



THE ECONOMIC TIMES

presents

# MOST TRUSTED ENTERPRISES

4TH ANNUAL EDITION 2021

Rotary



Rotary Means  
**BUSINESS**  
Fellowship



# EDITOR'S NOTE

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**B**eing an universal service entity, Rotary International's (RI) objective is to provide a platform to entrepreneurs, corporate and professional leaders in order to enable them deliver philanthropic assistance and to generate support, goodwill, and peace across the globe. Apolitical and secular, over 35,000 member clubs are affiliated with RI world over with a membership of 1.2 million individuals, known as Rotarians. It's considered as one of the most valued and trusted organisations in the world.

The Rotarians aspire to create a world where people take action unitedly to create lasting changes across the globe and within communities. Rotary Means Business Fellowship wing of RI aims to contribute to the humanitarian undertakings by conducting business amongst the Rotarians. The Rotarian businessmen are some of the most respectable and eminent entrepreneurs on Earth.

This e-magazine showcases the achievements of some of the Rotarians in business who have accomplished momentous and meaningful work in their respective business spheres and have gained trust over the years with their dedicated efforts aimed at betterment of the society and their customers.

Recognising the Rotarians in business this year is special because the nominations have been across India. This is the fourth edition of the RMB Connect event and in this post Covid time, it is being conducted virtually. However, there is a long way to go. The Rotarians have contributed so much during this harsh time; I am confident that the quantum they will be achieving in the coming years will be remarkable too.



**Bob Roy**

Editor

Times Response, The Times of India Group, Kolkata

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# TRANSFORMING LIVES



Rotary International President Shekhar Mehta (middle, front row) co-led a roundtable discussion on the importance of restoring and saving mangroves at the 2021 United Nations climate conference on 10 November in Glasgow, Scotland. Representatives from more than 20 countries attended the meeting.

I first discovered the value of service when I saw how a few simple acts could immeasurably change lives. It began when I joined others in my club for a project to bring toilets and clean drinking water to rural villages near our city. It moved forward when we promoted sanitation and provided opportunities for education across the country, thanks to generous gifts from supporters who believed in our projects as much as those on the ground did.

There is no better time of the year to be reminded of that generosity than November, which is Rotary Foundation Month.

## ■ ADDING VALUES TO YOUR LIFE

As the charitable arm of Rotary International, The Rotary Foundation is the engine that powers so many Rotary projects throughout the world. The Foundation transforms your gifts into projects that change lives. The Foundation helps us get closer to our goal of eradicating polio, showing more people how we promote peace through tangible actions, and demonstrating the impact our projects have in our areas of focus.

Consider some recent projects that were made possible by the Foundation:



**SHEKHAR MEHTA, PRESIDENT URGED MEMBERS TO BECOME MORE INVOLVED IN-SERVICE PROJECTS, SAYING THAT CARING FOR AND SERVING OTHERS IS THE BEST WAY TO LIVE BECAUSE IT CHANGES NOT ONLY OTHER PEOPLE'S LIVES, BUT ALSO OUR OWN**

■ The Rotary clubs of Guatemala La Reforma, Guatemala, and Calgary, Alberta, received an \$80,000 global grant to organize a comprehensive plan to train nurses and rural health care workers to prevent and treat cervical cancer and implement a sustainable system of referrals in seven regions of Guatemala.

■ More than two dozen hospitals in Honduras received personal protective equipment for their medical staff thanks to a \$169,347 global grant sponsored by the Rotary clubs of Villa Real de Tegucigalpa, Honduras, and Waldo Brookside-Kansas City, Missouri.

■ The Rotary clubs of Cotonou Le Nautille, Benin, and Tournai Haut-Escout, Belgium, received a \$39,390 global grant to provide agricultural training at an ecologically responsible permaculture mini-farm connected to a center for children in Sowé, Benin. This will help a new generation of farmers become economically self-sufficient.

I like comparing The Rotary Foundation to the Taj Mahal, a monument of one man's love for a woman. The Foundation is a dynamic monument of our love for all of humanity.

### ■ **REMINISCING THE JOURNEY**

Do you ever think about your earliest days as a Rotarian? I often do — because those first moments of discovering the power of service shaped who I am today. When I joined my Rotary club, our efforts focused on India's rural communities, where people lived without toilets, got their drinking water from the same pond they bathed in and sent their children to outdoor classrooms set up under a tree. The nearest health care provider often was miles away — and the services were inadequate. But after Rotary clubs carried out some service projects, the villages had toilets, clean drinking water, a classroom for early learning, and a nearby health care center.

The spark that Rotary kindled within me forced me to look beyond myself and embrace humanity. It made service a way of life and led me to a guiding principle I still stand by — Service is the rent I pay for the space I occupy on Earth.

When we work to improve people's lives in underserved communities — through, for example, projects that provide vocational

training and access to financial resources — we help build and sustain local economic growth.

The need is great. According to the United Nations, nine per cent of the world's population — that's 700 million people, a majority of them in sub-Saharan Africa — live on less than \$1.90 a day. By supporting strong community development and entrepreneurs, we can help improve conditions for people in that region and others.

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## Message

I am pleased that you are attending the annual conference of Rotary Means Business. What makes Rotary so wonderful is our ability to bridge differences in ages, geography, culture, and language. Our shared values, dedication to friendship, and belief in Service Above Self unite us. We are not afraid to tackle some of the world's most critical and widespread humanitarian issues. We vaccinate children against polio, teach young adults to read and bring water to villages that have none. We know firsthand the impact helping our neighbors down the street or across the border can have for current and future generations. I hope this event inspires you to create positive, lasting change in ways that will affect communities for years to come. Your support will ensure that working together, we Serve to Change Lives.

This month, I am asking all Rotary clubs to bring attention to the Foundation. It is what connects all Rotarians worldwide and transforms our collective passions into projects that change lives. Visit [rotary.org/donate](http://rotary.org/donate); once there, you will have an opportunity to give directly to the program you're most passionate about.

Thank you for giving your all to Rotary. You are the reason that Rotary can do more and grow more. So, let's continue to represent that important legacy this month, this year, and beyond as we Serve to Change Lives.

*Shekhar Mehta*

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# PILLARS OF STRENGTH



**PRABIR CHATTERJEE**  
*District Governor, Rotary  
District 3291, 21-22*



**MARK BURCHILL**  
*Chairman,  
Rotary Means Business, chairman,  
Rotary Means Business fellowship  
International, Santa Rosa, USA*



**KANAK JAIN**  
*Rtn Kanak Kr Jain, RMB Fellowship  
International Director & Board Member,  
Chairman RMB Connect 2021*

**Thanks to** Rotarian Kanak Jain and other office bearers of the RMB Kolkata Chapter for taking this initiative. We always believe that Rotary is a family, and this initiative within the family members will undoubtedly create more bondage and maximum reliability as we know Rotarians work together for service and fellowship, ushering in transformation in communities; here is one more reason for them to network. Rotary International has existed for the last 116 years in more than 220 countries with a strong membership of 1.2 million, and we are known as People of Action. This unique platform also opens as an opportunity among the Rotarians "to support the success of their fellow Rotarians by doing business with them, and by referring others to them." I take the opportunity and invite all to join Rotary, where you will feel proud to SERVE TO CHANGE other's LIVES and also can be a part of RMB (Rotary Means Business) where you can exchange your views, discuss your products, and many more.

**Mark Burchill** has been a Rotarian for 33 years, serving many leadership posts at the local level, including President of the Rotary Club of Santa Rosa. He has also launched three successful businesses. Currently he heads Advent Office Furniture, which has been providing quality office furniture to clients for more than four decades through Advent Office Furniture. Rtn. Mark also founded and currently chairs the Rotary Means Business Fellowship. Through his leadership, RMB has grown to more than 100 chapters worldwide. RMB has recently been asked by Rotary leadership to partner with the new Rotary Network, which will be launched shortly. The mission of the Rotary Network is to help Rotarians weather the challenging environment created by the Covid pandemic. RMB and The Rotary Network's goals are not just to help Rotarians survive these times, but to help them thrive.

**Dear Rotarians,** RMB is the biggest opportunity in Rotary now and in the coming years. Rotary needs new and young members. Rotary want to do all the charity work in a much bigger way. RMB is a platform to ensure that new people who are not in rotary get interested and become rotary members. Doing business with fellow Rotarians will ensure hundred years of trust. And the profit made will be used for better humanitarian purpose. The TRF contribution will also grow. Rotary means business growth is Rotary international growth let's all ensure that we influence and inspire as many people as possible around us to become a Rotarian through the Rotary Means Business fellowship. In this competitive world we have two ways to do business. Either you become very big or you get merged with the big. If there is a possibility of a third way, it is through business networking. Rotary means business networking is the best platform to do business networking, all across the world with a trust of 1.2 million members.



# DIRECTOR'S MESSAGE

## RMB KOLKATA CHAPTER



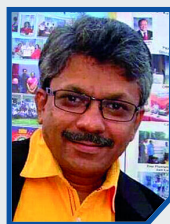
Rotary Means Business(RMB) is one of the most authentic platforms and carries the trust of Rotary International. I think every member who is in Rotary should become a part of RMB to grow their business and finally contribute to the TRF, making the journey in Rotary even more exciting and enriching. Helping fellow Rotarians is also Service to Mankind because finally, all Rotarians together serve humanity.

**Rtn Dr Sourabh Khemani**



Rotary Means Business is something where you can network with people, be a part of district activities and continue with the fellowship. This is something very special to our hearts. And I'm sure, business networking will grow phenomenally all across India.

**Rtn Sunny Kollanur**



I'm into the technology and computer accessories business, and we can see that you can connect to various departments with individuals and the government through

the business networking at rotary. Today I can say that we have a powerful network with government departments, and many of my clients are Rotarians, and I'm proud of rotary means business

**Rtn Rakesh Sovan Ghosh**



Rotary is like water; it can just take shape in any form and move anywhere. And rotary means business is an integral part of the same. We are into the mineral water business, and I can relate the whole thing with rotary, keep flowing, and that's what rotary.

**Rtn B.D Agarwal**



I help people in expanding their businesses through Bulk SMS & WhatsApp marketing. We also provide Digital Signature Certificates under the brand Ishika Technologies. We are also into Wedding and Event Management under the brand Pastel events ([www.pastellevnts.com](http://www.pastellevnts.com)). When it comes to Rotary, I can say that this is an event of humanity. Mankind is just there to be a Rotarian. A beautiful way to market Rotary is Rotary means business.

