markets.

Keeping an eye on the future, the Commerce Ministry, under the exemplary leadership of Shri Piyush Goyal, is making a significant investment of ₹200 crore in sprucing up the export-focused manufacturing ecosystem of SEEPZ SEZ in Mumbai, as well as ₹70 crore towards the Mega

Common Facility Centre (CFC) for gems & jewellery.

The entire supply chain of the gem and jewellery industry is transforming - from the thrust on the sunshine segment of lab-grown diamonds (LGDs) that has energised our export performance, to the emergence of hybrid retail models, application of new-age technology for innovative jewellery, and more recently, the use of Artificial Intelligence for sales and consumer data aggregation.

The FTAs are providing a competitive edge to gem & jewellery manufacturers and will support the rapid development of the 390 clusters, which would unlock the industry's full potential and propel exports. The sector in India is all set to take a giant leap thanks to the initiatives such as Jewellery Parks, Mega Common Facility Centres and Cluster Development. The industry's reinvigorated economic ethos is increasing global confidence in India's manufacturing capabilities and making the country a trusted partner for the entire world.



'I love my Indiaaah'

GLOBAL INDIANS SHARE THEIR WISH-LIST FOR SPIRITUAL TOURISM



Despite their hectic schedules, both Sanjay and Hitesh love to travel and try their best to spend as much time as is possible with their families. Sanjay loves trekking in the Himalayas but given a chance, would love to climb the Mount Everest. His favourite pilgrimage destination is Manikaran Saheb in Himachal Pradesh. He loves desi food, especially, *kachori* with *aloo ki sabzi*. Hitesh likes South Indian and Mexican food. He loves to vacation in cold-weather places with his family and his hobbies include listening to melodious music, swimming and playing cricket.

SANJAY PAREKH
Joint MD, Healing Pharma
HITESH JAIN
Director, Healing Pharma



He has travelled the entire world and yet his favourite destination is his home at Rishikesh, on the banks of Mother Ganga.

SWAMI CHIDANAND SARASWATI
Spiritual Guru



He likes to visit the Golden Temple in Amritsar, Balaji Temple at Tirupati, the dargah at Ajmer Sharif, Vaishnodevi and Shirdi.

DR HARVINDER PAL TIMMY MEHTA
Entrepreneur



With his inherent spirituality and firm belief in self-growth, Shahra has an affinity towards everything 'spiritual.' He considers a trek

in the Himalayas, especially to Badrinath and Kedarnath to be his favourite holiday outing. While he finds the *raaslila* at Vrindavan to be one of the most exhilarating dance performances, he also likes to watch Bharatanatyam. Shahra is a staunch Shiva devotee and loves to visit the jyotirlingas at Ujjain, Mahakaleshwar and Omkareshwar.

DR DINESH SHAHRA
Author of Sanatan Leela, Sanatan Utsav and Sanatan Wisdom



ImAvatar Faithtech:
Digitalising India's
spiritual ecosystem

Nitin Navandher, CEO and Co-Founder, ImAvatar shares insights on how digitisation can effectively connect India's religious and spiritual ecosystem

Visit: www.mediawire.in



For vacations, Chopra prefers Goa, Kerala backwaters, remote Himalayan places and pilgrimage sites like Amarnath, Rishikesh and Jyotir Math. As a vegetarian, he is happy with plant-based foods of maximum diversity, 'but,' he adds, 'I am happy with just khichri!' He and wife Rita maintain a close-knit family life with their two children, daughter Mallika and son Gotham, and their three grandchildren. In recent years Chopra has become more intensely devoted to yoga practice and meditation, along with deeper study of classic spiritual texts in Sanskrit and Hindi.

DEEPAK CHOPRA
Physician and Author



He likes to go on a pilgrimage to Kashi Vishwanath Temple in Varanasi, Uttar Pradesh.

Dr RK SHETTY
Financial & Life Insurance Advisor



My Wish List:
To visit Golden Temple, Amritsar, Punjab, Siddhi Vinayak, Mumbai, Maharashtra. Parmarth Niketan, Rishikesh, Uttarakhand; Kanyakumari, Tamil Nadu; Ujjain, Madhya Pradesh Mathura; Ayodhya, Uttar Pradesh; Tirupati, Andhra Pradesh; Hampi, Karnataka.

