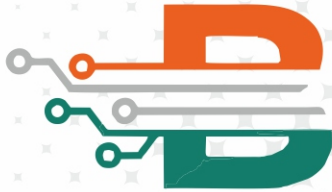




**Amravati
Management
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PRESENTS



BharatCon

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25

Unlocking Amravati's Potential

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About Us

The Amravati Management Association was founded by a small group of Industrial, Professional and Business Community members. Over the years AMA has become a vibrant platform for Entrepreneurs, Professionals, and Industry leaders, Investors to interact with one another and forge a long lasting relationship to be a leader in management development movement.

Our Vision

We facilitate individuals and organisations to realise their potential.

Our Mission

The Mission of AMA is to foster entrepreneurship. Main focus is on generating & nurturing our next generation of entrepreneurs.



Message from the Project Director -BharatCon25 Souvenir



Dear Readers,

It is with immense pride and enthusiasm that we present to you this BharatCon25 Souvenir Kit Bag, a special compilation of 30+ insightful articles written by our esteemed members on business, entrepreneurship, finance, taxation, AI, startups, health, fitness, technology, and more.

The Purpose Behind This Souvenir -

BharatCon25 is not just an event; it is a movement to empower businesses, foster industry-academia collaboration, and create a platform for knowledge sharing. This souvenir stands as a testament to our collective vision, capturing the expertise and experiences of industry leaders, professionals, and entrepreneurs.

Each article in this souvenir has been curated with the aim to provide valuable insights, practical knowledge, and thought-provoking discussions that can benefit delegates, professionals, and students alike. Whether you are an entrepreneur looking for new strategies, a student eager to learn about emerging technologies, or a business leader exploring the latest industry trends, this compilation will serve as a ready reference for growth, innovation, and excellence.

Acknowledgment & Gratitude -

This initiative would not have been possible without the tireless efforts of our Souvenir Committee, who have worked meticulously to bring this compilation to life. I extend my heartfelt gratitude to CA Madhur Zanwar, CA Bhushan Lathiya, CA Shrenik Bothra, CA Govind Kalantri, and Gauri Deshmukh - Manager AMA, whose dedication and coordination ensured that this souvenir becomes a valuable takeaway for every delegate at BharatCon25.

A special thanks to the Management Committee of AMA for their continuous support in making BharatCon25 a grand success.

I hope you find this souvenir informative, inspiring, and useful in your professional journey. Let's take forward the spirit of learning, collaboration, and progress as we build a stronger and smarter future together.

Regards,

CA Mayur Zanwar

Project Director, BharatCon25
Amravati Management Association



Team Leaders



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President



Mrs. Preeti Daga
Secretary



Mr. Brajesh Sadani
Vice President



Mr. Gajendra Kakpure
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Mr. Sumit Khandelwal
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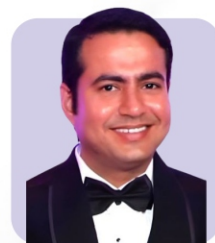
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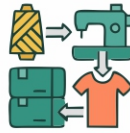
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AMA is hosting Vidarbha's most comprehensive confluence of startup, VCs & investors.

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The program aims to recognize and celebrate the most progressive startups in Bharat.





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CA Bhushan Lathiya



CA Shrenik Bothra



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Mr. Ram Gopal Varma



- A renowned Indian film director, producer, and screenwriter won the National Film Award for Best Feature Film in Hindi
- Recognized by multiple Filmfare Awards
- Won seven State Nandi Awards for Best Director and Best Film in Telugu cinema.



Ms. Roop Rashi



- Textile Commissioner of India
- Director General - 2019 To 2020 Indian Audit Accounts Department (CAG India)
- Director - 2013 To 2014 - Fiscal Policy Institute Government of Karnataka
- Director (Finance) - 2007 To 2012 - Coffee Board of India



Mr. Anuj Tejpal



- Global Chief Merchant Officer, OYO Rooms
- Building the largest tech-driven hospitality brand



Mr. Pavan Poddar

Siyaram's

- MD & Non-Independent Executive Director at Siyaram Silk Mills Ltd. Designated Partner at Dpp Enterprises LLP
- Director in Tarapur Environment Protection Society
- Member of The Bombay Textile Research Association.
- Member of Federation of All India Textile Manufacturers Associations.



Mr. Gopal Mahapatra



भारतीय प्रबंध संस्थान बेंगलूर
INDIAN INSTITUTE OF MANAGEMENT
BANGALORE

- Professor of Practice-OB& HRM, Indian Institute of Management Bangalore (IIMB)
- Vice President, Group HR (Learning & Orgn. Development & CLD), RPG Group
- Worked in top MNCs and Indian firms like Oracle, BPL, and Gujarat Gas, INDAL, and BEL.
- Currently, Associate Editor of Sage NHRD Network Journal
- Life member of NIPM & NHRDN
- Former President of HRD Network, Bangalore



Speakers & Guests



Mr. Sourabh Katiyar (IAS)

- District Collector, Amravati
- Qualifications – B.Tech., M.Tech.
- Assistant Commissioner of Income Tax (Under Trainee) in 2015
- CEO of Zilla Parishad, Akola - 2020- 2023
- District Collector, Amravati - 2023- Present



Mr. Harishchandra Rana

- Chief Operating Officer - India
CommercePundit Technologies
- ISO 27001:2013 Lead Auditor &
Lead Tutor Information Security Consultant



Ms. Sanjita Mohapatra (IAS)

- Indian Administration Service joining in
Maharashtra Cadre (2020)
- First Appointment –
Project officer ITDP Dahanu Dist. Palghar (2022 To 2024)
- Second Appointment – (Current Posting)
Chief Executive Officer ZP Amravati. (Since 5 Feb.2024)



Mr. Rajkumar Shrirao



- Chief Executive Officer - SGPIPL
- Formerly known as
Waaree Renewable Energies Pvt. Ltd.



Mr. Anupam Dikshit



- Current Position: Chief Business Officer at
Raymond Lifestyle Limited.
- Over 30 years of experience in the textile and
garment manufacturing industries.
- Expertise in business strategies, global sales,
marketing leadership, and digital transformation.



Mr. Dharmendra Goyal



- M.D., Shreedhar Spinner Pvt. Ltd.,
Mumbai



Mr. Gaurav Agarwala



- Director at Sandeep Dweller Pvt. Ltd., Nagpur
- Dev 401 – Certified Force.com developer
- Wide experience in Agile/waterfall methodology
- Staff specialist developer
- 17+ years of IT experience, with expertise in
Salesforce.com, Odoo & Java.



Mr. Mitesh Shah



- Partner, Physis Capital
- Co-Founder, Inflection Point Ventures
- Finance & Strategy Expert 15+ years of Experience in
Startups & Angel Investment.
- Spearheaded the finance department of BookMuShow.
- Played a pivotal role in the evolution of one of the biggest
start-ups of India-OLA.



Mr. Nitin Sachdeva



- President, Delaplex Inc., USA | Managing Director,
Delaplex Limited, an NSE Emerge Listed Entity
- Business Strategist, AI & Innovation,
Collaborative Growth, FinOps (Advisory Services)



Mr. Amit Arokar

- Founder & Managing Director -
ECE India Energies Private Limited
- Business, Management, Innovative & Critical
thinking skills, Networking Skills, Leadership Skills
- Skills Director at SGB Blood Bank (Non-Profit Org.)
- Secretary - Vidarbha Sambhag - Laghu Udyog Bharti
- District Coordinator of Swavalambi Bharat Abhiyan

Speakers & Guests



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Mr. Habib Khan

- Chairperson, BoG, SPA, Delhi
- Former President, COA
- Director PIADS, Ngp, LTIADS Mumbai,
- Principal Arch. SHK ATP Architects
- Prof. Emeritus, MSAJAA Chennai
- Member Advisory Board, Ar Edu, National Board of Accreditation NBA



Mr. Ramkrishna R

- CEO & Founder of ImmerseAI
- Investor & Mentor



Mr. Rathin Vyas



- CEO & Co-founder, ENERCO Energy Solutions LLP, Solar Power, Renewable Consulting, Smart Manufacturing
- Director, Blistering Solutions Pvt Ltd.



Mr. Ghanshyam Ahuja

- CEO, SaaS Value Creator,
- VC, Venture Builder, Board Member,
- Investor & Mentor
- Group CEO- vSaaSGlobal
- Founder & Managing Partner - Thinkuvate Group, Singapore



Mr. Shashikant Chaudhary

- Co-Founder, BabyVerse, 10x Entrepreneur, TEDx Angel Investor



Mr. Sumit Shrivastava



startup chaupal

- Founder & CEO, Startup Chaupal
- Startup Chaupa, a platform that assists startups through mentorship, incubation, and funding opportunities.



Mr. Yash Sanghavi

- Founder and CEO/Founder and CEO, Career Incubator
- Founder, Yanisa Execution
- Podcast Host Podcast Host, The Last Laugh Podcast



Mr. Jatin Patel



- Director at EnerComp Solutions Pvt Ltd
- Dev 401 – Certified Force.com developer
- Wide experience in Agile/waterfall methodology
- Staff specialist developer
- 17+ years of IT experience, with expertise in Salesforce.com, Odooc& Java.



Mr. Ashish Anand



- CEO at Agriplast Protected Cultivation
- Protected Farming Expert
- Polyhouse Consultant
- Empowering Farmers through Sustainable Agri-Innovations



Ms. Sneha Taori

- Director at AICPE Educational Services Pvt. Ltd.
- Founder of Surge India International
- World Record Holder of being the Youngest Corporate
- Trainer, also a Dale Carnegie & JCI ZTWS Certified Trainer
- TEDx Speaker & Podcaster

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Aditya Daga

Cell - 9923332321

The Role of Values & Culture in Building a Successful Indian Business

In the fast-paced world of business, strategies and innovations are often the focus. However, what truly sustains a business in the long run is its values and culture. For Indian businesses, where relationships, trust, and ethics play a crucial role, values and culture are the invisible threads that hold everything together.

Values: The Guiding Light

Values define a company's character. They influence decision-making, shape leadership, and determine how a business interacts with stakeholders. A company that upholds integrity, customer-centricity, and excellence naturally earns the trust of its employees and customers.

Take Ratan Tata, for example. Under his leadership, the Tata Group has always prioritized ethical business practices. When Tata Motors launched the Nano, it wasn't just a business move—it was an attempt to provide affordable transportation to millions of middle-class Indians. This vision reflected the company's value of social responsibility, showing that profits and purpose can go hand in hand.

Another example is Harsh Mariwala, the man behind Marico. He transformed a family-run commodity business into a global FMCG powerhouse by fostering a culture of innovation and openness. Mariwala believed in empowering his employees, which led to an organization where ideas flowed freely, and risks were taken without fear of failure. His values of trust and entrepreneurship created a thriving company that continues to grow.

Culture: The Soul of a Business

While values set the foundation, culture brings them to life. Culture is not just about office rituals; it is how a company treats its employees, customers, and partners. In India, businesses with strong, people-centric cultures have stood the test of time.



Infosys, co-founded by Narayana Murthy, is a great example. When the company was young, Murthy insisted on transparency and fairness, ensuring employees had a sense of ownership. Even during the 2008 recession, Infosys did not lay off employees unnecessarily. This culture of fairness and long-term thinking helped Infosys retain top talent and maintain credibility in the market.

Similarly, at HDFC Bank, founder Aditya Puri built a culture of customer-first banking. He focused on providing superior service rather than aggressive sales, making HDFC one of India's most trusted financial institutions. A good culture, he believed, wasn't just about growth—it was about sustainable, ethical growth.

Why It Matters More Today

In an era where businesses chase short-term profits, those rooted in strong values and culture have a distinct advantage. Customers today are more aware and demand ethical behavior from brands. Employees seek workplaces where they feel empowered, respected and valued. A company that ignores its culture may achieve quick success but will struggle to sustain it.

Take the case of the Satyam scandal. A lack of ethics led to one of India's biggest corporate frauds, tarnishing reputations and causing financial losses. Compare that to a company like the Tata Group, which has thrived for over 150 years because of its unwavering commitment to ethical business.

To conclude, Values and culture are not just corporate jargon; they are the pillars that define how a business functions and grows. Indian businesses that have embraced this philosophy—be it Tata, Infosys, Marico, or HDFC Bank—have set examples of how success and ethics can go together. In the long run, companies with strong values and a healthy culture not only survive market challenges but also build a legacy that outlasts generations.





Ashwin Alsi

Cell - 7769898666

"From Overwhelmed to Optimized: My Journey to Understanding Digital Marketing as a Business Owner"

Till the late 90s and early 2000s, people were tethered to their television sets and diligently flipping through newspapers, and the world of advertising was a relatively straightforward affair. You had your newspaper ads, the predictable commercial breaks in favorite TV shows, the melodic radio jingles, and, of course, the noble billboard. Marketing, in those days, was an expensive endeavor, reserved mostly for large-scale corporations with the required financial. But, of course, that was then. Enter social media—an all-consuming, attention-devouring entity that has not only revolutionized the way we communicate but has also doubled the number of ads the average consumer sees daily. In 2004, an avg person consumed 5,000 ads in a day. Today? That number has soared 10,000 ads per day. Facebook, Instagram, Snapchat, Google searches, YouTube—these digital playgrounds are where people now spend the majority of their internet hours. And businesses, being the opportunists, are in the middle of it all. Reaching a consumer has never been easier. The real challenge? Figuring out the workings behind digital marketing.

As an owner of a nascent business, I was overwhelmed by the concepts of marketing, leave alone digital marketing. Words like Cost Per Click (CPC), A/B Testing, Negative Keywords, and Automatic Bidding filled me with an existential dread and evoked memories of learning calculus in my school days. Naturally, I went ahead and hired an agency to handle my digital marketing. However, I faced several issues with agencies (I am sure that there are amazing agencies out there but wasn't fortunate to find them in my time of need). Firstly, they were more expensive than I had thought, also in the world of digital marketing you need to be consistent, which is why you will end up spending a lot of money to run your ads



round the clock. Secondly, no one can understand your business like you do, which meant that I spent an inordinate amount of time to review each and every ad and understand my audience's likes and interests. If I was going to spend this much effort on it, I figured I might as well learn it myself. I set out to master Meta Ads and Google Ads. Here's what I did, what worked, and what absolutely did not.

So, let's understand this convoluted process. Step one, create a Facebook Page and Instagram page for your business along with a Google profile. For Google profile, I found the video by Santrel Media called Google Business Profile Set Up on YouTube to be extremely helpful. But when it comes to meta-ads it's rather a little complicated as you need to endure through a 47 min YouTube video by Jordan Platten called Facebook Ads Tutorial for Beginners. There are numerous videos on YouTube with the same topic but this video is an absolute lifesaver.

