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PARAMOUNT NUTRITION’S INDIA PVT. LTD.
Business Partners of Britannia Industries Limited

**HIGHLIGHTS**
- Spreads across 7 acres area
- Operating in 3 shifts – 750 employees
- 2 production lines - Current capacity - 3000MT / Month
- 9 products with various cream varieties
- Consistently delivering high class quality products
- Strong management, commitment & disciplined workmen are key factors for success

**CSR ACTIVITIES**
- Sponsored 1 lac litre capacity drinking water tank in Abban Kuppe village
- Monthly feeding of orphanage children
- Text book & note books distribution for school children

**PRODUCTS**
- Kwalinity Glucose
- Tiger Glucose
- Bourbon
- Good Day-Cashew
- Good Day-Butter
- Tiger Krunch
- Milk Bikis
- Milk Cream
- Treat Creams

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**Award and Recognition**
- IMC Ramakrishna Bajaj National Quality Award 2011
- Business Profitability Partnership Award, 2012 from BiL
- Rotary BSE SME National award for excellence, 2012
- Good Day Gold League Gold Trophy Award 2013,
- 2nd Place in Everyday Perfect Good Day Contest 2014,
- Best Good Day Cashew manufacturing unit, Perfect Good Day Contest 2015.

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**Gobal Recognition by AIB International**

Paramount added another feather in its cap when it was adjudged the 1st Britannia CP unit to get AIB Recognition in India scoring 820 out of 1000 in February 2018. AIB is considered as one of the stringent Food Safety norms across the globe.

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PARAMOUNT NUTRITION’S INDIA PVT. LTD.
Business Partners of Britannia Industries Ltd.
#22A & 22B, KIADB INDUSTRIAL AREA,
BIDADI, RAMANAGAR-DIST. BANGALORE-562109
Gopal has been selling tea using a make-shift cart in a commercial area in Delhi for the last couple of years to support his family living in Bihar. He faces a frequent problem – removal of his cart and his livelihood by the city's corporation.

His customers are economically weaker section of people such as daily wagers, office goers, shopkeepers, passers-by wanting a hot cuppa. He makes about 500 rupees a day which is just enough to support his family of six including his old parents.

As per conservative estimates, in a metro city like Delhi, over 1500 million rupees worth of business is generated everyday by over 2.5 million 'tiny entrepreneurs' of the ilk of Gopal. Who are these tiny entrepreneurs? Are they not India's proud citizens enjoying all constitutional rights? Are they committing a crime by earning their livelihoods? Are they doing something which is illegal, unconstitutional and unwanted?

Why this tiny section is made a target of sudden crackdowns by the Municipality depriving them of their daily earnings. They are made to take rounds of the corporation office and pay penalty besides rubbing the palms of the officials to get their confiscated 'goods' back.

A survey conducted by a government body reveals that there are about 15 million street vendors in India, with Mumbai accounting for 300,000, Delhi has 450,000, Kolkata, more than 250,000, and Ahmedabad, 150,000.

India is one of the very few countries to have developed a National Policy on Urban Street Vendors. The policy was adopted in 2004 with the objective of providing and promoting a supportive environment for street vendors to earn livelihoods, while at the same time reducing congestion and maintaining sanitary conditions in public spaces and streets. The policy remains on paper to this day as no tangible thought ever given to it.

The promulgation of MSMED Act, 2006 which came into force in 2006 was described as a 'significant achievement' aiming to facilitate the promotion and development and enhance the competitiveness of MSMEs. Almost 14 years down the line the pertinent question one would like to ask if the Act has fulfilled 'a long-cherished demand of this sector'.

The government has failed to afford a legitimate solution to this massive section engaged in petty jobs. The need for vendor zones has long been felt but no serious thought was ever given to their plight. How long this 'drama' of crackdowns on the laborious but weak section of our entrepreneurial ecosystem go on?
Everyone will agree that 2020 has been an unimaginable year. It feels like yesterday when we were gearing up for 2020 after the New Year celebrations and some random news items or tweets started appearing about a virus in Wuhan. Small businesses like mine were, however, focused on making the most of the last quarter, fairly oblivious of a force that was about to fundamentally shake-up our lives.