DR CHRISTOPHER TEMPORELLI
International Bass Singer & Author of Flow Freedom Laws of the World



Unleash your positive energy



In 2017, a group visiting Egypt had a life changing experience after they meditated in the King's chamber inside the famed pyramid of Giza. According to Dr Shibani Kasula, founder-owner of Dishaa Life Solutions, these people experienced a positive shift in their energy and vibrations. Following the profound experience gained from the 2017 visit to Egypt, Dishaa Life Solutions have organised another trip to Egypt in March 2023. Dr Shibani is a spiritual mentor with 18 years of experience and an author who has travelled the globe. Her company Dishaa Life Solutions has been providing beneficial service to individuals and organisations on channelling positive energy.

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POWER-PACKED LISTS

Here we are. It's another year. And for many of us the top on the list resolution is, "get more organized". List-making is a time-honoured system that's beautiful in its simplicity: figure out what needs to be done and in what order, write down the tasks, do them, and then, one-by-one, cross them out. Listmaking is gaining more popularity these days, much like the recent trend for decluttering – popularised by the



Japanese method of Kon-mari – it seems more of us are fascinated with ways to bring order and organization into our lives than ever before. Everybody has his/her own preference of creating lists – some prefer it to be on a post-it note, others have their well-maintained diary. Whatever the deal, lists can do way more than just making us organized in life. Beyond their role in structure and ability to boost productivity, lists can instill a positive



mindset. The concept of creating "done" lists is just as effective as "to-do" lists. You can even make a gratitude list, which comes with its own set of well-being benefits.

SIMPLE JOYS OF LIVING

● "L'art de la Liste: Simplify, Organise and Enrich Your Life," the best-selling French book by Dominique Loreau, has now been translated into English. Decades of living in Japan taught author Loreau the benefits of organized life, and how carefully considered lists play a fundamental part. According to "The New York Times", Loreau's practical guide has sold 65,000 copies in France since its release in 2008, and has been on the top 10 best-seller list for months now.

Loreau writes in her book, "Lists allow us to clarify our thoughts and take the weight off our minds. Zen philosophy counsels us to abide by forms in order to liberate ourselves from them and achieve freedom. Lists are that form. They will give you more lucidity and more ease in everyday life; they will hugely enrich every sphere of your life."

Psychologist and author Dr David Cohen puts our love of to-do lists down to three reasons: they dampen anxiety about the chaos of life; they give us a structure, a plan that we can stick to; and they are proof of what we have achieved that day, week or month.

BE REALISTIC
Never-ending to-do lists can lead to procrastination and eventually to exhaustion.

Endless tasks lists can overwhelm and frustrate you and give you a feeling of not achieving anything. Experts suggest that a more realistic to-do list should contain no more than 5 items – 3 main things and 2 small tasks.

This 3+2 rule can help you be more focused on a particular task, help you be more mindful when you are doing the task and you will need to switch between the tasks possibly only 4 times in a day! A daily to-do list needs to be specific and targeted. You should only put things on a to-do list that you have the time and resources to achieve. And big goals and projects should be broken down into actionable tasks.

HEALTHY BRAIN CHURN

● We all should have a master to-do list, like a massive brain dump of everything we want to do in all aspects of our life. On a personal level, it's the books we want to read, the shows we want to binge watch, places to go with family, and more. It contains all the house projects we want to work on, everything! It is a proven fact that if you add an item to a list, the likelihood of it getting done is substantially increased. So list it there!

Creative books for creative minds



CREATURE

by Shaun Tan

It's as if, Tan writes, "I need to throw the artistic pebble far across a pond of weirdness in order to see some meaning in the ripples..." Those words in the introduction of his new book speak volumes. The artist, writer and filmmaker from Perth, Australia, has collected his dreamy, sometimes eerie paintings and drawings. Tan reflects at length on his childhood in thoughtful text.

UGLY-CUTE

by Jennifer Mc-Cartney

Is there beauty in just about anything? McCartney thinks so. She has put together a small-in-stature, full-colour look at 'cuglies': oft-under-appreciated species both well known



and obscure. Gaze upon the male star-nosed mole and its 22 pink, fleshy appendages in place of a face. McCartney filled her little book with bite-size facts and fun quizzes.

