

# BC | Business Connect

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INSPIRING BUSINESS COMMUNITY



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Thadomal Shahani  
THE MOST ACCLAIMED  
ENGINEERING COLLEGE TO  
WATCHOUT FOR IMPRESSIVE PLACEMENT

**DR. G. T. THAMPI**

Principal

PIONEERING  
**INNOVATION**  
AND EXCELLENCE

**THADOMAL SHAHANI**  
ENGINEERING COLLEGE



# About axiusSoftware

axiusSoftware is an award-winning ISO 9001:2015 and ISO 27001:2013 certified Software Development and Digital Consulting company with offices in India, China, Singapore, and the USA. axiusSoftware provides IT Services, Business solutions, and Consulting to help companies in their digital transformation journey. As one of the fastest-growing Software Development companies, we not only help organizations innovate and re-imagine the future for enhanced growth but also transform their business dreams into reality through our cutting-edge technologies.

**10+**

Years of Operation

**5**

Offices Globally

**15**

Countries (Clients)

**350+**

Projects Delivered

**190+**

Global Clients

**97%**

Repeat Business

## Services



Enterprise Web  
Solutions



Enterprise Mobile  
Solutions



Enterprise WeChat  
Solutions



AR, VR & MR



AI & ML



IoT



Digital  
Marketing



Cyber  
Security



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**We provide following services :-**

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- ✓ **SEO**
- ✓ **Social media**
- ✓ **Web Design & Development**
- ✓ **PPC**
- ✓ **Graphic design**
- ✓ **Mobile app**
- ✓ **Content Marketing**







## Institutions crafting the blueprints of tomorrow's world

# EDITOR'S DESK

Business Connect is proud to release its unique series of editions focused on a specific industry. For the month of May, the focus is on some outstanding engineering colleges that are creating ripples in the world of the engineering education system. We know that our publication has a global reach, where we have also become a popular choice among teenagers who are seeking the best engineering colleges to become the future engineers in various fields. We have curated this publication as a guide for all the aspirants to make a well-informed decision of choosing the top institution by deeply diving into every institution's profile one by one.

Within the entrepreneurial ecosystem, educational institutions of today are breaking down novel approaches to prepare stronger minds for our brighter future ahead. The exponential growth of the students of these institutions is worth many glances. The high IQ as well as EQ levels of such dignified institutions provide a sense of content to us about where our generation is headed.

Let's also discuss how our new-age business world is very different now. The number of amazing improvements that businesses have enabled by redefining the business ideals are highly commendable, especially with the improvement of the company environment for employee well-being. Our team staunchly stands by those who have been working persistently in their niche market to add value to the lives at ground level. We wanted each story to be solely fixated on some inspiring role models of the business fraternity. The aim is to applaud their revolutionary breakthroughs for a better future for all. As a separate success story section, a few remarkable tales of some business owners who have changed millions of lives through their huge influence have been compiled here. Each of the business heads on this list has blazed a trail in his field and amazed the critics with their innovative ideas and stirrings of excellence.

For the cover page, we brought to you the captivating journey and impact of Thadomal Shahani Engineering College, which is known as a well-acclaimed leading institution in the engineering world. Their incredible journey is unquestionably compelling and inspirational for anybody aspiring to leadership roles. This feature flawlessly captures every aspect of the institution's overall journey. We are convinced that their success story will inspire our global readership to follow their dreams and will provide some words of counsel for all.

In addition, you will be astounded by the amazing inventions that have been brought about by the passionate entrepreneurial spirit of numerous other prominent figures. I want to conclude this editorial by expressing my gratitude to all of our beloved readers, who have served as the main source of inspiration for all of our innovative publications. We also promise to encourage and draw attention to the brilliant minds in the business sector who go above and beyond to develop, validate, and implement ideas in fresh and innovative ways.

**Kajal Dobhal**  
Kajal@businessconnectindia.in  
Business Connect



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## Upraise your business with bespoke digital business solutions



**400+**  
Experts

**20+**  
Industries

**150+**  
Global Brands

**10+**  
Countries

### Who we are?

*Techmango is a prominent IT services, consulting, technology services, and digital transformation services provider serving the world's leading brands with its holistic portfolio of services in consulting, engineering, design, and operations.*

### Why Techmango is formed?

Started as a small IT service-providing company of just 30 professionals in **2014** in Madurai, with a strong vision of making a massive difference in the IT service sector by empowering businesses with top-notch IT services, Techmango has now emerged as a leading, community-based IT service-providing organization serving millions of brands across the globe.

Primarily located in the **tier 2 city, Madurai** with Offshore Development Centers (ODCs) in **Chennai** and **Trichy**, we also have Overseas offices in **Dubai (UAE)**, **USA - Atlanta (Georgia)**, and **Unionville (Connecticut)**.



### What we do

We work for diverse businesses of all sizes right from Startups to Fortune companies across all domains and deliver **bespoke and next-gen IT services** and solutions to help their businesses thrive in this highly competitive digital world.

### Our Specialty

- ✓ Technology Offshore partnership
- ✓ Center of Excellence (CoE) for comprehensive IT service requirements
- ✓ Committed team/ IT staff augmentation/ Resource offerings for the existing technology base.

### Our Services

- Blockchain Technology
- Data Engineering
- Generative AI
- Robotic Process Automation
- Product Engineering
- Bespoke Mobile/Web solution

### Whom do we serve?

- ♥ Healthcare
- 📦 Logistics
- 🎓 Education
- 🏭 Manufacturing
- 🎬 Entertainment
- 🛒 E-commerce
- 🏠 Real estate
- 📢 Social Networking

### Our Technology





# THADOMAL SHAHANI ENGINEERING COLLEGE

PIONEERING INNOVATION AND  
EXCELLENCE

**I**n a world characterized by rapid technological evolution and dynamic global shifts, engineering colleges have redefined their roles beyond conventional academic frameworks. They have transformed into vibrant epicenters of innovation, where the next wave of industry pioneers is born and significant social change takes root. Among these remarkable institutions, Thadomal Shahani Engineering College (TSEC) shines brightly as a hallmark of academic distinction, groundbreaking research, and holistic student development. Founded in 1983, TSEC has carved out its reputation as a vital force in shaping India's future engineers, sparking entrepreneurial passions, and fostering societal progress through transformative education and pioneering research.

## The Genesis of TSEC

The journey of TSEC began in 1983, under the leadership of philanthropists and visionaries, who were deeply invested in the value of education. Spearheaded by Principal K.M. Kundnani, the institution was conceived with the goal of addressing the growing demand for skilled engineers in Mumbai. In its early years, TSEC focused on laying a strong academic foundation with the establishment of essential infrastructure, including classrooms, laboratories, and libraries. Along with this, the curriculum was crafted to meet the core needs of engineering students in subjects like mathematics, physics, and foundational engineering disciplines.

## TSEC's Evolution: The Remarkable Journey of Thadomal Shahani Engineering College From Vision to Prestige:

The story of Thadomal Shahani Engineering College is one of ambition and transformation, evolving from a humble beginning into a distinguished institution. This journey, rich with milestones and pivotal changes, reflects the college's unwavering commitment to excellence. Over the years, Thadomal Shahani Engineering College has continually adapted to the rapid advancements in technology, innovative educational practices, and the pressing needs of society and the environment. This document delves into the college's evolution, spotlighting the significant milestones that have paved its path to prominence.

## Founding and Early Years

The birth of Thadomal Shahani Engineering College stemmed from the visionary ideas of dedicated philanthropists, particularly Principal K.M. Kundnani. He recognized the urgent need for a technical education institution in Mumbai. The college's formative years were marked by the establishment of essential infrastructure, the recruitment of skilled faculty, and the creation of initial academic programs. These foundational efforts set the stage for the college's future development and the reputation it would come to enjoy.

## Building Infrastructure and Shaping Curriculum

In its nascent stages, the college concentrated on developing crucial infrastructure, including classrooms, laboratories, libraries, and administrative offices. The curriculum was crafted to fulfill the essential requirements of engineering education, featuring core courses in mathematics, physics, and fundamental engineering principles. Laying down a robust academic framework was vital for attracting students and securing accreditation from the appropriate authorities.





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Cover Story

**DR. G. T. THAMPI**

Principal



**AUDIOTRAK**





**Accreditation and Recognition:** In its quest for quality, one of TSEC's early milestones was obtaining accreditation from national bodies. Accreditation not only affirmed the college's commitment to high standards but also attracted more students, faculty, and industry partnerships. This recognition from accreditation bodies set TSEC on a path of continuous growth and development.

**Expansion and Diversification:** Over the years, TSEC expanded its offerings and diversified its academic programs. This diversification was particularly significant with the introduction of specialized courses in emerging fields like Artificial Intelligence, Machine Learning, and Blockchain. These new programs aligned with the evolving industry needs, ensuring students remained competitive and well-prepared for future technological challenges.

**Ph.D. Program and Research Focus:** The establishment of a Ph.D. program marked another significant step in TSEC's journey. This initiative fostered a culture of research and innovation, allowing faculty and students to explore cutting-edge technological advancements. The introduction of research centers of excellence further propelled the college into the realm of advanced technology research and development.

**Industry Collaborations and Placements:** TSEC's strong ties with the industry are a testament to its commitment to student success. The college has established long-standing partnerships with over 90 companies, offering students excellent internship and placement opportunities. These collaborations have been instrumental in ensuring high placement rates and providing students with practical exposure to real-world industry challenges. TSEC's continuous engagement with industry leaders has played a crucial role in adapting its curriculum to align with the latest trends and demands.

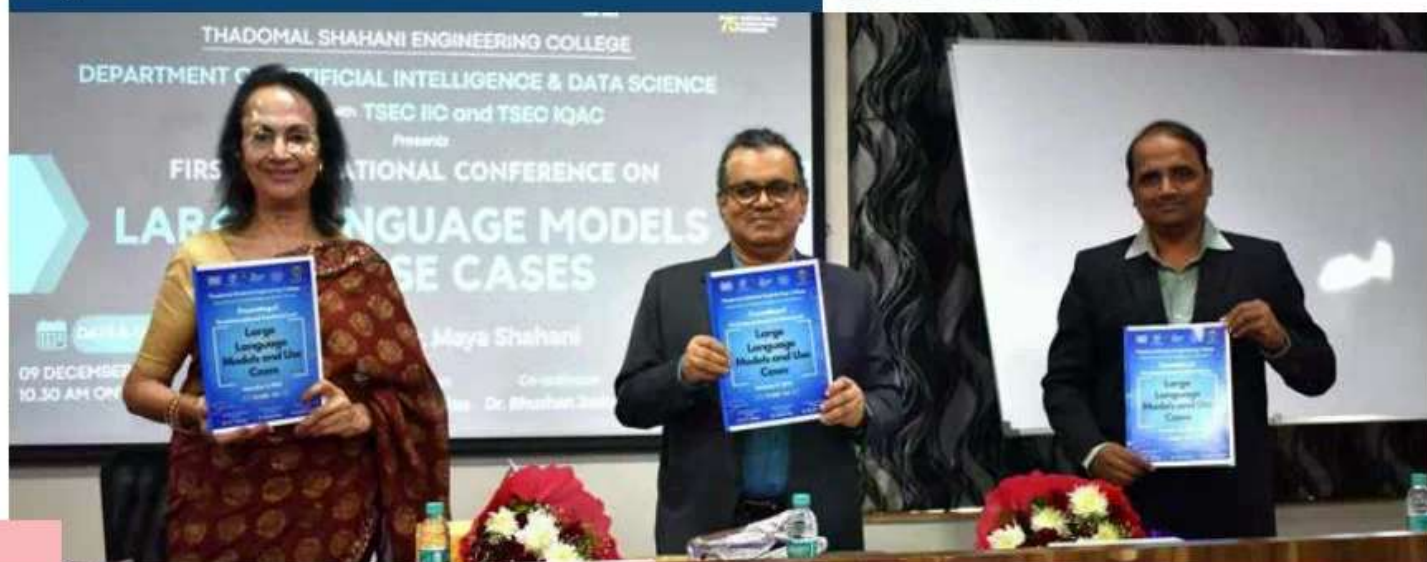
**Infrastructure Development:** To stay relevant in a fast-paced educational environment, TSEC has consistently invested in upgrading its infrastructure. The introduction of smart classrooms, state-of-the-art laboratories, and cutting-edge technology ensures that students have access to the latest tools and resources, facilitating a dynamic learning experience.

**Cultivating Innovation and Entrepreneurship Education at TSEC goes beyond conventional teaching methods. The institution emphasizes a dynamic ecosystem that encourages creativity, critical thinking, and innovation. TSEC offers specialized programs in fields like Artificial Intelligence, Data Science, Computer Engineering, Information Technology, Electronics & Telecommunication, and Chemical Engineering. These programs are not only focused on imparting technical knowledge but also fostering an entrepreneurial mindset that prepares students to become leaders and innovators in their respective fields.**

**Incorporating emerging technologies such as AI, Blockchain, and Machine Learning into the curriculum ensures that students are always prepared for the challenges of tomorrow. The college's commitment to innovation is evident in its dedicated centers for research and entrepreneurship. These centers provide students with resources and mentorship, encouraging them to commercialize their research and become changemakers in the industry.**

**TSEC's Long-Term Vision: Innovation and Societal Contribution**

TSEC's long-term vision centers around becoming a globally recognized leader in engineering education, research, and community engagement. The institution aims to create an environment that promotes critical thinking, innovation, and lifelong learning, thereby contributing to global technological, economic, and social advancements.







**Academic Innovation:** One of the cornerstones of TSEC's future vision is academic innovation. The institution continuously updates its curriculum to incorporate cutting-edge technologies and interdisciplinary studies. By aligning academic programs with global industry standards, TSEC ensures that its students are equipped with the knowledge and skills to excel in a rapidly changing job market.

**Research and Development:** The college's emphasis on research is another key element of its long-term vision. By establishing state-of-the-art research centers and promoting collaborations with leading industries and academic institutions, TSEC aims to tackle real-world problems and contribute to technological breakthroughs. The focus on interdisciplinary research further encourages students and faculty to work together to develop innovative solutions.

**Societal Contribution:** TSEC is equally committed to making a meaningful contribution to society. The college encourages students to engage in community service projects through its National Social Scheme (NSS) and other outreach programs. These initiatives help students develop a sense of social responsibility while contributing to the betterment of society. Additionally, TSEC's inclusive education model, which offers scholarships and financial aid to deserving students, ensures that education is accessible to all, regardless of financial background.

**Sustainability Initiatives:** In line with its vision for a better future, TSEC is also dedicated to sustainability. The institution has integrated green campus initiatives and sustainable practices into its operations and curriculum. These efforts aim to minimize the environmental impact of the campus while fostering a culture of sustainability among students.

### Bridging Industry and Academia: The Power of Partnerships

To ensure that its academic programs stay relevant to industry trends, TSEC has embraced a multifaceted approach. By maintaining strong partnerships with industry leaders, the college ensures that its curriculum reflects the latest technological advancements. Regular interaction with industry experts through guest lectures, seminars, and workshops keeps students informed about real-world applications and emerging trends.