Keeping aside all the pain, hardships, losses that people have suffered the world over, the pandemic is trying to teach us quite a bit about life, business and sustainability, the possible future, and how to safely work through the challenges.

When I say small businesses, I mean small not the ones employing 100+ people or having a turnover of INR 50 crores. Because what I am going to discuss is largely for the small business owners.

In this article, I am going to share with you my 5 takeaways for small businesses for the future. Some of them might resonate with you and others not depending on your type of business but the bottom line is that the Covid-19 pandemic has thrust an urgent need to transform from the ground up.

We must break away from all the old structures, demolish our past beliefs, and make way for the new. Just like a tree that loses branches and dead leaves in the Autumn, I will rebuild new branches and leaves. I will rebuild and maintain only what bears me fruits. – Mitta Xinindlu

1. Technology Adoption using SaaS

Technology has been around for decades and its importance need not be stated. However, the speed of adoption has been different in small, medium, and large businesses. Remember technology is not an expense, it is an investment and should be afforded a lateral well-rounded view not a linear one. That is the main reason for the slow adoption of technology in small businesses. It is often viewed as a luxury or cost. Well, it is a “need” now.

Software as a service (or SaaS) is using a software application over the Internet without installing it on any local workstation, desktop, or laptop. There is no need to invest in servers, other hardware, or hire trained database administrators, etc. to manage it for your business. The application is cloud-based and you pay like a subscription-based on users. For example, there is Google Apps, Slack which has merged with Salesforce, Hubspot, Zoho.

SaaS is a good option for small businesses as it allows us to concentrate resources on our core activities instead of server administration and data backup.

One of my customers has adopted Zoho for their order processing and managing payables and receivables. He has single-handedly set it up over a weekend and now operates it regularly. He is happy with the software and the ability to access it from anywhere. The tracking system is efficient and can be managed by one person if required.
Tally has also ramped up with their cloud solution. Google has also come up with an improved version of Google Suite. It is cost-effective and easy to use with a ton of features and applications. You do not have to use everything. Just pick the ones that serve your current needs and keep expanding in the future. It is scalable.

Protip
Stop depending on spreadsheets and physical notebooks or registers. Move to simple SaaS solutions. It does not take much to configure affordable software like Tally and use it for inventory management and accounting. If I can do it, so can you.

2. Continuous Innovation in Everything
Innovation in small businesses is not about creating a reusable rocket like the ones built by SpaceX. The word can be read as modernization, advancement, improvement in everything that you do within your business.

Steven Jeffes said innovation is the unrelenting drive to break the status quo and develop anew where few others have dared to go.

I used to be a big believer in routine. Why should we disturb something that is working fine? Well, what did the pandemic do? It just came unannounced and uprooted a lot of things that were working fine and caught many of us unaware. It practically forced change by shoving it down our throats. And there is no guarantee that it will not happen again.

So now my daily job is to continuously find faults in the way we do things and try to tweak it and make it more efficient. Believe me when I say that it is a constructive approach. I would rather break and rebuild proactively instead of being forced to rebuild after someone else has broken what I had built. This kind of approach also keeps us on our toes ensuring that we are on top of things. Do not let the moss gather, keep the stone rolling.

Protip
You can make a document like a preventive maintenance plan except instead of machines, record all the processes and major sub-processes that take place within your company and with the outside world. Analyze them periodically and brainstorm either with your employees or other business associates/ vendors/ customers, and members of your trade association to widen your horizon. Try to find ways in which you can simplify them and automate whatever you can. You will see the difference in due course of time.

3. Risk Assessment and Preparedness
Risk is an inherent part of our lives and business. There is a possibility of something adverse happening in everything that we do. We cannot avoid it but we can prepare for some of the risks by intentionally seeking them. It can help us gain a stronger position to respond and react. Small businesses are particularly weak in this aspect. They are more reactive to risks than proactive. It is time to change that.

In ISO certification, risk assessment is a routine activity. You can document all the processes of your business and identify what kind of risks and hazards can occur.