EMILY IN PARIS: THE OFFICIAL COOKBOOK

by Kim Laidlaw

Filled with 75 recipes inspired by the Netflix series. Lots of food love here, along with photos of ex-pat Emily (Lily Collins) as fans await Season 3. Remember Gabriel's omelette? It's in there. How about that moment Emily was struggling to pronounce un pain au chocolate? The tasty croissant is included too.

THE PIGEON WILL RIDE THE ROLLER COASTER

by Mo Willems

The determined blue pigeon with seven playful books on his resume is back

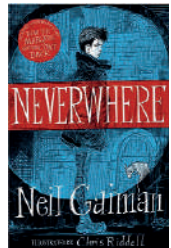


with a not-so-topsy-turvy lesson in managing expectations. This time around, he's set on riding a roller coaster as he plots out the process: buying a ticket, waiting in line, the possibility of the bad-tummy dizzies. What he gets instead might surprise you.

NEVERWHERE BY NEIL GAIMAN WITH ILLUSTRATIONS

by Chris Malbon

This dark urban fantasy from 1996 focuses on the dispossessed as the reader is taken into London Below, a secret world that exists in parallel with the London we know. Gaiman wrote the novel after the BBC made it into a TV series. He wrote in 2005 that the story's goal was to move adults as he was so moved by 'Alice in Wonderland,' the Narnia books and 'The Wizard of Oz' as a kid. A special edition in a slipcase with a new introduction by Susanna Clarke.



New cornerstones of a resilient and robust business

Cognizant business houses have started looking at every aspect of their supply-chain and logistics partners minutely, Holisol emerges a leader in such scrutiny

Supply-chain management has become the new cornerstone of building resilient and robust businesses, more than ever before. Contemporary businesses have become more competitive and demanding in terms of quality and number of B2C products retailed.

From food products, beverages, household equipment to industrial and engineering products, supply-chain and logistics services have gained immense importance in the world of business in India and world over.

Effective logistics is an important component of Indian GDP. Good logistics has the potential to enhance business incomes of companies and private business owners to the tune of millions of dollars.

Textbook Logistics

- The goods get manufactured, assembled and packed in a factory or assembly unit for safer transportation to the designated destination, and then move into the logistics chain to be finally taken to the market or consumption points.

To be able to move products without damage and safely transport, handle, store, maximise transport unit utilisation, a company needs to build a robust packaging and seamless logistics operations which is fully tech enabled to provide on the go visibility/tracking/event management to all the stakeholders, topped with predictive, prescriptive analytics and automated control tower.



Market leader

- A leading name in the field of logistics is that of Holisol. As a company, it is working to solve the trinity of packaging, logistics and technology to provide epitome of fulfillment excellence to its customers throughout

their supply chains.

Its logistics packaging solutions are designed with good logistics, entwined with safe transportation, handling, storing while maximising the cubic space utilisation. The solutions are reusable and returnable, thus assisting customers in achieving their environment and sustainability goals.

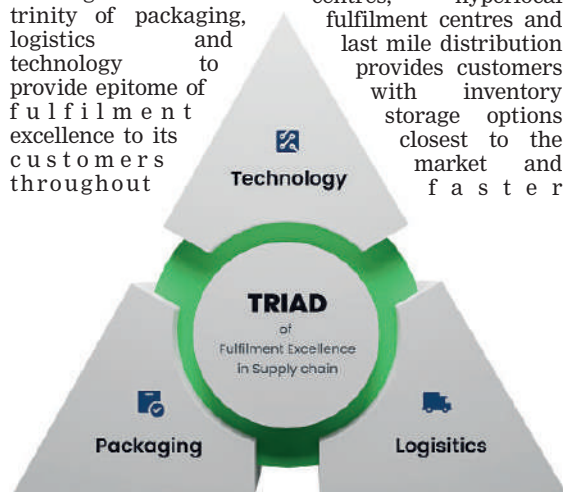
Storage network and technology is key

- Its nation-wide network of warehouses, fulfilment centres, hyperlocal fulfilment centres and last mile distribution provides customers with inventory storage options closest to the market and faster

delivery to the end point.

Its digital solutions for optimising supply chain to enable customers to plan and enhance their supply chains with AI/ML/big data driven production planning/scheduling/control, demand-driven replenishment, dispatch allocation etc. is crucial. While AI/ML driven logistics tech provide automated control tower layer on top of WMS, TMS, DMS etc.