Next up you have the most daunting – Google Ads. To my dismay, I found that most advertising agencies charge extra for handling Google Ads—because, quite frankly, it requires extra effort. I tried to learn from YouTube but I was spectacularly unsuccessful, that is when I stumbled across Ultimate Google Ads Training by Isaac Rudansky on Udemy. This course is fantastic and will help you understand and explore the world of Google and YouTube ads like no other.

My final words: Experiment. Test. Tweak. Repeat. Optimize your social media calendar. Collect every single Google review you can. Most importantly, don't quit.

It gets easier, I promise because once you crack the code, it's like discovering a secret weapon for your business. And the best part? You'll never have to rely on anyone.





CA Abhay Sahu

Cell - 8149718958

Credit History: Why It's a Game Changer for Your Business

Introduction : Imagine this: You run a thriving manufacturing business and decide to expand. You approach a bank for a business loan, expecting smooth approval. Instead, the bank rejects your application due to a low business credit score—something you hadn't even considered before. Sounds frustrating, right?

Most business owners focus on sales, operations, and scaling but often neglect their credit history. However, strong creditworthiness is the key to unlocking funding, securing better loan terms, and fueling business growth. Lenders assess not only personal credit but also Company Credit Ratings (CMR) before sanctioning business loans.

This article demystifies business credit reports, highlights key risk factors, and provides actionable steps to strengthen your financial credibility.

What is Credit History?

A business credit history records financial transactions involving credit—such as loans, repayment patterns, and defaults. Credit bureaus like CIBIL (TransUnion CIBIL), Equifax, Experian, and CRIF High Mark compile this data into reports that lenders analyze.

For businesses, lenders assess the Company Credit Report (CCR) and Company Credit Rating (CMR) to determine creditworthiness. A credit report typically includes:

Business Information: Legal name, GST details, PAN, registered address, etc.

Credit Accounts: Business loans, working capital limits, overdrafts, and trade credits.

Repayment History: Timely or delayed payments on loans and trade credit.

Defaults & Settlements: Unpaid dues, settled accounts, or non-performing loans (NPA classification).

Credit Utilization Ratio: The percentage of available credit being used.

CMR Score: A risk assessment rating for businesses.



Understanding CMR and Its Importance

Company Credit Rating (CMR) assesses a business's financial stability and repayment behavior. Banks use CMR ratings (ranging from CMR-1 to CMR-10) to evaluate loan applications:

CMR-1 to CMR-3: Indicates low credit risk, leading to faster loan approvals and better interest rates. CMR-4 to CMR-6: Represents moderate risk, requiring closer lender scrutiny. CMR-7 to CMR-10: Indicates high risk, making it difficult to secure loans.

A poor CMR rating can result in:

- Higher interest rates
- Collateral requirements
- Lower credit limits
- Loan rejections

Maintaining a strong CMR rating ensures better financial stability and business growth.

Seven Negative Flags That Can Hurt Your Business Credit Banks and financial institutions watch out for red flags that indicate high risk. Here are seven warning signs that can impact loan approvals :

Payment Defaults – Missed or delayed payments on business loans, trade credit, or supplier invoices.

High Credit Utilization Ratio – Excessive reliance on credit limits signals financial stress.

Frequent Loan Applications – Multiple credit inquiries in a short period suggest liquidity issues.

Loan Settlements and NPAs – Settled or restructured loans raise concerns about financial stability.

Overdependence on Unsecured Loans – A high ratio of unsecured loans increases risk perception.

Legal Disputes or Bankruptcy Filings – Past bankruptcy or ongoing financial litigation reduces credibility.

Irregular Financial Statements and Tax Defaults – Inconsistent records or unpaid taxes trigger lender concerns.

How to Improve Your Business Credit Score and CMR Rating



1. Pay Bills on Time – Clear EMIs, supplier invoices, and trade credits promptly. Automate payments to avoid defaults.
2. Optimize Credit Utilization – Keep credit utilization below 30% of the total limit. Avoid maxing out credit lines.
3. Diversify Credit Mix – Balance secured loans (term loans, machinery loans) with unsecured credit (overdrafts, trade credits).
4. Limit Multiple Loan Applications – Apply for loans only when necessary, as frequent inquiries lower your score.
5. Close Loans Properly – Obtain No Dues Certificates for fully repaid loans to prevent future disputes.
6. Strengthen Financial Ratios – Maintain healthy Debt-to-Equity and Cash Flow Coverage ratios to boost lender confidence.
7. Monitor Your Credit Report Regularly – Review your business credit report every six months to catch errors or fraudulent activity.
8. Maintain Transparency with Lenders – Regular communication with banks helps manage credit effectively and secures better terms.

Conclusion

For large businesses, maintaining a strong credit history and high CMR rating is crucial for securing competitive loans, managing liquidity, and ensuring financial stability. Negative flags such as defaults, high utilization, multiple inquiries, and legal disputes can severely impact financing opportunities.

By adopting proactive credit management strategies—such as timely payments, optimizing credit utilization, and maintaining financial discipline—businesses can enhance their creditworthiness, improve their CMR rating, and unlock better financial opportunities.

Take control of your credit health today and ensure seamless financial growth!





CA Bhushan Lathiya

Cell- 9404859646

Non Profit Organisations - Tax Intricacies

Forming and Running a Non Profit Organisation (NPO) can be an easy task but at the same time it is important to know and understand the tax intricacies attached with charitable trust. In this article I would list down the provisions in relation to Income Tax laws which every charitable trust, charitable society and other NPOs should comply with.

- 1. Registration under section 12A or 10(23C) for claiming exemption** - Every NPO is mandatorily required to get registration under section 12A or section 10(23C) if they want to claim exemption of their income. Further, this registration is given only for 5 years and needs to be reapplied every 5 years. However, this rule of 5 years have now been amended w.e.f.01/04/2025 wherein now registration shall be granted for 10 years only for those NPOs whose aggregate annual receipts are below 5 crores.

It is pertinent to note that NPOs whose sole object is education or medical, need not get registered under any section if their total gross receipts are below 5 crores or if they are substantially financed by the government.

- 2. Application of Income and Accumulation of Profits** - Every NPO is required to apply at least 85 percent of its income for charitable purposes in the same financial year and only then the balance amount of profit shall be exempted under the Income Tax Act. This is mandatory despite the NPOs having registration u/s 12A or 10(23C). However, there are certain situations wherein exemption shall be available even if 85 percent of the income is not applied during the year.

Situation 1- Where income is not received by the trust during the year or received during the end of the year due to which application is not possible. However, in such case NPOs are required to submit Form 9A 2 months prior to due date of filing of ITR.

Situation 2- NPOs who fail to apply 85 percent of its income, can decide to accumulate its income for a specific purpose and the same shall be required to be spend within next



5 years. However, in such case NPOs are required to submit Form 10A prior to due date of filing of ITR.

3. **Corpus and Anonymous donations** - Corpus donation are exempt from tax however these donations needs to invested in certain specified investments as mandate by Income Tax Act, 1961 under section 11(5). Anonymous donations exceeding Rs 1 lakhs or 5 percent of total receipts are chargeable to tax at 30 percent.
4. **Compulsory Audit** - Every NPO whose gross receipts exceeds Rs 2,50,000/- and who are claiming exemption u/s 11 or u/s 10(23C) are compulsorily required to get their books of accounts of audited and furnish an audit report in Form 10B or 10BB on or before 30th September every year. Any failure on this part shall result in the NPOs losing their exemption thereby leading to tax at the rate of 30 percent on the surplus amount.
5. **Filing of ITR** - Despite NPOs making above compliances, no exemption shall be granted to them if they fail to file ITR for the year under section 139(1) o section 139(4) i.e. original or belated return.
6. **Approval under section 80G** - NPOs who wish to attract donation from public at large are required to get approval under section 80G of the Income Tax Act, 1961. This approval is also granted for 5 years and same needs to be renewed after every 5 years. The extended period of 10 years is not being granted for getting approval under section 80G and has been restricted only for registration u/s 12A.
7. **Filling of Form 10BD** - Every NPO which is approved under section 80G and has accepted donations from outside are required to intimate the Income Tax Department the details of the donations received by it annually in Form 10BD on or before 31st May of every year.

The regulatory framework put in place might seem too stringent and daunting but cost of ignoring the compliances might be highly costly.





Brajesh Sadani

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Running: The Key to Unlocking Overall Well Being in Amravati

As we chase our financial aspirations, it's easy to neglect our health. However, the city of Amravati reminds us that health is equally, if not more, important. With over 200 active runners, Amravati has earned the reputation of being a runner's city.

The structured training program of the running community includes three days of running practice and three days of core workouts, yielding impressive results. Members have successfully completed numerous half marathons, full marathons, ultra marathons, and the prestigious Comrades Marathon.

So, what sets running apart from other sports? For one, running is an excellent way to improve cardiovascular health, boost mood, and increase energy levels. It's also an accessible sport, requiring minimal equipment and infrastructure. Amravati's well-maintained roads, good law and order, and safe environment make it an ideal city for runners.

Running also offers a unique sense of community and camaraderie. Runners from diverse backgrounds and age groups come together, supporting and motivating each other to push beyond their limits. This collective energy is palpable, making running a holistic experience that extends beyond physical health.

In a world where financial success often takes center stage, Amravati's running community reminds us that health and well-being are essential components of a fulfilling life. As we strive to achieve our financial goals, let us not forget to prioritize our health.

In conclusion, running is more than just a sport – it's a way of life. It's a reminder that health, happiness, and success are intertwined. Amravati's running community is a shining example of this philosophy, inspiring us to lace up our shoes and embark on a journey of self-discovery and wellness.

Proud member of Amravati Road Runners(ARR) group





Transition from Apple to Apple

Dr. Pallavi Mandaogade

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Someone highlighted it to me that, the three apples have changed the world

- Adam & Eve
- Isaac Newton
- Steve Jobs

Adam & Eve is the story of creation, and sets the tone for God's relationship with human kind. Isaac Newton laid the foundation of universal gravitation, based on an apple falling on his head while he sat under a tree. Steve jobs is synonymous with an apple, he developed one of the first commercial successful PC's Apple II

Usually it is the time of self-exploration when I walk in solitude. One day when I was on my walk a thought struck me, that 'Pallavi, when was the last time you tried something new?' And that's when I realized, that it was a long since I had really not tried creating something new.

Creativity is the ultimate skill of mankind (however there is nothing called ultimate in creativity) The term creative thinking was popularized by Edward De Buno in 1967. He very well described the term creative potential, which means, it is a powerful force that can help us to unleash our inner genius and live more fulfilling life.

We are always in the process of discovering skills within ourselves, the more we discover, the more we learn. Whether we become an entrepreneur or an employee is up to us.

Today's phase of change is unlike anything we have ever seen. We all are living in a VUCA world, where things are quite volatile, uncertain, complex and ambiguous.

Volatility means facing frequent rapid and insignificant changes. Uncertainty is that where, outcome and events are unpredictable. Complexity is being multiplicity of issues and facts and ambiguity being lack of clarity.



And on the other hand, we also have innovation and technology booming up with Smart Computing, Mobility, Automation, Cloud, etc.

At the same time, we also have different government schemes like Make in India, Skill India, Startup India, Digital India, Clean India, etc.

Now the question arises are we orienting all these things for our own growth and excellence?

Are we really able to connect the dots, by utilizing our creativity and availing all the opportunities?

Let us see what is best suited for success in a VUCA environment.

Individuals open to change and thrive on new experience can really make the difference. The only condition is that he should be having these nine behavior patterns for actual execution.

1. Flexibility- Willingness to try new things
2. Speed- rapidly grasping new ideas
3. Experimenting- Testing on new ideas
4. Performance risk taking - taking challenges
5. Interpersonal risk taking - asking others for help
6. Collaborating - leveraging the skill of others
7. Information Gathering - increasing your knowledge
8. Feedback seeking - asking for feedback
9. Reflecting - taking time to reflect on your effectiveness.

Enhancing and enriching these behavior patterns can help you to reach greater heights in your life.

Being creative means bringing fresh ideas to life. It is not just about art, design, it is about finding new solutions, exploring different perspectives and turning imagination into reality. Creativity helps you to grow and adapt in every area of life including strengthening



relationships. It drives innovation and opens up new opportunities. When you approach problems creatively, you see possibilities, where others see obstacles.

Start by embracing curiosity, ask questions, try new things, and don't be afraid of making mistakes. Allow yourself to explore and take risks. Even small creative actions can spark big changes. Remember everyone has creativity quotient within them. You just need to discover and nurture it. Experiment, express yourself and bring your unique ideas to the world.

People around you may often say, 'Think outside of the box, take a step beyond break the box'. Growth always comes to those people who seek and explore new things, expand their mind and open the door by always engaging with others, who listen and share ideas. This helps them building strong connections and show that you care for others. This will help you conquering in relationships as well.

Your network is actually your net worth.