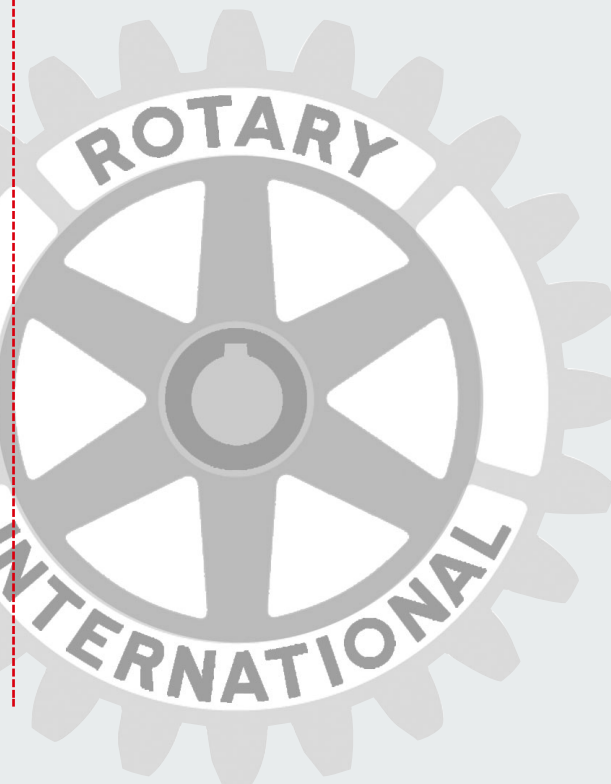
[www.manoj.co.in](http://www.manoj.co.in)

**Rtn Manoj Jain**



A jeweler identifies the best pearl and makes it more beautiful for people to wear. Similarly, Rotary is like the Jeweler, and Rotarians collectively form a Garland of pearls made by rotary. The business of rotary is service, and Rotary means business fellowship is an enabler to the same.

**Rtn Arvind Soni**





# DIRECTOR'S MESSAGE

## RMB INTERNATIONAL CHAPTER



IPCOM is 26-year-old organisation with a sizable customer base of 8000+ and growing. Rtn. Rajamohan belongs to the

Rotary Club of Coimbatore North. He is an active networker, founding member of RMB Coimbatore which is incidentally the first official chapter from India (Charter no.7) and his classification is IT consultant. Currently, he is serving the Secretary for the Rotary Means Business Fellowship for the 3rd consecutive year. He considers this as a great opportunity to serve the Rotary fraternity. He has been instrumental in inspiring, mentoring and chartering many RMB Chapters across India. In Tamil Nadu he has helped start 8 chapters. Having trained its members on the fundamentals of RMB Fellowship and networking, he is very optimistic about the potential to do business among Rotarians and help them across geographical boundaries.

**Rtn. Rajamohan Dhandapani is the CEO of IPCOM and mentor to many businessmen in Coimbatore. Rtn. Rajamohan Dhandapani, Secretary, India, secretary@rotarymeansbusiness.org, 91 9345555663**

RMB, one of the fastest growing fellowships in Rotary. When the whole world stopped due to the Covid Pandemic, RMB became an Oasis for Rotarians in Business and helped them sustain their business



and a notch more. RMB, is talk of the town wherever ever you go, what started with a couple of chapters in 2013, now consists of 115+ chapters throughout the world. It is our wish to ensure we have a chapter in any rotary district. RMB has helped young rotaractors, non-rotary entrepreneurs to become Rotarians and in turn Become RMB members helping them in growing their business. A world class portal being in the pipeline, would be an amazing networking opportunity to the RMB member's world-wide.

**Sachin Gururaj, Director - Rotary Means Business Fellowship, Secretary, India, secretary@rotarymeansbusiness.org, 9345555663**



The RMB Fellowship has united business professionals here in the Midwest, throughout the US and globally. Rotary was

founded by Paul Harris on the principle of networking. RMB is the perfect platform to connect as we get back to our roots.

**Linda Kemp, Director, USA, lkemp@kw.com**

Rotary Means Business is the fellowship that has made me increas-



ingly rethink and understand our Rotary International institution. The learning and local and global relationships that I had access

to are immeasurable for someone who lives in a small city in Brazil. I just feel that we could be much more developed here in Brazil, and with a much larger number of chapters, a lot is due to the resistance of an old Rotary, which has been gradually changed.

**Leonardo Santos, RMB Brasil, Dois Irmãos - Rio Grande do Sul - Brasil**



RMB is a platform that organically facilitates personal and professional growth through fellowship and networking locally, nationally and internationally. RMB is a gateway to scale globally with ease by saying "Hello! I am a Rotarian!!"

**Rtn. Dr. Kalpana Srilalitha, Director India, Email: rtn.kalpana@gmail.com, Mobile / WhatsApp: 90 3636 4826**





**LATE SHEILA DAVAR**  
FOUNDER



**GAUTAM SINGH DAVAR**  
PRESIDENT



**DR J DAVAR KHEMANI**  
VICE - PRESIDENT

# EVERY LIFE MATTERS

“Every Life Matters” – This has been the ethos of the foundation – Bustee Welfare Centre (BWC). The founder of this organisation, late Sheila Davar, had a vision of adding value to the lives of children living in the slums area. She contributed generously to make a difference in the lives of less fortunate people by creating sustainable opportunities. To achieve her goals, BWC introduced primary and secondary education along with other programmes like adult literacy, mother and child project, and vocational training.

Thanks to her vision and the relentless efforts of each member of this organisation, Bustee Welfare Centre (BWC) proudly completes 53 glorious years into its existence. “I wish to express my sincere gratitude to all our contributors without whose continuous support such a mission would have been impossible to achieve,” avers Gautam Singh Davar, president of Bustee Welfare Centre (BWC).

## ■ HOW IT ALL BEGAN

Bustee Welfare Centre (BWC) was founded in 1968. Late Sheila Davar had noticed slum children playing on the roads, pavements, and fighting. She decided to do something that would add value to their lives and help

them become better and responsible citizens. So she started a Pavement Nutrition Centre, where children up to 6 years would get milk for free. In 1971, a co-ed nursery school was opened in Max Mueller Bhawan, and the late Sheila Davar put in every effort in sending these children to school for formal education.

“BWC has since moved on, and today we have two schools operating at Lovelock Street and Monohar Pukur, with 500 students studying from Nursery to Class VII. After class VII, the students are admitted to higher secondary schools where our organisation bears all expenses like books, uniforms, and tuition fees,” says Dr Joshita Davar Khemani, vice-president.

## ■ TAKING THE LEGACY FORWARD

Dr Joshita Davar Khemani, VP, BWC, has been actively involved in the mission of the Bustee Welfare Centre. “Imparting free education to the underprivileged children to make them self-supporting happens to be one of our primary goals,” she says proudly.

BWC also trains slum children to motivate their parents to practice hygiene, cleanliness, and proper sanitation to ensure healthy living. “Prevention of child labour





and establishing children's right to education are of crucial importance in helping them become self-dependent," she adds. BWC also helps them in taking admission to various schools along with focusing on extra-curricular activities.

### ■ UPGRADING LIVES

"Our mission continues to be exploring innovative ways to upgrade the lives of underprivileged individuals," says Dr. Joshita Davar Khemani, the Vice-President. Over the past 53 years (1968-2021), BWC has worked relentlessly towards achieving excellent results in education, vocational training, and adult literacy of the slum-dwelling people.

As Dr. Joshita Davar Khemani proudly welcomes everyone into the celebration of BWC's 53 years of existence, she beams with utter satisfaction, — "Today, they are skilled, ready to face challenges in life and be a part of a better community."

The Covid-19 situation had resulted in all schools in India being shut down from March 2020; as a result, education has changed dramatically, whereby teaching is undertaken remotely through regular online classes.

The teachers of Bustee Welfare Centre, have stayed connected through Online virtual classes held daily. We have completed the academic year 2021.

The online class has emerged with significant benefits, and the transition has been successful. It enables the teachers to reach out to the students more efficiently and effectively through sharing, and they find it easier to communicate with the teacher. In addition, students can learn at their own pace, going back and re-reading the lesson.

A few children were invited to participate in a

day's outdoor program at Nicco Entertainment Park, Kolkata, in January 2021. Children were given free rides and enjoyed playing games outdoor.

### ■ CULTURAL ACTIVITIES

Virtual cultural events took place during the year, which has helped balance online academics with co-curricular activities.

Flag hoisting was held on Republic Day and Independence Day at Lovelock school.

Founder's Day was held virtually. The students put up a dance. The theme: "Say No to Plastic," and all teachers were involved in the same. The Teachers also organised recitation and drawing competitions. In addition, virtual "Children's Day" was celebrated.

Interviews were held for admission to Nursery by the Social Service Dept, taking all necessary precautions, like wearing masks and social distancing and sanitization. The response to the nursery class was good, and most of the guardians were literate.

Exercise and textbooks were also distributed to all the students.

We are committed to bringing out the best and are using relevant technologies for the benefit of our children.

For more info, please visit us  
 FB page: <https://www.facebook.com/Bustee-Welfare-Centre-1432763523659423>  
 Web: [www.busteewelfarecentrekolkata.com](http://www.busteewelfarecentrekolkata.com)  
 Email Id: [sdmemorial4@gmail.com](mailto:sdmemorial4@gmail.com)  
 Phone: 033-24866820 | +91 9674972466

# ARE MUTUAL FUND INVESTMENTS SUBJECT TO MARKET RISK?

THIS ARTICLE DISCUSSES THE DISCLAIMER 'MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISK; PLEASE READ THE OFFER DOCUMENT CAREFULLY BEFORE INVESTING. WE ARE SURE YOU MUST HAVE READ THAT OR HEARD IT IN EVERY ADVERTISEMENT OF THE MUTUAL FUND. SO LET US LEARN EVERYTHING ABOUT WHAT IT MEANS



**LAV KUMAR**  
ZONAL HEAD  
WEST & ALLIANCES  
LIC MUTUAL FUND

## ■ WHY ARE MUTUAL FUNDS SUBJECT TO MARKET RISKS

Mutual funds, like other assets, are exposed to market or systemic risk. Because there is no way to foresee what will happen or if the value of a specific asset will rise or decline, and as the market is not predictable, there is no risk-free investing. The future is uncertain for all investments; no investment is risk-free.

No investment is risk-free. Though Mutual funds offer a broader diversification and value for money to an individual, a few risks are associated with mutual fund investment. Every investment is subject to market risk. We say this because no one can predict the future. For example, no one can judge when the value of the given asset will increase or decrease. Like all securities, mutual fund investments are also subject to market risk because the market cannot be accurately predicted or wholly controlled.

## ■ WHAT IS A MARKET RISK?

But first of all, let us understand what a risk is? In simplistic words, it indicates an unexpected outcome. Risk is an integral part of our lives, and there is risk in even the most mundane tasks such as driving to work every day or every little thing we do. Similarly, when it comes to investments, the risk is unavoidable. Individuals invest money for the sole motive to generate profit. For example, you assume that present investments might benefit in the future when you

invest in gold, real estate, or shares. But the market fluctuation owing to various factors can lead the prices going down just after you buy it. As a result, the prices move in the opposite direction than expected. That is a risk involved in investments when you cannot anticipate. Let's take a closer look at the various risks you are exposed to as an investor, how mutual funds are subject to market risk, and how you can manage them.

## ■ RISKS ASSOCIATED WITH MUTUAL FUNDS

Now that we have discussed what risk is in general, let us consider the risks associated with investing in mutual funds. While mutual funds have many advantages- from the power of pooled investment resources to professional portfolio management- they are subject to the same market and economic forces that all investments face. As a result, an investor can learn more about them and practice ways to cushion them. Due to various factors, mutual funds are subject to market risk since an investor places money in a range of investment instruments like debt, equity, corporate bond, and government securities. However, it mainly happens due to fluctuation in NAV of the assets. Other factors contributing to market risks are natural disasters like COVID or other factors like inflation, political unrest[NT1], etc. Due to which the investor may be subjected to loss.