For example: If you have people carrying material on the shop floor, there is a risk of slipping and falling. You can inform them with visual sign cards and train them verbally to be careful. You can even mark gangways with yellow borders to indicate the areas for walking.
Every risk or hazard must be rated as highly likely, likely, or least likely. This list will help you immediately act on the highly likely issues and move down to the least likely ones. This again is a periodic process because business is always in a state of flux. Things keep on changing.

The objective of risk assessment is to draw up a disaster or risk preparedness document which indicates what should be done when and by whom well in advance.

**Protip**

Go for ISO certification of your business to organize and standardize your functions. The investment (which is not large) gives continuous returns over time in the form of mistake-proofing your systems, increasing transparency, and strengthening communication between you and your team.

4. Eye on the Basics

As you go about adopting technology and assessing business risks do not forget to keep an eye on the basics of your business.

**Cashflow**

Monitor your cash flow daily like a ritual. If you have adequate liquidity, you can survive any challenges. Create a simple dashboard that helps you watch your position every day. You can take the help of your accountant or CA to make the format and then set up a routine on how to update the data.

There was a time in our small business when we did not maintain a regular cash flow statement. Suddenly, we realized there was a huge gap in receivables and payables. It took us months to streamline things and we learned the lesson the hard way.

Even if you do lesser sales but get paid on time, you are in a better position than those who have huge outstanding both in receivables and payables.

**Outsource**

Many small businesses also consider it an achievement that they are doing everything in-house. Learn to outsource. Cut down your flab. If someone else has a setup that can do your repetitive activity with better efficiency, send that job outside. Use your workers and staff to do the critical activities, the true value-added stuff.

Aim to create a strong vendor network. Work with multiple companies instead of sticking to the same “Shree Sai CNC Works” for the next 25 years. Have multiple vendors where you can get the same things done or procure the same components. Spread the share of the business to each one so that you have a steady supply chain. This will also come up when you do a risk assessment. Having multiple vendors gives you better market insight.

**Inventory Control**

Every management article, book, lecture, or case does not fail to highlight the importance of inventory in the business. It is one place where your funds get blocked. The more inventory turns you have the more efficient you are.

Adopting technology will help you to create efficient inventory management systems and give you proper visibility of goods movement and the non-moving stock.

The concepts of safety stock, reorder level are not meant for management classes and notes. They must be implemented and communicated to all in a business using visual aids.

5. Invest in your Well-being

Learn to adapt. Fast. Try to be disruptive in the way you work. Try
new things, different ways of working, and see how things improve. If there is one personal lesson that I have gained from this pandemic then it is about transforming yourself continuously and surprising your older self with the newly improved resilient one.

Resilience can be built or developed. It depends on our attitude to react at any disruption – from the smallest to a global event like this pandemic.

Small businesses have a greater need to be resilient both financially and operationally because banks and institutions do not come to our support as they would for a large enterprise.

My idea of being resilient is to become nimble and not BIG such that moving in any direction becomes a challenge. Small businesses canswiftly pivot to remain viable.

**There are two ways of growing**

- either you grow in size like having more sales volume and turnover or
- grow by diversifying into two smaller separate parts (something like not putting all your eggs in one basket)

Quick example: *Suppose you have rupees 10 lakhs. You can buy one big car or two small ones or even a small one and a scooter while saving some amount. If the big car breaks down, you are stuck. If one of the small ones breaks, you can send it to the garage to fix it while using the other one to remain mobile. Another view – you can use one of the small cars and allow another family member to use the other and both become productive. Now swap the car example with two small businesses. Am I making a point?*

A key factor in well-being which I believe is to become a little austere in everything that we do for ourselves or our business. There is a tendency to overspend and spread ourselves thinner in good times.

Practice equanimity to manage through good and bad times alike.

*Equanimity arises when we accept the way things are.* - Jack Kornfield

**The Future is Blinking**

I have not talked about keeping your customers satisfied because that is imperative. You will be doing it whether you do anything else or not.

The 5 takeaways that I have shared are finally meant to enhance customer service and satisfaction. There are two ways in which we can react to an adverse situation. We can either crib and complain about the pandemic, or use it as an opportunity to renew ourselves and become a better version of what we were.

We will not be presented with such breaks every day. I will recommend you make wise use of this calamity to turn the tables on the pandemic.