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आयुर्वेद पंचकर्म चिकित्सा मनुष्य को निरोगी रहने का मार्ग

आयुर्वेद के अनुसार मनुष्य शरीर तीन दोषों से बना होता है; वात, पित्त और कफ।

यह तीनों दोष समान रहते हैं तो मनुष्य शरीर निरोगी रहता है और अगर कोई एक या दो दोष या तीनों दोष बढ़ते हैं तो शरीर रोगग्रस्त होता है।

यह दोष नैसर्गिक प्रकार से ऋतु के अनुसार, दिन के काल के अनुसार, वय के अनुसार कम – ज्यादा होते रहते हैं। उदा. वर्षा ऋतु में वात दोष बढ़ता है। बचपन में कफ दोष ज्यादा रहता है। दिन के सुबह के समय कफ दोष ज्यादा रहता है इत्यादि।

व्याधि उत्पन्न होने की वजह से यह दोष प्रकोपित होते हैं या यह दोष प्रकोपित होने की वजह से व्याधि उत्पन्न होती है। उदा. दमा व्याधि में कफ दोष बढ़ा रहता है, जोड़ों के दर्द में वात दोष प्रकोपित रहता है।

लोग जब आयुर्वेदिक औषधि का सेवन करते हैं तो इन दोषों को साम्यावस्था में लाने के लिए प्रयत्न किया जाता है। लेकिन बहुत ज्यादा बढ़े दोष को कम करने के बजाय अगर उसको पंचकर्म के द्वारा शरीर के बाहर निकाल दिया गया तो वह दोष साम्यावस्था में आने के लिए हम लोगों को आयुर्वेदिक औषधि कम लेना पड़ेगा और मनुष्य को जल्दी व्याधि से छुटकारा मिल सकता है। इन प्रकोपित दोषों को शरीर के बाहर निकालने की प्रक्रिया को पंचकर्म कहा जाता है। इनको शोधन कर्म भी कहा जाता है।

यह मुख्यतः पर पांच प्रकार के होते हैं। वमन चिकित्सा, विरेचन चिकित्सा, बस्ती चिकित्सा, रक्तमोक्षण चिकित्सा और नस्य चिकित्सा। इसलिए इनको पंचकर्म कहा जाता है। साथ ही इनके साथ और कई प्रकार की उपकर्म किए जाते हैं। उदा. शिरोधारा, कटी बस्ती, सर्वांगस्नेहन(मसाज), सर्वांगस्वेदन(स्टीमबाथ) इत्यादी।

व्याधि के अनुसार विशेष पंचकर्म विशेष व्याधि के ऊपर काम करता है। यह सलाह वैद्य रोगी का परीक्षण करके दे सकते हैं।

■ पंचकर्म ऋतु के अनुसार भी किए जा सकते हैं। निरोगी व्यक्ति ने ऋतु के अनुसार पंचकर्म करने से वह व्यक्ति और ज्यादा निरोगी रहने के लिए मदद होती है।

■ पंचकर्म 9 दिन से लेकर 12 दिन तक रह सकते हैं।



- पंचकर्म करने के लिए हॉस्पिटल में भरती होने की जरूरत नहीं होती है।
- पंचकर्म करने के बाद व्यक्ति अपना दैनिक कर्तव्य, जॉब कर सकते हैं।
- पंचकर्म करने के लिए छुट्टी निकालने की जरूरत नहीं होती है।
- पंचकर्म यह आयुर्वेद का अभिन्न अंग होने के कारण और उसका प्रत्यक्ष अभ्यास अच्छा किया रहना चाहिए इस वजह से तज्ञ वैद्य के मार्गदर्शन में ही पंचकर्म करना चाहिए।
- सिर्फ मसाज और स्टीमबाथ करना पंचकर्म नहीं होता है। मसाज और स्टीमबाथ यह पंचकर्म का एक छोटा सा हिस्सा है।
- पंचकर्म गलत पद्धत से हुआ तो उसके दुष्परिणाम होने के संभावना बहुत ज्यादा होती है। बी.ए.एम.एस. या बी. ए. एम. एस., एम. डी. पढ़े हुए डॉक्टर के मार्गदर्शन में ही पंचकर्म चिकित्सा करनी चाहिए।
- सिर्फ केरलियन मसाज यह पंचकर्म नहीं है।

जीस पद्धत से आयुर्वेद का प्रचार और प्रसार हो रहा है यह देखते हुए आने वाले दिनों में पंचकर्म चिकित्सा यह नए-नए ऊंचाइयां को चूमते हुए नजर आती हुई देखी जा सकती है। बड़े-बड़े रिसॉर्ट में, फाइव स्टार होटल में यह चिकित्सा केंद्र शुरू हो सकते हैं। आयुर्वेद यह भारत देश की देन होने की वजह से पूरे दुनिया से लोग पंचकर्म करने के लिए भारत में आ सकते हैं। उसके लिए वह पंचकर्म सेंटर अत्याधुनिक सुविधा से युक्त और बी.ए.एम.एस. की पढ़ाई किए हुए डॉक्टर के मार्गदर्शन में चलना चाहिए।





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Smart Hustling: Guide to Productive Lifestyle for Students

It is best said time is the only precious treasure as well as asset for students in their 20s and 30s. In today's fast world, students need more than just academic excellence to succeed, they must develop a smart hustling mindset. This means balancing studies, skill-building, and personal growth while maintaining a healthy and productive lifestyle. With increasing competition and evolving industry demands, students must adopt habits to learn how to manage time smartly, stay focused and adopt positive daily habits which will benefit them lifelong.

This guide will address practical strategies for managing time, goal setting and techniques to manifest them and making it reality, staying motivated, avoiding distractions, and maintaining a healthy lifestyle mentally as well as physically.

Let's dive into the art of smart hustling and discover how to be more productive by just adapting some daily life positive changes which will smartly help you to be a better version of yourself for the future YOU!

- Most important thing is to maintain a '**positive attitude**'. This makes your journey smoother and easier to approachable rather than stressing.
- Develop a habit to **read books daily**, start from self-help books and books related to your career choices. This keeps your mind surrounded with positive and productive thoughts.
 - It might be difficult for some to carry physical books, go with smarter options like listening to audio books, podcasts, carry kindle etc.
 - Select a **role model** aligned with your career and take guidance and inspiration from their footsteps.
 - Always **write down your GOALS on paper**, break them into actionable steps and maintain a vision board that makes you more subconsciously active and keeps your actions aligned with goals.



- **Visualize success**, Practice manifestation as it's a trend nowadays. Say and write positive things for yourself, make affirmations, practice gratitude and you yourself will see the positive changes in your attitude and life.
 - To **activate your subconscious mind**; be mentally at peace and productive, practice meditation at least 15 minutes a day. This easy practice will make you calm and more focused at what you do.
 - **Staying active** and maintaining **physical health** needs a **healthy balanced diet** and exercise, such as playing sports or going for a 30-minute run.
 - **Strategic time management is must**. Try to prioritize tasks, set realistic daily goals, track your progress by scheduling day in advance before bed time and keep checking on them; not 100% but you will be successful in achieving 60-70% of them.
 - **Stay away from distractions** which just give you temporary joy and regret later.
 - **Keep learning different skills** and gain knowledge in every diverse field possible. Be vulnerable to learn, keep attending workshops, enroll in online courses from platforms which provide free certifications, read books and journals, join professional networking events, participate in group discussions, join NGOs, volunteer organizing events or leading teams which helps you develop management skills and get hands- on experience.
 - Attend various **internships** during your college days which gives real world applications of studies and makes you **industry ready**.
 - Success is not just about technical expertise and knowledge but also how you present yourself. Enhance your soft skills and work on yourself by creating a strong and **confident personality**.

Work on you as you are a brand which will help immensely.

“PEOPLE DO NOT DECIDE THEIR FUTURES, THEY DECIDE THEIR HABITS AND THEIR
HABITS DECIDE THEIR FUTURES”

- F. M. Alexander

Success in today's world is about **working smart** by continuously learning, students can build a strong foundation for their future. **Smart hustling** is not about overworking yourself but about **making smart choices staying disciplined that lead to long-term success**.





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SME IPOs: Boon or Curse?

Small and Medium Enterprises (SMEs) form the backbone of India's economy, driving innovation, creating jobs, and fueling economic growth. Despite their crucial role, these businesses often face significant challenges in accessing capital, which limits their growth potential. To address this issue, the Indian capital market introduced a transformative avenue: SME Initial Public Offerings (IPOs). By listing their shares on stock exchanges, SMEs can directly tap into the public market to raise capital, gaining access to much-needed financial resources and several additional benefits.

Opportunities Presented by SME IPOs

SME IPOs offer an avenue for small businesses to unlock their growth potential. By listing on the SME platforms—BSE SME and NSE Emerge, launched in 2012—these enterprises gain access to capital that fosters expansion, enhances their market visibility, and builds credibility with stakeholders. Beyond financing, the IPO process encourages SMEs to adopt improved governance practices and greater transparency, which can enhance their long-term sustainability and competitiveness.

The numbers reflect the growing adoption of SME IPOs. As of September 20, 2024, 1,101 SME IPOs have collectively raised over ₹21,000 crore, with more than half of this amount raised in just the past two years. This trend demonstrates the increasing interest of investors and issuers in this segment. For SMEs, IPOs provide an alternative to reliance on debt, reducing the financial burden and enabling more strategic growth initiatives.

The Risks and Challenges of SME IPOs

However, SME IPOs are not without their pitfalls. The growing enthusiasm among retail investors for quick returns has led to a surge in demand for SME IPOs, sometimes disregarding the fundamentals of the issuing companies. High liquidity, fear of missing out



(FOMO), and the lure of substantial short-term returns have driven up participation in these IPOs. Investors often focus on grey market premiums (GMP) rather than financial performance or business fundamentals. This speculative approach can create a boom-and-bust cycle, where high listing gains are followed by underperformance in the secondary market.

Additionally, the regulatory framework for SME IPOs is less stringent compared to mainboard IPOs, which can be a double-edged sword. While the simplified listing process lowers entry barriers for SMEs, it also allows companies with weak business models or questionable fundamentals to go public. The lack of robust due diligence and oversight increases the risk of poor post-listing performance and potential losses for investors.

Stakeholders' Perspectives

- **SME Issuers** : For issuers, SME IPOs are a valuable alternative to bank debt, offering a simplified and cost-effective route to raising capital. The buoyant market sentiment enables even companies with subpar fundamentals to attract investor interest, often ensuring high subscription rates and successful listings.
- **Investors** : Retail and institutional investors are drawn to SME IPOs by the promise of high listing-day gains. However, this speculative behaviour, driven by GMP and market trends, often overlooks critical aspects such as financial health, business sustainability, and long-term growth potential of the issuing SMEs.
- **Market Intermediaries** : Investment banks, brokers, and other intermediaries benefit from the rising number of SME IPOs, as they facilitate the listing process and market the offerings. However, their focus on maximizing subscriptions can sometimes lead to inadequate scrutiny of the issuing companies.

The Way Forward

To ensure that SME IPOs achieve their intended purpose of empowering small businesses and contributing to economic development, it is crucial to address the challenges associated with this market segment. Key measures include:



1. Strengthening Regulatory Oversight : Introducing stricter due diligence processes and post-listing compliance requirements to ensure only credible SMEs access the public market.

2. Investor Education : Enhancing awareness among retail investors about the risks and rewards of SME IPOs, encouraging a focus on fundamentals rather than speculative metrics like GMP.

3. Building a Supportive Ecosystem : Creating initiatives that provide mentorship, financial literacy, and technical support for SMEs preparing to go public, ensuring their readiness for sustainable growth post-listing.

Conclusion

SME IPOs represent a powerful tool for unlocking the growth potential of India's small businesses. When leveraged responsibly, they can drive economic development, foster innovation, and create a more inclusive and prosperous future. However, realizing this vision requires a concerted effort to balance opportunities with safeguards, ensuring the long-term success of SMEs and the protection of investors. By addressing the challenges and fostering a robust SME IPO ecosystem, India can empower its small businesses and strengthen its economic backbone.





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E-Commerce to Q-commerce : A Digital Revolution in Retail Ecosystem

It is important to understand the dynamics of the e-commerce industry before reviewing the (Q-commerce) quick commerce industry. Platform markets were established in India at the beginning of the 21st century with the help of technology and better internet services. These platforms revolutionized Indian commerce. One such platform was e-commerce, which has seen rapid growth and popularity among India's urban population. The access of mobile, internet, increase in e-commerce penetration and online shopping has led to an expansion of the e-commerce industry. The covid-19 pandemic and control measures like locked down and social distancing led to disruption in the E-Commerce industry. This has also influenced consumer shopping behaviour and increasing online purchase of grocery, clothing and lifestyle to household essentials. Further covid-19 led to an expansion in online grocery purchases by 80% in 2020 to USD 2.6 billion.

The Indian e-commerce market is estimated to reach USD 200 billion by 2026 and USD 350 billion by 2030 from the current value of USD 52.57 billion recorded in 2020. The consumer demand was accompanied by instant delivery expectations leading to the emergence of the Q-Commerce business.

Emergence of Q-Commerce -

In the last couple of years a new buzz word, Q-Commerce has disrupted the E-Commerce market. Consumer demand for daily goods, groceries vegetables and fruits which led to Q-Commerce revolutionized the grocery market. Q-Commerce can be defined as a class of e-commerce where products are delivered to the door step of customers



quickly. But nowadays the idea of instant delivery has expanded from traditional readymade meals to various items like medicine ,cosmetics , electronics etc.

The rise of Q-Commerce has provided new business opportunities to the budding entrepreneurs ,startup and various established players. A key reason for its rise is the use of technology to digitalise business models with major players like Zomatos Blinkit, Swiggy Instamart, Dunzo daily, Country delight and Zepto dominating the market. Recently ,even established E-Commerce giant like Flipkart with their "Minutes" service, competing for market share . To facilitate fast delivery

Q-Commerce platforms rely mostly on a network of small strategically located "Dark Stores" that stock essential items allowing for quick delivery within a small radius to the consumers. By partnering with local kirana stores and small businesses Q-Commerce can boost the local retail ecosystem.

Q-Commerce is challenging traditional retail concepts with a focus on rapid deliveries. Projections indicate a robust compound annual growth rate (CAGR) of 27.9% for the Indian quick commerce industry between FY 25 to FY 27 . As infrastructure improves Q - Commerce is expected to reach tier 2 and tier 3 cities beyond the major metropolitan areas. Further development in logistics, inventory management and the data analytics will play a crucial role in optimising delivery efficiency and customer experience.

Overall technology serves as the backbone of quick commerce platform enabling them to fulfill the promise of quick delivery and customer satisfaction. All major platforms have recorded huge sales on "Event Days" or occasions such as Deepawali ,New Year Eve,Valentine Day and Cricket matches with sales of appropriate products. It is estimated that the sector is expected to grow 10 to 15 times from the current USD 0.3 billion to USD 5 billion by 2026. The contribution of Q -Commerce to the online shopping market is around 10% which is expected to rise 40- 50% in the near future. The sector is poised for massive growth with the market expected to reach USD 9.94 billion by 2029 as per estimate.



Government contribution for the growth of Q- Commerce:

- Digital India has transferred India's digital infrastructure, increased digital literacy and promoted e services.
- Start-up India has created a favourable environment to encourage innovation from new age start-ups.
- Skill India has developed the talent by providing them with training in market relevant skills and technology.
- UPI and Rupay have made payment convenient with banking services at customers finger tips.
- Open Network for Digital Commerce (ONDC) has increased the reach of India Q- Commerce and E-Commerce ecosystem by onboarding smaller vendors and promoting fair competition within the industry.

The success of Q -Commerce companies will depend on their ability to efficiently manage delivery infrastructure in a cost effective manner by using innovative technology and artificial intelligence. Players are likely to prioritise growth in major cities targeting consumers that value convenience over cost as the price sensitive nature of India's market poses sustainability challenges for them in the long term.





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Dream: The Honest Friend

Through the quarters of life, after years of education and the long lecture of experience post-graduation, we still find ourselves searching for the true path. Stepping out of books into the real world—one that now feels more like a reel world.

Here, there's no fixed syllabus, no predictable pattern, no set date or time for the tests life throws at us. Where 2×2 isn't always 4, and the fun with friends lasts no longer than a movie show.

And then—knock, knock! You are now an entrepreneur. The movie ends, replaced by a series of missed call alerts. Life changes, relationships shift, and even close bonds may turn into distant echoes. In this race of small personal victories, what truly remains ours is our own dream—the one goal that belongs solely to us.