## ■ TYPES OF RISKS IN MUTUAL FUNDS

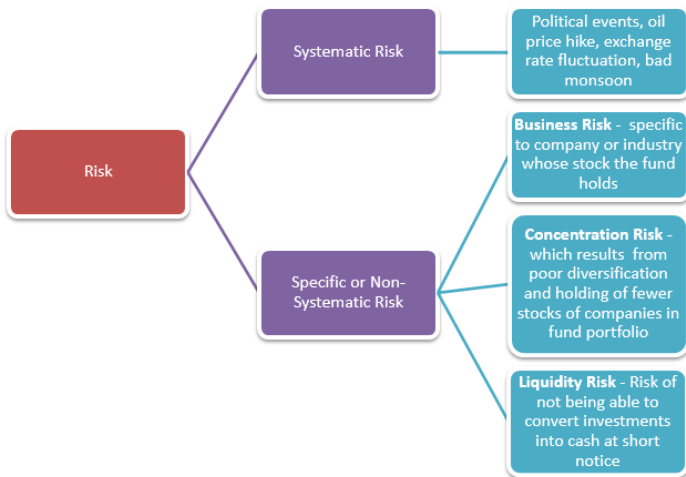
Mutual fund risk can be categorised into systematic risk and unsystematic risk. Following are the types of risks associated with mutual funds.

### ■ CONCENTRATION RISK

Concentration often implies focusing on one area. This mutual fund risk can be characterised as a circumstance in which an investor invests all his money in one investment or industry. It is not a wise choice to focus a substantial investment on a specific scheme—the likelihood of loss bearing increases when all funds are put in one plan. The best way to minimise the risk is by diversifying the portfolio—the more diverse the portfolio, the lesser the risk.

### ■ INTEREST RATE RISK

When the interest rate varies in this type of risk, it haunts the investor until the end of the investment horizon. Debt funds like corporate bonds, government securities are most affected by changes in interest rates. This is because interest rates change depending on the credit available with lenders and



the demand from the borrower. Therefore, it is inversely related to each other. Let us explain this better with the help of an example: when the interest rate increases, the price of the bond decreases, which in turn decreases the value of the bond.

### ■ LIQUIDITY RISK

Mutual fund investments are subject to market risk, and liquidity risk is one of them. It refers to the difficulty of redeeming the investment as and when suitable to the investor without incurring a loss in the value of the investment. Thus, for example, ELSS comes in with a rigid lock-in period which abstains the investor from redeeming the investment when he might need it the most.

The best way to avoid any liquidity risk is by diligently selecting the fund. Investments are for-profit and can also be used as an emergency fund if the investor goes through any financial slump.



### ■ CREDIT RISK

Credit risk indicates that the scheme issuer is not in a position to pay the interest as pledged. Therefore, in debt funds, high-grade investments with high ratings are incorporated by the fund manager. But sometimes, to enhance the rate of return, the fund manager may include lower credit-rated securities. Therefore, before investing in debt funds, take a look at the ratings given by the credit rating agencies.

The risks, as mentioned above, clearly explain the disclaimer 'Mutual funds investments are subject to market risk. The purpose of this disclaimer is to comply with a statutory mandate aimed primarily at communicating the risks associated with mutual funds schemes.

Further, let us throw some more light on how to combat these risks.

### ■ RISK MANAGEMENT

Build A Portfolio That Matches Your Investment Goal

The first and foremost way to minimise the most significant risk of mutual funds is to invest in a profile that corresponds to the risk-taking capacity of the investors. Therefore, before choosing a particular mutual fund scheme, factors such as age, financial standing, risk aptitudes, and financial objectives need to be considered. For example, those with a low-risk appetite and long-term financial objective will appreciate a well-balanced portfolio that combines debt and equity.

### ■ INVEST THROUGH SYSTEMATIC INVESTMENT PLAN

Investors can disperse the risk burden substantially via SIPs. In addition, investing in small amounts at regular intervals for a longer duration may get you good returns. Finally, the power of compounding will help an investor to grow money substantially over the years.

### ■ DIVERSIFY YOUR PORTFOLIO

As the saying goes, do not put all of your eggs in one basket. That proverb stands true in mutual funds. Instead, allocate investments across debt and equity, considering your risk appetite and investment horizon.

[NT1]These are not a natural disaster

# TRANSFORMING THE WORLD THROUGH GRAPHOLOGY

“IF YOU FEEL YOU NEED TO BE UNDERSTOOD, BEGIN BY UNDERSTANDING OTHERS” - **SUSHAMA K JAIN** (FOUNDER, NLI)



**SUSHAMA K JAIN**  
FOUNDER, NLI

**W**ith our core mission of Transforming Lives Through Graphology, we take simple steps to make a big difference in the world. Graphology is an excellent tool for self-development and an asset when it comes to knowing and understanding the mindset of people. It has been a decade, and we have been happily training students across the globe and offering our products and services to people from all walks of life. Read on to know more.

With the increasing curiosity for Graphology, we have been organising many Talk Shows with organisations and corporates like ICICI, FICCI, Rotary, Round Table, Zensar, etc., to name a few. Moreover, through handwriting analysis camps, we have analysed more than 5000 people's mindsets through Graphology and helped them achieve better self-awareness and growth.

With the one vision of our Founder, Sushama K Jain, to contribute to a happier world, we have been touching milestones year after year. The NLI Family is more prominent and brighter with three Associate Partners - Rupi Jain, Priya Mohta, and Aditi Seth. We are enjoying spreading our wings wide and ever ready to embrace new opportunities.

## ■ **WHAT IS GRAPHOLOGY?**

Graphology is the study of analysing the characteristics of an individual through their handwriting. It is based on the principle that every individual's handwriting has a Style and Character, which reveals how one feels about self, others, and the world around them.

## ■ **WHAT IS GRAPHO-ANALYSIS? HOW DOES IT HELP?**

In the Hustle and Bustle of the busyness of our daily lives, there are times when we tend to drift away from who we are and what we want to do. While many theories can help you better understand yourself, a Grapho-analysis of your handwriting can do wonders.

A Grapho-Analysis can provide a complete SWOT Analysis outlining the writer's strengths, weaknesses, opportunities, and threats.

It not only provides relevant and valuable information about the various attitudes and aptitudes of the writer, but it also helps the writer to introspect upon these qualities and thus be able to live a more meaningful and successful life. Graphology Analysis helps you better understand your relationships, work-life balance, career, health, and other essential factors about your life.





### ■ **WHAT IS GRAPHO-THERAPY?**

It is not that we do not want to change our Old and Negative Patterns; most of the time, we do not know how to. Grapho-Therapy is a unique way of creating positive changes in life at a deeper subconscious level.

This is a very simple and effective yet powerful tool to overcome challenges related to Business, Health, Relationships, Children, or General Attitudes towards Life.

Grapho-Therapy can help you increase your Productivity and get 'unstuck,' thus helping you move from where you are to where you want to be.

### ■ **SERVICES WE OFFER** **Corporate Programme**

1. One to One Executive Coaching Session
2. Management selection and Recruitment programme
3. Customised sessions on Time Management, Confidence, Goal Setting, Work-Life balance, Increased Productivity, Mindset, and Behaviours

### **Consultation**

1. Child Counselling
2. Relationship Counselling
3. Career Counselling
4. Self-Counselling

### **Graphology oriented Courses**

1. Basic Certification Courses
2. Advance Certification Courses
3. Course on Signature Analysis
4. Course On Drawing Analysis
5. Enhance your communication with NLP
6. Specialised courses on Graphology for
  - Corporates • Relationship
  - Parents • Teachers

### **Therapy**

Through Graphology and NLP

### **Product**

Goal Diary  
Confidence Workbook

### **REACH OUT TO US**

Join the NLI Family and stay updated on our musings, freebies, videos, courses, and other activities through our Social Media Pages.

### **Facebook**

<https://www.facebook.com/nirvaanalife>

### **Instagram**

[https://www.instagram.com/graphology\\_with\\_nli/](https://www.instagram.com/graphology_with_nli/)

**YouTube** : <https://www.youtube.com/nirvanalifeindia>

**Website** : <https://www.nirvaanalife.com>

**Email** : [info@nirvaanalife.com](mailto:info@nirvaanalife.com)

**Phone** : +91 9831755445 | 033 40053574

### **Address**

#### **MINTO PARK BRANCH**

No.25, 2nd Floor, Chitrakoot Building,  
230A AJC Bose Road,  
Kolkata – 700020

#### **SALT LAKE BRANCH**

DA 1, 2nd Avenue,  
DA Block, Sector 1,  
Salt Lake, Kolkata – 700064

# FASHIONING INDIA SINCE 1968

RUPA HAS EVOLVED TO BECOME THE FRONTRUNNER IN INDIA AND A LEADING PLAYER IN GLOBAL MARKETS WITH FAR-REACHING FOOTPRINTS AND MILLIONS OF SATISFIED CUSTOMERS

**A** journey of a thousand miles began with a single step when Prahalad Rai Agarwala, present chairman, along with the guidance of his late father Baijnath Agarwala started the company as Binod Hosiery in 1957. After that, his two brothers Ghanshyam Agarwala, presently vice chairman and Kunj Bihari Agarwala, currently managing director joined the business to support PR Agarwala in running the business.

Over the years, the company grew from strength to strength and led to the formation of "Rupa" as a brand in 1968. All the learnings came from the founders' focus, conviction, and commitment to make this business a success story. Rupa and Company Limited was established in 1985 with the takeover of Binod Hosiery.

## ■ THE GROWTH STORY

With liberalisation in the nineties, the Indian markets opened up new possibilities hitherto unheard. So they signed up with their first brand ambassador – famous Bollywood actor Govinda for Rupa Frontline. This set the tone for an aggressive advertising and promotional campaign backed by celebrity endorsements. Among the first was Aishwarya Rai Bachchan. Since then, it has engaged leading actors like Saif Ali Khan, Sanjay Dutt, Hrithik Roshan in the initial phases and now Ranveer Singh, Ranbir Kapoor, Sidharth Malhotra, and Anushka Sharma. The company has a "hands-on approach" to work. It operates very closely with the family council, the CEO, and a team of senior managers to formulate its strategy spanning the entire value chain.

## ■ MARKET EXPANSION

Today, RUPA is a nationally revered brand having more than 9000 SKUs.\* (Stock Keeping Units) in the product category, catering at a Pan-India level



through a strong dealer network comprising more than 125,000 retailers, more than 1,200 wholesale dealers and over 300 sales and marketing professionals.

The 'Limca Books of Records have acknowledged rupa as the largest innerwear manufacturing and marketing company in India for 13 consecutive years. The company got listed on BSE and NSE in 2011. There are 17 exclusive brand stores (Rupa Comfort Stores) in Pan India. RUPA has strong partnerships with e-commerce retailers like Amazon, Flipkart, Myntra, and Paytm. The company's global footprints and export outreach include the Middle East, Africa, Russia, and Europe. Rupa and Company Limited currently has an Annual turnover of about ₹1350 crores with aggressive plans to expand their retail presence. Rupa is the only company with brands for the value segment, economy, and mid-premium, premium, and super-premium segments of customers based on quality, comfort, style, and price.