If logistics is not managed well, the indirect logistics costs (estimated to be USD 170 billion) can easily topple business growth estimates and plunge good businesses into unmanageable losses. Such losses incurred on account of excess inventory being carried, damages, pilferage, wastages etc can only be reduced with focus on building fulfilment excellence throughout the entire supply chain, and not just in parts. Therefore, wise business owners choose their logistics partner conscientiously.



Success and spirituality: Do the twain meet?

In this whirl of life, every human being is in pursuit of something. The chase is endless. Will it ever stop? What is everyone chasing? Do you ever get everything you want? These are the questions that New Age spiritual mentor AiR - Atman in Ravi, answers in a chat with none other than actor, medical professional and psychologist Dr. Aditi Govitrikar.

India's latest brand of spirituality is unmatched in the world. It is only in India perhaps where the twain meet - success and spirituality meld together and coexist like never before. Before his metamorphosis, AiR opened a chain of megastores in Bengaluru, way before the mall mania hit Indian metropolitan cities, and has carved a niche for himself. His is a brand of spirituality that allows you to fulfil your goals on all planes: physical, mental and spiritual.

AiR - Atman in Ravi, is a Realised Soul whose mission in life is to 'Help People Realise the Truth about Life and be Enlightened'. AiR's journey of material achievements lasted for a good 25 years, as he went from one peak of success to another. Despite having lived his dreams, AiR realised that something was missing in his life.

Things started to change when he met his Guru, Dada J.P. Vaswani. Then, there was no looking back. AiR realised the truth that he was not the body that he appeared to be, he was Atman, the Divine Soul. AiR's life has been dedicated to reaching out and helping people to eradicate the ignorance that they live in and to Realise the Truth.



Started with Nothing, Became Something... Achieved Everything, Only to Realise, we are Nothing!

AiR - ATMAN IN RAVI
Spiritual Mentor, Author, Singer and a Philanthropist

Based on his Realisations, AiR has published over 60 books, composed and sung about 1400 bhajans, written several blogs, quotes and poems. AiR conducts Spiritual Retreats and organises talks to help people evolve on their spiritual journey. He is a TEDx speaker, and is also invited to speak at several organisations, corporates and universities.

He conducts webinars every day on Zoom and Facebook Live to help people realise the ultimate purpose of life. AiR talks about how success cannot lead to happiness; only happiness can lead to success. To him, happiness has three peaks: Achievement, Fulfilment and the ultimate peak of Enlightenment where one is liberated from all misery and sorrow.

Is there really something called enlightenment?

Enlightenment is switching on the light within. Just like darkness in the room can't be swept away with a broom, we need to switch on the light. Similarly, we are enveloped in the darkness of ignorance and we need Enlightenment. We need the Realisation of the Truth. We need Self-Realisation, which will lead us to the Realisation about life and God.

If God exists and is all-powerful why is there so much suffering in human life?

Every human being suffers on earth not because of God, but because of their own actions or Karma. We all experience the triple suffering: the physical pain of the

body due to disease or decay; the misery of the mind as it creates fear, worry, and anxiety, and the agony of the ego that causes anger, hate, revenge, and jealousy. Suffering is a choice. We can live in eternal joy and everlasting peace by being liberated from the Karmic cycle of death and rebirth if only we realise the Truth about God.

Isn't enlightenment for monks? Can a common man, with his nine-to-five job and a family achieve enlightenment?

A. The Realisation of the Self is called Self-Realisation or Enlightenment. It is realising that we are the Soul (Atman). This Realisation is the first step towards God-Realisation. Anyone can embark on this journey not just monks, but people who have jobs, run businesses, housewives, students, et al. Everybody is capable of experiencing Enlightenment, although everybody doesn't achieve it.

What is Karma? Is it real? Don't we live only once?

A. The word 'Karma' literally means action. It is used with reference to the Universal Law of Karma - As you sow, so shall you reap. Nobody can escape Karma. But Karma works in a twin method. Our past Karma and our present Karma together are responsible for what unfolds in our life. We have been given a mind to think and an intellect to discern. Thereafter, our thoughts and feelings crystallise into action. These present actions can undo wrong Karma of the past. The body lives and dies but ME - the Mind and Ego, carries its Karma in ignorance, into another Rebirth on earth. Enlightenment liberates us from the cycle of death and rebirth.