That one dream that fuels our spirit, making us strong enough to face the world's music. Each day, the mind learns, the ears listen, the eyes observe, and the hands work tirelessly. But the heart? The heart, once full of hope, now feels like a broken stone.

Yet, through it all, what stays unshaken is that one dream—the silent force that moves our wheels, breathes life into our journey, and makes life truly come alive.

Go, Brother, Go!

Go with your dream—it's a bond that will never betray you. This connection is a strong, unwavering force that cements your life to your aspirations, helping you push aside the darkness of the world.

Family and friends may waver, but your dream is steadfast; it will always be your ally. Let the fire of your passion burn bright within you, providing calm in the chaos while igniting a storm of ambition.

Don't just wait for change—be the change that shapes the world to fit your vision. Remember, you're never truly alone; that one dream is enough to light the candle of your life.

So wake up, chase that dream, and do justice to your own aspirations. Your journey has just begun—go for it!





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Changing Climate and Business Strategy

What is Climate Change?

According to Andrew McAfee, “Think about a bathtub. We’ve got a tap that puts water in the bathtub, and we have a drain that takes water out. That bathtub is the earth’s atmosphere. The drain is how quickly carbon leaves the atmosphere. The tap is how quickly we’re putting it in. The problem is that the drain is not operating very quickly. The carbon that we put in hangs around in the atmosphere for decades or centuries” (McAfee, HBR 2020, Climate Change).

Climate change is driven by the buildup of greenhouse gases in the atmosphere, mainly carbon dioxide, which traps heat and warms the planet. According to NOAA, the atmospheric CO₂ concentration in 2020 was 412.5 ppm, the highest in 800,000 years.

Climate change is not just a scientific issue but an economic one. The Bank of England predicts that oil and gas companies could lose up to 40% of their value and coal companies up to 80% by 2035. The World Bank estimates that climate change could push 100 million people into extreme poverty by 2030. A Global Commission study found that inaction could cost up to \$44 trillion by 2060. The urgency to act is clear.

Businesses must understand the risks and opportunities climate change presents and develop strategies accordingly.

Climate-Business Connection - Companies must adapt to shifting consumer preferences, regulatory changes, and climate risks. Businesses investing in renewable energy and efficiency not only lower their carbon footprint but also enhance profitability and reputation. A Carbon Disclosure Project study found that companies addressing climate change saw an 18% higher return on investment than those that did not.

Business Actions - Companies should integrate sustainability into operations, from supply chains to product design. Traditional models often lock industries into material- and energy-intensive practices. Some sectors must pivot significantly.

For example, Philips Lighting introduced a “light as a service” model where



customers pay for lighting management instead of purchasing bulbs. This encourages efficiency and reduces material use. Another approach is **dematerialization**—reducing resource consumption while maintaining product quality.

A classic example is beverage manufacturers optimizing aluminum cans, glass, and plastic bottles. By reducing material usage, they cut production costs, lower emissions, and improve logistics. Dematerialization reduces carbon footprints and enhances long-term profitability, catering to the growing consumer demand for sustainable products.

Challenges and Industry-Specific Considerations - Dematerialization isn't universally feasible. The medical textile industry, for instance, relies on technical textiles for hygiene and infection control, with few sustainable alternatives. Regulatory hurdles also slow innovation in this sector.

Another challenge is **Jevons paradox**, where efficiency improvements lead to increased consumption. For instance, affordable, energy-efficient air conditioners may boost overall demand, raising energy use rather than reducing it. The consumer electronics industry faces similar dynamics.

Conversely, agriculture has benefited from innovations that increase yield while reducing resource consumption. This highlights the need for industry-specific climate strategies.

The Road Ahead - The transition to a low-carbon economy presents trillion-dollar opportunities for sustainable goods and services. The rise of zero-emission vehicles and mobility innovations exemplifies this shift. Despite having less than one-tenth the revenue of its competitors, Tesla became the world's most valuable automaker by prioritizing sustainability.

Like other megatrends, climate change presents both risks and rewards. Businesses that anticipate and adapt to these changes will ensure resilience and gain a competitive edge. Early adopters will lead the way by rethinking business models for a climate-affected world.

Embracing sustainability is no longer optional—it's a strategic necessity.





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Unlocking the True Potential of Amravati: From Land to Landmark

Amravati is at a pivotal moment in its journey toward becoming a thriving economic and cultural hub. With airport connectivity, increasing business activity under the PM Mitra Textile Park and Tata Pilot Training Institute, and a growing consumer base, the city has the potential to attract significant investments, generate employment, and improve the overall quality of life. The question is—**how can landowners play a crucial role in shaping this transformation?**

Many tier 2 cities, such as Surat, Raipur, Indore, etc., have evolved their landscapes through visionary planning, collaboration, and well-executed developments. Amravati is no different. It has the potential to become a model city where land assets are not just developed but thoughtfully transformed into spaces that generate economic activity, create jobs, and enhance the quality of life for its people.

Amravati – A Land of Opportunities

Great landmarks across India were once just pieces of land until someone envisioned their true potential. What if every landowner in Amravati thought beyond owning an asset and focused on creating a lasting impact?

- Could a barren land parcel become a thriving residential township?
- Could a strategically located space be the next go-to shopping and leisure destination?
- Could a well-planned logistics project attract national and global businesses to the city?

These questions have the power to transform a parcel of land into a landmark. A successful development is never just about a single project. It stimulates growth in every direction, creating opportunities and attracting investment from multiple quarters. A thoughtfully planned and well-executed landmark benefits the landowner and creates a ripple effect of prosperity.

- For Landowners – A high-value, income-generating asset instead of an underutilized space.



- **For Investors** – A well-researched, structured opportunity that ensures long-term returns.
- **For Businesses & Retailers** – A thriving ecosystem that attracts footfall and fuels success.
- **For Residents** – A better living experience with modern infrastructure and world-class amenities.
- **For Amravati** – A step towards becoming a significant economic and cultural centre, attracting new investments and talent.

As the city grows, so does its economic influence, attracting investment not just from within but also from regional, national, and global players who see Amravati's long-term potential.

The Power of Vision and Collaboration - In the last two decades, the most successful landmarks have been those where landowners collaborate with visionary developers, industry experts, and city planners. A great location alone is not enough—it takes insight, strategy, and execution to create something truly remarkable. History has shown that when thoughtful planning meets collaboration, cities transform. Amravati's landowners have an incredible opportunity to be part of this change—to lead the way in building spaces that define the city's future.

The question every landowner can ask themselves is: **What legacy do I want to leave behind?** Landmarks that succeed are those that serve the needs of the people while being financially sustainable. A commercial complex that fosters local businesses, a retail hub that draws national brands, or a mixed-use township that blends work, leisure, and lifestyle—each project has the potential to add immense value to Amravati's growth story. With the right mindset, strategic planning, and collaborative approach, Amravati is poised for exponential growth—attracting people, businesses, and investments from all quarters. The next wave of development will not just shape the skyline but define the city's identity for generations to come.

Conclusion: It Begins With a Thought - Amravati's transformation will not happen overnight, but every great city is built one visionary step at a time. Today's landowners have the unique opportunity to shape the city's future, contribute to its progress, and create prosperity not just for themselves but also for generations to come.

The real question is - How Will YOU Be Part Of Amravati's Success Story?



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Empowering Entrepreneurs with Knowledge of Labour Laws:

As India embarks on an ambitious path to foster entrepreneurship and become a global economic leader, understanding the intricacies of labor laws becomes essential for every entrepreneur. Whether you're running a small start-up or managing a large enterprise, labor laws shape how you interact with your workforce, impacting compliance and your ability to build a fair, sustainable, and thriving business. In this detailed guide, we explore key provisions of key labor laws that entrepreneurs must understand and incorporate into their business practices;

1. Payment of Wages (Amendment) Act, 2005 - The Payment of Wages Act, plays a crucial role in protecting employees from delayed or unjustified deductions from their wages.

Key Points;

1. Due date for payment is:
No. of employees < 1000 – 7th of the next month
No. of employees > 1000 – 10th of the next month
2. The interval between the payment of consecutive monthly salary should not be more than 1 month. However, it can be less than a month e.g. 15 days.
3. Wages must be paid only on working day.

2. Minimum Wages Act, 1948 - The Minimum Wages Act ensures that every worker receives a wage that is not less than the minimum amount stipulated by the government for specific industries and regions. Employers are legally bound to comply with these wage standards, which vary based on the type of work and geographical location. In case of Maharashtra State the minimum wages broadly depends on the type of establishment/factory, class of employee and the zone classification of the employer.

Components of Minimum Wages - Minimum wages in Maharashtra consist of two primary components:

- Basic Wage (Fixed Component)
- This is the base salary determined based on the nature of employment.



- It is revised approximately every five years.
- Variable Dearness Allowance (VDA) (Fluctuating Component)
- The VDA is linked to the Consumer Price Index (CPI) and compensates for inflation.
- It is revised twice a year (January and July) based on CPI changes.

3. Employees Provident Fund (EPF) & Miscellaneous Provisions Act, 1952 : The Employees Provident Fund (EPF) Act provides a mechanism for workers to save for their retirement, offering financial security in their later years. Under the Act, employees who earn up to Rs. 15,000 per month are required to contribute a percentage of their salary to the EPF, with the employer also contributing a matching amount. The contributions accumulate with interest and are accessible to employees under certain conditions, such as retirement, illness, or housing needs.

Moreover, employees can also withdraw from the EPF in cases of unemployment or medical emergencies, ensuring that they have access to funds when needed the most.

Key Points;

- 1) **Applicability:** The act applies to every establishment or factory employing 20 or more than 20 employees. Option of voluntary coverage is also available.
- 2) **Coverage:** Where an establishment consists of different departments or has branches, whether situated in the same place or in different places, all such departments or branches shall be treated as part of the same establishment and the provision will apply accordingly.
- 3) **Employee Definition:** Employee means any person who is employed for wages in any kind of work, manual or otherwise in or in connection with the work of establishment and who gets his wages directly or indirectly from the employer. Any person who is employed for work of an establishment or employed through contractor in or in connection with the work of an establishment. Ex. Builder or Contractor getting work done through sub-contractor.
- 4) An establishment to which this Act applies shall continue to be governed with the provision even though the staff strength is reduced to less than 20.

4. Employees State Insurance (ESI) Act, 1948: Health and Welfare Protection : The ESIC Act provides comprehensive health and welfare benefits to employees, covering medical treatment, sickness benefits, maternity leave, disability compensation, and more. The Act applies to establishments with more than 10 employees and ensures that those earning up to Rs. 21,000 per month receive adequate coverage in case of illness or injury.

Employers contribute 3.25% of the employee's wages to the ESIC fund, while employees contribute 0.75%. This shared contribution provides employees with access to



essential healthcare services, which helps in reducing absenteeism due to illness and promotes overall productivity.

Why This Matters for Entrepreneurs: By complying with the ESIC Act, entrepreneurs protect their employees' health and provide them with financial assistance in times of sickness or injury to his staff and his dependent family members. This ensures a healthier workforce, reduces medical expenses for employees, and creates a more stable and productive working environment.

5. The Payment of Gratuity Act, 1972: Rewarding Long-Term Service : The Payment of Gratuity Act is designed to reward employees who have served for five or more continuous years in an organization. The Act stipulates that employees are entitled to receive gratuity upon retirement, resignation, or termination due to specified reasons such as death or disability. The maximum gratuity payable under the Act is Rs. 20 lakhs.

Calculation of Gratuity:

Amount of Gratuity = $15 \times \text{Last Drawn Salary} \times \text{Years of Service} / 26$

Where Last Drawn Salary = Basic Salary + Dearness Allowance (DA).

6. Maharashtra Shops and Establishment Act, 2017 : The Maharashtra Shops and Establishment Act requires that employers provide clean, safe, and comfortable working conditions for their employees. It mandates essential amenities such as drinking water facilities, adequate lighting and ventilation, and sanitation. The Act also sets rules for employee leave, including paid leave for national holidays, casual leave, and earned leave. For larger establishments, provisions such as crèche facilities and canteens are mandatory to support employees' health and welfare.

Scenario Ahead :

- Government has notified the labour code on wages. The bill has got the assent of the President on August, 8 2019 following which ministry of law and justice has published it in the official gazette.
- The labour ministry has decided to amalgamate 44 labour laws into four codes on wages, industrial relations, social security and safety health and working condition.
- The labour laws are going to be revolutionised just like implementation of GST. Simplified return mechanism with one single return towards labour law compliances is expected.
- Concept of E-assessment is expected in coming years.





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The Importance of Social Media Promotion on Facebook and Instagram

In today's digital world, Facebook and Instagram are essential platforms for businesses looking to grow their online presence. As of March 2024, there were 366.85 million Facebook users and 229.55 million Instagram users in India, making them powerful tools for reaching a vast audience and increasing brand awareness.

Importance of Social Media Promotion

Facebook and Instagram help businesses connect with their target audience, build credibility, and stay relevant in a competitive market. Studies show that 76% of Indian consumers discover new brands through social media. Regular engagement on these platforms boosts visibility, trust, and customer loyalty, helping businesses drive more sales and engagement.

The Role of Paid Promotion

Paid promotions on Facebook and Instagram allow businesses to reach specific demographics, ensuring their message gets to the right people. In India, a business spending just ₹1,000 on a Facebook ad can reach over 1,00,000 people, depending on the target audience and industry. With advanced targeting options like location, interests, and behavior, businesses can maximize their marketing efforts and get better returns on investment.

Lead Generation

Both platforms offer excellent lead generation tools. Facebook Lead Ads and Instagram Swipe-Up links help businesses capture potential customers' information directly from the app. Reports indicate that companies using Facebook Lead Ads in India see an average cost per lead (CPL) of around ₹50-₹200, significantly lower than traditional advertising methods. For instance, an education institute spending ₹5,000 on targeted ads can generate around 100-200 quality leads.



Cost-Effective Marketing

Compared to traditional advertising, Facebook and Instagram provide cost-effective solutions. Running an ad campaign on these platforms can be 60-70% cheaper than newspaper or TV advertisements. Even with a budget of ₹2,000, small businesses can achieve great engagement and conversions. A fashion boutique spending ₹8,000 per month on Instagram ads can generate over 100,000 impressions and see a noticeable increase in sales.