*"Education is the most powerful weapon which you can use to change the world." – Nelson Mandela Says.*

TSEC's commitment to industry collaboration is also reflected in its robust internship programs, which provide students with hands-on experience and allow them to apply classroom knowledge to practical settings. These industry ties also play a crucial role in ensuring that students are well-prepared for the workforce.

### Ph.D. Programs: Fostering Research-Driven Innovation

As technology continues to evolve, the demand for research-driven innovation has never been higher. TSEC's Ph.D. programs in Information Technology, Computer Engineering, and Electronics & Telecommunication are designed to meet this demand. With a focus on emerging areas such as artificial intelligence, quantum computing, and cybersecurity, these programs provide students with the opportunity to explore cutting-edge research topics and make significant contributions to their respective fields.

Through its interdisciplinary collaborations, industry partnerships, and state-of-the-art research facilities, TSEC provides Ph.D. students with the resources they need to conduct impactful research. The college also offers mentorship from experienced faculty and access to funding opportunities, ensuring that students can focus on their research without financial constraints.

### Thadomal Shahani Engineering College: Nurturing Tomorrow's Innovators

In the rapidly evolving world of higher education, the need for institutions to not only deliver academic excellence but also provide a holistic, supportive environment for students has never been greater. Thadomal Shahani Engineering College (TSEC) in Mumbai has emerged as a prominent example of an institution that balances academic rigor with personal, professional, and emotional growth for its students. This commitment is reflected in their remarkable infrastructure, innovative programs, and a leadership team dedicated to shaping the engineers of tomorrow.





## Cultivating a Supportive Environment

TSEC's dedication to fostering a supportive learning environment begins with its robust academic infrastructure. The college goes beyond traditional classroom learning by providing students with access to cutting-edge laboratories, state-of-the-art libraries, and online resources. These resources ensure that students receive a comprehensive education, preparing them for real-world challenges.

A pivotal aspect of TSEC's approach is its mentorship system. Academic advisors and faculty mentors guide students through their academic journeys, offering personalized support tailored to individual needs. This one-on-one guidance is crucial in helping students navigate academic challenges and excel in their respective fields.



TSEC offers more than just academic support; it prioritizes mental health and wellness with dedicated counseling services to help students manage stress. Recognizing the pressures students face, these initiatives are essential for maintaining a balanced life.

Also, TSEC promotes personal growth through extracurricular activities, workshops, seminars, and career counseling. Internship and co-op programs provide practical experience, enhancing career readiness. By fostering an environment focused on both academic and personal development, TSEC equips students for success in their careers and beyond.

## Looking Ahead: Infrastructure and Academic Innovations

As education continues to evolve, so does TSEC's commitment to staying ahead in the competitive academic landscape. The college's vision for the future is built upon continual infrastructure development and the expansion of academic programs that meet emerging global demands.

TSEC is committed to upgrading its facilities regularly. This includes expanding its labs, classrooms, and libraries to integrate the latest technologies, ensuring that the learning environment remains relevant and forward-thinking. A significant focus is also placed on creating collaborative spaces such as innovation labs and think tanks, which inspire creativity and teamwork among students. Sustainability is another core value that the college is embedding in its future development. Green campus initiatives are already underway, with eco-friendly infrastructure and sustainable practices designed to reduce the college's carbon footprint. These initiatives reflect TSEC's commitment not just to technological advancement but also to social responsibility.

TSEC is continuously updating its curriculum to align with technological advancements and industry needs. By introducing interdisciplinary programs that combine engineering with business or healthcare, the college prepares students for diverse career opportunities. TSEC also adopts flexible learning models, including online and hybrid courses, to meet varied student preferences. Furthermore, the college strengthens industry ties through partnerships, collaborative projects, and internships, ensuring graduates have both theoretical knowledge and practical experience for the workforce.

## Innovation at the Core

Innovation is at the heart of TSEC's mission to continuously improve its services and offerings. The college recognizes that in today's rapidly changing world, innovation is critical to maintaining a competitive edge. To foster this culture, TSEC encourages interdisciplinary research, collaborative projects, and hands-on experimentation.

The faculty and staff are actively engaged in research initiatives, which are supported by resources and funding provided by the college. This creates an environment where creativity is nurtured, and groundbreaking ideas can thrive. TSEC's partnerships with industry leaders and startups further enhance this innovation-driven environment, providing students and faculty with opportunities to work on real-world problems and solutions.



In addition to research and development, TSEC promotes entrepreneurship among its students. Regular innovation labs and brainstorming sessions allow students to explore new ideas and take risks in a supportive environment. This mindset of proactive problem-solving is essential in shaping the leaders and innovators of tomorrow.

### A Leadership Philosophy Focused on Growth

TSEC's leadership philosophy is rooted in the belief that education is transformative, not only for the individual but also for society as a whole. The leadership team at the college places a strong emphasis on integrity, collaboration, and inclusivity. Leading by example, the senior management team encourages an open and communicative environment, where everyone's voice is valued, and students and staff alike feel empowered to contribute their talents.

Adaptability is a key focus for the leadership team, recognizing that the landscape of education and technology is constantly evolving. The leadership at TSEC is dedicated to ensuring that the institution stays at the forefront of these changes, continually improving educational practices and embracing lifelong learning.

Ethical leadership is also a cornerstone of TSEC's values. By embracing these principles, the senior management team aims to ignite a spark in future generations of engineers, encouraging them not just to excel in their fields, but to emerge as visionary leaders and innovators who will champion positive change across the globe.

### Celebrating Achievements and Looking to the Future

The accomplishments of TSEC in the past academic year speak volumes about its commitment to excellence. The college consistently achieves a high passing percentage, with

an impressive number of students securing distinctions and honors. It has been ranked among the top engineering colleges in Mumbai and India, with recognition from prestigious publications and surveys.

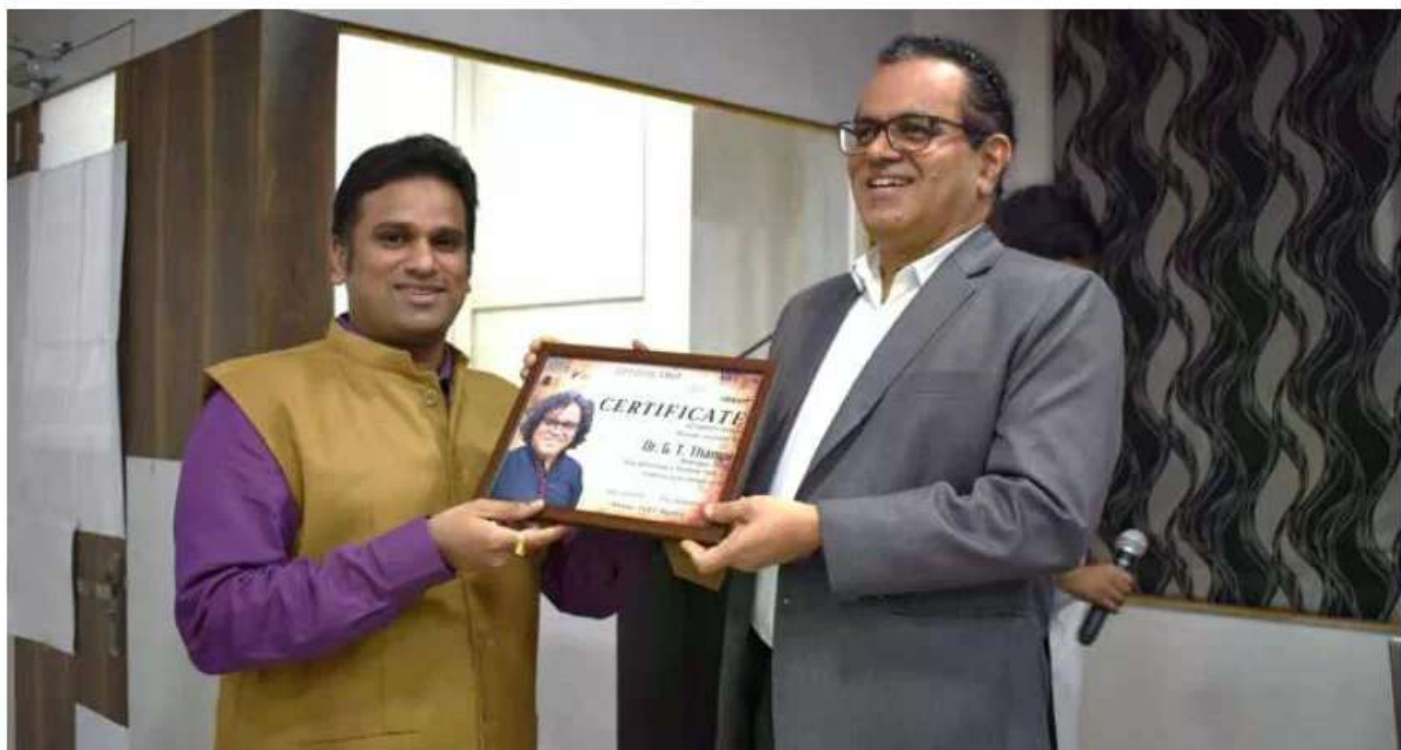
Student achievements at national and international hackathons, as well as in sports and cultural competitions, reflect the well-rounded development that TSEC fosters. These successes are a testament to the college's holistic approach to education, where academic excellence is complemented by personal growth, creativity, and social impact.

Looking ahead, TSEC is focused on expanding its global footprint. With plans for more international collaborations, student exchanges, and joint research programs, the college is preparing its students for a globalized workforce. Personalized education through AI and data analytics will also play a key role in shaping the future of learning at TSEC.

### On a Concluding note of pride and inspiration.

Thadomal Shahani Engineering College (TSEC), established in 1983, stands as a guiding light of engineering education, committed to excellence, innovation, and making a positive societal impact. With a vision for global recognition, TSEC continually evolves to shape the engineers and innovators of tomorrow.

By nurturing creativity, promoting research, and collaborating with industry leaders, TSEC empowers graduates to become skilled professionals and visionary leaders who drive meaningful change. Its mission transcends traditional engineering training, fostering innovative leaders prepared to confront the challenges of the future. With its unwavering focus on academic achievement and personal growth, TSEC is poised to elevate the standards of engineering education even higher in the years ahead.





# REED HASTINGS

**THE INNOVATOR WHO  
REVOLUTIONIZED  
THE ENTERTAINMENT  
SPACE FOREVER**

**T**V shows, movies, documentaries, and in-houses content with vast genres and languages. Netflix knows what people crave for... As a prominent leader as a streaming platform, Netflix has become a name that needs no introduction at all. Especially for the tech-savvy Gen Z, Netflix has become the primary source of binge watching and preferred entertainment. At present, thriving on a subscription-based model, it facilitates users to access commercial free content on-demand. And the stellar mind behind this revolutionary platform is Reed Hastings who founded Netflix to ensure entertainment becomes more accessible anytime and anywhere. The goal behind the establishment of this platform was to reduce the need for physical media like DVDs and Blu-rays. Apart from this, this extends the accessibility of the content across various devices. His success story is an inspiration to millions of people who strive to embark on their entrepreneurial voyage. We should dive into Reed's triumph tale and life story to bag insights into his success trajectory.

## **The beginnings**

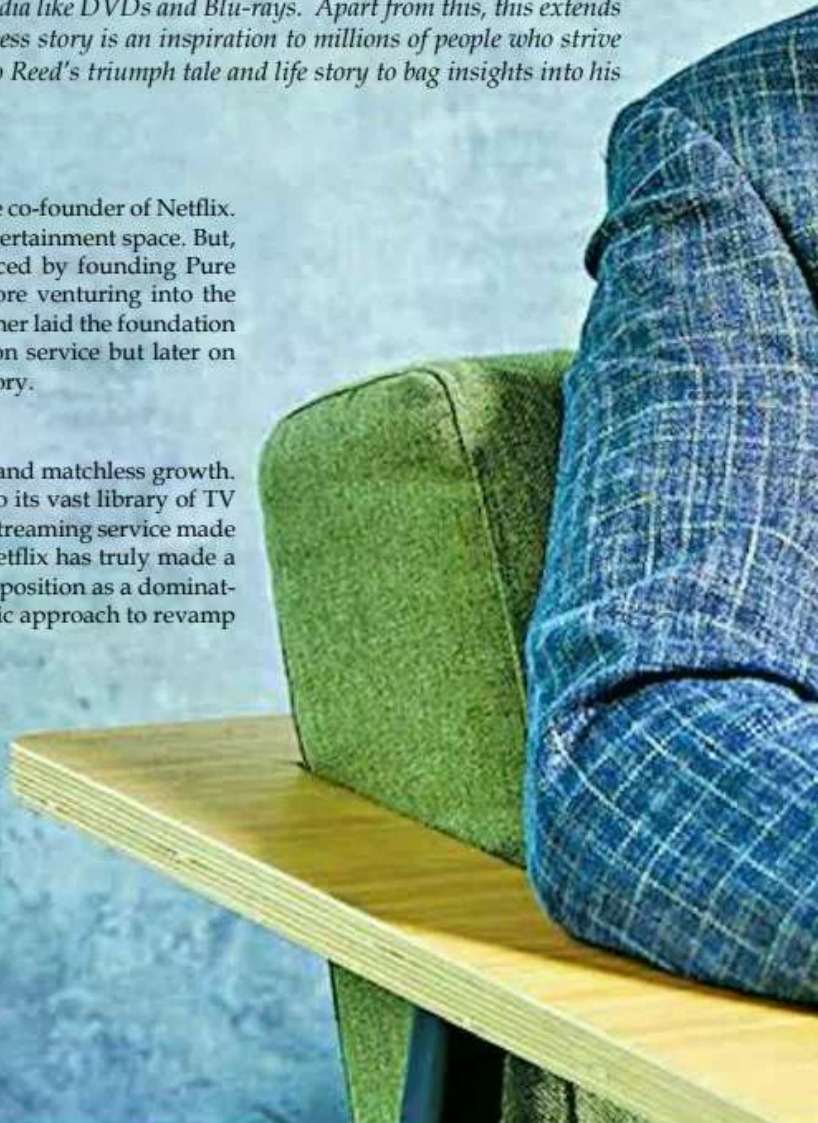
Reed Hastings owns the title of a visionary entrepreneur and the co-founder of Netflix. Indeed, the inception of Netflix left an indelible mark on the entertainment space. But, before Netflix, his journey as a business owner was commenced by founding Pure Software. This venture he later sold to Rational Software before venturing into the world of streaming. In 1995, Hastings and Marc Randolph together laid the foundation of Netflix. Initially, the platform worked as a DVD subscription service but later on transitioned into streaming content in 2007. And the rest is history.