What you need is to become adaptable, do technology-driven agile work, having diversified small and efficient businesses that are modular and portable.

If you are going to let this opportunity (or the threat depends on how you see it) go to waste by remaining unmoved or unchanged, then you are missing a chance to grow, rejuvenate and thrive. Sooner or later the others will thrust change upon you and you will remain unprepared or become extinct.

It is time to radically change the way you do your business. Are you ready?

*Socrates said the secret of change is to focus all your energy not on fighting the old but building on the new.*

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Dr Ipshita Basu Guha is owner of SVASTI PACKAGING - a corrugated carton manufacturing small business and Founder at DataInvestigata - a small data-driven content development business engaging with small businesses.

Follow Ipshita's blog on her website (https://www.datainvestigata.com/blog) or Medium (https://ipshitaguha.medium.com)

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As industries across the world witnessed a dramatic acceleration in the need for digitization, technology-driven companies are now leading the path to a faster recovery globally. The National Association of Software and Services Companies (NASSCOM) today launched their report titled ‘Future of Technology Services – Navigating the New Normal’. Independent third-party research and analysis was conducted by McKinsey & Company as Knowledge Partners. As per the study, extensive acceleration in digital adoption by enterprises and a potential increase in outsourcing intensity due to remote working are contributing to the faster than expected recovery for the technology services industry.

Top Indian technology service providers have performed better than analyst estimates in the second quarter of FY21.

The report highlights that Tech Natives and Digital Reinventors with revenue over USD 3 billion have driven 65% of the ~USD 6 trillion growth in market capitalization between January to July 2020, highlighting that technology is now core to future business recovery.

COVID-19 has accelerated digital adoption across industries, technology service providers are witnessing a sharp growth in digital deals. Digital transformation deals have seen a 30% jump, 80% jump in cloud spending, and 15% in customer experience have been witnessed since the pandemic. With an increasing focus on remote enablement, companies are also reporting an increase in the digital dexterity of their employees and are actively reviewing processes to identify opportunities for automation and digitization.

Sharing her thoughts on the report launch, Debajyoti Ghosh, President, NASSCOM, “Over the years, Indian technology services sector has had an unparalleled impact on the economy through a multiplier effect on job creation, balancing import bill through sustainable exports, powering start-ups and driving substantial contribution to GDP growth. The next 10 years will be fundamentally different from the past and require all stakeholders to develop strategies and insights to identify new opportunities and mitigate the risks. To ensure faster recovery, companies need to develop a two-part response to the evolving landscape: near term plan of action and long-term strategic rethinking.”
Today Kent RO Systems Ltd. has three state-of-the-art manufacturing plants in Roorki, Uttarakhand. With an investment of 100 crores, the company is readying up a new manufacturing plant in Greater Noida. The Roorki facility is probably the largest water purifier manufacturing facility India with 1,00,000 sqr feet plant. Currently the manufacturing capacity of the company is 5 lakh pieces per year.

Realizing that traditional RO filters were not effective for every type of water, Dr. Mahesh Gupta started working on technology to make RO as a uniform water purifier capable of purifying all types of water irrespective of the sources of water. He came up with a revolutionary technology of RO+UV+UF+TDS controller which purifies water while retaining the essential natural minerals. This technology ensures that the water becomes not only the purest, but is healthy too. Here a new era was started in water purification industry and brand 'Kent' was born to soon become a household name for water purifiers.
Despite the fact that the tap water that you receive in your home is purified at source, it could still get contaminated while it is being transported to your house through pipelines, tankers etc.

The company has also forayed into smart kitchen appliance segment with a whole new innovative range of products. This includes Noodle & Pasta Makers, Dosa Maker, Pizza & Omelette Maker, Turbo Blenders, Rice Cookers, Atta & Bread Maker and many more.

Another revolutionary product by Kent is a low-cost water purifier Kent Gold AS which is capable of removing arsenic from water. Arsenic is the most harmful poison dissolved in the water and a route cause of cancer. So far only RO purifiers were able to remove dissolved arsenic individuals/citizens should be to contribute towards sustainable development goals hence companies need to reassess the disruptive technology, sprinkle innovation and the relook at the way the business functions.