## ■ SOME KEY PRODUCTS

- **Rupa Jon** : highest selling innerwear

brand for men

- **Rupa Frontline** : flagship brand focusing on the youth
- **Macroman M-Series** : a premium lifestyle brand for men
- **Euro**: innerwear brand for youngmen
- **Bumchums**: Athleisure brand for men, women, kids, and infants
- **Softline, Macrowoman W Series, and Femmora**: premium women's brands
- **Thermocot and Torrido**: thermal wear brands for men, women, and kids
- **Footline**: brand of socks with colours, patterns, designs, and prints

## ■ OTHER SERVICES

The organisation also has other services such as Fruit of the Loom and French Connection, Neo Metaliks Limited (NML), and Sobhasaria Group of Institutions.

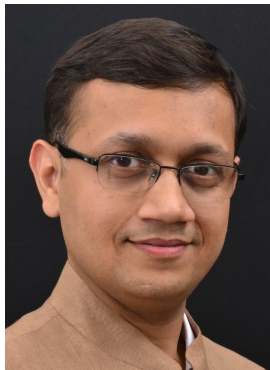
## ■ MANUFACTURING FACILITIES

The company has state-of-the-art production facilities at Domjur (West Bengal), Tirupur (Tamil Nadu), Bengaluru (Karnataka), and Ghaziabad (NCR).



# SSL ACADEMY

LEARN AND EARN THROUGH PERSONAL FINANCE AND LEADERSHIP GAMES



**KANAK JAIN**  
FOUNDER & CEO  
SSL ACADEMY

**A**t SSL Academy, learning is fun and full of engagement! Returns are there in all asset classes, but when to invest and in which asset class, how to set goals, and how to do rebalancing are the ultimate questions. SSL Academy is a major trendsetter in the world of personal finance and leadership. It is the only institute in India that teaches the toughest financial terminologies and develops courses in the form of engaging games. Financial learning has become easy when it is in the form of games and engaging activities, and so is the main motto of the organisation – Learn and earn through Gamification. Some of the popular courses of the academy are as follows:

- RVCC Rebalance Volatility Certification Course is a joint certification course with NSC Academy and SSL Academy. This nine-module program includes a Volatility Game, Debt Volatility Game, Fundamental Analysis Game, Technical Analysis Game, Options and Derivatives, Financial Planning Tools, Vision Game, and Influencer Game.

- Beyond Bond Basic is another program that focuses on a detailed understanding of debt and the bond market.

- Various puzzle-based games, car games, board games, and riddle-based games are some of the innovations of SSL Academy where investors and students can learn and understand financial terminology and courses in the simplest form with interactive fun.

- Financial wellness programmes for corporates in the form of the Great Place to Work Initiative have served over 20 multinational companies through the volatility games and engaging activities.

- Financial Advisors, Mutual Fund Distributors, and Financial Planners are licensed to conduct such programmes with various Investor Groups, by becoming a licensed “Volatility Coach” or taking membership to use the tools to help their investors.

- Various conferences and weekly programmes for financial advisors, investors, and the community are organised. Beyond Classroom programmes to educate financial advisors and investors

are also organised every month. Various investor education programmes under the Money Magnet Tribe also are initiated.

- The latest offering is the Behavioural Finance Program Series, exclusively a storytelling mechanism to educate investors and people in India. Participants can understand this through the Asset Allocation Game.

## Asset Allocation Volatility Game



## HOW DO PEOPLE LEARN THROUGH GAMES?

Bull & Bear Illusion game helps one to understand bull and bear market will follow each other, and nothing is permanent. Five Tatwa Puzzle helps you to understand the importance of an emergency fund. Finally, through Rider and Horse puzzle, one can understand the importance of rebalancing. Through the Boom memory card game, one can understand the power of taking a risk. In addition, the multi-cap card game explains the importance of mutual fund investment in various cap stocks. Leadership Games like vision game helps participants create a vision for themselves and align vision with the organisation’s vision. Influencer game is all about communication skills and learning the skill to communicate in the shortest possible time and words. Finally, the creativity Game is about identifying the creativity part of self and learning visual thinking and storytelling skills. SSL Academy has certified over 6000 financial advisors in one or another course or program. In addition, a tribe of over 190 Volatility Coaches continuously serves their clients and manages lakhs of investors’ wealth. By 2024 SSL Academy expects to have over 100 intellectual game/courses with certified participants of over 50,000 and members of over 1000 plus highly talented people. Industry experts highly liked and appreciated a highly successful program like Money Tales – Kaun Banega Clientpati and Idea Tank (coming soon).

SSL Academy Founder - Kanak Kr Jain  
Category - Training & Development  
(Finance & Leadership)  
[www.volatilitygame.com](http://www.volatilitygame.com)



# TASTES OF LIFE

PROVIDING QUALITY PRODUCTS AND QUALITY LIFE, THE SINCERE (PACKAGED DRINKING WATER AND SODA), A PART OF NIVEDAN FOODS, WORK TOWARDS PROVIDING ACCESS TO CLEAN AND HEALTHY DRINKING WATER TO THE SOCIETY, SHARES **B D AGARWAL, FOUNDER AND CEO, SINCERE**



**B D AGARWAL**  
FOUNDER & CEO  
SINCERE

- **SINCERE**
- > **S - Sparkling**
- > **I - Indispensable**
- > **N - Nutritious**
- > **C - Curative**
- > **E - Energetic**
- > **R - Refreshing**
- > **E - Elixir**

## ■ **SINCERE IS WATER!!**

SINCERE (Packaged Drinking Water & Soda) was incorporated in the year 2015. The SINCERE Brand is a segment of Sincere Group of Finance Commodity Stock Market. Spearheaded by sensitive businessman, Mr. B.D. Agarwal, the company has a deep insight for the well-being of our Mother Earth & pledges to better the environment. SINCERE is well positioned to become the best packaged drinking water brand in India.

## ■ **OUR VISION**

To Nurture & Nourish our present Generation with Pure, Nutritious & Healthy Drinking Water - a birth right of all souls in a Socially Conscious way. We, at Sincere, value every drop of Water & are conscious of its importance.

Our tagline "THE MARK OF PURITY" is the summation of our company's VALUES. We are sincere in our goal to achieve integrity not only in our products but also in our business practices and policies.

## ■ **SAVING EVERY DROP**

We are Solar Powered to minimise the dependence on Electric Grid becoming self-sustainable for our energy requirements. Also recycling & rainwater harvesting is just a step towards fighting the scarcity of Water - the biggest threat in coming times. Rural Development is priority on our list as all our employees are hired from nearby villages with bare basic education & are trained on the job... increasing the employment ratio of the area & locality.

Our packaged Water have extensive range varying from 250ml, 500ml, 1 litre, 2 litres, 5 litres & 20 litres catering to all the needs of the people. We also we manufacture Club Soda in the name and style "OXY FILL", "BRISSEL"

## ■ **QUALITY STANDARDS**

Our company adheres to modern quality control and standard procedures and has received certification from recognised bodies like BIS, FSSAI and ISO.

## ■ **PURIFICATION PROCESS**

Our company adheres to the latest and safest purification processes to ensure that the water is 100% safe for consumption. We

deeply care about the health and safety of our customers. Our dedicated quality control team monitors the purification process and is committed to providing the healthiest drinking water.



**Whole factory from outside**



**Processing Hall**





# SUSTAINABLE SOLUTIONS FOR A GREENER TOMORROW

AT CDE WE UNDERSTAND THAT ALL THE NATURAL RESOURCES OF OUR PLANET ARE FINITE, AND OUR MISSION IS TO INVENT TECHNOLOGY THAT WOULD HELP TO CREATE A NEW WORLD OF RESOURCE FOR THE GENERATIONS TO COME, SHARES **MANISH BHARTIA, MD, CDE ASIA LTD**



**MANISH BHARTIA**  
MD,  
CDE ASIA LTD

**M**anish Bhartia is the promoter and MD of CDE Asia Ltd and Doctor Sand Limited. An entrepreneur and inventor who has dedicated his professional life to building enterprises based on sustainability and embedded with the culture of ESG. Today, his ventures are helping India preserve the life of vanishing natural resources and repurposing waste to construction material, providing the industry breakthrough solutions for meeting their massive sand demand.

Founded in 2006, CDE Asia is one of the leading manufacturers of wet-processing equipment serving a constellation of 24 countries in the Indian subcontinent and South-East Asia. We are part of the CDE group, having its global headquarters in Northern Ireland.

The company's vision is to create value for all stakeholders sustainably by providing innovative eco-friendly solutions, delivering high ROE, and being with the customer throughout the lifecycle. CDE Asia is recognised by the Department of Scientific and Industrial Research (DSIR) and more recently was declared leading SME of India 2020 by Dun & Bradstreet.

- 1. Three Manufacturing Units**
- 2. 195+ workforce**
- 3. 400+ projects commissioned**

## ■ **OUR OFFERINGS**

We provide best-in-class breakthrough solutions for the growing shortages of natural sand, recovering value from low-grade minerals through beneficiation, and solving the age-old industry problem of C&D waste disposal by offering novel recycling techniques to recover useful construction materials.

Over the years, we have invented and patented technologies in the above fields and demonstrated the ability to create new products that have redefined the construction, mining, and waste management industries. Our solutions are designed to suit the local conditions and enjoy the irreversible tail-

winds of government policies supporting the green way forward.

Product innovation is at the heart of what we do at CDE, and as global leaders in materials wet processing solutions, we take great pride in our team's years of knowledge and expertise.

## ■ **SOME OF OUR KEY OFFERINGS ARE:**

- **Combo:** Mobile sand washing equipment converts crushed rock fines into high-quality manufactured sand that is a perfect and superior substitute to natural riverine sand.
  - **ReUrban:** Advanced wet processing systems for processing construction and demolition waste and converting them into recycled sand and aggregates, paving the way for sustainable construction and a circular economy.
  - **Oremax:** Mineral beneficiation plants that facilitate the processing of lower grade ores and maximize their quality and value, delivering significant efficiencies to ore processing operations.
- Micrograder: Specialist sand classification and beneficiation system optimizes sand specification and minimizes plant footprint and environmental impact.
- **Sirocco:** Range of Air Classifiers that offer the most efficient dry-wash solution to remove excess fines from sand or crushed rock, producing high-quality sand in areas without ready access to water.

Being a socially and environmentally responsible organisation, we have worked extensively towards creating solutions that sustainably solve the industry's challenges. Working across multiple business sectors and different geographies, our breakthrough technology is making a positive impact by extending the lifespan of natural resources by creating enormous value from waste materials.