VISIONARIES 2030



Born to parents who were labourers in a coffee estate, the likelihood of Dr. Radhakrishna Shetty becoming an estate labourer was high as only 15 per cent of the local population was educated beyond Class 4. But the determination of his parents, help from wellwishers and his own efforts led to him becoming a leading financial and life insurance advisor. He went on to purchase the coffee estate where his parents worked and gifted it to his mother. Dr RK Shetty is Chairman & Managing Director of Financial Advisory & Tax Consultancy Firm Issar Financial Services Pvt Ltd.

DR. RK SHETTY
Financial & Life Insurance Advisor



He started off as a taxi driver in Mumbai and went on to owning a fleet of luxury cars, including Porsche 911 and Mercedes. Dr. Harvinder Pal Timmy Mehta (better known as Timmy Mehta to his family and friends) has scripted a success story that seems as incredible as the films shot in his studios. An enterprising businessman and a down-to-earth philanthropist, he shines not just in business, but also in the social field where he is widely respected. An honorary doctorate degree has recently been conferred on him in recognition of his unusual passion and achievements.

DR. HARVINDER PAL TIMMY MEHTA
Entrepreneur



Agnelorajesh Athaide is a first generation serial and social entrepreneur, author, educationist, real estate developer, angel investor and motivational speaker. He is the founder and chairman of Global St Angelo's Group of Companies (GSA), which aims to be a game changer in the real estate business. He engages best brands and best professionals like Sussanne Khan to create affordable luxury. He does designer villas and also premium redevelopment projects at affordable prices.

AGNELORAJESH ATHAIDE
Social and Serial Entrepreneur

Scripting India's growth



Mr Dimitrov Krishnan, Mrs Tanvi Vaidya Kate, Mr Arvind Garg, Mr Sandeep Singh, Mr Nitin Gadkari, Mr Mangesh Vaidya, Mrs Meeta Vaidya, Mr Deepak Garg

The fabulous growth in the infrastructure sector has put the focus on skill development owing to the huge demand for skilled manpower. Nitin Gadkari, Union Minister for Road Transport & Highways

"Infrastructure industry annually needs 7000 trained engineers who can do condition monitoring of machines and almost 15000 mechanics and technicians to maintain and keep the machinery in good working condition," Mr Dimitrov Krishnan, President ICEMA & MD Volvo CE India Pvt Ltd. "There is a huge requirement for skilled manpower in India and abroad as well," Mr Sandeep Singh, Chairman IESC & MD TATA Hitachi Construction Machinery Company Pvt Ltd.

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Turn Your Ideas Into Profitable Enterprises With Financial Viability And The Right Talent

As India Inc. continues to strengthen its spot in the global market, we now need stability and continued value delivery approaches. One such approach is a focus on finance with a strong people culture. In addition, we need strategies that help deliver higher value for customers and growth opportunities for talent. Why is this important? Because all the hard work put into creating a great product or service can go kaput if not backed by financial clarity and a strong team from Year 1 of your business. A cloud-based software start-up ended in a massive debt and a high burn rate that closed after reaching Top 1 on Inc 500. Another popular helmet company, had to close down for lack of funding.

The current dynamic and vibrant ecosystem with promises of a good trajectory is good for India. Now that we have created this massive platform of opportunities, it is time to think about scalability and sustainability. Unsustainable enterprises are a liability that uses resources without giving anything in return. A focus on building solid finances and getting the right people from Day 1 is a proven approach to avoid a pitfall.

People are Paramount

You need the right people in your team to be successful. They are your most important asset. Focus on creating the right environment for your team to learn and grow. We have many people who have been with the organisation from the start. They provide valuable insights and have ownership of the company's success. It is important to align business objectives with people's aspirations. Our ability to deliver higher quality and pay attention to customer feedback is a reality because of our people.

Financial Viability is oxygen to a business

Say that at least 10 times every day to yourself. A strong cash flow



ensures meeting business needs and avoiding debt. That way, you have the control button in your hands. Your aim should be to hit that sweet spot where you have struck a balance - not too much cash on hand and neither an inadequate supply.

Of late, we have a rise in entrepreneurs who want to disrupt, and it's a positive signal. A disruptive idea needs the backing of a viable financial plan to survive. This helped us at Acuver to establish a strong presence in India, Singapore and Australia, expanding into newer geographies and building long-term relationships with our customers. It is commonly estimated that more than two thirds of start-ups fail to deliver a positive return to their investors. But when you have a solid financial foundation, the market's confidence in your business will increase.