## **Meteoric rise**

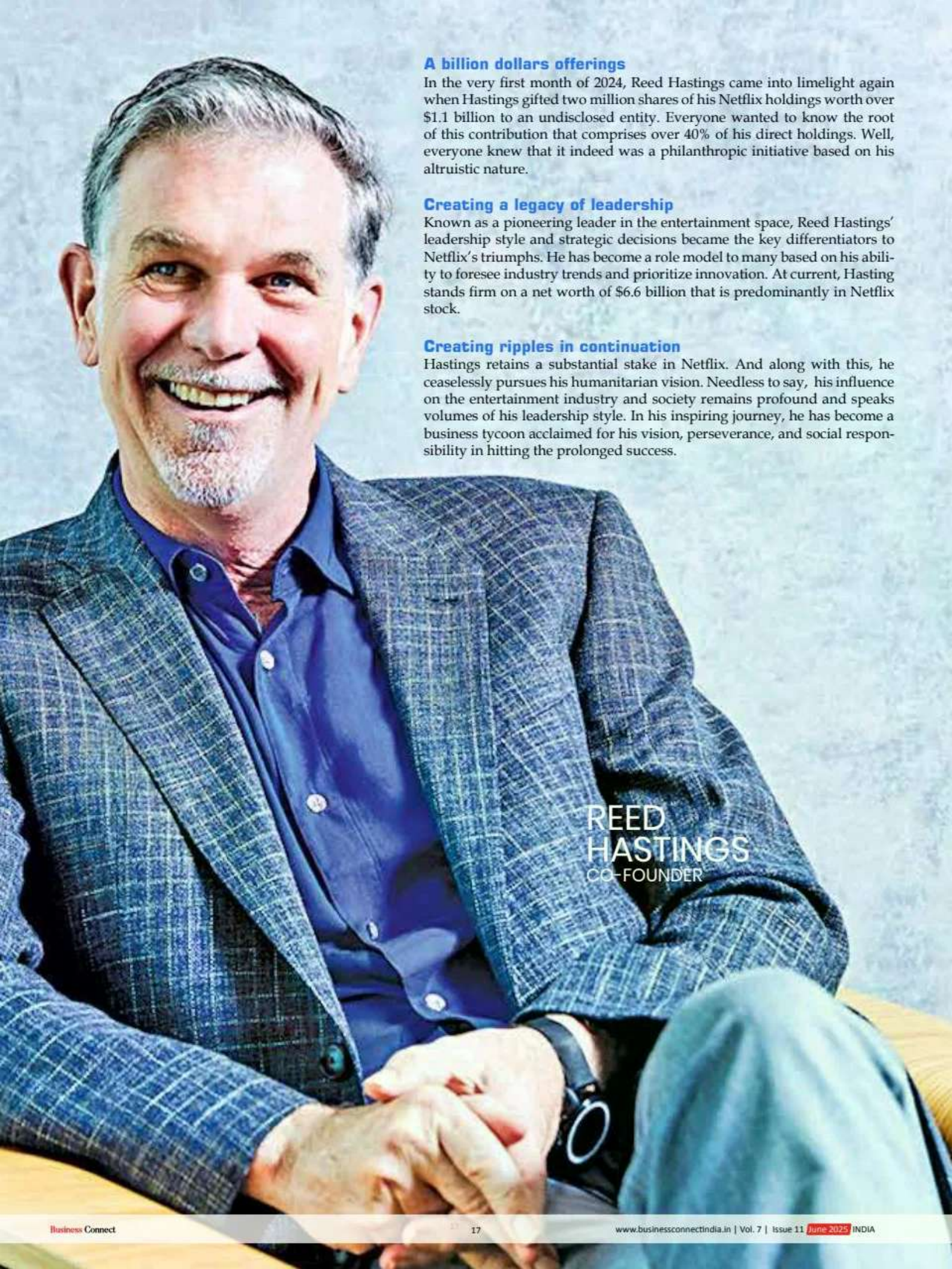
Hastings' leadership made Netflix experience howling success and matchless growth. It attracted over 222 million members across the globe owing to its vast library of TV shows, films, and original content. The innovative approach of streaming service made it to the headlines and changed the way of content delivery. Netflix has truly made a huge difference to traditional media channels and cemented its position as a dominating force. The entertainment landscape under Hasting's strategic approach to revamp the entertainment experience.

## **Philanthropic alignment**

A business leader's mindfulness always gives him an edge over others. Same goes for what Reed Hastings has been doing by giving back to society. He has a global reputation of being a hard-core philanthropic personality. In 2020, he and his spouse Patty donated \$120 million to fund scholarships at historically Black colleges and universities. This move showcases their commitment to education and social equity. Hastings' philanthropic pursuits align with his vision of creating positive social impact alongside business achievements.







### **A billion dollars offerings**

In the very first month of 2024, Reed Hastings came into limelight again when Hastings gifted two million shares of his Netflix holdings worth over \$1.1 billion to an undisclosed entity. Everyone wanted to know the root of this contribution that comprises over 40% of his direct holdings. Well, everyone knew that it indeed was a philanthropic initiative based on his altruistic nature.

### **Creating a legacy of leadership**

Known as a pioneering leader in the entertainment space, Reed Hastings' leadership style and strategic decisions became the key differentiators to Netflix's triumphs. He has become a role model to many based on his ability to foresee industry trends and prioritize innovation. At current, Hastings stands firm on a net worth of \$6.6 billion that is predominantly in Netflix stock.

### **Creating ripples in continuation**

Hastings retains a substantial stake in Netflix. And along with this, he ceaselessly pursues his humanitarian vision. Needless to say, his influence on the entertainment industry and society remains profound and speaks volumes of his leadership style. In his inspiring journey, he has become a business tycoon acclaimed for his vision, perseverance, and social responsibility in hitting the prolonged success.

**REED  
HASTINGS**  
CO-FOUNDER



# Corey Pharmaceuticals

A one-stop solution for all kinds of chemistry services

## OUR CEO



**Dr. Leleti Rajender Reddy**  
Chief Executive Officer



- Ph.D. in Synthetic Organic Chemistry from IICT-Hyderabad
- Postdoc from 1) Harvard University, USA and 2) RWTH Aachen, Germany
- Worked in Novartis Pharmaceuticals, Piramal Pharma Solutions, Sai Life Sciences, Sambi Pharma and Aring (Mane Group)



- Strategic Leader with over 30 years of excellence in managing the entire spectrum of end-to-end Business Operations, People Management, and Research & Development
- Proven scientific research experience in Discovery and process development, cost-effective and safer route selection, synthesis of complex NCEs/APIs, total synthesis of biologically active molecules
- Managed and directed a workforce of almost over 300 scientists working on FTE, FFS and risk-share projects for clients based out of USA, UK, Europe and Asia
- Keen customer-centric approach with skills in determining gaps & implementing new operations & processes; built innovative and practical solutions to drive the delivery on time



- Published over 50 Research articles published in peer-reviewed international journals such as *J. Am. Chem Soc.*, *Ang Chem*, *Organic Letters*, *Chemical Communications* and *J. Org. Chem.* etc.
- Over 50 international patents filed



- Received several awards/fellowships in his career from agencies like CSIR, UGC-Gate, Graduiertenkollegs Fellowship "Inventor and Inventions award" "Business Excellence Award" "Change Award" "Standing Ovation Award" etc.
- Presented research work at several international conferences

## OUR CEO's WORK HIGHLIGHTS

Cover Page of the "Organic Letters"



Cover Page of the "Journal of the Organic Chemistry"



Cover Page of the "Chem. Comm."



Cover Page of the "Tetrahedron Letters"



Cover Page of the "Journal of the Organic Chemistry"



News of the Week in "Chem. Eng. News"



Cover Page of the "Business Connect"





## ➤ BUSINESS MODEL

### Full-Time Equivalent (FTE)

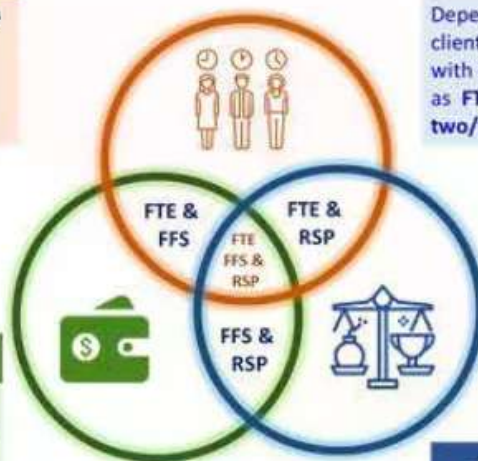
- Design and Synthesis of **Library Molecules** for drug discovery/medicinal chemistry.
- **Route Scouting**: Development of alternative, cost-effective routes.
- Technology Development and Transfer

### Fee-For-Service (FFS)

- **Delivery Oriented Projects**
- Design and Synthesis of Target Molecules from mg to multi-Kg levels.
- Route Scouting
- Process optimization followed by delivery

### FTE + FFS + RSP

Depending on the complexity of the task and the client's needs, Corey Pharmaceuticals collaborates with clients on a variety of business modules, such as FTE or FFS or RSP, or a combination of the two/three.



### Risk-Share-Projects (RSP)

- No Result – No Payment Projects
- Synthesis of Complex Molecules

## ➤ SERVICE OFFERING

### Early Phase

### Late Phase

### Commercial

Developing an innovative route of synthesis (ROS) from idea to sustainable process in a cost-effective manner

Developing a robust, scalable, sustainable, and safer process by using PROCESS, SELECT and GCbD principles



**One-stop-solution for all kinds of chemistry services from milligram to commercial supply**





## Enriching Lives Through Technological Innovation

*How a bold vision and a purpose-driven platform are transforming the hiring ecosystem*

In a world where innovation often focuses on automation for the sake of speed, Griphic has chosen a path of purpose — one that aligns technology with human insight to solve real-world problems. Founded by Siddhant Bansal and Ashwani Yadav — visionary minds from IIT Delhi, Griphic stands today as a powerhouse of thoughtful technology. At its heart lies a vision not just to innovate, but to enrich — and nowhere is this more visible than in the company's flagship platform, Cerebrus.

### **A Visionary at the Helm**

Siddhant Bansal, Ashwani Yadav and Pranshuman, together form the vision-engine trio behind Griphic. While Siddhant leads innovation and external strategy, Ashwani and Pranshuman bring depth in execution, overseeing the technical evolution of products like Cerebrus. After graduating from IIT Delhi, they committed themselves to creating technological tools that carry human depth — products that address gaps not only in functionality but also in fairness and inclusivity.

*"At Griphic, we believe that the tougher a problem seems, the closer we are to a breakthrough. When challenges feel impossible, that's when we come together, combine our strengths, and create the most brilliant solutions,"*  
says Siddhant.

This ethos has been the guiding force behind Griphic's emergence as a disruptive player in the field of structured hiring and evaluation technologies.

### **The Genesis of Griphic**

Founded by a team of engineers from IIT Delhi, Griphic started with a simple but powerful belief — that real

innovation lies in improving everyday systems. Their core mission was to develop purpose-driven products for industries where current solutions were either outdated or inaccessible.

Hiring was one such space. With traditional recruitment processes often plagued by inconsistency, bias, and inefficiency, Siddhant, Ashwani and their team saw an opportunity to redefine the system — to make it fair, smart, and scalable.

This led to the birth of Cerebrus — a platform that doesn't just automate interviews but actually conducts them, intelligently and empathetically.

### **Cerebrus: Where Intelligence Meets Intuition**

Cerebrus is a hiring platform that combines conversational AI with expert-level interview structure. Using responsive Metahumans, it offers candidates a realistic, dynamic interview experience. Behind the scenes, Cerebrus evaluates problem-solving, thought processes, and domain knowledge through structured algorithms, delivering real-time, unbiased reports for recruiters.

*"Hiring the right talent is a big pain point for everyone — be it startups, MNCs, or academia," Siddhant explains. "Our vision with Cerebrus is to move beyond CVs and provide a fair, comprehensive assessment of every candidate's capability."*

### **The Problem with Traditional Hiring**

In high-volume hiring environments, recruiters face two major issues: scale and subjectivity. Limited time and technical bandwidth mean candidates are often filtered based on CVs alone — a flawed metric that can overlook hidden talent and misrepresent skills.



**Siddhant Bansal**  
Founder & CEO

### **Cerebrus solves this by:**

- Conducting scalable interviews with Metahumans that adapt in real time.
- Offering discreet and smart proctoring for assessment integrity.
- Utilizing interview structures vetted by industry experts.
- Providing structured reports that empower recruiters with actionable insights.

Importantly, Cerebrus leaves room for human judgment — it augments decision-making rather than replacing it.

### **Empowering Both Sides of the Hiring Equation**

The platform is designed not only for recruiters but also for candidates. It democratizes the hiring process by allowing job seekers to showcase their



abilities through structured, unbiased assessments — offering a fair shot, irrespective of resume format or background.

*From startups to global enterprises, Cerebrus offers measurable improvements in:*

- Evaluation consistency
- Interview turnaround times
- Quality of candidate insights
- Candidate satisfaction and experience

As Siddhant puts it,

*"For experienced individuals, generic tests don't suffice. Personalized discussions are essential. Cerebrus enables these at scale, with depth and structure."*

#### **Recognition & Industry Footprint**

*Griphic's approach hasn't gone unnoticed. The company has quickly built a reputation for pioneering innovation in HR technology:*

- Siddhant Bansal was honoured as the 'Young Business Leader of the Year' at the 33rd World HRD Congress.
- Cerebrus was a proud co-supporter and exhibitor at the World HRD Congress 2025, one of the most prestigious platforms in the global HR landscape.
- Griphic sponsored ByteRunners, a high-stakes hackathon at TRYST, IIT Delhi's annual tech fest.
- Cerebrus was showcased at PIWOT 2025, hosted by Pan IIT Alumni India at the Jio World Convention Centre, Mumbai.

These milestones underline the trust the industry is placing in Griphic to redefine hiring as we know it.

#### **Team Culture: The Griphic Way**

At Griphic, the work culture is a deliberate blend of focus and fun. The company emphasizes inclusivity, mutual respect, and growth — both personal and professional.

Whether it's celebrating birthdays, impromptu treats or heading off for a weekend retreat, Griphic believes that a happy, motivated team is central to meaningful innovation. Employees are encouraged to challenge the norm, share ideas freely, and work in cross-functional roles that stretch their skills and creativity.



This culture of empowerment is reflected in their products — thoughtful, sharp, and built with a human touch.

#### **The Road Ahead: More Than Just a Platform**

Griphic's journey is far from over. In fact, Siddhant and his team are just getting started. *With Cerebrus as its flagship product, Griphic is working toward:*

- Establishing Cerebrus as an industry-standard tool for tech hiring.
- Enabling job seekers to directly undergo evaluations and enter a verified, searchable talent pool.
- Building integrations with existing HR ecosystems, including Applicant Tracking Systems (ATS) and Learning Management Systems (LMS).
- Using data-driven feedback to further enhance evaluation precision.