For more details, please visit: <https://cdeasia.com/>

# HOW TO PLAN FOR YOUR CHILD'S FOREIGN EDUCATION?

STUDYING ABROAD IS NOT THE ONLY WAY TO SETTLE AND IMMIGRATE TO CANADA. THERE ARE SEVERAL OPTIONS AVAILABLE FOR STUDENTS AND PARENTS. THE EARLIER THEY START PLANNING, THE BETTER IT IS



**PRASHANT AJMERA**  
FOUNDER  
AJMERA LAW GROUP

**“Every month, an average of five bodies of Indian international students are being sent back from Canada to India” – as reported in the Canadian media.**

**T**he biggest worry for any Indian parent today is their child's education. Even parents of children going to kindergarten seem worried all the time about their child's academic progress and career prospects. Indian parents do not leave any stone unturned when it comes to educating their children, whether within the country or outside of it.

The number of Indian youth wanting to study abroad is increasing exponentially every year. However, in most cases, the parents are more eager to send their children abroad to obtain a foreign education.

As per the 2019-20 RBI data, Indian parents remitted Rs 75,000 crores (10 billion US\$) for their children's education and living expenses abroad in just one year. The foreign education industry in India has significantly mushroomed in the past decade. Unfortunately, this industry is not regulated either by the state governments or the central government.

Since this market is unregulated, it has resulted in thousands of student visa agents and visa consultants opening shops all over India, especially in two and three-tier cities.

Unfortunately, most of these agents and consultants are underqualified and ill-equipped to provide proper counsel.

On the other hand, many foreign education institutes appoint these agents as their representatives in India and offer them handsome commissions for recruiting students from India. This commission is given from the fees paid by the students and can be as high as 20%. This is a very lucrative income for student visa consultants and agents who are therefore motivated to promote these foreign education institutions in India rather than safeguard the students' interests.

Indian banks and many government programs also offer student loans to students aspiring to study abroad. This provides further impetus to parents and students to apply to foreign universities and schools.

Most Indian parents go to student visa agents and consultants lured by the low or no consultation fees and other freebies offered by them. These agents promise students the best of education and a secure future. However, the reality is quite different.

Statistics show that Canada is one of the most favourable destinations for studying abroad amongst Indian students. But there is a dark side to this growing trend.

The first and most significant drawback is that Indian students pay 4 to 5 times the tuition fees compared to the local Canadian



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students. Add to this the cost of living. This makes it very difficult for many Indian students to study, earn a living and survive in Canada.

Reports in the Canadian media indicate that an increasing number of Indian international students studying in Canada are becoming victims of unemployment, hunger, mental stress, and suicide. As per a report in one Canadian newspaper, Indian funeral homes in Canada are sending an average of five dead bodies of Indian students every month back to India. ([https://ca.news.yahoo.com/international-student-crisis-funeral-home-145342161.html?soc\\_src=socialsh&soc\\_trk=ma](https://ca.news.yahoo.com/international-student-crisis-funeral-home-145342161.html?soc_src=socialsh&soc_trk=ma))

Many students slip into depression or psychological and emotional problems due to disappointment, frustration, and disillusionment following their studying experiences in Canada. To survive and make ends meet, they often turn to petty crimes, drugs, and prostitution (<https://www.hindustantimes.com/world-news/students-from-india-face-lots-of-challenges-in-canada-experts-101636635626516.html>).

### ■ IN THIS SITUATION, WHAT CAN INDIAN PARENTS AND STUDENTS DO? HERE ARE SOME STEPS THAT CAN BE TAKEN

▶ Indian parents can demand that the Ministry of External Affairs, Government of India, regulate immigration agents, consultants, and foreign education institutes that are in the business of recruiting Indian students. The Indian government has proactively done this for foreign recruitment agencies recruiting Indian worker's way back in 1983-84. The bill calling for licensing of student visa agents and consultants has been pending with the Ministry since 2019.

▶ Students who wish to study and settle abroad must start planning as early as possible and not after completing their

grade 12 or Bachelor's degree. Planning early can give students several options to choose from.

▶ Students must do their own research about the course of study they wish to pursue and the educational institution they plan to study in Canada. Many Canadian PGD (Post-Graduate Diploma) programs are marketed as Master's degree programs in India. This is one of the biggest scams conducted by Indian immigration agents and consultants to attract Indian students.

▶ All Canadian education institutes have their websites, and detailed course descriptions for each program are available on these websites. Please refer to these websites and carefully read about the programs offered, admission criteria, and course level and descriptions.

▶ Understand differences in the education terminologies used in India and Canada - the difference between a college and a university, Post-Graduate Diploma Program and Master's Program, etc.

▶ Students must find out if they will be eligible to work during and after the study program and be eligible for immigration if they wish to settle in Canada. Do not depend on agents and consultants for advice on these matters. They have very little interest in the long-term welfare of the students.

▶ Research about the cost of living in Canada. Students must not presume that they will obtain a job in Canada quickly and will be able to pay for food and accommodation. Because the influx of international students is very high in Canada, getting a part-time or full-time job in Canada is extremely difficult.

▶ Studying abroad is not the only way to settle and immigrate to Canada. There are several options available for students and parents. The earlier they start planning, the better it is.



PDS Infotech (P) Ltd.

# PASSIONATELY CURATING READY-TO-USE BUSINESS SOFTWARE

MORE THAN 100,000 TDS RETURNS ARE BEING FILED EACH QUARTER ACROSS INDIA USING TDSMAN / TDSMAN ONLINE



**RANJAN GOENKA**  
FOUNDER & DIRECTOR  
PDS INFOTECH PVT. LTD

In 1986, a six-week course in computer programming at St. Xavier's College (Kolkata) was enough to make Ranjan Goenka fall in love with the subject. "I was in awe of the power of using digital technology and its potential to transform the world. Ever since, I have been privileged to be part of the growth story of the IT Sector. The thrill and the ability to positively impact businesses has been my key motivation for the last 30+ years," he shares.

### ■ THE JOURNEY

"I was fortunate to get a break immediately after my initial training. These projects were successfully delivered and gave me the confidence to take up recurring opportunities. This formed the foundation for the birth of PDS Infotech Pvt Ltd in 2008," he shares. From the beginning, the company has focussed on building ready-to-use business software products. A variety of software products have been launched and these have been well received. Products like TDSMAN & ChequeMan together enjoy trust with 90,000+ users. In the taxation domain, TDSMAN (available in several variants) enjoys the position of being one of the market leaders.

### ■ OVERCOMING CHALLENGES

When asked about the challenges faced, Goenka avers, "Keeping pace with technology and exceeding expectations of clients are the key challenges. For us, it is the customer that

forms the fulcrum, around which all the activities revolve. The philosophy is simple for us – if the clients are behind you, challenges can be dealt with. The technological advancements keep us on our toes to learn and innovate. Competition motivates us to keep improving as well."

### ■ THE USP

PDS Infotech focuses on commitment to quality, service and innovation. "We work hard to keep empowering our clients and their businesses. Our USP lies in putting in continuous efforts to ensure customer success. Even in crisis situations, such as the recent COVID pandemic, our main goal was to minimise any issues faced by clients. Our cloud-based products and active online support helped us manage our customers in a seamless manner. By involving the client in our feedback processes, we have been able to align our products and services better, both functionally and technologically," he states.

### ■ MANAGING WORK -LIFE BALANCE

"My family and friends make for the most positive and inspiring people in my life. Through the ups and downs of running my business, they've stuck by me and have always celebrated my efforts irrespective of its result. We get extremely creative by spending time together – with a bunch of





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activities including playing board games, watching sports and enjoying quiz shows. Their encouragement makes the work-life balance come naturally to me,” says Goenka.

#### ■ **PROJECTS IN PIPELINE**

“Growth in the market share of existing products is always our top priority. Recently, couple of products have been soft-launched. The first one is a cloud-based enterprise version of TDSMAN Online and is ideally suited for large setups with multiple users and multiple branches/offices. The other is called SalaryTDS which helps employers determine the correct tax deduction for each employee while preparing the monthly payroll. More products in the taxation eco-system are expected to be rolled out,” he claims.

#### ■ **PATH OF GROWTH**

“The Income Tax Department of India through NSDL used to publish statistics on the percentage acceptance of submitted TDS Returns. Our product TDSMAN always remained right on top of the list. With over 100,000 TDS Returns filed each quarter across every corner of the country, the success of the product has been heart-warming for the entire PDS Infotech team. We hope to continue on this path of growth,” he shares.

#### ■ **EMPLOYEE-FRIENDLY MEASURES**

“Each team member is a pillar that supports our journey. We are sensitive to their well-being. As part of our latest initiative, we are working on new strategies to focus more on optimization, leading to efficient out-

come. Our culture is to constantly learn together, support and encourage each other. Our transparency and mutual trust are our greatest strengths,” believes Goenka.

#### ■ **CSR INITIATIVES**

“With my years of experience in business, I try to share my knowledge with young entrepreneurs in their professional journeys. I share thoughts that may curate better products, and most importantly, help them avoid mistakes that I have already suffered for. This has been one of the ways to give back to the community. As member of Rotary International and other similar organisations, we have been regularly making small financial contributions as well,” adds Goenka.

#### ■ **FIVE YEARS DOWN THE LINE**

PDS Infotech will always be working to create client success stories. “In the next five years, we hope to continue serving more and more clients with our existing and new products. We strive to uphold our philosophy – “We can create a positive impact only by being innovative and passionate towards customer success. This is our mantra for consistent growth,” he elucidates.

Company URL  
[www.pdsinfotech.com](http://www.pdsinfotech.com)

Product URLs  
[www.tdsman.com](http://www.tdsman.com)  
[www.tdsmanonline.com](http://www.tdsmanonline.com)  
[www.chequeman.com](http://www.chequeman.com)

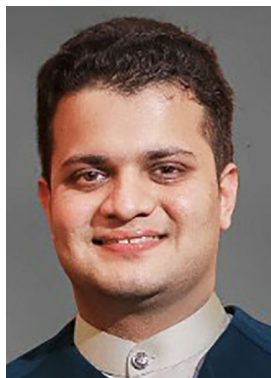


# PROVIDING QUALITY SERVICES

WITH SEVERAL AWARDS FROM VARIOUS BRANDS, WE ARE STILL ONE OF THE BEST MOBILE STORES IN KOLKATA IN TERMS OF SALES NUMBERS AND SERVICE SATISFACTION,” SHARES **SANJEEV CHOPRA**, MANAGING DIRECTOR OF LIMTON PVT LTD, LLOUNGE



**SANJEEV CHOPRA**  
MD,  
LIMTON PVT LTD, LLOUNGE



**KUSH CHOPRA**  
LIMTON PVT LTD,  
LLOUNGE

**B**usinessman and retailer Sanjeev Chopra is one of Kolkata's most successful mobile phone dealer. He is the managing director of Limton Pvt Ltd, L Lounge. Born in 1964, he is the son of Late Jatan Lalji Chopra, the founder of Prasan Watch Co, and was raised by his mother, Late Jatan Devi Chopra. Sanjeev Chopra says her strong values inspired him, and he still seeks to instill the same in his son Kush Chopra.

Limton Pvt Ltd has been a company since 1901 from Kolkata (India). Limton was among the first to start trading into watches. Over the past year's generations have taken limton to a new scale.

Today under the leadership of Sanjeev Chopra, Limton has emerged among the most prominent mobile partners in Kolkata.