You have to be vigilant about every rupee coming in and going out. Start-ups usually need a higher cash outflow in the beginning. The key is to keep a close watch, so it doesn't run out of control. The faster you shorten the gap between your expense and profits, the better:

Why care about these from Day 1?

Because change is the norm of the global marketplace, more now than ever, this necessitates building a resilient business backed by a consistent focus on building a financially strong company with the right people from Day 1. They will help you maintain customers' business value and your people's interests. Acuver is a self-sufficient, bootstrapped enterprise with recorded stable growth year-on-year because of these principles.

In conclusion

Some things never go out of fashion. An approach where you are mindful of your cost and expenses, profitability, and revenue-generating model from the start is worth it. A robust financial plan helps create a scalable and sustainable business where you start with a solid idea and take your people and customers along a long-term, sustainable journey.

About the Author

Sunny Nandwani - Founder & M.D. at Acuver Consulting Pvt. Ltd. Acuver acts as trusted partner for IT Product & Services helping you stay in control of your Supply Chain.

Of innovation and growth

Life without plastic is unimaginable. It is this soft power that Plastindia has garnered by pooling together the entire plastic supply-chain from producers to retailers and all stakeholders together

Heeding the call for making the nation even more 'Aatmanirbhar', the Plastindia Foundation has focused on positioning it as a preferred global sourcing hub by hosting international brands and showcasing modern manufacturing techniques during its upcoming exhibition, conference, and convention.

INNOVATION AND GROWTH

The Indian plastics industry has constantly endeavoured to reinvent itself, coming up with a plethora of innovative ideas that are sustainable and facilitate growth. Historically labour-intensive, with a majority of MSMEs involved in thousands of units fanned out across the country, the plastics industry has invested significantly in research and development (R & D) to find alternatives. It has been at pains to evolve and even as the industry firmly focuses on innovation, sustainability, and growth, facilitating modern techniques that will aid in the preservation of a cleaner environment and lead to long-term economic growth.

THINK GLOBAL, GROW LOCAL

The Indian plastics industry has seen production and consumption increasing many times over in the last three decades. A major goal of the plastic bodies in India now is to contribute substantially to exports and make India one of the largest producers of plastic. The launch of "Aatmanirbhar" movement and the "Vocal for Local" initiative by the Indian government has strengthened the current market environment and given the plastics industry a boost while also offering opportunities for export.

The progress made so far is quite evident. India exported USD 10 billion worth of plastics in 2019-20, which is expected to reach USD 25 billion by 2025, as per a recent industry report. The need of the hour is to now position the nation as a preferred global sourcing hub, thereby facilitating exponential growth for the industry.

GLOBAL PRESENCE

With 200,00 footprints, over 1800 exhibitors from across the world



(L-R) Jigish Doshi, President, Plastindia Foundation and Ajay Shah, Chairman, National Executive Council, PLASTINDIA 2023

Upcoming exhibitions across India

Convergence India 2023 When: Mon, 27 Mar, 8 am – Wed, 29 Mar, 5 pm Where: Pragati Maidan New Delhi, Delhi	Plastindia 2023 When: February 1-5 Where: Pragati Maidan New Delhi, Delhi
ITMACH India 2023 When: Wed, 1 Mar, 10 am – Sat, 4 Mar, 6 pm Where: HEC Exhibition Centre, Swarnim Park, Helipad exhibition Centre, near Gandhinagar Jilla Panchayat, Sector 17, Gandhinagar, Gujarat 382016	IIoT India 2023 When: Thu, 9 Mar, 9 am – Fri, 10 Mar, 6 pm Where: IICC, New Delhi
	India Steel Expo 2023 When: Mon, 20 – Wed, 22 Feb Where: Bombay Convention Centre, NESCO, Mumbai

and Germany, Austria, Japan and Singapore being some of the key participating countries, it is a much-anticipated and eagerly awaited gathering.

Jigish Doshi, President, Plastindia Foundation, said, "We are committed to work closely with the government and industry to facilitate growth and to work towards innovative and modern manufacturing techniques that will be sustainable for the environment and the economy."