*"We want Cerebrus to be a part of the long-term hiring DNA of companies,"*  
Siddhant states.

*"If someone's been evaluated through Cerebrus, it should mean something. It should reflect quality, depth, and fairness."*

#### **Leadership and Governance**

*Griphic is guided by a board of visionary professionals who bring strategic insight from various sectors:*

- **Siddhant Bansal**, Founder & CEO — the force behind Griphic's innovation engine.
- **Ashwani Yadav**, Founder & Director — leads product and operational strategy, ensuring technology is both scalable and meaningful.
- **Pranshuman Singh**, Senior Project Manager — an integral leader in product execution and cross-functional synergy, Pranshuman's leadership ensures product milestones are met with both speed and quality.
- **Nimisha Bansal**, Founder & CEO of SKETS Studio — offering design excellence and creative leadership.
- **Neeraj Bansal**, Executive Director of SKETS Studio — contributing strategic direction and business planning.

This diverse leadership ensures that Griphic's growth is balanced, sustainable, and aligned with its core values.

#### **Conclusion: Tech with a Heart**

Griphic is more than a startup — it's a philosophy that blends empathy with engineering. By transforming interviews and empowering job seekers, it proves that technology can enhance human potential. Under the leadership of Siddhant, Ashwani, and Pranshuman, Griphic is shaping a future that's both intelligent and deeply human.





## POWERING A GREENER TOMORROW WITH VISION, LEADERSHIP, AND INNOVATION

In the rapidly growing world of sustainable energy, few companies have made as strong and swift an impact as REInitiatives Energy and Infra Pvt. Ltd. (REI-INFRA). Founded in June 2021 by the dynamic and forward-thinking Kumar S. Pawar, the company has quickly risen to prominence in India's renewable energy and electrical infrastructure landscape.

At just 38 years old, Kumar S. Pawar, the Founder and CMD of REI-INFRA, exemplifies the spirit of a new-age entrepreneur. With a clear vision for sustainability, an inclusive leadership style, and a deep understanding of technology, he has turned a post-pandemic startup into a recognized name in clean energy services. Headquartered at Laxmi Vinayak Building, Sinhgad Road, Pune, REI-INFRA is carving its niche in Solar EPC, Consulting, and Electrical Infra Services with a growing portfolio and a team of 20 skilled professionals.

### A Promising Start in Uncertain Times

Launching REI-INFRA in the uncertain climate following the COVID-19 pandemic was a bold move. However, for Kumar S. Pawar, it was a strategic decision driven by both market insight and determination.

*"We began operations during a volatile market environment. Despite this, we identified significant opportunities in solar power projects, electrical infrastructure, and renewable energy consulting,"*  
he says.

In less than three years, REI-INFRA has achieved an impressive ₹100 million turnover, a milestone that reflects not just business acumen but also the growing demand for green energy solutions in India.

### Driving Change in a Transforming Industry

Pawar has observed a significant transformation in the renewable energy sector.

*"Today, everyone is talking about Round-the-Clock (RTC) renewable energy supply. This indicates how critical RE power is becoming in meeting customer demands,"*  
he notes.

**KUMAR S. PAWAR**  
FOUNDER & CMD



He highlights the evolution of solar technology, especially the emergence of high-capacity modules ranging from 600Wp to 800Wp. These advancements allow higher energy output in smaller spaces, a trend that REI-INFRA is leveraging in its projects.

### Innovation through R&D: A Strategic Priority

A cornerstone of REI-INFRA's success is its unwavering focus on Research and Development (R&D). According to Pawar, "R&D is not just about new products; it's also about refining services. It helps us understand how to deliver better value to customers."

The company emphasizes identifying reliable manufacturing partners and enhancing internal processes. This commitment to innovation, supported by a culture of accountability and continuous learning, ensures REI-INFRA delivers both quality and efficiency.



### Marketing through Customer Satisfaction

Rather than relying heavily on traditional advertising, REI-INFRA believes in the power of satisfied customers.

*"Our work speaks for itself. When customers are happy, they become our marketers,"*

says Pawar.

This philosophy has worked exceptionally well in solar rooftop projects, where client referrals have fueled steady growth. Complementing this approach, the company also participates in social media promotions, industry events, exhibitions, and conferences to strengthen its visibility and connect with a broader audience.

### Leadership Grounded in Empowerment

Pawar's leadership philosophy is both modern and meaningful. He asserts, "Leadership isn't about titles; it's about inspiring and supporting your team." He focuses on building confidence in young professionals by trusting them with responsibilities and empowering them to make decisions.

*"Many of our team members are freshers. We provide hands-on training and teach them how to make decisions independently. This speeds up processes and builds a culture of ownership,"* he shares. Issues are only escalated to senior management in commercial cases, reflecting a flat and efficient organizational structure.

### An Egalitarian and Collaborative Work Culture

At REI-INFRA, the work culture is rooted in equality, openness, and teamwork. Every individual, regardless of role or tenure, is treated with respect. *"We ensure a collaborative environment where communication flows freely. This strengthens our team and fosters innovation,"* Pawar explains.

The company allows teams to coordinate their time off, promoting a healthy work-life balance while ensuring project deadlines are met. These policies not only enhance employee well-being but also result in higher productivity and long-term retention.

### Strategic Growth and Global Ambitions

REI-INFRA is now gearing up for its next phase—pan-India expansion and entry into international markets. Pawar envisions collaborations with leading technology partners in solar power, solar thermal, and energy efficiency domains.

*"Our five-year vision is to achieve a ₹100 Crore turnover and become a leading name in renewable energy and efficiency solutions,"* he declares. By combining technology adoption with strategic alliances, REI-INFRA is building the agility and adaptability required to scale in today's competitive landscape.

### A Future Anchored in Sustainability

The company's growth trajectory is firmly aligned with the

principles of environmental responsibility. *"Sustainability is not optional—it is central to our mission. Every project must reflect our commitment to the environment,"* states Pawar.

He underscores that the goal is to make REI-INFRA a name that customers associate with quality and environmental consciousness. This commitment to sustainability drives the company's choices in materials, designs, and implementation methods.

### Milestones and Industry Recognition

In a short span, REI-INFRA has already earned recognitions and accolades from industry forums, affirming its innovative approach and high-performance delivery. These achievements are not just markers of past success—they are stepping stones for greater ambitions.

However, Kumar S. Pawar measures success more through client satisfaction and project impact than trophies. *"Awards are encouraging, but what matters most is delivering excellence consistently,"* he reflects.

### Advice to Budding Entrepreneurs

Despite his accomplishments, Pawar remains humble. *"I don't think I've achieved enough to guide others yet,"* he says. Still, his insights are invaluable:

*"You don't need a groundbreaking idea to be a successful entrepreneur. If you can offer great service in a domain you understand, you already have the foundation for a great business."*

His advice? Focus on your strengths, remain customer-centric, and commit to continuous improvement. *"India is on the path to becoming a global economic leader. Let's all contribute to that journey,"* he urges.

### Message to Business Connect Readers

In closing, Kumar S. Pawar highlights the importance of networking. *"Strong business connections are crucial. A well-maintained network often becomes a powerful source of referrals and collaboration opportunities,"* he says.

He encourages entrepreneurs and business leaders to invest in building authentic professional relationships, not just for growth, but for long-term value creation.

### Conclusion

REInitiatives Energy and Infra Pvt. Ltd. is not just a company—it is a movement powered by technology, ethics, and an unyielding commitment to a cleaner, greener future. At the heart of it is Kumar S. Pawar, an entrepreneur whose vision, humility, and hands-on leadership are redefining what it means to build a purpose-driven enterprise.

In an era where sustainability is a priority and innovation is a necessity, REI-INFRA stands out as a shining example of how resilience, research, and responsible leadership can turn a startup into a sector-defining brand.



# WHY YOU SHOULD HAVE A PARTNERSHIP AGREEMENT?



**When two or more individuals join together to carry forward a business, they form a partnership. Partnership in business is a legal structure in which two or more partners share their ownership, profit, losses and management's responsibilities.**

**A partnership agreement determines the operation of business. It includes everything such as responsibilities, financial contribution, shares, decision making and exit mechanism. If the partnership agreement is structured well and provides clarity then this well-crafted legal document can prevent misunderstanding and reduce conflicts.**

**In this blog, we will discuss why one should have a partnership agreement.**

## What is a partnership agreement?

A partnership agreement is a contract between partners who agree to run the business together. They share profit as well as loss of business together. This agreement defines the roles and responsibilities of each partner. An agreement is quite crucial as it prevents unnecessary disputes and misunderstandings. It safeguards the business interest.

## Why partnership agreement is required?

- It provides clarity and transparency in business by preventing misunderstanding.
- It provides flexibility which is quite crucial to expand the business.
- A legal document provides stability. It provides a road map for financing and managing the business.
- It plays a massive role in conflict prevention as it reduces the chance of any dispute.

## Why one should have a partnership agreement?

1. One must have a partnership management because it clearly defines the roles and responsibilities of each partner. While running the business, chances are quite likely that one may overstep their boundary. It may lead to tensions. But through the partnership agreement, it will be quite clear that who handles what. Whether it's a client acquisition, book-keeping, procurement or human resources, every partner will know their domain and accountability. The clarification of roles and responsibilities will not only enhance the productivity but it also ensures that no essential function falls through cracks. It will foster a more cohesive and effective team environment.
2. Partnership agreement determines ownership interests and profit loss sharing. It addresses how ownership interest is allocated and how profits and losses will be divided. The different levels of capital, assets or expertise are contributed by partners and these contributions typically determine their ownership percentage. The partnership agreement specifies whether the distribution of profit and loss align with ownership stakes or follow a different arrangement. By agreeing on these terms in an agreement, partners can avoid disputes over financial entitlements and maintain a transparency in their business.
3. Partnership agreement establishes decision making and dispute resolution mechanisms. In the absence of a clear decision making protocol, partnerships can be bogged down by conflicts. A partnership agreement must outline how the major and minor business decisions are made in a company rather than by unanimous consent. Majority vote or weighted voting based on ownership percentage; everything should be clear. It should also prescribe formal procedures to resolve conflicts rather than resorting to costly litigation. A predefined conflict resolution method will help the partners to address the disagreements constructively. It will also result in maintaining a healthy worklife relationship and prevent small issues which can affect your business.



4. Partnership agreement managers capital contributions and financial obligations. A detailed agreement will specify the nature and timing of capital injections whether in cash, property, intellectual property or some sort of services. This agreement will also clarify the obligation of each partner to meet additional funding needs such as loans, lines of credit or emergency capital calls. This will outline the consequences of failing to do so. When you will set a clear expectation in your agreement then the partners can safeguard the business against undercapitalization and ensure that they remain committed to the financial stability and growth of the company.
5. Partnership agreement protects against liability and legal risk. In many partnerships, partners bear unlimited personal liability for the debts and obligation of business. A partnership agreement can include those provisions for which liability can be allocated among partners in certain specified proportions to protect individuals who incur liabilities on behalf of business. This agreement may require partners to maintain insurance policies such as general liabilities, professional liabilities or key person life insurance to mitigate the financial risk. So, you must address the legal exposure, which can reduce personal risk and enhance the credibility of partnership with banks, investors and clients.
6. Even the most harmonious partnerships may face changes over time. These changes include retirements, disability, death, divorce or any opportunity which can prompt a partner to leave, therefore you must carefully plan for exit succession and buyouts. A well drafted partnership agreement is that which includes buying and selling provisions and valuation methods including fixed price, formula based or appraised value. It ensures that when a partner is prompted by any opportunity then it ensures a fair and orderly exit process. Partners can avoid hostility and preserve the continuity of business by establishing clear mechanism for transitioning ownership. It will also help them to maintain goodwill among remaining members.
7. Partnership agreement governs the business operation and third party relationships. Apart from the internal dynamics, a partnership agreement governs the way in which business interacts with external stakeholders. A partnership agreement controls the legal commitments such as the signing authority for contracts from our loans, leases and real estate transactions. This agreement requires partners to obtain consensus before entering into joint ventures, major capital expenditures or partnerships with other entities. For opening and operating bank accounts, a signatory requirement and spending limit may foster financial discipline and safeguard against unauthorized transactions.
8. Partnership agreement customizes the structure for different partnership types. Not all the partnerships are alike. Generally partnerships expose all partners to unlimited personal liability, limited partnership and limited liability partnerships which can offer variations in liability protection and management tools. An agreement will allow the entrepreneurs to cater to the structure to their needs. The customization of structure may include defining the general partners and limited partners or prescribing the rights and obligations of partners. This customization of structure shows the legal form aligns with the risk profile of business, tax considerations and growth objectives.
9. Partnership agreement ensures continuity and stability. In the absence of any written agreement, state default partnership laws govern the relationship. The creation of partnership agreement empowers partners to deviate from statutory defaults in favour of bespoke provisions which addresses specific industry, market conditions and strategic goals. Whether it's setting terms for admitting new partners, prescribing notice periods for withdrawal or establishing vesting schedules for equity interests, a formal agreement ensures continuity, predictability and alignment even as the business evolves.

### Conclusion

*A partnership agreement is not just a formal documentation rather it is a foundational document which aligns expectations, allocate risk and charts the course for a collaborative enterprise. By explicitly defining the rules and financial arrangements, partners can safeguard their personal as well as collective interest. It will also prevent disputes and misunderstandings. It will strengthen the resilience, adaptability and long term success of the business partnership.*





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Carlton Solle



## *Pioneering a New Era of Fashion, Carlton Solle and G95 Brings an Innovative Range of Wearables with Built-in Filters*

**W**earing a face mask has become the norm for us to protect ourselves from COVID-19. However, the global increase in single-use masks has huge environmental costs. Thankfully, there are eco-friendly options available with brands that care about the planet, like G95, which designs fashionable wear with a built-in filter that provides better protection against airborne particles than an N95-rated mask.

The company is proud of its distinctive product line, which includes washable and reusable items with built-in particulate filter protection that appear, feel, and work like regular clothing.

Their expertise lies in crafting a unique range of hoodies with a built-in mask made from a material that can (theoretically) filter out more germs than an N95 mask and zips up into the hood—which is itself a filter. Further, it makes scarves that double as air filters. Throughout the testing, the design successfully filtered out around 99% of airborne contaminants 0.1 microns, protecting from bacteria, viruses, air pollution, smoke, and some more airborne health issues.

### **The Genesis of G95**

The groundwork for G95 was laid by, Carlton Solle, to bring wearables with integrated filters. Based out of Carlton Solle, came up with the idea after he fell ill; when he went to China for business purposes in 2015.

While staying abroad, Mr Solle developed a hacking cough. Since he was a frequent traveller, his doctor advised him to wear a face mask going forward.



Solle was reluctant to wear a mask, but as a regular traveller in China, he realized that he needed to protect himself. He thought of coming up with something better. He got an idea: Why couldn't we include filters in ordinary clothing instead of having people wear masks? Products that looked cool and fashionable and functioned like normal clothes, but that could also help protect the wearer at the same time. He started researching, filtering materials, and creating the first Bioscarf prototype right away.