With five retail stores, including Apple stores, Oneplus experience stores, and multi-brand mobile stores, Limton is ruling the retail market.

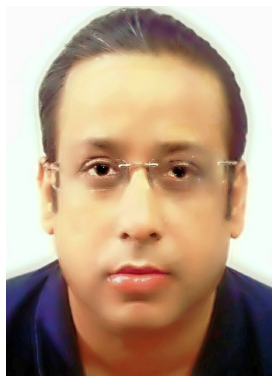
With many awards from various brands, Limton was the world's highest mobile seller for Nokia, 2nd best apple store (2018,19&20), and many more have added to its glory.

A separate wing of Limton distributes OnePlus across Bengal with over 100+ active retailers under its umbrella.

Sanjeev Chopra says, "Apart from values and ethics which I have tried to live by the legacy and always stood up for what I consider to be the right thing, and I have tried to be as fair and equitable as I could be. My main reason for success is flexibility in adapting to the changing scenario".

# EXCELLENCE, QUALITY, TRUST

THANKS TO OUR STATE-OF-THE-ART TESTING AND GRINDING STATIONS ON SITE, WE CAN OFFER A QUICK AND RELIABLE ROLL SERVICE TO OUR INDIAN CUSTOMERS,” SHARES **RANAJOY CHOWDHURY**, MANAGING DIRECTOR, BELLMER INDIA PRIVATE LIMITED



**RANAJOY CHOWDHURY**  
MANAGING DIRECTOR  
BELLMER INDIA  
PRIVATE LIMITED

**B**ellmer India Private Limited, formerly known as – GapCon Engineering Pvt. Ltd. is an Indo-German joint venture, which was conceived with the envisaged growth in the demand of modern pulp and paper machines in India. The production of correctly engineered paper machine calendars has always been an uphill task in the world over, considering that the knowledge base was closely guarded in Europe. Paper Machine calendars are an integral part of papermaking, which imbibes any paper’s optical and surface property, facilitates printing and coating, etc.

## ■ **CENTER OF COMPETENCES**

The primary objectives of the cited joint venture were to bring home to India, for the first-time outside Europe, engineering knowledge, experience, and services from Germany on the tailor-made engineered calendar, deflection compensation rolls, and its related services.

Bellmer India is ready to showcase economical and cost-effective solutions, with German precision and engineering support, apt for the cost-sensitive Indian market, either offering a complete state of art new calendar Turbo Calendar or utilizing existing equipment’s as applicable or rebuilding an existing Multinip to a modern single nip, either hard or soft nip concept, which provides paper mills a technically advanced tool to influence their paper quality directly.

## ■ **ACHIEVEMENTS**

Bellmer is intertwined with the Indian Paper Industry and contributing to its growth to the tune of nearly 10 per cent pa, with cost-effective solutions, neutralizing the extant economic indexes specific to inflation and devaluation. Indian paper industry is embarking on a massive expansion spree, to inject the scale of economies in paper man-

ufacturing and reduce imports. Bellmer India has been an apt catalyst and is known all over India as the most reliable partner ever established in the Indian pulp and paper industry.

## ■ **GOING FORWARD**

“At present, we are considering to make investments in our existing operation to append our capacity concerning both – space and manpower, to exceed the existing capacity for the supply of new TurboCalendar and related services. There has also been a reasonable advancement in developing a full-fledged automation team in India, not just for TurboCalendar but also in Bellmer Shoe Press – TurboPress.



Depending on the market demand and trends, we will plan to introduce technologically advanced equipment, which will be manufactured in India, and will act as a replacement for expensive imports,” shares Chowdhury.



# CONSTRUCTING DREAMS

**ANEKANT GROUP** SIGNIFIES A TEAM OF COMMITTED MEMBERS WHO ARE ON A MISSION TO DEVELOP BEST HOMES



**DHARMENDRA KUMAR JAIN**  
MANAGING DIRECTOR  
ANEKANT GROUP

**F**rom the onlookers' point of view, he is an accomplished young entrepreneur who has made his presence in the business world through a demanding yet enduring career elevation. His glorious journey began in 1995, in the colliery belts of Jharkhand, in steel trading and dealing with prime flat iron and steel. Anekant Steel, under his competent hands, has grown manifolds as a Steel Processing Unit at Bokaro. The company is engaged in importing various steel products in bulk from different countries of southeast Asia and regular buyers from SAIL, Bokaro Steel Plant. His envision made him step into the real estate business. And at present, Jain has multiple completed projects in his bouquet of achievements, both residential & commercial/malls.

## ■ SOCIAL CONNECT

He was the President of the Rotaract Club of Koderma in 1988. Taking his club to the pinnacle in 2015-16 as President of Rotary Club of Calcutta Mayfair. He also got multiple numbers of awards for both SERVICE AND FELLOWSHIP. His inclination towards social



**AKSHAT JAIN**  
DIRECTOR  
ANEKANT GROUP

responsibility and his CSR activities initiated support to the underprivileged children & senior citizens and protection of the environment through the plantation. His unique social service projects have left a permanent mark in people's mind, like, giving educational grant to the children of Jail inmates and felicitate and provide financial assistance to these senior citizens who, in spite of old age or disabilities are fending for themselves, instead of being a burden on the society, and also looking after their families.

## **Akshat Jain, director, Anekant Group**

In the footsteps of Dharmendra Jain, his elder son Akshat Jain, a young, dynamic director, a Civil Engineer, is handling groups' day-to-day activity in Real Estate and construction sites. He is solely heading the Sales Team in the Steel Segment of Groups' another business and is in charge of Public Relations and other communication activity. He was an active Interact Club Member and took stewardship in planting trees around the Lake area and cleaning the adjoining areas.

## ■ SUCCESS STORY

Bokaro Mall, the group's flagship project, is Jharkhand's first shopping mall & multiplex, at Chas – Bokaro, has completed its seventh successful years of amenity service. The group is now involved in the Hospitality Industry and coming up with a 4-Star Hotel having 70 rooms under the Lemon Tree Hotels (LTH) Group franchise, including high-class servicing facilities like Mega Banquet, all-day dining, Spa, etc. at Bokaro, Jharkhand. Upcoming projects include State of Art mixed-use office cum residential Mega Project, ORBIT PARKS, another feather in his crown. The project will have sprawling terrace gardens and state the amenities at par with world standards. The Ranchi Mall, Jharkhand's first Super-Amenity mall, and Jain's second endeavor in Mall segment. Iconic in design — Ranchi Mall aims to set a new benchmark in the mixed-use shopping and entertainment segment. The Mall will include the city's first micro-brewery, indoor heated swimming pool & rejuvenation center, 4 Screen Multiplex, Food Court & Restaurants, and Global Retail Community, a combination of the premium and mass-oriented brands offering top of the line signature brands, designer labels, and high-end lifestyle products. The project will opens its doors 2022. Residential projects include both affordable homes & luxury lifestyle apartments in Kolkata and Bokaro, namely Bimla Luxeria, MDA Heights, MDA Enclave & Imperial Park. Wari Greens Project, in Rajarhat is another residential project in the pipeline. Anekant Group boasts of an array of products that have helped it earn the trust of people's confidence of reputed organisations alike. Anekant ColourPlus, a new brand name that has emerged in the field of color-coated roofing sheets, is giving the group another milestone to achieve.

# ENHANCING PRODUCTIVITY

DR SANJAY KUMAR AGARWAL SHARES HOW TO UNLOCK YOUR EXCELLENCE FOR EXPONENTIAL GROWTH



**DR SANJAY KUMAR AGARWAL**  
TIME AND GOAL GURU  
AND GOPTA NLP MASTER  
TRAINER

**M**any businesses fail during the first year of their operations because they think that business success is the outcome of just winning systems & processes. However, the reality is that there is that one invisible element behind huge business success; and that is the 'mindset' enabling you to place those winning systems and processes at work.

Sanjay Kumar Agarwal, popularly known among his fans & followers across the globe as 'Time and Goal Guru', is a corporate trainer, Growth Accelerator Coach, and a GOPTA NLP Master Trainer. He helps his clients work upon this 'killer mindset' to bring exponential growth and maximise profitability by unlocking excellence.

To pursue his passion for transforming the lives of millions of people across the globe, he left his coveted job of 25 years with the Ministry of Finance, Government of India. He is also the author of 2 best-selling books - 'How to Add 1000 Productive Hours A Year To Your Life' and 'Sleep - It's Body Repair Time' (both in English & Hindi) and the upcoming book - 'Business Excellence with GOPTA NLP'.

Today, he is a world-renowned coach & mentor and a speaker at International Conferences. His life mission is to help organisations, entrepreneurs & senior executives to grow at a faster pace through his training programs, especially 'Ethical Mind

Influencing Mastery' (<https://www.ethical-mindinfluence.com/mastery>), 'Enhance Your Productivity', 'Get ReBorn' and 'Unlock Your Business Excellence' and many more transformational programs. He also conducts workshops on 'Time Management', 'Goals Achievement', 'Sleep', 'Communicative Intelligence,' 'Influencing Leadership', 'Maintaining Balance Among Different Walks of Life' etc.

## ■ SUCCESS MANTRA

His success mantra is GOPTA. GOPTA® is an acronym he gave to 'Goals Oriented Positive Thinking & Actions.' As per Sanjay, though so many ingredients are required for success, he has personally identified three ingredients on which you can't afford to be even 99% if you want to achieve massive success in life.

For the sake of easiness in remembering these three ingredients, he created an acronym, and that acronym is G.O.P.T.A. which means 'Goals Oriented Positive Thinking & Actions'.

Thus, GOPTA has following 3 limbs:

■ **Goals Orientation:** If you are goals oriented, your every thought, every action & every time utilization pattern will be in the direction of achieving your goals; and you will inculcate the habit of asking yourself that 'whatever I am doing right now is the



most appropriate usage of my time or not'.

■ **Positive Thinking** : If you possess positive thinking, you will impregnate your subconscious mind with positive beliefs & a positive attitude and inculcate positive values and habits to speed up the journey towards your goals. You will guard your self-image from the leg-pulling comments of others and will not allow others to tell you what you are capable of doing.

■ **Actions** : Apart from the old definition of actions of taking disciplined & persistent actions on a daily basis in the direction of your goals, his definition of actions is to take action upon yourself in 5 distinct areas - learning goals-oriented skills, inculcating goals-oriented habits, inculcating goals-oriented values & beliefs, practicing goals-oriented time utilization patterns, and nurturing goals-oriented relationships.

Sanjay has done fusion of GOPTA with NLP and Mass Influencing Framework under the brand name 'GOPTA NLP' Framework, an ultimate growth model disrupting the industry with incredible results. He is the founder of the International GOPTA NLP Academy (I.G.N.A.).

While GOPTA provides you the thought process of remaining goals oriented and possess positive outlook while taking persistent actions towards your goals; NLP equips you with methodologies & techniques to enhance the speed of your journey to your desired outcomes; and Mass Influencing

Framework makes your communications enriching & influencing.

### **International NLP Confex for Business Excellence**

He is the Organiser of the recently concluded 'International NLP Confex for Business Excellence' associated with RMB, which was hugely successful.