OPPORTUNITY FOR GROWTH

Ajay Shah, Chairman, National Executive Council, Plastindia 2023, exudes the optimism that this unique exhibition will not only bring together exhibitors and visitors from different sectors of the plastic industry but also display new technologies and innovations in the industry. "It is a great medium to showcase new products

and a brilliant opportunity to connect with national and international decision-makers."

CREATING GROWTH OPPORTUNITIES

A stunning bouquet of associated offerings promises this industry convergence a must-attend for global plastics honchos.

FUTURE PROSPECTS

The Indian government plans to invest approximately USD 6.2 million to establish plastics parks and increase production to further augment the growing sector. Furthermore, the cost of Indian plastics production remains low because most raw materials used are extracted locally, indicating enormous business opportunities ahead. The industry has also kept the cause of clean environment uppermost while taking steps to expand, which is essential for ensuring an even brighter future.

Haryana marching ahead

Haryana is more than a quiet province resting in the shadow of the national capital – it is the newest 'gold mine' of opportunity



When 80-year-old Dayachand Kaushik wanted to gift his property located in Gurugram to his married daughter Rajinder Chawla, and he was unable to move from his hospital bed in Panchkula, he didn't know what to do.

Years of toil and life's savings were at stake and his daughter would have been bereft of her claim. At this time, Government officials from the State came forward to help him out, through Haryana Government's newest IT initiative to be able to get land and property deed registrations done from anywhere in the State. Informs a HSPV official from the plot registration office, under the aegis of "HSPV on wheels" "We went to the landowner's place, to help him register transference of his land deed. If a property owner is unwell and communicates his problem along with proper medical certificates, under the new IT services wing of the State Government, we go and help the parties by registering their documents from where they are located."

Septuagenarian Dayachand Kaushik's eyes welled up with gratitude when the deed registration was completed in favour of his married daughter. He could now rest in peace, knowing well that his duties towards his daughter were done. Haryana may arguably be one of the very few states which allows this facility to property owners.

HSPV since 2020-21

Think Haryana, and one is reminded of beautiful mustard fields, the rustic charm of the typ-

ical Indian hinterland, smells of freshly cooked parathas and sangri ki sabzifill the air. Today, the state is much more than that, its wealth lies in how villages of this state with a wealth of fertile soil and hardworking farmers have kept pace with urbanization and its ever-evolving matrix of opportunities.

This is the picture that one finds in this State, at present after nearly unstinted effort by the State CM and his Government officials who have toiled day and night to bring about this sea change.

Haryana Shahari Vikas Pradhikaran, the urban planning body of the state of Haryana, under the leadership of Chief Administrator Ajit Balaji Joshi (IAS), is successfully leading the state in achieving CM Shri Manohar Lal Khattar's vision of improving lives through effective and good governance and transforming the state as the modern face of India.

Strategic Approach

HSPV's strategic approach and thoughtful financial management have enabled it to overcome some precarious financial challenges. The development authority faced a rise in net debt to the tune of thousands of crores of rupees due to several reasons, including non-receipt of EDC funds from the government. However, over time, HSPV took crucial decisions to overcome financial challenges and become debt-free.

Here are some of the significant steps the State has taken, along with ongoing measures that have helped it earn a profit of Rs.1900 crores during the 2021-22 and create history.

- HSVP conducted an anti-encroachment drive, as a result, 411.57 acres of land was made freed up, which was formerly encroached. Simultaneously, HSVP marked 28,923 plots for development and put them for e-auction along with the existing inventory.
- A separate cell under the Chief Account Officer has been created to monitor the Lease/Rental Revenue regularly. The move has drastically increased the annual lease/ rent received by HSVP from Rs. 6 crores to Rs. 32 crores.
- During a short span of one and a half years, HSVP, through e-auction, has sold more than 20,000 properties for development and generated a whopping revenue of more than Rs. 20,000 crores.
- HSVP has re-negotiated the terms of the loan and procured reduction in the interest rate, which has lowered its financial

cost from nearly Rs. 1200 crore to Rs. 600 crores annually.

HSVP by discharging its liability on one hand and has also taken an unprecedented step to put the unclaimed amount of the original award land payment in a separate saving account of LAO and has earned 7% interest on an amount of more than Rs. 2,000 crores.

HSVP cleared its outstanding dues in a time-bound manner, including clearing the dues of farmers to a large extent of more than Rs 12000 crores and avoided any further accumulation of liabilities.