He eventually found a highly specialized manufacturing group that helped him make it happen after months of research, and together they created the unique G95 filtering material. In the year 2016, he applied to register his first patent for sandwiching reusable and washable filtration material in fabrics.

The worst wildfires in the history of the San Francisco Bay Area struck the Bioscarf in 2018. A large area of Northern California became smothered with thick, choking smoke. The visionary man sent all of his products to relatives and family to be distributed since he felt that his filtration could give individuals the exact protection they needed during this time.

**"That crisis was our first "real world" test, and the Bioscarves did the job, outperforming their wildest ambitions. It's been an amazing journey with numerous obstacles to face along the way; that is how the G95 came into existence," the leading man asserted.**  
the leading man asserted.

## A JOURNEY OF INNOVATION

Since its inception, G95 has been getting positive responses from its target audience. There were a lot of people who didn't want to wear a mask and wanted some other alternative. From its Michigan plant, the company currently manufactures a variety of protective gear, such as a neck tube and a hoodie with a G95 filter inside. The brand emphasizes sustainability by using recycled plastic bottles for their cold weather wear and hemp for their warm weather gear.

Additionally, COVID has strengthened public support for sustainable clothing. The company is presently making masks for FEMA and some hospitals in Michigan.

Overall, G95 has proved to be instrumental in protecting people from heat and dust and coming up with sustainable solutions. With the upcoming launch of the "Wrap the Warriors" campaign, the company aims to replace one million single-use disposable face masks by giving 20,000 of these masks to front-line employees.

## THE MAN AT THE HELM: CARLTON SOLLE'S CAPTIVATING PATH

With an impressive journey spanning over two decades, Carlton Solle emerges as a renowned thought leader in environmentally conscious design and sustainable business practices. He holds great expertise in the realm of product development, branding, design, sales, marketing, and management.

As the visionary founder of G95, Solle was lauded for his innovative ideas and unparalleled efficiency. His expertise spans diverse industries, recognizing market opportunities and creating cutting-edge solutions that take advantage of those insights.

Carlton is a born marketer and excellent visual communicator who can create and develop consumer goods and oversee the entire process from idea to launch.

His role as CEO at G95 involves crafting unique product strategies that will increase the company's product line and take it to new heights.

## AN EXTENSIVE SUIT OF WEARABLE SOLUTIONS

G95 introduced the world's first, single-use, 100% plant-based, biodegradable KN95/FFP2-certified facemask and a range of other innovative products. A few of them are mentioned below:

**Bioscarf:** Though it has the appearance, texture, and functionality of a traditional scarf, the Bioscarf is incredibly supple, insulating, lightweight, and breathable. It comes up with the company's signature style. Further, Bioscarf has the built-in G95 filtration technology.

**Biohoodie:** The Biohoodie offers the wearer a complete shield of protection thanks to integrated G95 filtration technology that covers the entire hood from the shoulders up. Whether you're at the gym, out for a run, riding a bike, or travelling by bus, aircraft, or train, this simple yet elegant everyday fit hoodie offers athletic comfort with the trademarked G95 filtration material for protection wherever and whenever you need it.

**Biopullover:** The Biopullover, the newest model in the G95 Gear Collection, has the integrated G95 filtration technology around the entire neck, from the shoulders up. When you need protection, pull it up and use it; otherwise, keep it down around your neck. It's super soft and comfortable, and with our signature style—new blacked-out branding, stealth pockets, and an adjustable waist, and neck—this one is an absolute game-changer that provides the wearer with incredible functionality and protection.

**Bioshield:** Compared to Bioshield 1, Bioshield 2 offers a more structured fit. It is super soft and breathable, and it is made for comfort throughout prolonged wear. It features an adjustable nose wire, simple straps for a personalized fit, and its exclusive G95 filtration technology integrated within.

**Oceanshield:**

<https://www.g95.com/pages/oceanshield>

## G95'S KEY DIFFERENTIATING FACTORS

Addressing the pressing issue of disposable face masks being used to prevent the spread of coronavirus, G95 manufactures a variety of protective gear, perfectly meeting the soaring demand and making its mark in the market.

Another unique part of G95 gear is that it can be washed over 50 times before the filtration efficiency starts to decrease.



**W**hile purchasing a bike insurance policy, many policyholders may ask themselves: What if they miss their insurance renewal? Not renewing your bike insurance can have severe consequences, including legal trouble, monetary expenses, and forfeiture of advantages such as the No Claim Bonus (NCB).

However, with the help of bike insurance renewal online, the chances of delaying or missing premium payments can be significantly reduced. Let's take a look at the effects of missing your renewal and how not to fall into the trap of lapsed insurance cover.

#### **What are the Consequences of Missing Bike Insurance Renewal?**

Understanding these major consequences of missing bike insurance renewal can help policyholders be more cautious about the renewal process and time.



## **WHAT HAPPENS IF YOU MISS BIKE INSURANCE RENEWAL?**

Listed below are the possible effects of missing your bike insurance renewal:

- **Instant Loss of Insurance Coverage**  
As soon as your bike insurance policy lapses, your policy is no longer valid, and your insurer will not provide coverage for any accidents, theft, damages, or third-party liabilities.  
  
This implies that even if you encounter an accident a day after expiry, all the repair or legal expenses are your responsibility. Hence, it is always better to renew your policy a few days before the expiry date.
- **Risk of Legal Trouble**  
Every motorbike should have at least a valid third-party bike insurance policy under the Motor Vehicles Act in India. If your policy has expired, driving your vehicle is against the law.  
  
If caught, you may be penalised with a fine of up to ₹2,000, suspension of your license, or even imprisonment for repeat offences. However, this can easily be avoided with prompt insurance renewal.
- **Out-of-Pocket Financial Burden in Accidents**  
If the accident happens during the time your policy is inactive, the insurance firm will not accept any claim you file. Whether it is damage to your own car or harm caused to a third party, the expenses have to be on an out-of-pocket basis. In the absence of an active policy, even a minor accident can prove to be a big financial



problem.

- **No Protection Against Natural Disasters or Theft**

A lapsed policy leaves your bike unprotected against events like theft, fire, and floods. Since you are uninsured, the insurer is not obligated to compensate you—even if the incident happens the day after the policy expires. Delaying bike insurance renewal online can lead to significant unexpected losses.

- **Delayed Renewal with Limited Benefits**

Often, policyholders can avoid missing the renewal date due to travel, sickness, or forgetfulness. Fortunately, insurance companies provide a 90-day break-in period when you can still renew your policy.

If the plan is renewed within this time frame, you might still be able to keep benefits such as the No Claim Bonus (NCB). However, you will not be able to make any claims during this break-in period until the plan is active again.

- **Loss of No Claim Bonus (NCB)**

The No Claim Bonus (NCB) is a discount or reward you get for each claim-free year. Over a period of time, this can help you save up to 50% on the premium. However, this advantage is only maintained if you renew within 90 days of policy maturity. A delay beyond this period results in the complete loss of NCB and increased renewal charges.

- **Policy Lapses After 90 Days**

If you fail to renew your bike insurance even after the 90-day grace period, your policy will expire. As a result, you will not only lose the NCB, but you will also have to purchase a new policy.

This typically involves a stringent inspection of your bike by the insurance company and could mean paying a higher premium. The procedure is more burdensome and costly than a regular renewal.

- **Increased Costs and Extra Hassles**

Lapsed policies also result in increased premiums when you go back to purchase a new one. Certain insurers may even decline to insure your car without inspection, and you may have to pay extra for the inspection. Renewing late also results in additional paperwork, delayed policy releases, and the possibility of being uninsured during the waiting period.

### **What are the Common Mistakes to Avoid When Renewing Your Bike Insurance Policy?**





While timely renewal of your bike insurance is crucial, it is equally important to avoid errors in the renewal process. Such blunders can lower your benefits, raise claim problems, or even invalidate your insurance. Listed below are a few crucial mistakes you should strictly avoid:

- **Not Claiming Your NCB**

A no-claim bonus (NCB) is a discount for not making any claim during your policy period. Most policyholders miss out on this discount at the time of renewal, resulting in paying higher premiums unnecessarily. You can avail NCB within 90 days of policy maturity, but renewing in advance and getting this benefit credited is always advisable.

- **Overlooking Policy Terms and Conditions**

It is unsafe to assume that policy terms do not change. Insurance companies can modify terms according to new regulations. Stay updated with the latest policy documents to understand about exclusions, inclusions, and modifications so that you do not encounter any surprises while settling claims.

- **Failing to Reveal Bike Modifications**

If you have modified your bike, such as by tuning the engine, changing body parts, or fitting accessories, always inform your insurer. Ignoring such things may result in claim rejection since insurers consider undisclosed changes to be misrepresentation.

- **Providing Incorrect Details**

Providing incorrect information, such as the bike's registration number or the owner's name, can render your policy invalid. Double-check using your certificate of registration and old policy to prevent expensive mistakes.

- **Missing Beneficial Add-Ons**

Most policyholders tend to skip add-ons, believing they are not needed. However, roadside assistance or zero depreciation can provide essential support at a minimal additional cost. Assess your bike usage and choose add-ons that provide increased protection.

Avoiding these errors ensures that your bike insurance renewal online provides you with full value and continuous coverage. Missing your bike insurance renewal may have severe implications, such as legal issues, monetary losses, and total cover loss. Fortunately, with the help of bike insurance renewal online, being insured has never been simpler.





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# Reputation Spiral

## *A Vibrant Woman Leader and Image Consultant, Veena Manavalli, Building Individuals' Positive Image with Reputation Spiral*

Over the last decade, Indian women have demonstrated incredible determination and resilience and have emerged across industries, be it technology, finance, healthcare, or legal. They have become shining role models for aspiring female trailblazers.

Spearheading the domain of reputation management, Veena Manavalli, the founder of Reputation Spiral, is one of those evangelists of the fraternity who has created a distance stance for herself by supporting professionals with image creation, bringing out their unique personal essence that reflects their brilliance.

Veena is highly recognized for her proficiency in image counselling, corporate life skills training, effective image makeovers, one-on-one counselling, enhancing communication abilities, enhancing personal development, boosting motivation, and achieving desired outcomes in every facet of life.

Veena's impressive profile includes her vast experience in financial services, corporate training, people management, brand building, and reputation management.

She has a strong academic background, with a BSC from Seshadripuram First Grade College. She is a Certified Image Consultant from the Conselle Institute of Image Management, a Scottish Qualifications Authority-certified life skills trainer, and a NABET-certified TTT from the Image Consultant Business Institute (ICBI).

### **REPUTATION SPIRAL - AT A GLANCE**

The Reputation Spiral serves individuals looking to enhance their image while simultaneously helping them build a positive reputation, mainly for those who aspire to be high-net-worth individuals and carve out a niche in which status symbols have a significant impact on enterprises.

Today's thought leaders, especially in corporations, establish a connection with their audience as well as with clients and customers. They also require a stronger public presence image and communication with their vendor and suppliers. Building a reputation is more about making a real connection with people.

*"It is definitely about the right way of having a positive presence. From a personal branding to corporate representation, Reputation Spiral can take your business or career to the next level, said Veena.*

**Manavalli Veena**  
Director





Reputation Spiral's audience already has a distinct and specialized identity. They are looked up to as leaders. Yeah. So, they need to stand out from the crowd. That's the whole crux. Reputation Spiral helps them to establish themselves as effective leaders, execute things, and be more organised.

#### The Key Inspiration Behind this Inception

Born and brought up in a conservative Brahmin family, Veena Manavalli had a lot of restrictions in her early days. However, the burning desire to be not only a girl, a woman, or a lady and the kind of client-centric role that she had to play. Manavalli always focused on solving the challenges in her community, family, and the people around her.

Being a genuine and honest person and looking forward to helping people—that's what Veena's ethos is; others can feel this aura in her, which is why she has progressed so far. People will connect with her when she is listening to them because they will trust her and understand what she is trying to tell them. This will make it easier for her to help people honestly—not just to make money or try to sell her services, but also to genuinely see that person transform. After all, everyone is talented—we just need to have faith that it will take a few changes and shifts.

#### AN EDGE OVER THE PEERS

Veena Manavalli's 16+ years of expertise in the FSI segment, including banking, finance, and insurance, is what distinguishes her and her venture in the reputation management sphere. She has trained more than 65,000 individuals throughout this journey. Veena has successfully done 729+ workshops and completed 521 projects in various domains. It perfectly demonstrates Veena's expertise and her real-life experiences.

*"Every person who aspires to become a leader, be it a woman in the business space or a corporate employee, from the managerial level to the C-suit executive level, had a lot of challenges in presenting themselves and connecting with their teams. With my branding services and reputation-building services, they were easily able to overcome this. They could become more transparent and genuine. And they had a vision, too, for that matter,"* stated Veena Manavalli.

Manavalli's Distinctive Approach to Overcoming the Challenges Being a business leader, Veena Manavalli has faced her fair share of challenges, such as establishing connections with clients and earning recognition as a woman in leadership.

She has to strive hard to get accepted by her audience. "Be in the media space, or be in the manufacturing space; be in the teaching space. people do not see any growth when they find women in leadership. Here, we must put that extra effort to change this perception," the leading lady said.

There is always a question when it comes to female leadership. The magnificent woman answers this question through her years of expertise and in-depth industry knowledge with an open and transparent approach.

#### OPERATIONAL METHODS AT REPUTATION SPIRAL

There is an accelerated learning technique wherein a person can understand the process very quickly. The company come up with numerous template-based solutions. Further, if someone comes to the company and takes the solution from them, the team would be providing back-end support, which is super

easy and quick for them to learn, implement, and take action, not only for a momentary result but also for their lifetime use.

They provide personalized consulting and experiential learning strategies, particularly for the workshops. Because everyone has unique needs, no program or solution will be the same as that of another individual.

#### TECH ADVANCEMENTS: REVOLUTIONIZING THE DOMAIN

Recent technological advancements have made major transformations in the industry. Harnessing the power of technology, Reputation Spiral recently launched an application that enables customers to access all services at their fingertips. It also makes it easier for people to recommend them, which increases the company's accessibility to its audience worldwide.

#### JEWELS IN THE CROWN

*"It has been a wonderful journey in which, we were able to reach so many people",* quoted Veena Manavalli.

A subsidiary of ImageStation, the Reputation Spiral has achieved remarkable success in helping people who were struggling to create a brand identity of their own and to connect with people. With their unwavering dedication and hard work, the company has gained 32 clients, individual consultations, and almost 729 workshops conducted in the span of just two to one-half years.

#### FROM THE FOUNDER'S DESK

Politicians are the future leaders of tomorrow. They are the people who come up with so much aspiration to serve people. How are they going to be identified by the people or the citizens?

They need to be humble.

They have to have a presence among the citizens.

They need to have ideas greater than what any generic person would have.