This Conference-cum-Exhibition (Confex) was organised on a virtual platform from December 3-5, 2021, which was the first of its kind International NLP Conference-cum-Exhibition on a specific theme of 'Unlocking Business Excellence', where 28 top-notch NLP Trainers from 11 countries across the globe shared their wisdom with the business community directly as to how they can maximise their growth and profitability.

He declared that the theme of the following 'International NLP Confex' will be 'NLP in Education', for which he is looking forward to collaborations with global Educational Institutes/ Universities. As per Sanjay, it would be one of the largest conclaves of its kind where Educational Institutes would learn from top NLP Trainers how they can take advantage of NLP in their teaching skills.

### **Website**

<https://www.ethicalmindinfluence.com/mastery>  
<https://bit.ly/enhance-your-productivity>  
 timeandgoalguru@gmail.com  
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# PROVIDING RELIABLE SOLUTIONS

**DEEPAK CHOUDHARY, MD OF INSURANCE4LIFE, FIRST ESTABLISHED IN 1967, DISCUSSES HOW HIS COMPANY HAS MANAGED TO PULL THROUGH AND EXPAND FROM ITS MARKET BASE DESPITE THE PANDEMIC**



**DEEPAK CHOUDHARY**  
MD  
INSURANCE4LIFE

Insurance4life began its operations in 1967 with the Life Insurance Corporation of India. It assures people and their assets, which is a critical priority in everyone's life. With dedicated efforts, we expanded our services into other sectors of insurance like health, motor, commercial, travel, and many more. As of now, Insurance4life provides B2B service in all insurance sectors. Our company has covered almost all West Bengal, with coverage extending to Mumbai, Gurgaon, Bangalore, Hyderabad, Assam, Orissa, Jharkhand, Bihar, and other states. Now our prospective is to reach national and international levels.

## ■ COMPANY'S SERVICE

Insurance4life is dedicatedly providing appropriate risk management advice and insurance solutions with India's most comprehensive, most diverse, most appropriate insurance experts. When our clients turn to us with problems, our team of advisers solves them, looking to deliver exceptional service and value for money at all times. Our trusted teams and network of experts give our clients unparalleled access to an extensive range of trade-specific insurance and risk management programmes that meet or exceed their expectations of price, service, and expertise.

From 1998 Insurance4Life expanded from an insurance provider to a complete financial hub with a range of financial services for everyone. We educate, inspire, and provide

valuable guidance for a better future. More than 5000+ clients trust us.

## ■ GUIDING THE WAY

Our fundamental marketing strategy is to guide the consumer towards the best suitable brand or products amongst the crowded field of different policies and develop a



strong value proposition so that the product or service is attractive enough to entertain the market or audience. Therefore, with complete assurance, the journey from selecting a company product to its completion is our main priority.



iStock

#### ■ **PROMISING LOYALTY**

Keeping the goodwill and pride of the family business regarding maintaining its financial dignity is one of the most significant trials. In this competitive market, there are a lot of competitors who even choose to forgo their percentile earnings to sell their products. Still, we try to fill the gap by promising loyalty and efficient services.

#### ■ **ACHIEVING HEIGHTS**

The Covid-19 pandemic has helped us prosper because of our loyal and ardent services to our customers. As a result, we are now being blessed to expand our company from eastern to northern/western and southern parts of India. As a result, our company has recorded double-digit growth, the fastest growth we have witnessed due to the current demand in the sector.

#### ■ **KEY CHALLENGES**

Satisfying the customers with conditional and unconditional claim demands is the biggest challenge. Serving 3,000+ families Pan-India, with 25,000 in-force policies in total, while providing up-to-the-mark assurance service was another big challenge. With concerted efforts and thanks to the support and cooperation from our team and all insurance companies, we have been able to surpass any issues faced during the pandemic with fortitude.

#### ■ **FUTURE PLANS**

To diversify our coverage areas and our products, we also have plans to enter more cities in a north-



ern, western, and southern zone by 2025 with comprehensive insurance and investment plans in the fields of securities, loans, and wealth management. Also, we are planning to enter into REINSURANCE business in India and abroad.

#### ■ **PLANNING IS NECESSARY**

I would always advise sensitive customers to invest in easy settlement policies for their better future rather than cheaper ones. One should secure their hard-earned money in a planned way for their coming generations. Try new companies for new ideas, technology, and innovation to work in a passionate way rather than the same old-fashioned manner.

# LOWEST COST FUNDING

BANK LOANS ARE SEEING HUGE TRANSFORMATION, ERA OF LOWEST BANK INTEREST IN THE HISTORY OF 75 YEARS OF INDEPENDENCE, SHARES **ABHISHEK DUGAR**, FOUNDER OF BORROW2GROW

**Working Capital : 6.5%**  
**Home Loan : 6.5%**

**Project Loans : 7.5%**  
**PCFC / FBD : L + 0.8%**

**Loan Against Property : 6.9%**  
**Builder Construction Finance : 10%**



**ABHISHEK DUGAR**  
FOUNDER  
BORROW2GROW

**A**bhishek Dugar, founder of Borrow2grow quotes: "Funding is the life blood of any business and we at Borrow2grow (B2G) discover the right funding product with right institution, this is why we say we are your funding machine"

Team Borrow2grow is poised with right knowledge of assessing the most suitable bank funding mechanism. They arrange project funding, working capital, new business funding (LAP), builder funding or home loans along with arranging funding by way of equity (start up funding, seed funding, venture capital and private equity).

**Money Makes Money:** Businesses need funds to grow and the traditional method of funding is Bank loan, Bank funding is the cheapest source as per Abhishek Dugar. At B2G, the team is committed to provide the complete advisory along with execution from documentation to sanction and there after disbursement of bank loans funds. Time is money: Team b2g works on this principle and timely disbursement of bank loan is their forte, they keep guiding clients for completing the process on time and replies to banker in one or two hours of raising queries which is vital part in processing the loans. As per one of the banker "your team even replies the queries at even 1 am in the night".

**Connecting with minds (Right Assessment):** Assessing the credentials of any loan proposal is the key. Bans looks for viability of business and credibility of promoters, they perform inhouse checks and assess the viability of the proposal for presenting to bank. Project reports, two pager snapshots, CMA and reverts to queries are shared with bankers based on

after assessing and checking all documents to get the loan sanctions.

**Personalised attention:** Even for a small home loan they provide the personalised attention, all processes of loan sanction to disbursement, ensuring lowest interest rates and even advisory on other Govt. linked benefits are given. As per one of the home loan buyer : "I could buy this house with your support only".



**Knowledge is the key to success:** Their 10 year's experienced team has plenty of knowledge and keep sharing the knowledge with team members also their team members are very open in sharing and getting the right advisory from bankers as per their policy parameters.

**Technology is the next big step :** They are trying to evolve as Pan India player





“Copious knowledge and a supportive network”  
 - That's what you can expect when you avail bank loan funding from Team  
**Borrow2Grow**

LOW EMI MORTGAGES  
**BEST RATES**  
 BUILDER FUNDING  
 REAL ESTATE FINANCE  
 SMOOTH DISBURSEMENT  
 DERIVATIVE LAP OD  
 BILL DISCOUNTING  
 RESIDENTIAL LRD  
 HOME LOAN OD  
 COMMERCIAL LRD  
 EXPORT FINANCE  
 CONSTRUCTION FINANCE  
 PROJECT REPORTS EPC - EXPORT PACKING CREDIT  
**LC - LETTER OF CREDIT**  
 LOAN AGAINST PROPERTY BG - BANK GUARANTEE  
**LOANS**  
 WORKING CAPITAL  
**DEBT SYNDICATION**  
 BRIDGE LOANS TERM LOAN CC - CASH CREDIT  
 STAND ALONE OVERDRAFT BUYER'S CREDIT Capex LC  
 PROJECT FUNDING VENTURE CAPITAL PRIVATE EQUITY  
**LAP**  
 ECB - EXTERNAL COMMERCIAL BORROWING  
**LRD**  
 IMPORT FINANCE  
 HOME LOAN  
 ANGEL FUNDING

Project Funding	Working Capital	Construction Finance	Home Loans	LAP
<b>7.5%</b>	<b>6.5%</b>	<b>10%</b>	<b>6.5%</b>	<b>6.9%</b>

Note : Lowest possible rates given above ;Based on the credentials and collaterals, the rates will vary...

using complete technology for getting loans processed for any location, they have added 11 cities and executing proposals in all major cities of India. The assessment are done using online / tech tools with slight manual intervention, like bank statement analysis and analysis of eligibility of loans, preparation of project report, CMA analysis, information memorandum as required by banks / NBFC's / fund houses.

**With the market :** the new trend is start up and private equity, they have been arranging and providing advisory for equity funding as well.

All in all they provide complete bank loan funding support along with providing exclusive new product line : "CreD CHeK" for any of your private lending, assessing the credibility of business entities, viability of project in association with Industry experts and their professional team.

P P Saha from team B2G conveyed us that this is best time to use "Bank Funds" for growth, in last 20 years of his bank loan arrangement, he has never seen such lowest interest of home loans, Cash credit, term loans. At "Borrow2grow", they help you to smoothly arrange lowest cost of funds as Bank Loans, the export packing credits are disbursed at Libor Plus 0.8% now a days : Dugar, founder mentioned, They have done some unique funding arrangements along with traditional funding arrangement :

- Aircraft Funding
- Acquisition of factory (NPA account)

- Unsecured high-cost market borrowing replacement (with bank funding with same collateral)
- Home Loan with Low Income
- Group funding on one security
- Export Packing credit for Nepal and Bangladesh
- Traditional Funding:

- > **Project Loans at any city of India**
- > **Working Capital funding for any size**
- > **Home loans**
- > **Loan against property**
- > **Equity funding**

Their client praise their analysing abilities and to the point financials advisory, even the bankers say that they are quickest in replying for any of their queries along with providing risk mitigant for the weakness in the proposals.

Contact : +91 98310 46610  
 Email : documents.bankloans@gmail.com  
 Website : www.borrow2grow.com

# EXCLUSIVE OFFERINGS

FROM THE EXTRAVAGANTLY DESIGNED LUSTROUS PIECES FULL OF DAZZLING INTRICATE BIG BOLD NECKLACES, BANGLES AND EARRINGS TO THE SIMPLE GO-TO WEAR STUDS, BRACELETS, PENDANTS AND CHAINS, MDJ HAS IT ALL



AMIT SONI

Mahabir Danwar Jewellers (P) Ltd (MDJ), Kolkata was founded by late Mahabir Prasad Soni in 1970 and is currently being managed by his son, Binod Kumar Soni and grandsons Vijay, Arvind, Amit and Sandeep. Mahabir Prasad Soni took up the challenge of embarking on his jewellery business from the scratch, and the legacy he had built over the years is a matter of pride for the current generation today.



sole vision now is to spread its reach across India. "Our mission is to work in a transparent way, achieve technical excellence in various domains and become an industry trendsetter in product designing and finishing. Taking total responsibility for all our dealings would also ensure that we gain our customers' trust," shared one of the directors.