Transparent and accessible land auctions and e-auctions

One huge resource the State has in plenty is affordable land, which, in this day and age is a gold mine. HSVP has established an e-Auction Cell in Panchkula, Haryana. The land auctions that initially involved offline bidding and required the physical presence of the buyers are now being conducted digitally in a more transparent and accessible manner. Since its establishment, the e-auctions in the state have been initiated in all five administrative zones of Haryana, namely, Faridabad, Gurugram, Hisar, Panchkula, and Rohtak. The HSVP has successfully auctioned 84 per cent of the properties floated and

earned revenue of more than Rs. 20000 crores from about 20000 properties. Digital intervention in the auction process has eased the e-auction process and made information about plots' status accessible in a more comprehensive format. This has helped the citizens and the department makes informed decisions and resolve queries and concerns in a timely and efficient manner.

Establishing Citizen Facilitation Centre in each Urban Estate of Haryana, for facilitating and providing the IT platform to the people free of cost for participating in the auction and other services of HSVP. About 150 such CSC will be established in the year.

Banking on engineering, IT and ITes

The authority is offering its Engineering Wing's services through IT-enabled initiatives. These IT initiatives aim to provide a practical framework for time-bound service delivery, promoting transparency and accountability and enhancing credibility through active monitoring. The citizens can easily request the status of any project being carried out by the Engineering Wing of the HSVP. They can also raise complaints online and get immediate responses to all their queries through the dashboard on the official website of the Department of HSVP.

The services one can avail under this initiative include getting real-time updates on the repair of water lines, repair of manholes (sewerage & SWD), repair of potholes, repair of streetlights (electrical), and submitting complaints about low-pressure water supply, removal of blockage of sewer line and SWD line. In addition, the citizens may also submit queries concerning the maintenance of parks (Horticulture), Green Belt, road-side plantation, and cleanliness of road/berm.

Simplifying property re-allotment procedure

HSVP introduced a simplified 'Property Re-Allotment Procedure' earlier this year to refurbish the old procedure that used to be tedious, lengthy and required the physical presence of the allottee at every step. The revised method enables the applicant to submit their re-allotment application online via the official website of HSVP and get their application resolved within 15 days of submission. Delegation of Powers of the registry to the Estate officers of HSVP is in process which will help the people for getting the solution on single window.

Eco-friendly initiatives

Natural fauna and flora are integral to creating an ecosystem of growth. No state or region can truly 'develop' by razing its natural beauty. Therefore, in order to maintain its 'green belts' and launch new ones, HSVP has introduced Urban Forestry initiatives. The four projects in the pipeline will cover as much as 10 acres in Faridabad along the by-pass road. Considering the increased environmental concerns, Haryana being one of the country's biggest industry-based states, it is crucial to plant trees in the state. HSVP has allotted a total number of 1,407.92 lakh rupees to the initiative in various cities. The urban forests shall help improve the state's water cycle and is another step towards building a carbon-neutral State.

A comprehensive plan to implement the plantation of urban forests has been created and is being implemented state-wide. Rajiv Gandhi Park in Panchkula is being revived with over 20,000 trees and 9,000 shrubs over an area of 25 acres. Similarly, Hisar, Panipat, and Sonapat are visualised to collectively cover at least 24.5 acres of land for urban forests.

HSVP envisions planting approximately two crore trees to rejuvenate the urban forests. The project stands at 90% completion in Panchkula, while the other areas are aimed to be completed by 2023.

Entertainment hub

Cinema is the newest 'gravy train' where the world finds solace. Regions which are endowed with verdant beauty and luscious greenery can create history by establishing appropriate infrastructure needed for the progress of this sector.

HSVP is formulating a film and entertainment project-Film City at Panchkula. This Film City, to be developed in Pinjore is an initiative to create a world-class hub to promote film, media and entertainment-related activities.

The idea is to establish India's first net zero film city that offers a mixed-use learning program interspersed with studios and theatres. Spread over 105 acres of land, the Film City endeavours to contribute substantially to Haryana's GDP. The site for the same has been designed keeping in view all the 17 Sustainable Development Goals and is set to create over 50,000 new jobs.

Never ending commitment to growth

HSVP's commitment and earnest efforts towards rapid development and growth have transformed the lives of millions of people. It has also made Haryana one of the country's top investment destinations and helped create an investor-friendly environment with world-class infrastructure.