Things to Consider When Assigning an Agency

- Choosing the right agency for social media promotion is crucial for achieving the best results. Here are some key factors to consider:
 - **Experience & Expertise** : Look for an agency with a proven track record in handling Facebook and Instagram promotions. Check their portfolio and case studies.
 - **Understanding of Your Industry** : An agency familiar with your industry will create better-targeted campaigns and understand audience behavior.
 - **Transparent Pricing & Budgeting** : Ensure that the agency provides clear pricing details and a breakdown of costs for ad spending, content creation, and management.
 - **Ad Strategy & Targeting** : A good agency should be able to define the right audience, create engaging content, and optimize campaigns for better conversions.
 - **Performance Tracking & Reporting** : Regular reports on ad performance, reach, engagement, and ROI will help you measure success and make data-driven decisions.
 - **Client Reviews & Testimonials** : Check feedback from past clients to evaluate the agency's reliability and effectiveness.

With the right investment and strategy, Facebook and Instagram can significantly boost brand awareness, customer engagement, and lead generation, making them indispensable tools for modern businesses in India.





AI and CA A Winning Combination for Business Success

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"AI will open up new frontiers for innovation, creativity, and human potential."

— Satya Nadella, CEO of Microsoft

The Dawn of a New Era : AI and the Future

Artificial intelligence (AI) is no longer a distant dream—it's here, reshaping industries globally. Chartered Accountancy (CA) is no exception. By automating routine tasks, delivering data-driven insights, and unlocking innovative opportunities, AI is revolutionizing how CAs work.

For startups and small businesses, AI is a game-changer. It streamlines operations, optimizes marketing strategies, and accelerates growth. With the expertise of forward-thinking CAs, even resource-limited organizations can harness AI to compete with larger corporations. AI isn't about replacing humans—it's about empowering them to focus on high-impact decisions while leaving the mundane tasks to technology.

The Multifaceted Benefits and Opportunities of AI for Business

AI offers a wide range of benefits that are transforming how businesses operate:

1. Enhanced Efficiency and Productivity : AI automates routine tasks like bookkeeping, invoicing, report generation, and data entry. For example, AI-powered accounting software can automate up to 80% of routine bookkeeping tasks, freeing up valuable time for CAs to focus on strategic analysis. This reduces errors, saves time, and allows CAs to focus on higher-value activities.

2. Data-Driven Insights for Strategic Decisions : AI analyses vast datasets to identify trends, patterns, and anomalies that humans might miss. These insights inform budgeting, investment decisions, market analysis, and customer segmentation. For example, AI can



analyse customer purchase history to identify high-value customers and personalize marketing campaigns for increased conversion rates.

3. Client Service : AI-powered chatbots provide 24/7 customer support, answer frequently asked questions, and offer personalized recommendations. AI also provides clients with real-time updates on their financial performance and proactive advice. For example, Chatbots and targeted campaigns boost customer experiences and loyalty. This allows CAs to provide more responsive and personalized service, improving client satisfaction.

4. Cost Optimization : AI identifies overspending, optimizes resource allocation, and streamlines supply chains, reducing operational costs like energy consumption.

5. Proactive Risk Management : AI detects fraud, identifies risks, ensures regulatory compliance, and uses predictive analytics to anticipate market changes.

The Ethical Use of AI in Finance

As startups and small businesses integrate AI into their operations, ethical considerations are crucial:

- **Data Bias** : Biases in training data can lead to unfair or discriminatory outcomes. For example, AI-powered loan applications could unfairly deny loans to certain demographic groups.
- **Algorithmic Transparency** : Understanding how AI algorithms make decisions is crucial. "Black box" AI systems pose challenges to transparency and accountability.
- **Job Displacement** : The potential impact of AI on employment requires strategies for reskilling and upskilling the workforce.
- **Data Privacy and Security** : Protecting sensitive financial data and complying with regulations is paramount.

ICAI's Pioneering Role in AI-Driven Professional Excellence

The Institute of Chartered Accountants of India (ICAI) has taken significant steps to integrate



AI into the CA profession, ensuring its members lead in this transformative era. They are developing AI-powered tools, including tailored Generative Pre-Trained Transformers (GPTs) for auditing, taxation, and financial analysis. The ICAI also offers training programs, fosters collaborations with tech leaders, and provides sector-specific AI solutions. These initiatives empower CAs to guide startups and small businesses effectively, ensuring they thrive in a digital-first economy.

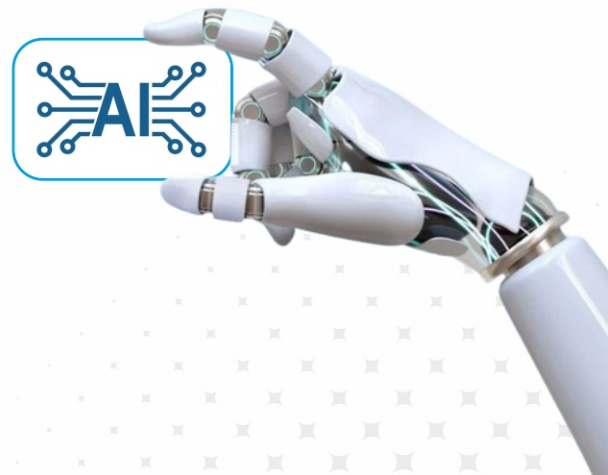
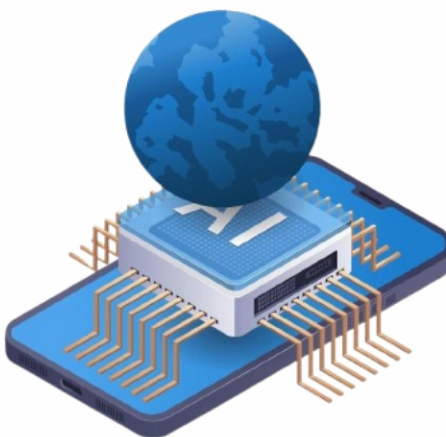
Conclusion

AI is not just a tool for efficiency—it's a strategic partner in revolutionizing how startups and small businesses operate. By automating repetitive tasks, driving insights, and enabling innovation, AI empowers CAs to focus on delivering high-value services.

For startups and small businesses, leveraging AI with the guidance of a Chartered Accountant unlocks opportunities for growth, scalability, and resilience. With initiatives like ICAI's AI-specific tools, CAs remain indispensable in navigating this new era, combining ethical judgment with cutting-edge technology.

"Artificial intelligence is unlocking the full potential of human creativity."

— Jensen Huang, CEO of NVIDIA





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Industry-Academia Collaboration

On one side, industries are not getting the appropriate human resources required to get work done. On the other side, there is massive unemployment in the country. The term "**appropriate human resource**" is crucial here. "Appropriate" refers to the 21st-century skills necessary for effective job performance. Only top industry executives truly understand the specific skills required in the workforce. But can these skill requirements be effectively communicated to our human resource development factories (higher education institutions)?

Unfortunately, the answer to this question has been negative. Otherwise, the coexistence of unemployment on one side and unfulfilled industry demands on the other would not persist.

For the mission of "**Developed India 2047**", this situation must change. So, can we alter this scenario? The answer is a resounding "Yes!" But how?

Can industry-academia collaboration solve this issue? Again, the answer is "Yes!" But how? Based on my understanding, I am outlining some solutions below. However, through further discussion and brainstorming, we can identify even more effective strategies.

1. To bridge the gap between industry requirements and academic challenges, there must be serious, solution-oriented regular meetings between industry leaders and academic faculty.
2. Industry professionals should conduct seminars and workshops for faculty, and vice versa.
3. There must be flexibility in syllabus design to accommodate industry needs.
4. Students should be exposed to industry culture during their education through part-time internships. These internships could be structured as part-time jobs for 2–3 hours a day.
5. Academics should be more practical-oriented, with 70% practical learning and 30% theoretical learning.



6. Faculty members should equip themselves with more hands-on experience and actively participate in industrial projects.
7. Knowledgeable industry people can serve as a part time faculty member to academic institutes.
8. We must give awareness to the students about their role in the society, industry, home as well as in their institute also.

I would like to elaborate on how practical industrial exposure helps students evolve by providing real-life examples. I was an academician for 10 years, but later, I left my job to start my own company. Our company establishes Centers of Excellence for engineering colleges and robotics labs for schools. Additionally, we provide training to students. I am closely associated with both academia and the industry.

Let me share a recent example. One of my students, who is currently in his second year of EXTC at Sipna College of Engineering, had 12 backlogs when he was in the first year of his diploma. At that time, he was a DC (discontinued candidate). He joined our company and started working with us full-time. After 1.5 months, MSBTE declared a "carry-on" policy, and he was promoted to the next class. In the following semester, he successfully cleared 11 subjects. His maturity level, communication skills, and technical knowledge improved significantly. Today, he is one of our company's trainers. Despite being in his second year, he is capable of training final-year students. Since his diploma days, he has won several awards and prizes in various competitions. He is also a color-code holder at the university-level Avishkar competition.

A similar story is that of Shreyas, a third-year student at PRMIRM, who is also one of our trainers. I have many such examples where students have secured placements in reputed companies. This has only been possible due to their association with both industry and academia.

I am highly optimistic that **industry-academia collaboration** will soon yield positive results. Our young minds will be well-prepared to serve the nation effectively.





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A Spiritual Approach to Work-Life Balance

In today's world, where work often spills into personal time and stress seems unavoidable, finding balance can feel impossible. We chase deadlines, answer emails late at night, and struggle to be fully present with loved ones. But what if balance wasn't just about managing time? What if it was about shifting our mindset and approaching work and life spiritually?

A spiritual approach to work-life balance isn't about escaping responsibilities or seeking perfection. It's about creating harmony between work, personal life, and inner peace. It's about redefining success—not just in terms of achievements but in how we feel about our journey.

▪ **Redefining Work as a Source of Purpose-**

Many of us see work as something we “have to do” rather than something meaningful. But when we connect our work to a greater purpose—helping others, creating something valuable, or simply doing our best—we find fulfillment beyond a paycheck.

▪ **Being Fully Present—At Work and at Home-**

A major struggle in maintaining balance is feeling pulled in multiple directions. At work, we feel guilty about family time; at home, we think about work. The result? We're never fully present anywhere.

▪ **Spirituality teaches mindfulness—being engaged in the moment-**

It means listening deeply in conversations, focusing on tasks without distractions, and enjoying time with loved ones without the mental clutter of unfinished work.



- **Letting Go of the Need to Control Everything-**

A major source of stress is our attachment to outcomes—worrying about success, fearing failure, or constantly feeling we’re not doing enough. But the truth is, we can’t control everything. We can only control our effort, our attitude, and how we respond to challenges.

- **Letting Go and Practicing Gratitude-**

The Bhagavad Gita teaches us to focus on the work itself rather than obsess over results. When we stop measuring our worth by external achievements and instead find joy in the process, we experience freedom.

- **Setting Boundaries with Self-Compassion-**

Saying “no” can be difficult in a culture that glorifies busyness. But balance requires boundaries. It means recognizing when we need rest and prioritizing ourselves without guilt.

- **Gratitude and the Art of Enjoying the Present-**

No matter how much we achieve, if we’re always chasing the next thing, we’ll never feel satisfied. Gratitude shifts our focus from what’s missing to what’s already here.

Ending the day by reflecting on three things that went well can shift our mindset from stress to appreciation. It reminds us that balance isn’t just about managing time but about savoring life itself.

- **Bringing It All Together with ancient Vedic Wisdom-**

A spiritual approach to work-life balance is about working with intention, being present, letting go of unnecessary stress, and prioritizing what truly matters. It’s not about doing more; it’s about living more fully.



Next time you feel overwhelmed, take a deep breath. Pause for a moment. Ask yourself:

- Am I being present?
- Am I finding joy in what I do?
- Am I living in alignment with what truly matters?

Balance isn't found in a perfect schedule. It's found in how we approach life—with mindfulness, purpose, and inner peace.

To conclude, here's a beautiful verse from the Bhagavad Gita on detachment, mindfulness, and balance:

कर्मण्येवाधिकारस्ते मा फलेषु कदाचन

मा कर्मफलहेतुर्भूर्माते सङ्गोऽस्त्वकर्मणि (Bhagvad Gita 2.47)

“You have the right to perform your duty, but never to the fruits of your work. Do not be attached to the results, nor be attached to inaction”. This verse reminds us to focus on our efforts rather than worry about outcomes. When we work with dedication but without attachment, we experience true peace and balance in life.

Hope this helps you find a deeper sense of balance! may you be healthy, happy & abundant forever!!





O2O Marketing: Bridging the Online-to-Offline Experience

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O2O (Online-to-Offline) marketing is a growing strategy that integrates digital channels with offline retail experiences. As online advertising fatigue increases, brands are turning to offline methods to enhance engagement, build trust, and create lasting customer relationships. O2O marketing leverages the strengths of both online and offline platforms to drive consumers from digital spaces into physical stores.

▪ **The Benefits of Offline Marketing :**

Despite the dominance of digital advertising, offline marketing offers several key advantages : **Tangible Brand Experience** – Physical interaction with products helps consumers make informed purchase decisions. Industries like fashion, food, and electronics benefit significantly from in-store experiences.

Higher Trust and Credibility – Physical stores and face-to-face interactions enhance brand reputation. Consumers often trust businesses with a physical presence more than online-only retailers.

Stronger Consumer Engagement – Events, pop-up stores, and in-person experiences create lasting impressions. Word-of-mouth marketing is more effective through real-world interactions.

Reduced Digital Fatigue – Many consumers feel overwhelmed by constant online ads and privacy concerns. Offline marketing provides an alternative that feels more authentic and engaging.

Higher Conversion Rates – In-person interactions, product demonstrations, and consultations often lead to impulse purchases and stronger customer loyalty.

▪ **The Drawbacks of Online Marketing :**

While digital marketing has its advantages, it also presents several challenges:

Consumer Overload & Ad Fatigue – Users are bombarded with online ads, leading to reduced



engagement. Many rely on ad blockers, making digital promotions less effective.

Trust Issues & Scams – Fake reviews, misleading product images, and cybersecurity concerns make online shopping less trustworthy.

Rising Customer Acquisition Costs – Digital ad costs on platforms like Google, Facebook, and Instagram are increasing, lowering ROI for businesses.

Lack of Personalization – Online interactions often lack the warmth of in-store experiences. Many consumers prefer speaking to real sales representatives over chatbots.

High Product Return Rates – Misleading descriptions and inability to test products before purchase lead to frequent returns, affecting profitability.

▪ **How to Implement an O2O Marketing Strategy:**

Brands can integrate offline strategies through various O2O techniques:

Click-and-Collect Services – Allow customers to order online and pick up items in-store, reducing shipping costs and increasing foot traffic.

Pop-Up Stores & Experience Centers – Temporary offline stores help online brands build local connections and encourage product trials.

QR Codes & Augmented Reality (AR) – Scannable QR codes provide in-store discounts and information, while AR bridges online content with offline engagement.