And the most important aspect is that they have to be givers, irrespective of the aspirations that they come with. So, as long as you come to solve the problems of individuals, that is when you will be trusted, and you will also be followed.

This is how you become a leader. Here, our team supports them to make a difference in the world and create a solid reputation in the market.

#### PAINTING THE FUTURE CANVAS OF THE REPUTATION SPIRAL

Moving forward, Veena aims to target cities where there is a significant scope for reputation management services. The expert team of professionals at Reputation Spiral is all set to empower the futuristic leader looking for guidance in different parts of India.

#### PARTING WORDS FROM THE LEADING LADY

My approach has always been to keep things simple. Be open and sincere in your approach to support others. That's the course of our actions. Any person who wants to establish a name for himself in the marketplace for any kind of goods or service must possess value. Besides, they should be able to perform basic tasks correctly by knowing the fundamentals, rather than becoming overwhelmed by an excessive number of options or systems. That's the takeaway I want to share with everyone I meet.



# ZERO TAX ON FD OF RUPEES

## 50,00,000:

Know the new rules and calculations & who benefits most

The Indian government has revamped the taxation norms on fixed deposit interest earnings. It is a significant move which is bringing cheer to the middle-class savers and retirees. The new rules are applicable from the financial year 2015 sixteen in which individual scanned potentially earn interest on fixed deposits to ₹50,00,000 without any tax deduction if planned correctly.

In this blog, we will get to know about the fixed deposit tax reforms and the strategies you can use to make the most of this new provision.

### Understanding fixed deposits and their taxation in India

Fixed deposits are the tenured deposit account, which is provided by the financial institutions, providing investors a higher rate of interest than a regular savings account until the given maturity date. One of the popular traditional savings instruments in India known for its guaranteed returns and safety. Fixed deposits are preferred by salaried professionals, investors and senior citizens.

The Interest earned on fixed deposits was fully taxable as income from other sources and banks used to deduct tax deducted at source (TDS) once the interest exceeded a certain threshold.

### Old Tax Deducted at Source rules

Tax Deducted at Source amount was deducted if the interest income exceeded 40,000 per year Tax Deducted at Source was applicable above ₹50,000 per year for senior citizens. The tax payers were required to include fixed deposit interests in their gross income and pay tax as per their applicable income tax slab. The deductions under section 80 C offered some sort of relief but the fixed deposit interest was largely taxable. These old rules were practiced till the financial year 2024-25.

### The New Rule

The new rule is effective from first April 2025. The Finance Act of 2025 has introduced some significant changes regarding tax relief on fixed deposits and major tax deducted at source. The previous tax deducted at source threshold for general citizens was ₹40,000, whereas for senior citizens it was ₹50,000. But as per the new rule, the new tax deducted at source threshold for general citizens is rupees 50,000 whereas for the senior citizens, this amount is rupees ₹1,00,000. It means that if your annual interest income is below these limits, then the bank will not deduct any tax deducted at source and you will not be required to pay any tax at all if your total taxable income remains under the exemption limit.





### What are the strategies to achieve zero tax liability?

- You can distribute the fixed deposits across family members or spouse whose incomes are below the exemption limit. You can also use joint accounts and assign ownership proportionally.
- You can submit form which can tell your bank that your total income is below the taxable limit. If you will submit the forms such as 15G or 15H then it will prevent tax deduction at source even if your interest is close to the threshold.
- You can use tax free fixed deposits under the section 80C with a five year lock in. You can claim up to rupees 1.5 lakhs rupees deduction on the principal invested. It is to be noted that the interest from tax saving fixed deposits is still taxable, but it can help to reduce your overall tax burden.
- Senior citizens can invest up to ₹30,00,000 in senior citizen savings scheme which offers an interest rate of around 8.2% in the financial year 2025. The interest rate is taxable but the deductions under Section 80TTB can offset it.
- You must opt your tax regime wisely. It is to be noted that new design suits this plan better. But it totally depends upon you to choose whatever regime you want.
- You can take advantage of various deductions such as standard deduction, deductions under section 87A and section 80 TTB.
- You can keep a track on the total annual income on a regular basis.

### Who can benefit the most?

- Senior citizens: Senior citizens are eligible for section 80 TTB. They are offered a higher exemption limit for tax deduction at source at the threshold of rupees ₹1,00,000. They can use various forms such as 15H in order to avoid any tax deduction at source. As they have hardly any salary income, so the interest income can remain below the taxable threshold.
- Low income earners: The freelancers or part time workers who have no any major source of income can use fixed deposits in order to in earn an interest under rupees 4.3 lakh rupees and avoid any taxes.

### What is the difference between old and new fixed deposits tax rules?

- In the old fixed deposits tax rules, tax deducted at source exemption was made for general citizens at a threshold of rupees 40,000. On the contrary, as per the new rule the TDS exemption for general citizens is at the threshold of ₹50,000.
- As per the old rule, the TDS exemption for senior citizens is rupees 50,000 whereas, as per the new rule, the TDS exemption for senior citizen is rupees ₹1,00,000.
- A standard deduction of rupees ₹50,000 was made as per the old rule. But as per the new rule, the standard deduction is rupees 75,000.
- For senior citizens, section 80TTB offers rupees 50 lakh rupees as per the old rule, whereas in the new rule it is the same.
- As per the old rule, 87A rebate eligibility offers up to 5 lakhs rupees. On the contrary, in the new rule, it is up to 7 lakh rupees.

### What are the mistakes you should avoid?

- You must submit your 15G or 15H form on time as banks can deduct tax deducted at source if you are not liable to pay tax.
- Take a thorough analysis on compounding frequency and tenures.
- Do not forget to calculate the total income including the rental, pension and other incomes while evaluating tax slabs.

### Conclusion

With prudent planning and understanding on the revised tax regimes, individuals can make most of their fixed deposits investment without worrying about their returns to taxes. The real benefit lies in how you are structuring your investment and tax filings in order to achieve or zero tax on fixed deposit of rupees ₹50,00,000.



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# VIJLAK

## The Leading Name In The Structural Industry

Henry Ford has quoted once, "A business absolutely devoted to service will have one worry about profits. They will be embarrassingly large." The secret sauce of every successful business venture out there is the complete dedication and devotion towards their client base. Their success gets defined by the number of efforts they make in satisfying the respective people associate with the same. Business Connect has a marvelous history of featuring numerous well-established business ventures that are revamping their respective industries with great zeal in its portfolio. And here again, our team has put their utmost efforts to bring this fascinating read to the table for our global readership. Our editorial board had an interesting and joyful session with the leadership panel of the company. They shared some unknown facts about the company and multiple valuable nuggets for the upcoming entrepreneurs as well that we are keen to spill them here. We truly hope and desire that this fascinating tale will boost your motivation and will add some additional value in your lives.

VIJLAK is the star of the show for this read, whose unmatched service panel and a zealous approach made us feature them in our exclusive edition, "Company in Focus 2022." The business venture has been revamping the respective realm with a top-notch service panel and an extreme industrialist workforce. Although, it is facilitating a wide range of services across the arena some major ones are structural consulting, design and detailing, estimation, cost analysis, project management, and that too at an economical rate to make itself feasible for every single client out there. The VIJLAK team has a robust perception that the secret to success sustains accuracy and punctuality as they dedicatedly follow these values and stand in the market as an expertized venture in emerging technology and software as well. While explaining the respective objectives and goals of the company,

**Shankar (Founder & CEO) asserts,**

**"Our super devoted workforce is relentlessly engaged in providing best-in-class services and luxurious experience to the clientele. We are heading forward towards excellence and improvement with a mission to expand and grow our services in India and across the globe. We are also striving to provide better employment opportunities to at least 2 Lac people in the coming future."**

### BRAINS BEHIND THE BRAND

"A true leader has the confidence to stand alone, the courage to make tough decisions, and the compassion to listen to the needs of others. He does not let out to be a leader but becomes one by the equality of his actions

**Siva Kumar**  
Co-founder





and the integrity of his intent.” –Douglas McArthur. A leader is considered the pillar of any successful organization as he is the one who directs and facilitates the path of growth for the company as a whole. And VIJLAK is blessed with a marvelous leadership panel that not only guides the employees throughout the organization but also helps the venture scale the success ladder.

### Explaining the leadership journey, Shankar affirms,

“Right from my childhood, I had been aspiring to become an entrepreneur, and that passion has landed me where I am in present.” He further states, “A leader generally should have qualities such as patience, team coordination, and an excellent motivator. Hence, I feel hard work with a blend of smart work and patience are the foreseeable qualities that describe me as one of the best leaders out there. The journey of leadership is not easy as we have crossed several struggles in our journey.”

The founder of the company reveals that he has bagged his unmatched professional experience from his educational background, including B.E. Civil Engineering and M.E. Also, he has completed his MISTE from IIT Delhi with flying colors and has gained a supreme level of expertise in the respective realm. He is filled with excellent leadership skills and a great zeal for transforming and disrupting the industry that acts as a motivation booster for the members of the VIJLAK family.



### THE MARKET SCENARIO

Sailing a business venture in the present competitive market is not everyone's cup of tea-but the leaders of VIJLAK are scaling the success ladder with complete dedication by putting in their utmost efforts. When our curious team questioned about the transformation in the realm,

### Shankar asserts,

*“The structural industry is furious and an interesting field, and that's the reason I am simply fond of this realm. In addition, emerging technologies are emerging day by day so, relentless learning influenced the model of structural engineering. We strive to perceive technological inclusion along with a swift development by constant learning and adopting the latest*

*innovations in the respective domain. Hence, practice and planning are the key points for us in maintaining accuracy and quality.”*

### CULMINATION

Shankar has a robust mindset that employees and people connected with the organization are of extreme importance as they contribute to all the growth and development of the company. Hence, VIJLAK strives and put their utmost effort to provide innovative and latest opportunities for self-development to all its employees.

Talking about the achievements and accolades of the company, the management team shared that two of the best designs of the company, UN 1359 and UN 1774 have got approved by UOH, CISC, and USFCA. And at present, the company is planning to establish and expand a detailing hub in India and to spread its roots across the USA and UK.

Shankar revealed that he is fond of reading and has flipped the pages of multiple inspiring books out there. We requested him to share some suggestions for our global readership as well hence, he recommended the book Wings of Fire by APJ Abdul Kalam. Also, he is a great lover of music and inspiring thoughts and lines.

*Before signing off, the leader leaves a message to all our readers by saying, “As a reader, I would suggest everyone not to run out of their failures. Failures are the key to success for us. Hence, I would suggest working even harder until your transform your plan into a reality.”*





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# 2025 HECTOR

Launched in India:

## E20 FUEL COMPLIANT AND FEATURE-PACKED

**J**SW MG Motor India has unveiled the 2025 MG Hector, now E20 fuel compliant, aligning with the Indian government's mandate for 20% ethanol-blended petrol in vehicles manufactured post-April 1, 2025. Launched on April 24, 2025, at a starting price of ₹13.99 lakh (ex-showroom), the updated Hector retains its bold design and tech-rich cabin while embracing sustainable mobility.

The 1.5-litre turbo-petrol engine, available with a 6-speed manual or CVT automatic, now supports E20 fuel, delivering 141 bhp and 250 Nm of torque. The 2.0-litre diesel engine, producing 168 bhp and 350 Nm, remains a manual-only option. Production of E20-compliant Hectors began on March 31, 2025, ensuring compliance without compromising performance.





The Hector continues to impress with its 14-inch HD infotainment touchscreen, panoramic sunroof, 70+ connected car features, and Level 2 ADAS for enhanced safety. Its spacious interior and premium materials make it a strong contender against rivals like the Tata Harrier, Mahindra XUV700, and Hyundai Creta. The Hector Plus, offering 6- and 7-seater layouts, also adopts E20 compliance.

To boost sales, MG's 'Midnight Carnival' campaign offers benefits worth up to ₹4 lakh, including a 2-year extended warranty, additional roadside assistance, and a chance for 20 lucky buyers to win a trip to London. Showrooms will stay open until midnight on weekends until June 30, 2025, enhancing customer access.

Rakesh Sen, Director of Sales, JSW MG Motor India, stated, **"The E20-compliant Hector underscores our commitment to sustainability and innovation, meeting customer needs while fostering a greener automotive future."** With its blend of eco-conscious engineering and premium features, the 2025 MG Hector is set to strengthen its position in India's competitive SUV market.







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## Our Company

We are a one-stop solution provider for accomplishing the technical requirements of our clients. We are proud to launch the digital issue of Business Connect magazine. We have received the status of recognized partner of Business Connect in 2023. Adding to the feathers of our success, we have launched multiple technical products across the globe to strengthen the technological footprints of our clients. It is high time to elevate your technical assistance with us. Be ready to invigorate your technical presence.

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# STEPPING INTO A DIFFERENT WORLD IS **CONSISTENTLY AN ALTERNATIVE** LIFE, AS WE PROBABLY KNOW IT, HAS ARRIVED AT A TOTAL STOP...

The coronavirus pandemic has influenced the economies of a considerable number of nations and left its effect on all enterprises, leaving the travel industry as one of the most noticeably terrible hit parts. While a large portion of the nations has just been put under lockdowns, numerous others are going towards comparable measures. With the administration presently finding a way to handle the infection, the circumstance appears to have gotten intense. While worldwide traveler flights had just been confined, the stoppage of trains, transports, metros, taxis, household trips just as the lockdown will additionally affect the individuals who love visiting places.

The coronavirus pandemic has unleashed ruin on the individuals who love to visit better places every once in a while.

*Thus, we should not burn through  
our time dreaming how about  
we begin doing.*



Travel is the hardest-hit fragments in these flighty occasions. This intense impact was unexpected and nobody was readied. It is a sort of log jam when nothing appears in our control.

Since going during the flare-up is getting less and less of a choice, different choices can likewise be investigated:

Securing new aptitudes, they have been stepping by step adjusting to the evolving times. Individuals can begin expounding on their past travel encounters, can likewise make a site, and begin taking a shot at that it would also cause them to return to the spots through returning to the recollections, additionally, they can deal with their writing or content aptitudes.

we are having a lot of time to know ourselves and to chip away at us, on the things we were leaving a result of not having the opportunity to take them under needs. this could be our best time of self-disclosure.

Since voyaging has assumed a lower priority, individuals who love going to better places can benefit as much as possible from this opportunity to take a gander at fresher parts of voyaging. While travel is beyond the realm of imagination, one can probably make a rundown of their preferred places and talk about them with the trip specialist, using call or email, to make sense of the best an ideal opportunity to visit. This time can likewise be utilized to design the spending plan and set up a careful format for the excursion.

Individuals ought to likewise utilize this chance to go through quality with family and make recollections.

Polishing your aptitudes as well as seek after their diversions and interests, such as various cooking styles and dishes can be investigated on the web and one can take a stab at making those dishes that premium them, painting, Reading some groundbreaking books and if they want to take it out on the planet they can likewise make their youtube channel and offer their work to rouse other people who don't have the foggiest idea what should they do or what are the other options. Business people and entrepreneurs far wide comprehend the estimation of the skill Presentation well indeed.