VIJAY SONI



ARVIND SONI

## ■ LOYALTY TO LEGACY

MDJ is engaged in manufacturing, wholesale and retail of exquisite handcrafted gold, diamond, *kundan* and *jadau* designer jewellery. The company has indeed worked hard to achieve its vision of being a highly preferred family jeweller for weddings and festivities of its loyal clientele. Dedicated to meet current customer taste and requirement, its

## ■ TREND AND TRADITION

MDJ's forte lies in its intricate design and finish, which are a perfect blend of contemporary as well as classic aesthetics. "MDJ has the combination of latest production machinery and techniques on one hand and traditional skilled craftsmen on the other. That apart, we have also developed a strong relationship with our customers based on consistent per-



SANDEEP SONI





**'MDJ'S JODI NO. 1' WAS A UNIQUE THRILLING EXPERIENCE FOR THE COUPLES**



Mahabir Danwar Jewellers and Sanmarg organized a unique competition 'MDJ's Jodi No.1' recently giving a wonderful experience to the Newly engaged Jodi's. This was the first competition of its kind held in India. Today's modern youth loves and enjoys courtship and pre-wedding ceremonies very much. The entire competition was organized keeping this in mind.

The 'MDJ's Jodi No. 1' competition started on 15 January 2021 and its Grand Finale was held at ITC Royal Bengal. The judges of the contest included actress Richa Sharma, celebrity saree draperist and stylist Dolly Jain, Celebrity motivational speaker Naina More. Lopamudra Mandal Saha, Model Adolina Ganguly, Mohar Dutta and many other guests were present on this occasion.

formance, impeccable quality, transparency, timely delivery and prompt service," points one of the directors.

**■ AWARDING EXCELLENCE**

Currently, MDJ has its head office at City Centre, Salt Lake, one more branch at Burrabazar, and the third one in Pitampura, Delhi. The company's bridal boutique, Mahira, and e-commerce website are operated out of MDJ's head office. The brand has won 15 national awards and more than 30 nominations from prestigious designing organisations and government bodies. At present, the directors aspire to take the legacy forward with the brand's exclusive offerings available across India.



Dolly Jain | Richa Sharma | Naina More



# MAKING A MARK

PROVIDING UTMOST SATISFACTION TO THE CONSUMER THROUGH BEST QUALITY AND CUSTOMER CARE, **STAR CEMENT** IS THE FASTEST GROWING AND THE MOST COMPETITIVE CEMENT COMPANY IN EASTERN INDIA



**SANJAY GUPTA**  
CEO,  
STAR CEMENT

**S**tarted its journey in 2005, Star Cement set up its 0.3 million tonnes per annum (MTPA) integrated cement plant in Lumshnong, Meghalaya. Within a few years of operation, it became the number one cement brand in the north-eastern region and a leading name in West Bengal and Bihar and subsequently increased capacity Lumshnong to 1.7 MTPA .

The company has a 2.0 MTPA cement grinding unit in Sonapur, Guwahati, and another grinding unit at Mohitnagar near Siliguri in West Bengal, which got commissioned in early 2021 with a capacity of 2.0 MTPA, enhancing the combined capacity to around 6

MTPA, making it one of the leading cement players in eastern India. Star Cement Limited is listed on NSE and BSE.

Today, Star Cement is one of the fastest-growing cement brands in Bengal and Bihar. The product range is engineered with cutting-edge German technology, superior grade limestone, and stringent quality checks to meet customers' evolving needs, making it a highly trusted brand that is also popular for its fair pricing.

Star Cement has grown manifold over the years and felicitated with many prestigious awards in the industry such as -

- Supply Chain & Logistics Excellence (SCALE) Award 2019 & 2020 – by CII
- CSR Leadership Award in Manufacturing - 2019
- Emerging Company of the Year by Zee Business - FY 2017-2018
- Fastest Growing Company above ₹1000 crores at the Economic Times Bengal Corporate Award – 2016
- 'Most Preferred Cement Brand' for five consecutive years at the 2015 North East consumer Awards.
- Limca Book of Records, Asia Book of Records, India Book of Records for creating the World's Biggest

Durga Idol in 2015, and many more.

The company has set a milestone in profitability with an EBITDA margin of 32.73% in FY 2017/18, one of the highest in the industry. Star Cement is a proud partner in constructing landmark projects like Bogibeel bridge, The Bhupen Hazarika Setu, also referred to as the Dhola-Sadiya Bridge, Indian Oil Refinery, Guwahati and Imphal airports, and many more. The company made the most significant private sector investment of more than ₹2000 crores in the north-eastern region.

Star Cement believes in strong and socially responsible corporate governance by playing a pivotal role in safeguarding the environment, promoting socio-economic progress, strengthening livelihoods by engaging with communities, and empowering them. The company facilitates sustainable livelihoods, awareness programs, skill development training programs, health and sanitization programs, rural development, thereby securing a better tomorrow and a healthy future.

Star Cement aspires to be the best cement brand when it comes to quality, setting a benchmark, and making a meaningful difference to society.

# REDEFINING TRUST AND QUALITY

INNOVATING CONTINUOUSLY FOR CONSUMERS NEEDS WHILE ALSO BEING SOCIALLY RESPONSIBLE IS WHAT MAKES CENTURYPLY THE MARKET LEADER IN THE INDIAN PLYWOOD AND LAMINATES INDUSTRY, SHARES **SAJJAN BHAJANKA**, CHAIRMAN, CENTURY PLYBOARDS INDIA LTD



**SAJJAN BHAJANKA**  
CHAIRMAN  
CENTURY PLYBOARDS  
INDIA LTD

**C**enturyPly, the frontrunner in the Indian plywood and laminate industry, has become the household brand for the last four decades which carries the legacy of innovative and sophisticated home decor forward in the families of India.

Since its inception, the company has taken giant strides and left no stone unturned to improve consumer benefits and take the wood panel industry up a notch. Redefining Indian realty, creating a paradigm shift in the concept of living spaces with adequate safety, and promoting the right choice of decor has been our true sense of serving. That is what has positioned us well in consumer's trust.

## ■ THE JOURNEY

Sajjan Bhajanka started his entrepreneurial journey from Tinsukia, Assam, where he set up and ran small units producing veneer. With very little capital and no family fortune to count on, he made his fortune himself, moving from

strength to strength and eventually becoming a doyen of the Plywood Industry of India. Along with Sanjay Agarwal, Managing Director, CenturyPly, he formed Century Plyboards India Limited in 1986. Over the past few decades, the company has expanded to become the #1 brand in Plywood with more than nine factories, including manufacturing facilities in Myanmar and Laos.



Besides nurturing Centuryply to this position, they have also set up Star Cement, North East India's largest Cement plant and the #1 brand in Cement in that region. Moreover, they have ventured into multiple businesses in a fruitful partnership, including shipping, logistics, lighting, and many others. Bhajanka is President of the Federation of Indian Plywood & Panel Industry (FIPPI), chairman of the RAC of Indian Plywood Industries Research & Training Institute (IPIRTI), Government of India. President of All India Veneer Manufacturers Association and the ex-President of Bharat Chamber of Commerce very pertinently.

## ■ SAFETY OF THE CONSUMERS

The innovation lies at the core of CenturyPly; as a pioneer of Borer Proof Plywood, Boiling Water Resistant and novel technologies such as the Virokill and Firewall technology which focus

primarily on the health and safety of the consumers, CenturyPly has created a niche base in the highly competitive realty decor segment. As a result, the brand has successfully taken a strong stand against the sale of counterfeit plywood in the Indian market. Apart from conducting frequent raids, CenturyPly has also developed the 'Century Promise' app, which uses QR code technology and helps buyers identify counterfeit plywood, easing the purchase of authentic Century Plywood for dealers and consumers.

## ■ CSR ACTIVITIES

As a socially responsible company, the company has been involved in social welfare initiatives for more than two decades and firmly believes in making a long-lasting impact towards creating a just, equitable, humane, and sustainable society. CenturyPly undertakes various CSR activities aiming at welfare in different aspects of life. For example, when the severe outbreak of the COVID pandemic hit the country all across, CenturyPly as a team came forward and took actions conveying that they all were standing with each other during the unprecedented times, and all of them were closely knitted during the challenging times to support each other sail through. When it comes to sustainability, CenturyPly takes an eco-conscious call by using 90% of plantation timbers as product raw materials and focusing on other sustainable, eco-friendly projects. CenturyPly also supports the value of human life to a large extent – setting up Family Services Department (FSD) to enable effective management at home, aiding children with cerebral palsy, and regularly donating to many NGOs for socio-economic development are some of the initiatives under this mission.

# RMB CHAPTER DETAILS

RMB CHAPTER NAME	DISTRICT	FOUNDER CHAIRMAN	EMAIL ADDRESS
RMB NorCal (CA, USA)	5130	Mark Burchill	NorCal@RotaryMeansBusiness.org
RMB Westchester (NY, USA)	7230	Bill Fishman	lwf7471@gmail.com
RMB Sydney (Australia)	9675	Tony Benner	requests contact info remain private
RMB District 7390 (PA, USA)	7390	Alden Cunningham	amccjc2@gmail.com
RMB District 5150 (CA, USA)	5150	Yuhui Chen	YuhuiFitness@gmail.com
RMB Brasil	4430	Leonardo Santos	RotaryMeansBusinessBrasil@gmail.com
RMB Coimbatore (India)	3201	Shanmughan Chamma	chamma@caliberdesigns.com
RMB Chicagoland	6450	Linda Kemp	LKemp@kw.org
RMB Montevideo (Uruguay)	4980	Nicholas Canepa	NCanepa50@gmail.com
RMB Oahu (HI, USA)	5000	Marco Schlessler	MarcoHi@hawaiiintel.net
RMB Bangalore (India)	3190	K V Omprakash	Omprakash@Conscientia.in
RMB Reno-Sparks (NV, USA)	5190	Austin Sweet	ASweet@WRAAdvisors.com
RMB Kosova	2481	Fatos Axhemi	FatosAxhemi@gmail.com
RMB Bolivia	4690	Erwin Roca	info@RMB-Bolivia.org
RMB Stoneham (MA, USA)	7930	Peter Majane	Peter.Majane@gmail.com
RMB Teaneck (NJ, USA)	7490	Tamarha Ellerbe	Tamarha@hwcg.com
RMB South Placer Metro (CA, USA)	5180	Justin Whitsell	RotarianJustin@gmail.com
RMB District 6970 (FL, USA)	6970	Shelley Morgan	SKBMorgan@gmail.com
RMB Campinas (Brazil)	4590	Leandro Garcez*	Leandro.Garcez@LeandroGarcez.com.br
RMB Treasure Coast (FL, USA)	6930	Debbie Avery	DebbieAinVero@gmail.com
RMB District 6950 (FL, USA)	6950	Paul Friedlander	Paul.Friedlander@MyTotalTitle.com
RMB District 7255 (New York)	7255	Stephanie Dunaieff	SDunaieff@CommackRotary.org
RMB Tampa (FL, USA)	6980	Craig Miller	Craig@FTIntermedia.com
RMB District 7490 (NJ, USA)	7490	Peter Krautle	Peter@LouisaVoice.com
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