Offline Loyalty Programs – Rewarding in-store shoppers with digital coupons and exclusive offers enhances customer retention.

Event Marketing & Sponsorships – Hosting events, workshops, and sponsorships fosters direct engagement and strengthens brand presence.

Local Partnerships & Retail Collaborations – Teaming up with local businesses helps online brands establish a physical footprint.

Global Adoption of O2O Marketing

Several regions are leading in O2O adoption :

▪ **China (Shanghai, Beijing, Shenzhen)** – Alibaba's Hema supermarket integrates e-commerce with physical retail.



- **Japan (Tokyo, Osaka)** – Retailers blend digital payments with in-store technology.
- **United States (New York, Los Angeles)** – Brands like Warby Parker and Allbirds successfully transitioned from online-only to physical stores.
- **India (Mumbai, Bangalore, Delhi)** – Companies like Reliance Retail and Flipkart use O2O marketing to expand locally.
- **Europe (Paris, London, Berlin)** – Luxury brands merge digital campaigns with high- end offline events.

▪ **The Future of O2O Marketing :**

O2O marketing is expected to grow as consumer preferences shift toward hybrid shopping experiences. Key trends shaping its future include:

Omnichannel Shopping Demand – Consumers increasingly prefer a seamless blend of online research and offline purchasing.

Personalized In-Store Experiences – AI-driven personalization in physical stores will enhance customer engagement.

Rise of Social Commerce & Live Shopping – Influencers and brands will drive online audiences to offline locations through live shopping events.

Data Privacy Concerns – As consumers grow wary of excessive online tracking, in-person shopping will regain popularity.

Expansion of Smart Retail & AI Integration – Technologies like self-checkout, AI-driven store layouts, and cashier-less shopping will enhance offline convenience.

▪ **Conclusion:**

O2O marketing offers a balanced approach by combining digital convenience with offline authenticity. As online marketing faces increasing limitations, offline strategies remain vital for trust- building, engagement, and conversions. The future of marketing lies in seamlessly integrating both worlds to create richer and more effective customer experiences.





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Master your Communication Skills and Master your Influence over others

Communication Skill is the indispensable part of personality. The smartest professionals can also sabotage their careers with poor communication. Great communication is about clarity, confidence, and connection. By avoiding following mistakes, professionals can become more influential, respected, and effective in their Professional Career.

Here are some of the inadvertent mistakes corporate professionals make.

1. Talking Too Much, Listening Too Little :

✘ Interrupting others, assuming they already know what you mean, or planning your response instead of actually listening.

✓ Active listening—asking clarifying questions and summarizing key points to ensure understanding.

Fix- People respect leaders who listen, not just those who talk.

2. Speaking Without Considering the Audience :

✘ Using the same tone and style for the CEO, a colleague, and a client.

✓ Adapting your communication based on who you're speaking to.

Fix- Effective communicators adjust their tone, language, and formality based on the listener.

3. Not Asking for Feedback :

✘ Assuming your communication is clear without checking.

✓ Asking, "Does this make sense?" or "What are your thoughts?" to ensure alignment.

Fix- Feedback prevents misunderstandings and improves clarity.



4. Weak Body Language :

- ✘ Crossed arms, slouching, avoiding eye contact, or fidgeting during meetings.
- ✔ Standing tall, using open gestures, and maintaining steady eye contact to project confidence and credibility.

Fix- Non-verbal cues speak louder than words.

5. Poor Email Etiquette :

- ✘ Writing long, vague emails or sending one-liners with no context.
- ✔ Keeping emails concise, structured, and professional. Example:

Subject: Clear and specific (e.g., “Meeting Agenda for Q1 Strategy”)

Body: Brief, direct, and action-oriented.

Fix- Unread emails cost businesses time and money—write efficiently.

6. Emotional Reactions Instead of Professional Responses :

- ✘ Responding to criticism with defensiveness or anger.
- ✔ Taking a deep breath, acknowledging the feedback, and responding thoughtfully.

Fix- Emotional intelligence is key to strong corporate communication.

8. Giving Vague Instructions :

- ✘ “Just take care of it.”
- ✔ “Please prepare a report summarizing sales trends from the last three months. I need it by Friday at 2 PM.”

Fix- Vague instructions lead to errors, delays. Be specific. Clarity is the King

10. reliance on Digital Communication completely :

- ✘ Using emails and messages for everything, even for sensitive or urgent matters.
- ✔ Picking up the phone or having face-to-face (or video) conversations when clarity,



tone, or quick resolution is needed.

Delivering bad news over text or email instead of in person.

Fix-: Always outline key points before speaking. Not everything should be handled via text—some discussions require human connection.

11. Ignoring Cultural Differences :

✘ Assuming all communication styles work globally. What's direct in one culture might be seen as rude in another.

✔ Learning cultural communication norms, especially in international business.

Fix- Global professionals adapt their style to their audience. Know your audience's knowledge level and tailor accordingly

12. Failing to Follow Up :

✘ Thinking that once a message is sent, the job is done.

✔ Checking in: "Hey, just following up on my email from Monday. Let me know if you need any clarification."

Fix - A simple follow-up prevents miscommunication and ensures action.

13. Not Managing Conflicts Properly :

✘ Avoiding difficult conversations or responding aggressively.

✔ Addressing issues calmly, listening to all sides, and finding solutions.

Fix- Unresolved workplace conflicts damage teamwork and morale

17. Overloading with Information (No Prioritization of Key Points) :

✘ Dumping too much data, making it hard for listeners to remember anything.

✔ Highlighting one key message per conversation and reinforcing it.

Fix: Use the "What's in it for them?" approach—only include what truly matters. Poor Use of Pauses (Not Letting Key Points Sink In)

Avoid these mistakes, refine your skills, and watch your influence grow. Because in business,

COMMUNICATION ISN'T JUST A TOOL—IT'S YOUR SUPERPOWER.





Roads to Success: Are We on the Right Path?

Pradeep Shrivastava

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A city's infrastructure is its backbone. Roads, in particular, are not just conduits of movement—they are reflections of progress, efficiency, and economic vitality. As our city prepares to host **BharatCon**, where business leaders and policymakers will discuss the future of economic expansion, one question looms large: Are our roads truly built for success?

We often measure growth in terms of industrial output, real estate development, and financial investments. Yet, the very roads that connect our industries, businesses, and people tell a different story—one of **chaos, neglect, and lost opportunities**.

A Journey of Obstacles

Imagine an investor arriving in our city for the first time. They step out of the airport or railway station, only to be greeted by traffic snarls, unauthorized encroachments, and hazardous road conditions. Their vehicle swerves past illegally constructed speed breakers, dodges overflowing street vendors, and halts at an unexpected roadblock caused by an impromptu public procession.

Is this the face of a city poised for industrial growth?

The reality is stark. Our roads, instead of facilitating business and trade, have become battlegrounds of inconvenience. Despite clear judicial directives—such as the **Bombay High Court's ruling in Kewal Semrani vs. Commissioner of Bombay & Others (2005)**, which mandates the removal of unauthorized speed breakers—haphazard constructions continue to plague our streets.

Encroachments: The Silent Groth Killers :

Footpaths and roads, meant for pedestrians and vehicles, are now commercial hubs of their own. **Street food stalls, vendors selling everything from shoes to incense, and even religious structures have taken over public spaces**. Advertising boards, tree guards,



water kiosks, and illegal ramps further choke the streets, making walking or driving a daily struggle.

And then, there's the question of enforcement. **Where is the municipal authority?** They collect taxes diligently, yet fail to clear illegal encroachments. **Where is traffic policing?** Traffic signals are either invisible or disregarded, and reckless drivers jump red lights right under the nose of the law.

Safety Takes a Back Seat :

Are our roads even safe? With potholes deep enough to damage vehicles, blind turns without warning signs, and speed bumps that appear out of nowhere, **driving in our city is no less than a gamble.** Commuters not only risk delays but also their lives.

It's not just about convenience—it's about survival. When a business owner leaves home in the morning, there is no certainty they will return unscathed in the evening. **Is this the infrastructure that will support industrial growth?**

Lessons from the World :

Cities across the globe manage busier roads with **far greater efficiency.** Why can't we? The answer lies in **planning, enforcement, and accountability.**

- Scientific road design that adheres to Indian Roads Congress (IRC) standards.
- Smart traffic management with AI-driven signals and monitored intersections.
- Strict enforcement of parking rules, encroachment removal, and road safety norms.
- Public awareness that prioritizes pedestrian rights and responsible driving.

A Call to Action :

As we discuss industry growth, we must acknowledge that a city's prosperity isn't just about factories and offices—it's also about the **ease of movement, safety, and accessibility.** If we fail to address these roadblocks—both literal and figurative—we risk losing investors, entrepreneurs, and talented professionals who seek better opportunities elsewhere.

The challenge is clear, but so is the solution. **Let's build roads that don't just lead to industries but also to success, safety, and a better quality of life for all.**

The road to progress starts here. Are we ready to pave the way?





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From Campus to Career: Let's Match our Degrees with Industry Needs

Today, education is way more interactive than we or our parents had, it has been transformed by technology. Remember, when studying meant only resorting to old textbooks and boring lectures, and how we wished we could have a TV show about science or something. Well, now students have got interactive education material. Students can now access vast amounts of material online, engage with multimedia, and thus make learning more dynamic and flexible to fit their needs.

If a student is stuck on a problem, they do not need to wait until the next day to consult the teacher. They may simply Google it or come upon a YouTube video clarifying it. The entire internet is at our fingertips! We have a big advantage, and if we use it correctly, we can do anything! Despite having all these resources at our disposal, we don't see our students becoming smarter, do we? Instead, students seem to be lost in the labyrinth of options, resources, and technology, which is ideally there to serve them become smarter.

Having served in Academics for the past seven years, I have had the opportunity to closely watch the student-stream year after year and am horrified to see yearly declines in their competency. Students are struggling to use the power of new technologies like artificial intelligence for good, but they are unintentionally using it to just cheat in life. This saddens me, although I really think that pointing out the issues is not sufficient, but as a community we must look for creative solutions and emerge triumphant. Let us discuss some challenges and solutions.

CHALLENGES :

Outdated Curriculum, Lack of Industry Exposure are some of challenges, among others, that have affected the standard of education offered and, consequently, the outcome of students.



1. Outdated Curriculum : Many courses still focus on just imparting theoretical knowledge, rather than practical skills and application-based learning. This leaves graduates unfocused and thus they never take their learnings seriously, eventually ending up being ill-prepared for the demands of the modern job market.

2. Lack of Industry Exposure : In Small cities like Amravati, there is an obvious and clear disconnect between academia and industry, with limited opportunities for internships, apprenticeships, and real-world projects. This hinders students' ability to gain practical experience and understand industry needs.

3. Autonomy of Colleges : While autonomy can allow colleges to design their own curricula and teaching methods, it can also lead to inconsistencies in quality and standards. Some institutions may lack the resources or expertise to develop relevant and up-to-date programs.

SOLUTION:

It is crucial to have a carefully considered UpToDate curriculum which is designed with the help of industry experts, we as a community must inspire students to engage in meaningful internships, and instead of being exam centric, value what they can learn realistically from the syllabus.

- **Curriculum Reform :** Updating courses to include practical skills, industry-relevant content will help students get ready for the job market.
- **Industry Partnerships :** Even a tier 2 city like Amravati have ample businesses, to cater need of the graduates of this city has, thus it is important to encourage collaborations between colleges and industries to provide internships and real-world projects.
- **Faculty Development** is another aspect, which is often neglected. I firmly believe investing in teacher training and professional development can improve teaching quality and attract students to the classrooms.
- **Focus on Learning Outcomes :** A theoretical, traditional focus on exams should shift to genuine understanding, experimentation, and skill development.





Personal Finance

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Finance is a very interesting topic in human life, but often it is considered as very boring or I would say that many a times people neglect it but finance as a whole is very interesting, and one should look after it. I will be talking about the personal finance, as from the name it's indicating personal and its true because everyone have their own set of finance according to their expenses.

One should always have a blueprint of their expenses, it can be necessary expenses and unnecessary too or may be some long-term goal like child marriage, children education, a new house etc. Expenses are like food, as we human being can not live without food same a person can not live without expenses, but if he or she can't manage his/her finances then its very difficult for them to sustain in life. Its very hard to for someone to cut short the expenses but one should always cut short their unnecessary expenses and focus on their needs and little on wants. Person should learn to mange their own finance but people can't do it many a times because human have a very emotional attachment with money so does many a times, they neglect it and later on gets into trouble. One should consult a personal finance professional for this and frame their family's future and long-term goals. As human we sometimes don't create emotional resistance with money which later on gives us tensions and worry for our future.

In today's world as things are getting expensive and they will get expensive due to inflation, one should have strong personal finance blue print with them so that they have the road to the future. Parents should teach their children the importance of personal finance and prepare them for the future. One should set their family's monthly budget like we plan our trips



for vacation, there should be sufficient amount of emergency fund to manage any untimely emergencies like job loss or loss in business etc. One should always prepare for the worst too because things don't come with a door bell they just come. Today in India youngsters are spending a lot of money on wants like clubbing partying, on clothes and luxury but the problem is they are not valuing the money as they should, today many young generations are spending too much money on mobile phones and materialistic thing but they should first learn to value money and spend on needs and after all at last they should look after wants. People can follow a simple rule of 50:30:20 which states that one should spend their 50% of monthly income in expenses remaining 30% they should invest for their future in mutual fund, health insurance and term insurance and remaining 20% should be kept as emergency fund in bank account. This rule can vary depending upon the city and country in which he/she lives.

Most individual possess an elementary level of financial literacy at 42% while 20.8% are moderately literate and only 4.2% people have advance financial literacy, the thing is financial literacy is not a thing to remember but it's a habit that should be adapted by everyone. One can seek advice from a finance professional and start their journey and achieve financial well being.

At last, I would like to conclude with a simple note that if we value money today then money will value us in the future when we need it.





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Achieving Work-Life Balance: The Importance of Fitness

As we navigate the demands of our professional lives, it's essential to remember that our ultimate objective in life goes beyond our careers. Fitness is a crucial aspect of achieving a balance between our work and personal lives.

In today's fast-paced world, it's easy to get caught up in the pressure to perform and neglect our physical and mental well-being. However, it's vital to recognize that fitness is not just a luxury, but a necessity.

From a young age, we're conditioned to prioritize academic achievement and professional success. While these goals are important, they shouldn't come at the expense of our health. The lack of emphasis on physical education and practical knowledge in our school system can lead to a sedentary lifestyle and poor habits that persist into adulthood.

As professionals, we often compromise on our diet, sleep, and exercise routine, leading to weight gain, decreased productivity, and a weakened immune system. It's time to break this cycle and prioritize our fitness.