*This time is likewise perfect to make up for lost time with all the arrangement and motion pictures in the not insignificant show one made.*



A new-  
age  
venture  
revamping  
the  
business  
simulation  
world...



# NOORJAX

**FELIPE HARO**-Founding Head

The organization highlighted here started its inspiring journey from multiple freelancing platforms and finally got registered in Estonia and Chile in 2019. The star of the story is Felipe Haro who is Simulation Modeling evangelist and the Founder of Noorjax Consulting. Quite a unique name, right? Well, he named his very first venture based on an old game invented by him when he was just seven years old! What compelled us to highlight Noorjax's success story in this exclusive edition was how it defeated adversaries with sheer perseverance and tenacity with an unwavering focus on strategy and teamwork.

As we sat down for a tete-a-tete with Felipe Haro, we touched on several aspects of the company's business portfolio. We believe this spectacular narrative of Felipe Haro and his entrepreneurial venture will amaze our global aficionado in the most sophisticated manner.

## MEET THE BRAIN BEHIND NOORJAX

Felipe Haro is the Founding Head of Noorjax Consulting and was heavily involved in simulation models during the early 2000s. Gradually, he developed a great level of interest in AnyLogic while working for PwC in 2013. His entrepreneurial voyage commenced in 2017 by establishing Noorjax Consulting after leaving a high-heeled job at Amazon. The firm began working as an independent consultancy performing simulation models across various freelancing platforms. It started supporting students, SMEs, government agencies and other establishments with a diverse range of applications. Delivering excellence via his AnyLogic



inclination, he came under the spotlight, especially through his online courses. Also, his presence stimulated intensive collaboration in the community since he became active in the niche market.

### A VIBRANT INTRO

Revolving around the concept of simulation models that solve a variety of issues across manufacturing, supply chain, logistics, healthcare, etc, Noorjax has become a reliable consulting partner for its targeted audience. Prominently, they are dealing with complexities of Road Planning, Airports, Manufacturing, Mining, Strategy, Public Transportation, Customer Service, Fluid Logistics, Supply Chain, Optimization, People Behaviour, Artificial Intelligence, Policy Advisory, Power Consumption, Market Dynamics, etc.

Moreover, Noorjax also has a subsidiary-Noorjax Teachable which is a learning academy where they have over 15 different courses curated exclusively for simulation modeling fanatics, students and professionals.

### THE INTRINSIC VISION

As a boutique consulting firm, they aim to deliver value with their lightweight solutions at a swift pace compared to the competitive scenario at a better quality level. A few of the key highlights of the vision proposed by Haro are as follows-

- Outperforming the rest
- Result-driven approach before the promised deadline
- Quality products despite facing losses
- Standing up to the promises
- Customer centricity
- Adding substantial value to the client's endeavours

### THE PROMINENCE OF R&D

Felipe asserted that out of several factors, what he believes any business is a success is the value one adds in favor of the organization. In this respect, R&D plays an essential role where any employee can learn new things and bring considerable value to the organization. He elaborates on this topic saying, "When an employee doesn't have a lot to do, it's a great moment to do some R&D and I want them to decide on what they want to work on, giving them a few options if they don't really know. This allows them to provide significant value to the company with new products or features." Though the process may not yield something extraordinarily successful, the process of trying to understand a concept while diving into



the deep waters is what induces self-growth and skill improvement. Even if things don't turn out as expected, at least the employee got the chance to improve themselves at professional levels which indirectly fuels the growth quotient of any organization, continues the leader.

### LEADERSHIP KNACK

What drives Felipe as a leader is his philosophical attitude which has different facets. He opines that one must know his team properly acknowledging their expectations and aspirations from the organization. Also, supporting and encouraging them to learn new skills and allowing them to nurture themselves into their best possible version- whether they associate with the company in the future or not- is quite important.

"Throughout my journey as a leader, I want to guide my employees through their respective careers. I want to remove any sort of fear in communication, which means that if a member of the team wants to leave, for example, I want to be the first one supporting their decision. I would love to see them becoming successful in better positions, expanding their wings across the skies of exemplary success. While maintaining high standards, I wish to see people associated with me explore their hidden talents as I avidly believe in holistic growth and development."

### THE CULTURAL PRINCIPLES

The values ingrained in the culture of Noorjax are simple but stern. Here, people are expected to work according to their own delivery promises. Work like crazy if you lag, and relax if you outperform! Taking some time off for yourself, traveling to different places,

being true to your words, possessing a customer-centric attitude, striving to offer the best customer experiences as well as value, etc., are the key highlights of Noorjar's work culture. "Well, frankly speaking, I don't believe in company culture at the end of the day. The company is just an exchange and the employee should never be entitled to anything, and the company shouldn't be entitled to the employee's loyalty," revealed the dynamo of his views on the work culture of a company.

### THE PARTING NOTE BY THE FOUNDER

Felipe began his journey from scratch. He started with zero networks where no one knew him or held his hand to support him. Despite that, he sustained the challenging times and emerged to carve a formidable identity of his own in his niche domain. About his journey so far, he conveyed, "I just have fun doing what I do and I don't want to stop having fun. I will let the company grow at its own pace without slaving myself into a path of greediness. But I want in 50 years to be as big as PwC.... But I'm patient, there's no rush and I will grow by adapting to whatever changes in this uncertain world."

### A TOKEN OF ADVICE TO THE BUDDING ENTREPRENEURS

"Patience and consistency are what matters the most. What I like as a concept that I took from a friend Gabriel Furman, who is a leadership coach, is the idea of the power of the imperfect action, or in other words "don't wait for the right times to come, start with actions today, and embrace the mistakes you might make along the way"





# How Credit Card Companies Make Money



**C**redit cards are one of the most important and valuable items in our modern society. They allow us to do many things such as purchasing items online, buying groceries, travel more cheaply etc. We usually use credit cards to make purchases that aren't money-based when we want to avoid carrying cash or putting aside a hefty sum for a more significant investment.

Whether or not you have a balance, credit card issuers and payment networks are paid every time you use your card. By becoming familiar with the system, you can better understand how you (and the companies you buy from) pay for goods and services.

## *How Credit Card Company Make Money from Cardholders?*

It may seem to you as a cardholder that you are the primary source of revenue for every credit card provider. But that's not the case. The issuer is the only type of credit card company that receives a direct profit from the cardholder. The majority of the money card issuers receive from cardholders comes from fees. The majority of those fees can be avoided by informed customers, which is a plus.

### *Annual fees*

These are costs the cardholder must pay to maintain the account open. Credit cards with rewards programmes typically include yearly fees. The expense of those rewards is, in this case, partially covered by annual fees. Conversely, some credit cards for people with bad credit also impose annual fees. The yearly fee for these cards assists in reducing some of the risks to the issuer associated with extending credit to someone with a poor credit history.

### *Interest fees*

The majority of issuers derive the majority of their revenue from interest charges. The issuer will charge you these fees when you keep a balance on your card after the due date. Essentially, the card issuer pays the merchant when you purchase using it. The money belongs to the issuer until you pay the balance. The issuer receives interest payments as payment for the lending. A percentage of your credit card balance is used to calculate interest charges. Your credit card's annual percentage rate (APR) will determine that percentage. Your interest charges will be higher the higher your APR.

Your credit risk, based on your credit history, is generally reflected in credit card APRs. You'll probably get a lower APR if your credit is excellent. A higher APR will be offered to you if your credit is poor. A good APR for the most widely used credit cards is between 10% and 14%. On the other hand, some subprime credit cards have interest rates as high as 36%.

### *Transaction fees*

Other than straightforward purchases, most other credit card transactions have a fee. You must pay a balance transfer fee, for instance, if you make a balance transfer. Cash advances on credit cards work the same way. Many cards also charge foreign transaction fees when you purchase in a different nation or currency.

### *Penalty fees*

When you open a credit card account, you and the issuer enter a legal agreement. Most issuers will charge you a fee if you violate the conditions of that contract. For instance, the issuer will likely assess a late fee if you pay your bill after the due date. Similarly, you might have to pay an over-limit fee if you spend more than your credit limit.



## How Do Credit Card Companies Make Money from Merchants?

Everyone benefits from merchants, even though credit card issuers are the only card companies that make money directly from cardholders. Through various processing fees, issuers, networks, and processing businesses receive a portion of the money merchants pay.

### Interchange fees

Your issuer will charge the merchant a fee each time you use your credit card so they can process the transaction. It is referred to as an interchange fee. The percentage of the transaction value charged as exchange fees typically ranges from 1 to 3 percent. The precise interchange fee, however, can differ significantly depending on the card you use, the issuer, the type of merchant, how you pay, and even by the card you use.

The cost of maintaining your credit cards accounts, such as fraud prevention and account security, is covered by interchange fees. Your card account is still profitable to the issuer as long as you make purchases, even if you never pay an annual fee or interest. Because of this, issuers close inactive accounts. They aren't making money off the version if you don't use your card.

### Assessment fees

Interchange fees and cardholder fees cover the issuer's expenses. So how do credit card networks generate revenue? The assessment fee enters the picture here. On each credit card transaction that utilizes their network, each payment network assesses a flat fee to the merchant. This fee covers the cost of maintaining their payment networks.

Typically, assessment fees represent a small portion of the transaction value. Their share of each transaction can range from 0.13 percent to 0.15 percent. Depending on the particular payment network, the size and nature of the transaction, as well as the assessment fee (credit vs. debit card, etc.).

### Processor fees

We now come to the processor charges. The merchant will be charged for the privilege by their credit card processing business. Depending on the terms of the agreement between the processor and the merchant, processor fees can take many different forms.

The interchange and assessment fees are typically included in the per-transaction cost that merchants must pay. The issuer and payment network will then receive those fees from the processor.

Additionally, processors will levy various fees to defray their expenses. For instance, the processor will charge an equipment fee if the merchant purchases or rents their payment terminal. There are typically service fees to pay for the processor's overhead. Service charges may be assessed on a per-transaction, per-month, or per-year basis.

### Conclusion

The list above is a general overview of the high credit card costs. Credit card issuers make money directly from merchants by charging interchange fees, assessment fees, and other charges. The other parties in the transaction process get their cut by assessing costs to the issuers and payment networks they use.



The more powerful and pervasive your credit card, the higher your interest costs, and interchange charges. Your credit card issuer also gets a piece of that pie, costing you hundreds of dollars over time. We hope that the article gives you a brief understanding on How Credit Card Companies Earn Money.

### FAQs

#### Q.1- What do credit card companies make the most profit from?

By charging fees, credit card issuers generate income. Interest fees are the main source of income among the many fees. The bank is authorised to add interest to the borrowed sum when cardholders don't pay off their balance at the end of the month.

#### Q.2-What is the profit of credit card to bank?

##### Merchant Fees

Banks charge merchants an interchange fee that is a tiny portion of the transaction price. With so many transactions occurring each day, even if this represents only 2 to 3 percent of the total, it nevertheless represents a significant source of income for the bank.

#### Q.3- Who is the biggest credit card company in the world?

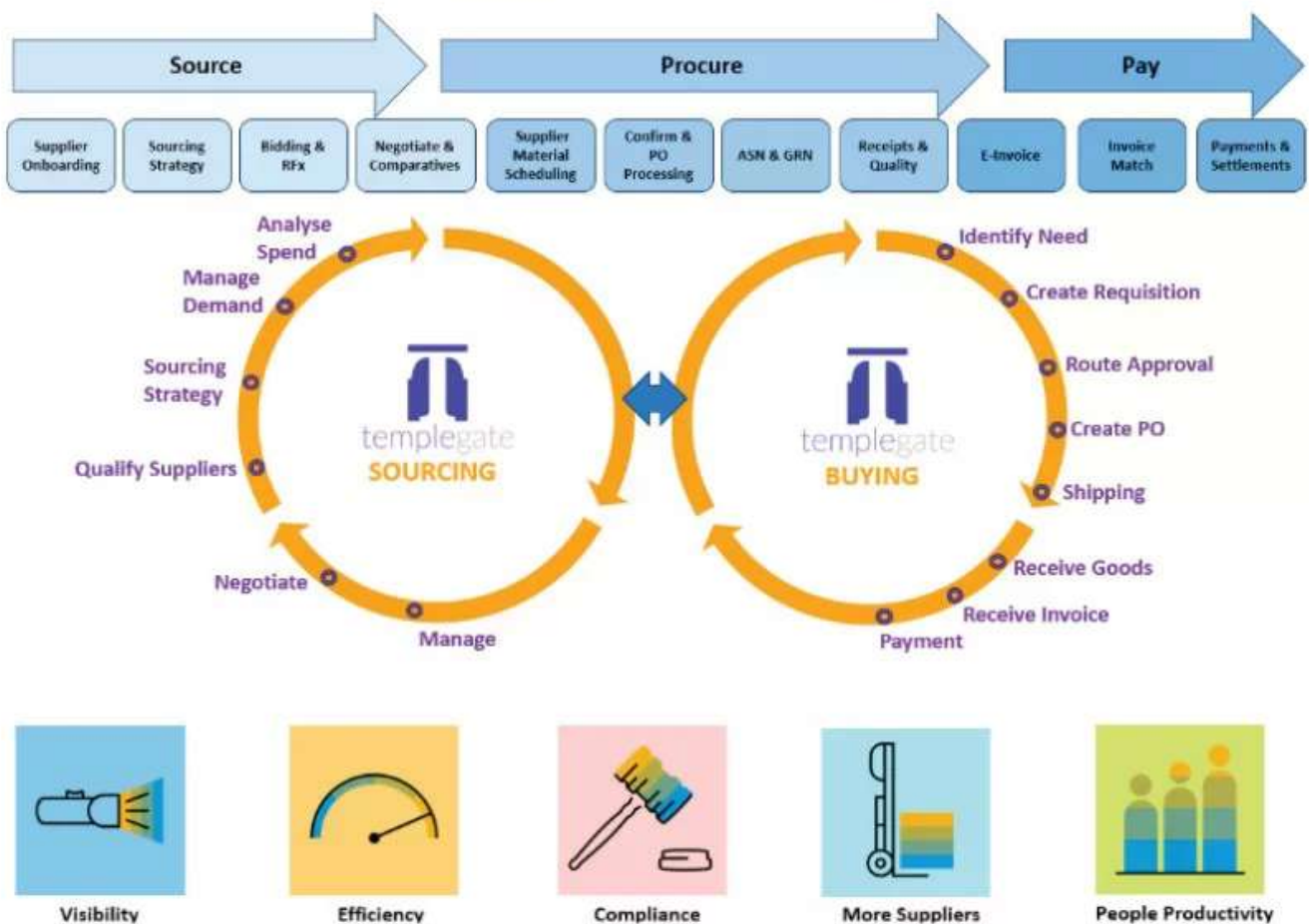
American Express (AMEX), which operates in over 160 nations and territories, is the largest credit card company in the world in terms of transactions, issuing an average of 6 billion cards annually.



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# NEETU SINGH

## THE LADY WITH THE INDOMITABLE SPIRITS, REDEFINING THE FASHION ANNOTATION

Pioneering the change in the society, breaking every societal stereotypes, Neetu Singh, Founder & MD of Sini Group of Companies has made the world stand up and take note of her. In an exclusive coffee-table conversation with our team, Neetu Singh revealed various facets of her extraordinary journey as an entrepreneur. A Post Graduate in Physics from Delhi University, Neetu had no prior professional experience before embarking upon this tumultuous journey in 2005. Her perseverance so far has been nothing but phenomenal, on her way to excellence, redefining and transforming the lives of thousands of women while scaling new heights.. Beginning with training



**Neetu Singh**  
Founder & MD

# SINI DESIGNS

the underprivileged artisans, especially women, she has dedicated her services to enhance their respective skills. She commenced designing fashion accessories and garments while establishing a platform for facilitating the women artisans toward better growth across domestic and international markets. As her endeavour, showcasing and selling magnificent handicraft jewellery, fashion accessories and garments started getting appreciated, her entrepreneurial venture was ready for the take off.. Eventually, the popularity of her products- fashion accessories and garments- led to the official launch of her personalized brand- SINI in Birmingham, UK, in 2011. Her aspirations to be fixated on meeting the global, traditional and contemporary fashion trends in India and worldwide and to keep pace with the constantly changing global trends, she pursued graduation in Fashion Designing.

Her focus has always been on making a positive impact on the lives of underprivileged women in society. Empowering them financially while providing them immense exposure in their respective fields, Mrs Neetu has been scaling greater heights and these major happenings turned her life into something that many people only dream of. Later, to cater the specialized segments, Sini got diversified into SINI JEWELS, SINI DESIGNS, SINI LIFESTYLE and SINI FOUNDATION.

Today, SINI has placed itself among a few well-established names offering superior products that come at competitive pricing, timely delivery & value additions as per the need of the hour. "We are





always in 'the know' of the customer pulse where we convert their mental images into the living reality at SINI. For us, USP has been the emotion that it unveils with every product line," conversed Neetu.

### LEADERSHIP INSIGHTS

When we view her entrepreneurial streak since her early career, the terms that we find most relatable are resilience, endurance, perseverance and commitment. Even as a wife and mother of two, she managed to make a perfect work-life balance in her work where she redefined the definition of a businesswoman. Her journey is self-driven, enlightening and rewarding in innumerable ways. What is the biggest amazement is the fact that with no professional degree in fashion, no prior work experience and no business background, she accomplished resounding success while being experimental at every step she took.

I firmly believe that my journey is my biggest GURU that taught me a valuable lesson of never giving up on our endeavours at any cost. Needless to mention, it is my success mantra of course! My big ambitions and craving for global eminence helped me stand where I am today- creating a brand name. My brand's identity is all about- 'Inspired from India, Crafted for the World'. With time, I have become steadfast in upholding my mission of women empowerment and extraordinary job opportunities for female folks," enunciated the leading lady.

The leadership has driven her to rise above her personal gains, redefining and transforming the lives of thousands of women while carving a reputation as a pioneer of change across society. In order to bring substantial change in her targeted industry,

Neetu has broken different societal stereotypes. She leads her team of female folks with a fortitude that heavily empowers women via her different ventures under the SINI Group. Undeniably, her dedication and passion have taken her to greater heights while enabling her to dispense employment opportunities to over 5000 artisans across Indian cities.

### DEALING WITH THE COVID-19 CRISIS

Neetu acknowledged that India's economy was utterly disrupted when covid-19 hit the whole world. She took up these challenges head-on and as per the market demand manufactured three layered cotton masks in the factory and ensured a free cost mark drive across the country. Her noble intent to contribute to protecting the frontline Corona Warriors has been appreciated by various luminaries. In line with this intent, she also launched Personal Protective Equipment adhering to stringent quality control and certification. Hospitals were offered PPE kits and upcycled cotton masks at quite nominal prices.

Neetu is seen as a precursor of connecting the creativity of talented Indian artisans to the International markets. At every turn of her business, she never fails to gear herself up to make a difference. Owing to this determination only, she exports the garments and fashion accessories manufactured by her team of artisans and weavers to the countries such as USA, Canada, Europe, Australia etc. Her ventures and efforts have been able to generate a considerable source of income for the artisans. Undoubtedly, her work has been ensuring foreign revenue and thus contributing in the Indian economy.

### ACCOMPLISHMENTS TO BOAST OFF

Neetu Singh is a proud recipient of many awards at both national and international level. The insurmountable success witnessed by her has been the result of her ideology that says- 'Belief in self' and her steadfast commitment to her goals.

"To achieve something truly transformational is to be different in what you offer while being your own role model," enunciated the entrepreneur.

Her prowess and phenomenality have been well recognized and she has been awarded with, 'Times Power Women Award, 2020', Asia's Greatest Emerging Leaders 2018 by Indo-Singapore Business and Social Forum, Asia One Magazine and URS Media, Top Women Entrepreneurs in Art, Craft & Design by Women Entrepreneur India, Most Valuable Jewellery Designer and Entrepreneur 2017 by Network 7 Media Group, State Award for Master Craftsperson by Govt. Of National Capital Territory of Delhi, featured in EMERGENCE OF NEW ENTREPRENEURS OF INDIA - a book on gender studies. And in the upcoming years, many more achievements are on her way that speak in of her inspiring journey.

### THE PARTING WORDS

Neetu concludes her conversation by saying that there is no job below dignity if one person possesses a positive thought process. Driven by this philosophy, Neetu, the leading lady sets high targets for herself as well as for her team. And what sets her apart from the rest and propels her to achieve more feats is her desire, energy and commitment to do something meaningful for the poor and underprivileged section of society, especially the women. While addressing the commonalities, she maintains "Education and specialized degrees are important, but your skills are innate, and no one can stop you from utilizing them and turning them into your livelihood".



# VENTURE BRIKS

## When it comes to making a property decision, they will never let you down

Investing in property is a wise move to build wealth. Property investment is perceived to be one of the safest investment options. For almost everyone barring a few, investing in a property is a lifetime decision. Therefore the first time consumers find this a daunting task. People discuss, assess, evaluate a lot before deciding to buy a property. Yet due to the opacity in the real estate industry, new buyers are taken for a ride by scammers. Therefore, it becomes important that you should hire a specialist who can guide you with his insights and save you from being tricked. There have been numerous instances where professional property consultancy firms have saved consumers from those poor property choices. Companies that provide property consulting services include a team of experienced property experts with full property expertise.

In our next edition 'Company in focus 2020' we bring you a story of a professional property consultancy company that acts as a shield between you and the scam and helps you make an informed choice.

Venture Briks is a pre-eminent-focused property consultancy company that offers a complete portfolio of real estate solutions that is inclusive of sales and leasing of residential and commercial property, investment sales and acquisitions, project sales and marketing, and mortgage services.

Mr. Vaibhav Jaiswall- the Managing Director at Venture Briks shares "Our Team is a group of eminent real estate business evangelists and progressive leaders. They are a seasoned negotiator and a brilliant strategist. We empower our partners with quick decisions to overcome challenges. Our management team adds their personal touch in transcending the business needs and offers value-added customer service. We always try to build confidence with our stakeholders and guide them into lucrative business results. We also serve as residential and industrial property management experts where we have gained an eminent reputation as we tend to deliver the service that provides integrity, professionalism, and satisfaction to our clients."

### LOOKING BACK

Venture Briks is the right example of mindfulness and hard work. To create a space for yourself, you need planning and then through your skillset, you require the right execution of what you have planned. That's what the team of Venture Briks did the best when they started. Mr. Jaiswall recalls his early days and shares

"With past knowledge that I have acquired over the years, I have understood only one thing- if you have to operate as a real estate consultant, generating sales should go shoulder to shoulder with collecting funds. Venture Briks initially made sure we make a small investment and aim for a better collection to run 25% of our operations with funds collected from the business to attain a stable fund flow. VB entered the market with a very small team nationally and ensured every employee shared responsibility."



"We want our company to lead as the firm of choice of clients in the rapidly evolving market. We want to contribute as the thought-provoking market leaders who will be growth drivers for the development of India so that the whole nation gets empowered."

VAIBHAV JAISWALL | Managing Director

### MOVING FORWARD

Venture Briks strives to provide its clients with the finest premium homes and ads that define the standards of luxurious living to their clients. The team is thriving to deliver benchmark quality levels within the spectrum of affordability of the Indian industry.

The MD and his team of experts are working to expand exponentially by 2025 with 5000 active employees.





Mr. Jaiswall believes "Information Technology is the way to look forward. Virtual and augmented reality is a huge trend which we tend to incline towards which enables the efficiency of physical spaces management i.e remote viewing of the property with virtual tools, accessibility via mobile applications and web apps, a possibility for customers to investigate properties in detail."

In the light of the Pandemic, this year, where a lot of businesses have permanently shut down or the staff has been laid off, Venture Briks has completed 1 year with profits above the break-even point.

In the context of the profits, Mr. Vaibhav reveals the reason behind this success "As mentioned previously, we run on a variable salary model, all employees be it senior most management or the base employee, everyone is working towards giving their 100%. Also, we have categorised developers into 3 categories - 1, 2 and 3. Wherein we focus on working with categories 1 & 2, not category 3 where the chances of money getting stuck is more. Developers in category 1 & 2 assure payment is made on time if not then within 6 months."

#### YARDSTICK OF QUALITY

William foster has rightly said: "Quality is never an accident. It is always a result of high intention, sincere efforts, intelligent direction, and skillful execution. It represents a wise choice of many alternatives."

Mr. Jaiswall highly credits quality assurance. Speaking to the team of business connect he adds "We have an SOP for every service provided by our company. Hence, there is hardly any deviation in the form of services provided by us. We have a team of very enthusiastic leaders whose main focus is to build relationships by providing the best solutions crafted according to your needs."

#### INSIDE STORY

A company's culture forms an experience for each employee on an everyday basis. It arises from the mission, attitude, principles, aspirations, priorities, recruiting options, and even floor plans of the organization, all those variables are big or small play a vital role in defining the workforce experiences. A motivated workforce will make a crucial difference when it comes to meeting any business objective.

Venture Briks aims to empower the individual by various modes like providing supportive leadership, developing a positive environment, encouraging teamwork, recognizing, and rewarding and empowering problem solving and learning.

#### WORDS OF WISDOM

The MD shares his insight for all young minds aspiring to bring a change.

He says "firstly, always create the plan and work the plan. Without a plan, you will not have a roadmap to get where you want to be. Of course, this plan will keep changing as per the needs and requirements of the company, but at least there will always be a guiding strategy moving forward."





# HOW MUCH SHOULD YOU BE EARNING AT 40 TO RETIRE AT 50 IN INDIA?

Retirement at 50 is an ambitious yet achievable goal, provided they planned meticulously and start early. With rising inflation and life expectancy, early retirement requires a robust financial strategy. Early retirement is gaining popularity among Indian professionals. However, if you want to retire earlier than the traditional age of 60 that means your retirement corpus must sustain you for a longer time, possibly 30-40 years.

So, if you are currently 40 and want to retire at 50, you must make a strategy. In this blog, we will discuss how much you should ideally be earning saving and investing in order to make your dream a reality.

## Understanding early retirement in India

Early retirement is often associated with the Financial Independence, Retire Early (FIRE) movement. It emphasizes savings and investment in order to achieve financial freedom before the traditional retirement age. In India, where social security systems are quite limited, individuals must rely heavily on personal savings and investments to secure their retirement.

You can start by estimating your expected annual expenses during retirement. There are various factors and costs such as housing, healthcare, traveling and daily living. You will need about 70 to 80% of your pre retirement income to maintain a similar lifestyle.

## Estimating the retirement corpus

### The 25x rule

You can utilize the 25 times rule. This rule suggests that you need 25 times your annual retirement expenses saved by the time you retire. For example, if your annual expenses are projected to be 18,00,000 then you will need rupees 4.5 crores saved.

## Growth of current savings

You can assess your current savings and their potential growth that compound interest period you can consider for conservative investment returns for about 4 to 6% post inflation for a balanced portfolio. That compound interest. You can consider for conservative investment returns for about 4 to 6% post inflation for a balanced portfolio.





## Income requirements at 40

If you want to retire by 50, you must determine how much you need to earn starting at age 40.

## Savings rate

You must aim to save at least 40 to 50% of your annual income. It is quite higher than the conventional 50 to 20% savings rate but it is quite essential for your early retirement.

## For example:

Suppose that you have an annual living expenses of rupees 18,00,000. Your desired retirement savings is rupees 4.5 crores. Your current saving is rupees 1,00,00,000. The annual return rate is 5% and years to retirement is 10. Then you will need to save approximately rupees 24,00,000 per year, with an annual income of at least 48 to ₹60,00,000 to achieve a 40 to 50% savings rate.

## Investment strategies

1. **Diversifying your portfolio:** A well diversified portfolio can help to balance the risk and returns. You can consider allocating your investment across equities for higher returns over the long term. There are various debt instruments such as PPF, EPF and NPS for stable returns. Real estate is available for rental income and capital appreciation. Mutual funds are for both equity and debt funds for diversification.
2. **Tax efficient investments:** You can make the most of retirement accounts like EPF and PPF for their tax advantages. Public Provident Fund offers tax free returns and is backed by the government, whereas Employees Provident Fund is mandatory for salaried employees with employer contributions. The National Pension Scheme provides an additional tax benefits under section 80 CCD(1B).
3. **Asset allocation:** As your retirement is near then you can consider shifting towards more conservative investments to protect your savings from market volatility.

### Additional Income Sources

- You can develop passive income by investing in rental properties come on dividend paying stocks or starting a side business. It can help you to generate income with minimal daily involvement.
- Some early retirees often opt for part time work so that they can cover a portion of their expenses which contribute to reducing the amount needed from savings.

### Lifestyle and adjustments

You can reduce your living costs which can significantly decrease the amount you need to save. Cut down the non essential expenses. You can consider relocating to areas with lower living expenses, housing costs and taxes. You can also review your spending habits to identify the possible reductions which won't significantly affect your quality of life. You can also aim to be debt free by the age of 45 to reduce the financial obligations.

### Monitoring and adjusting your plan

You must regularly review your financial plan so that you can ensure that you are on the track. You can assess your savings, investments and expenses annually. You must ensure that your retirement corpus accounts for rising costs. You can also insert financial advisors to optimize your investment strategy.

## Conclusion

Retirement at 50 is a challenging yet attainable goal. By the age of 40, you must have a significant income. By understanding your retirement needs, you can maximize your savings rate, invest wisely and adjust your lifestyle which will help you to establish a feasible path towards early retirement. It is quite crucial to regularly review and adapt your plan to ensure that you remain on the track to meet your financial objectives.



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