Being physically and mentally fit is essential for achieving our goals and enjoying a fulfilling life. It's not just about physical appearance; it's about having the energy, confidence, and mental clarity to tackle challenges and pursue our passions.

As we move forward in an increasingly technology-driven world, it's more important than ever to prioritize our health and well-being. Let's make a conscious effort to cultivate a culture of fitness and self-care.

Remember, the greatest wealth is health.





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The Unseen Hero: "Life of a Wife of an Entrepreneur"

As the world celebrates the success of entrepreneurs, there's often an unserved hero behind the scenes – the wife. She's the rock that holds the family together, the sounding board for her husband's ideas, and the emotional support system that keeps him going.

But what's it like to be the wife of an entrepreneur? The answer is complex. It's a life of extremes – from the highs of watching your partner's business take off to the lows of dealing with financial uncertainty and emotional turmoil.

One of the biggest challenges wives of entrepreneurs face is managing the home front. With their husbands consumed by their businesses, they often take on the bulk of household responsibilities, from childcare to cooking and cleaning. It's a heavy burden, but one that many wives bear with pride.

Another challenge is dealing with the emotional rollercoaster that comes with entrepreneurship. The highs and lows of business can be all-consuming, leaving wives feeling anxious, stressed, and overwhelmed. It's not uncommon for wives to feel like they're walking on eggshells, never knowing when their husband's next business crisis will erupt.

But what drives these entrepreneurs to pursue their passions with such relentless energy? It's often sheer "pagalpan" – a Hindi word that roughly translates to madness or craziness. This unbridled enthusiasm can be both inspiring and intimidating, leaving wives to wonder how they can support their husband's dreams while also pursuing their own.

So, how do wives of entrepreneurs accommodate their own personal interests and aspirations? The answer varies from person to person, but some common themes emerge:



- **Finding solo activities** : Many wives pursue hobbies or interests that they can enjoy independently, such as reading, painting, or exercising. This helps them maintain their own identity and sense of purpose.
- **Building a support network** : Connecting with other wives of entrepreneurs or joining women's groups can provide a sense of community and support. Sharing experiences and advice with others who understand the challenges can be incredibly empowering.
- **Communicating with their partner** : Open and honest communication is key to balancing personal interests with supporting their husband's passions. Wives must express their own needs and aspirations to their partner, and work together to find common ground.

In conclusion, being the wife of an entrepreneur is not for the faint of heart. It takes courage, resilience, and a deep love for your partner. But for those who are willing to take on the challenge, the rewards can be immense. By finding ways to accommodate their own personal interests and aspirations, wives of entrepreneurs can maintain their own sense of purpose and identity, even as they support their husband's passions.





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दैनिक जीवन में फिजियोथेरेपी और नेचुरोपैथी का महत्व

फिजियोथेरेपी और नेचुरोपैथी संपूर्ण स्वास्थ्य बनाए रखने में महत्वपूर्ण भूमिका निभाते हैं। यह न केवल बीमारियों की रोकथाम करता है बल्कि बिना दवाओं के प्राकृतिक तरीके से उपचार भी प्रदान करता है।

१. फिजियोथेरेपी (Physiothera) – शारीरिक स्वास्थ्य का आधार

✓ फिजियोथेरेपी शरीर की गतिशीलता को बनाए रखने, दर्द को कम करने और चोटों से उबरने में मदद करती है। इसके प्रमुख लाभ:

✓ दर्द प्रबंधन (Pain Management): गठिया, पीठ दर्द और खेल से जुड़ी चोटों के दर्द को कम करने में सहायक।

✓ गतिशीलता में सुधार (Improved Mobility): लचीलापन, ताकत और गति बढ़ाने में मदद करता है।

✓ पोस्चर सुधार (Posture Correction): गलत मुद्रा से होने वाली मांसपेशियों और हड्डियों की समस्याओं को रोकता है।

✓ चोट से बचाव और रिकवरी (Injury Prevention & Recovery): चोटों से तेजी से ठीक होने में सहायक और भविष्य में उनकी पुनरावृत्ति को रोकता है।

✓ न्यूरोलॉजिकल और क्रॉनिक रोग प्रबंधन (Neurological & Chronic Disease Management): स्ट्रोक, पार्किंसंस और डायबिटीज जैसी बीमारियों में मोटर फंक्शन और रक्त संचार में सुधार करता है।

२. नेचुरोपैथी (Naturopathy) – प्राकृतिक चिकित्सा का महत्व

नेचुरोपैथी शरीर को प्राकृतिक तरीकों से ठीक करने में मदद करती है। इसके मुख्य लाभ:

✓ रोग प्रतिरोधक क्षमता बढ़ाता है (Boosts Immunity): शरीर की प्राकृतिक रक्षा प्रणाली को मजबूत करता है।

✓ डिटॉक्सीफिकेशन (Detoxification): उपवास, संतुलित आहार और जल चिकित्सा के माध्यम से शरीर से विषाक्त पदार्थ निकालता है।

✓ तनाव कम करता है (Stress Reduction): योग, ध्यान और हर्बल उपचार मानसिक शांति प्रदान करते हैं।

✓ बीमारियों की रोकथाम (Prevention of Diseases): स्वस्थ जीवनशैली अपनाने के लिए प्रेरित करता



है जिससे पुरानी बीमारियों से बचाव होता है।

✓ न्यूनतम दुष्प्रभाव (Minimal Side Effects): प्राकृतिक उपचार जैसे हर्बल मेडिसिन, एक्यूपंकचर और आहार परिवर्तन के माध्यम से बिना दुष्प्रभाव के उपचार करता है।

३. फिजियोथेरेपी और नेचुरोपैथी द्वारा विशेष स्थितियों का समाधान

✓ पीठ दर्द के लिए (For Back Pain)

■ फिजियोथेरेपी: पेल्विक टिल्ट्स, कैट-काउ स्ट्रेच और लोअर बैक रोटेशन करें ताकि गति में सुधार हो और जकड़न कम हो।

■ नेचुरोपैथी: सूजन को कम करने के लिए हल्दी वाला दूध पिएं और मांसपेशियों के तनाव को दूर करने के लिए गर्म सेक लगाएं।

✓ गठिया (Arthritis) के लिए

■ फिजियोथेरेपी: हल्के घुटने के व्यायाम, हाथों की स्ट्रेचिंग और जल चिकित्सा करें ताकि जोड़ों की जकड़न कम हो।

■ नेचुरोपैथी: अदरक, लहसुन और ओमेगा-३ युक्त बीज जैसे सूजन-रोधी खाद्य पदार्थों को अपने आहार में शामिल करें।

✓ तनाव और चिंता (For Stress & Anxiety)

■ फिजियोथेरेपी: सांस लेने के व्यायाम और प्रोग्रेसिव मसल रिलैक्सेशन तकनीकों का अभ्यास करें।

■ नेचुरोपैथी: कैमोमाइल और अश्वगंधा की हर्बल चाय मानसिक शांति प्रदान करती है।

४. दैनिक दिनचर्या में फिजियोथेरेपी और नेचुरोपैथी को शामिल करने के तरीके

■ सुबह: हल्के स्ट्रेचिंग, योग या जॉइंट मोबिलिटी एक्सरसाइज से दिन की शुरुआत करें।

■ दोपहर में: लंबे समय तक बैठने से बचने के लिए पोस्चर करेक्शन एक्सरसाइज और गर्दन के स्ट्रेच करें।

■ रात को: गहरी सांस लेने के व्यायाम और ध्यान का अभ्यास करें ताकि तनाव कम हो और नींद में सुधार हो।

■ आहार की आदतें: संतुलित आहार, हर्बल उपचार, और पर्याप्त हाइड्रेशन को अपनाएं ताकि दीर्घकालिक स्वास्थ्य बना रहे।

५. दैनिक जीवन में फिजियोथेरेपी और नेचुरोपैथी क्यों महत्वपूर्ण हैं ?

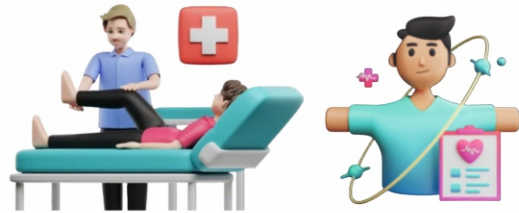
✓ शारीरिक फिटनेस में सुधार

✓ तनाव और चिंता को कम करता है

✓ बीमारियों की रोकथाम करता है

✓ प्राकृतिक रूप से उपचार को बढ़ावा देता है

✓ दवाओं पर निर्भरता कम करता है



निष्कर्ष: यदि आप अपने जीवन में फिजियोथेरेपी और नेचुरोपैथी को अपनाते हैं, तो यह आपको एक स्वस्थ, दर्द-मुक्त और संतुलित जीवन जीने में मदद करेगा।



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The 50:30:20 Rule: A Simple Formula for Financial Success

Introduction - Achieving financial success starts with smart money management. The 50:30:20 rule is a time-tested budgeting strategy that simplifies financial planning by dividing income into essential expenses, discretionary spending, and savings. This structured approach ensures financial stability, helps in wealth creation, and allows individuals to align their spending with their long-term goals.

Understanding the 50:30:20 Rule

This rule divides after-tax income into three categories:

1. 50% for Needs

Half of your income should go toward essential expenses, including:

- Rent or mortgage
- Utilities (electricity, internet, water),
- Groceries & healthcare,
- Loan EMIs & insurance premiums

2. 30% for Wants

This portion is for lifestyle-related expenses, such as:

- Dining out, shopping, and entertainment,
- Travel & vacations,
- Hobbies & leisure activities

3. 20% for Savings & Investments

This segment is for wealth creation and financial security:

- Emergency funds,
- Mutual funds, stocks, PMS, AIF, and retirement savings (PPF, NPS),



Debt repayment (if any)

Consistently saving 20% helps build long-term financial freedom.

Flexibility of the 50:30:20 Rule

This rule can be modified based on age, financial goals, and personal circumstances. For younger individuals, a higher allocation towards savings and investments might be ideal, whereas individuals nearing retirement may focus more on financial security and debt reduction. Tailoring the rule to fit your specific needs ensures a more effective financial strategy.

Step-Up SIP: A Smarter Approach

Instead of investing a fixed SIP, opt for a Step-Up SIP, where you increase your investment by 10% every year. This strategy helps in:

- Beating inflation effectively,
- Accelerating wealth creation,
- Achieving financial goals faster

For instance, starting with ₹5,000 SIP per month and increasing it by 10% annually leads to significantly higher returns compared to a fixed SIP.

Goal-Based Investing: Aligning Investments with Financial Goals and Investments should be structured based on time horizons and risk appetite:

▪ Short-Term (1-3 years) – Emergency funds, vacations, short-term expenses

✓ Liquid Funds, FDs, Short-Term Debt Mutual Funds

▪ Medium-Term (3-7 years) – Buying a car, children's education

✓ Balanced Funds, Large Cap Mutual Funds, Bonds

▪ Long-Term (7+ years) – Retirement, wealth creation

✓ Equity Mutual Funds, PMS, AIF, Angel Fund, NPS, PPF, Real Estate



A well-planned investment strategy ensures financial security at every stage of life.

Why the 50:30:20 Rule Works

- Simple & Practical – Easy to implement for financial stability
- Encourages Savings – Helps build a strong financial foundation
- Flexible – Can be adjusted based on income & financial goals
- Boosts Wealth Creation – Step-Up SIP increases investment growth over time

Conclusion -

The 50:30:20 rule offers a structured approach to financial management, ensuring a balance between expenses, lifestyle, and investments. By integrating Step-Up SIP and goal-based investing, individuals can maximize their wealth and secure their financial future.

Start today and take charge of your financial journey!





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3 Idiots – A New Approach to the Education System

A few years ago, a Bollywood movie starring Aamir Khan, in which he portrayed an engineering student, became a massive blockbuster. Any guesses about which movie I'm referring to? Yes, *3 Idiots*. I'm sure most of you have seen it. The movie primarily focused on the flaws in the Indian education system, which is something we all can relate to.

What is the Education System?

Simply put, an education system encompasses everything that imparts knowledge to students. It is often said that students are like wet clay, and it is up to the education system, society, culture, and family to shape them into well-rounded individuals. The education system plays a crucial role in moulding a student's personality, and *3 Idiots* highlighted how the current system limits creativity and fails to foster holistic development.

The Indian Education System in Focus -

One iconic scene from the movie depicts a professor asking his students for the definition of the word "MACHINE." A student with a creative mindset answers, "A machine is anything that reduces human effort," which aligns with the true essence of a machine. However, the professor expected a rigid, bookish definition, showing how our education system emphasizes memorization over understanding.

This scenario is all too familiar. The current education system is primarily focused on theoretical knowledge, with an undue emphasis on rote learning. To truly empower students, the ideal system should combine theoretical understanding with practical application, encouraging critical thinking and creativity.



The Need for Change -

In today's fast-paced, ever-evolving world, it is essential to adopt a more creative approach to learning. We may not be able to bring this change overnight, but a gradual shift in the education system is the key. The most critical phase of a student's life is during their primary and secondary education, where they should develop the habit of creative thinking and a deep understanding of what they are learning.

Today, employers are looking for employees who stand out—not just academically, but also for their ability to think outside the box. Startups, for example, are a perfect illustration of this shift in priorities. They value creativity and innovative thinking just as much, if not more, than academic qualifications. The current system, however, limits the development of creative thinking because it focuses primarily on grades as the measure of success.

Are Indian Students Creative???

Indian students are often considered some of the brightest minds in the world, yet when it comes to creativity and innovation, we fall behind. Why is it that only a handful of Indian students exhibit true creative thinking? The answer lies not in the quality of education but in the way education is imparted.

Every student has the potential to be the next Mark Zuckerberg or Steve Jobs, but the system must evolve to allow that potential to flourish. Creativity isn't something that can be tested through exams alone; it requires a system that encourages experimentation, problem-solving, and innovative thinking.

I urge all of you to embrace creative thinking. Let's work towards an education system that nurtures the mind, encourages curiosity, and fosters innovation. The future belongs to those who can think creatively, and it's time we start preparing our students for it and always teach our children one thing-

“DON'T BE ONE AMONG THE CROWD, BE DIFFERENT....BECAUSE YOU ARE DIFFERENT.”





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Business Valuation: A Key to Growth and Success

Imagine you own a beautiful piece of land in a developing area. A buyer approaches you, asking for a price. But how do you determine its worth? You consider factors like location, infrastructure, demand, and potential appreciation.

Now, imagine your business is that piece of land. Whether you are a startup founder, an established entrepreneur, or an investor, understanding the true value of a business is crucial—not just for selling, but also for expansion, funding, mergers, taxation, and strategic planning.

At BharatCon 25, a business conclave focused on innovation and growth, many business owners from Tier 2 and Tier 3 cities are stepping into the world of valuation. However, business valuation remains a mystifying concept for many. In this article, we will simplify business valuation, uncover myths and facts, and provide actionable insights to help businesses grow.

Why Business Valuation Matters?

Many entrepreneurs assume valuation is only required when selling a business. This is a myth! Valuation is an ongoing process, helping businesses understand their financial health, attract investors, secure loans, and plan for the future.

As Warren Buffett wisely said : “Price is what you pay, value is what you get.”

Knowing the true value of a business is empowering—it ensures that you don't undersell or overestimate your worth.

Here are some key reasons why valuation is essential:

- For Fundraising: Investors won't invest without knowing your business's worth.
- For Business Expansion: If you plan to expand, valuation helps secure bank loans and investor funding.
- For Mergers & Acquisitions: If another company wants to acquire yours or merge, your valuation determines your negotiation power.
- For Exit Planning & Succession: If you want to retire or pass the business to the next generation, valuation helps in seamless transition and tax planning.



- For Legal & Tax Compliance: Government regulations require businesses to assess fair market value for taxation and compliance.
- For Performance Tracking: Knowing your business's value over time helps you measure growth and make strategic decisions.

Key Factors Considered in Business Valuation

Financial Performance & Profitability

Revenue, profits, and cash flow are primary indicators. Investors and buyers look at consistent earnings growth.

Market Trends & Industry Outlook

Businesses in growing industries fetch higher valuation than declining industries. Economic conditions impact a company's worth.

Assets & Liabilities

Tangible and intangible assets are considered. Liabilities like debts reduce valuation.

Business Model & Scalability

A business with a scalable model attracts higher valuation. Digital presence adds value.

Customer Base & Brand Strength

A loyal customer base and brand goodwill significantly impact valuation.

Regulatory & Legal Compliance

Non-compliance with tax laws and government regulations can reduce valuation.

Competitive Advantage

Companies with a unique product, strong supply chain, or technological edge have higher valuation.

Common Myths About Business Valuation

- Myth: Business valuation is only for big corporations.
Fact: Even small businesses need valuation for loans, funding, and expansion.
- Myth: Valuation is just about revenue and profit.
Fact: Future growth potential, brand strength, and market position also matter.
- Myth: Business valuation is a one-time activity.
Fact: Businesses should be valued regularly (annually or during major events).



- Myth: A business is always worth what the owner thinks.
Fact: Business value is determined by market realities, not just the owner's expectations.
- Myth: You don't need a professional for valuation.
Fact: A registered valuer ensures your business is evaluated using proper methods, avoiding costly mistakes.

How to Increase Your Business Valuation?

- Improve Financial Health: Maintain clear and audited financial statements to build investor confidence.
- Diversify Revenue Streams: Reduce dependence on a single product or customer base.
- Strengthen Brand & Digital Presence: A strong online brand and customer loyalty increase valuation.
- Reduce Debt & Liabilities: A low-debt company is perceived as less risky.
- Focus on Innovation & Market Trends: Businesses that adapt to trends (e.g., digital transformation, AI, sustainability) are more valuable.
- Ensure Compliance & Transparency: Legal and regulatory compliance adds credibility to your valuation.
- Invest in People & Leadership: A business with strong management and skilled employees attracts higher valuation.

Conclusion: Valuation is More Than Just Numbers!

Business valuation is not just about a price tag—it's about knowing your company's true worth and potential. Whether you are an entrepreneur, investor, or business leader, understanding valuation will help you make better financial decisions, negotiate smarter deals, and achieve long-term growth.

At BharatCon 25, let's embrace the power of valuation and drive businesses towards success. As Peter Drucker said, "What gets measured, gets managed."

So, start measuring your business value today and take it to new heights!





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In Business Goal Setting, "WHY" is More Important than "HOW"

Entrepreneurs often get caught in the trap of hyper-focusing on how they will achieve their financial goals: the specific strategies, tactics, and action plans. While these are crucial, they become far more effective when rooted in a deep understanding of why these goals matter in the first place.

The answer lies in your **"WHY."**

Your "WHY" is the purpose, the passion, and the meaning behind your goals. It's the reason why you're willing to put in the hard work, take risks, and overcome obstacles. When you connect with your "WHY," you'll be more motivated, focused, and resilient in the face of challenges

Need vs. Aspiration: The Foundation of "Why"

True financial freedom isn't just about accumulating wealth. It's about aligning your financial goals with your deepest values and aspirations.

- **Needs** : These are the fundamental requirements for survival and well-being: food, shelter, healthcare. While essential, focusing solely on meeting needs can lead to a life of mere subsistence, not fulfillment.

- **Aspirations** : These are the dreams, passions, and experiences that ignite your soul. Do you yearn for travel, philanthropy, creative pursuits, or simply the freedom to spend time with loved ones? Your aspirations define the "why" behind your financial goals.

The Dangers of Aimless Goals.

Setting financial goals without a strong "why" can lead to:

- **Lack of Motivation** : When challenges arise, it's easy to lose sight of the bigger



picture. A strong "why" provides the intrinsic motivation to persevere through setbacks.

- **Unfulfilling Success:** Achieving financial targets without a deeper purpose can leave you feeling empty and dissatisfied.
- **Poor Decision-Making:** Without a clear "why," you might make choices that prioritize short-term gains over long-term fulfillment.

Integrating "Why" into Your Financial Planning :

Goal Setting: Frame your financial goals around your aspirations. **For example, instead of "accumulate \$1 million," aim for "financial freedom to pursue volunteer work in developing countries."**

Decision-Making : Evaluate every financial decision based on how it aligns with your "why."

Regular Reflection : Regularly revisit your "why" to ensure your goals remain aligned with your evolving values and aspirations.

Conclusion - "ENJOY THE JOURNEY , TREAT DESTINATION AS THE BONUS!!!" In the pursuit of financial success, the "how" is crucial, but the "why" provides the compass. By deeply understanding your motivations and aligning your financial goals with your deepest values and aspirations, you can build a life of both wealth and fulfillment.

So, take the time to discover your "**WHY.**" Connect with your purpose, and you'll be unstoppable. Remember, when you know your "**WHY,**" you'll be more motivated, focused, and resilient in the face of challenges.





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Law beyond Binary! How lawyers can help startups and MSMEs beyond courtrooms.

A few years ago, a relative asked me: "What do you do?"

I replied, "I'm a lawyer."

Their immediate response? "Are you a Civil Lawyer or a Criminal Lawyer?"

When I explained, "I don't practice law. I'm a Personal Brand Strategist & Executive Assistant for Lawyers & Law Firm Partners. I handle social media (LinkedIn) and day-to-day tasks for them," they looked surprised.

"I didn't know these career choices existed after studying law," they said.

This conversation highlights a common misconception. Many law students and even practicing lawyers aren't aware of how versatile a law degree can be.

Traditionally, when someone introduces themselves as a lawyer, the follow-up questions are predictable: "Which court do you practice in?" or "Which law firm are you with?" But the pandemic, among other global shifts, has ushered in a new era of unconventional career paths. These paths not only allow lawyers to redefine their careers but also enable them to contribute uniquely to the growth of startups and MSMEs.

Here's how lawyers can step beyond traditional roles to make a difference for startups and small businesses:

- **Strategic Advisors for Business Growth** - Lawyers have a knack for understanding complex frameworks, which positions them perfectly to assist MSMEs and startups in building sustainable strategies. Whether it's helping with business compliance, streamlining operations, or offering negotiation insights, their expertise can provide a solid foundation for growth.



- **Building a Strong Online Presence** - Nowadays, being seen online is crucial for businesses. Lawyers with skills in personal branding can help startups tell their story, stand out from competitors, and connect with their audience on platforms like LinkedIn, Instagram or even helping them rank their websites in Google Searches.

- **Training and Skill Development** - Lawyers can share their knowledge through training sessions. For example, they can teach communication and negotiation skills or run mandatory sessions like POSH (Prevention of Sexual Harassment) training. These skills are essential for running a professional workplace.

- **Policy Development and Governance** - Startups often struggle with creating policies and implementing governance structures. Lawyers, with their drafting expertise and policy-making skills, can help these businesses stay compliant and operationally sound while fostering an ethical work environment.

- **Mentorship and Leadership Coaching** - Startups and MSMEs often need advice on growing and leading their teams. Lawyers can act as mentors, helping leaders improve their decision-making and overcome challenges.

- **Crisis Management** - Lawyers are trained to think critically and act decisively under pressure. Startups facing public relations crises, legal battles, or operational setbacks can benefit immensely from a lawyer's ability to provide pragmatic solutions.

The skills lawyers possess go far beyond drafting contracts or litigating cases. They are problem-solvers, strategists, and communicators who can help businesses achieve new heights. The legal industry's paradigm shift has opened up exciting avenues, and it's time we embrace this change.





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From Riches To Rags. To Riches?

Golden Era - As a school-going kid my joy would know no bounds when I would have to return home mid-way from school. Such would be the congestion caused by cotton carts making their way to the old cotton market, which was on my way to school.

Amravati at one time was one of the largest cotton markets in Asia. Cotton from as far as Jalna would be brought back to the cotton market as it would attract the best price here.

Cotton ginning and pressing was a major industry in Amravati if not the largest. Cotton seed oil mills followed suit. The entire economy of the town flourished due to the heavy inflow of cotton. The farmers would get cash, and they would buy clothes and sweets from the local market on their way back to their villages. Hundreds of farmers at times would have to camp overnight in the town as in those days cotton was weighed manually in paldi katta and this would take a long time. Restaurants on Chitra Chowk like Mama Puriwala would send their men on a reconnaissance tour to check the arrival of cotton in the market and plan making puri bhaji so as to be able to suffice for the day for the farmers who would buy from there.

Toyomenka Rallies, Lakshmi Cotton Traders, Bachraj, Thakurdas Vallabhdas Nemani, Shri Nivas Laddha and CO., Wallcut and Edulji Framji Dotivala had their ginning and pressing units established here since as early as the 1920s.

Everyone right from the farmers, laborers, traders, and shopkeepers in the city were happy as they prospered from the booming cotton trade in Amravati. The low cost and plentiful labor meant that farmers could get at least sustenance income despite relatively low productivity and some exploitation.



The downfall - However, in 1971 the Maharashtra government introduced the monopoly procurement scheme under the pretext of protecting the gullible farmers from the evil traders who supposedly prioritized profit over ethics and used unfair means to manipulate prices. Black sheep do exist everywhere, and not all traders were like this. This act was akin to throwing away the child with the bathwater.

The ill-conceived Monopoly scheme brought by a Left-leaning government wreaked havoc on the state industry and the farmers. No one had any incentive to improve. The Soviet style scheme saw the Government forcibly pushing growers into surrendering their cotton at substantially lower rates than the neighboring states. The ginners there grew exponentially at the expense of Maharashtra farmers and processors.

On paper the scheme was expected to offer the best prices to the farmers by giving them a fixed price to begin with and then a bonus that was supposed to be a share of the profit made by the cotton monopoly agency. As this scheme was implemented only in Maharashtra and not in any other state of the country, it failed in all its objectives and goals. Large scale of cotton smuggling to neighboring states like Madhya Pradesh, Andhra Pradesh and Gujarat due to higher prices and cash payment ensured that these states gained whilst the Maharashtra economy suffered heavy losses. The cultivation pattern too changed, and poor-quality cotton forced out the plantation of good quality cotton. Illegal trading in cotton reached an all-time high as farmers sold their cotton to traders who in turn sold it to the monopoly procurement scheme or smuggled it out of the state after illegal processing. Many ginning pressing industries in Maharashtra were forced to shut down during this dark and gloomy scenario whilst new ginning and pressing industries sprang up in cotton procurement centers across the state borders, where the efficient traders offered better prices to the cotton farmers of Maharashtra.

Reports of suicide by cotton farmers in Maharashtra started appearing as early as the nineteen nineties. Lack of efforts to develop irrigation could have been the root cause of this



high rate of farmer suicides in Maharashtra compared to neighboring states. The cotton monopoly scheme was withdrawn due to high financial losses as the agency was not as efficient as private traders in procurement and sales. WTO and market liberalization as a result of economic globalization made it very difficult to sustain a government controlled monopoly.

Back to the future?

The scheme was terminated in 2001, paving the way towards improvements directed at obtaining better yields and improved processing. Innovations like high-yielding BT cotton varieties also contributed to an increase in the farmers' income. The TUF scheme floated by the Government of India led to significant upgrade in the processing methods and quality of cotton. Opening of the foreign trade also enhanced quality awareness of the processors. But this scheme led to the mushrooming of cotton ginning and pressing factories in every possible nook and corner. Excessive and cutthroat competition led to unhealthy competition and many of these turning into non-performing assets. Many units set up just for the sake of the subsidy available shut down, some earlier and some later.

The economy of a district and town are primarily dependent on its productivity.

As seen in Gujarat, the Narmada Dam has provided water for drinking as well as irrigation right up to Kutch and made Gujarat from a power deficient state to one which sells power to its neighbors. Cotton yields in Gujarat are 8-900 kgs an acre as compared to 450-550 kgs in Maharashtra.

Only higher price promise is not the solution for farmers getting a better return on their harvest. If production increases, automatically the price rise need not be high and at the same time provide more money in hand for the farmer. It will not be a burden on the government to raise prices for the crops and create a strain on their finances.

Subsidies can provide immediate relief, but long-term solutions often come from education and skill development.



This reminds me of an old saying: “Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime.” By focusing on education, vocational training, and skill development to the farmers we can help farmers build a sustainable future for themselves and their communities.

Mechanization of farming is now the need of the hour. Prohibitively high cost and shortage of cotton picking labor force is driving away the cultivators from the cotton crop.

The current generation of genetically modified seeds needs to be replaced with the third version as soon as possible. Lab testing facilities need to be provided at the grass root levels .

Presently, there seem to be sufficient ginning and pressing factories in Amravati district. So the requirement would be to focus on factories consuming cotton bales, namely spinning, weaving and ready-made garments.

Currently the world textile trade is ruled by China, having 30% of the export followed by Bangladesh with 17%, Vietnam with 11% and India coming in with 3%.

There is presently a gap in the supply from Bangladesh with the current political disturbances. If we can have more weaving and ready-made garments units in our district who can, with guarantee provide reliable cloth and garments, then this is a great opportunity for India (our district) to step up and fill in this gap. However, quality maintenance and delivery schedules are an aspect that foreign buyers hold in high importance when choosing a trade partner.



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My Notes



**Amravati
Management
Association**



My Notes



**Amravati
Management
Association**



**GET THE
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