In fact, all brands who offer an all-inclusive solution, look at holistic growth, have sustainable development strategy intact can be easily identified and are leading the way and are a cut above the rest, since it is them who in the long run will survive and thrive!

Why RO system is necessary in a city like Delhi even while the supplied water is duly filtered and potable?

Clean, safe and pure drinking water at home is essential for your well-being. Water which is an essential element to life also happens to be a good solvent. It has the capability to dissolve substances that comes in contact with it. And these could be chemicals, pollutants etc. which can be life threatening if consumed. Moreover, water itself contains abundance of organisms like bacteria and viruses and if swallowed, can lead to water borne diseases. Despite the fact that the tap water that you receive in your home is purified at source, it could still get contaminated while it is being transported to your house through pipelines, tankers etc.

Most of the households receive water supplied by the municipal corporation. The source of the supply is unknown. At times, most of the households receive hard water which is not healthy for consumption in any form. We as conscious and alarmed citizens are aware that contaminated and impure drinking water can lead to illness such as typhoid, diarrhoea, jaundice etc. Also groundwater contains harmful chemicals like fluoride and arsenic which cannot be purified simply by boiling the water. Microbial and organic contaminants cannot always be perceived by...
I believe economy, society and environment are the three pillars of sustainability. For ecological integrity, earth's environmental systems need to be kept in balance while natural resources within them need to be consumed by humans at a rate where they are able to replenish themselves.

human senses. And traditional methods like boiling water or distilled water are just not enough to get rid of contaminants like arsenic, nitrate and fluoride. A RO water purifier becomes essential under such circumstances.

It is disheartening that more than 680 million people in India do not have access to safe water, resulting in 2 lakh deaths every year. The World Bank reports that 21 per cent of communicable diseases in India are owing to unsafe drinking water. The BIS, last year, ranked several cities on official water supply quality. Delhi was last. Out of the 28 test parameters, Delhi failed 19.

Laboratory reports from East, West, North-East Delhi and Gurugram rated the supplies unfit for drinking primarily because of bacterial contamination.

So, one needs to choose the right water purifier, by asking a water expert to suggest the right water purification technology, depending on the kind of water that you get at your place. Unless the purifier is suited for the water, it will not be able to purify the contamination. There are technologies like RO + UV + UF which not only help in purifying water but also retain all the minerals such as calcium, magnesium and zinc etc.

A large number of diseases are water-borne. Can RO or filtration systems check this dangerous trend? Kindly explain.

Yes, it can. KENT RO models are designed keeping the problem of existing water contaminants in mind. They are equipped with patented Mineral ROTM technology. It helps retain essential natural minerals in purified water using the TDS Controller, thereby providing 100% safe and tasty drinking water. Also, the double purification of RO + UV / UF removes even dissolved impurities such as chemicals, bacteria, viruses and salts, making water 100% pure. Therefore, KENT's RO models are best suited for Indian homes and offices and suitable for purification of brackish/tap water/municipal corporation water supply.

Medical opinion is that the RO system kills the necessary minerals; is that true? Kindly comment!

That is not true. Like I said above, there are technologies like RO + UV + UF which not only help in purifying water but also retain all the minerals such as calcium, magnesium and zinc etc.

How can a layman know the principal difference between Reverse Osmosis and filtration systems?

Reverse osmosis is the most appropriate technology to filter drinking water that removes up to 99% of ions, molecules and larger particles such as bacteria and viruses, which is more than any other technology, can remove. It provides exceptionally pure water.

How will a household know that it needs an RO or filtration system?

One needs to choose the right water purifier, by asking a water expert to suggest the right water-purification technology, depending on the kind of water that you get at your place. Unless the purifier is suited for the water, it will not be able to purify the contamination. There are technologies like RO + UV + UF which not only help in purifying water but also retain all the minerals such as calcium, magnesium and zinc etc.

You have diversified adding more products to your production line. How are the products being received by the consumers?
At present, the products in the Kent RO Family are Air Purifiers, Cold Press Juicer, Vacuum/Bed Cleaners and Vegetable purifiers.

The company has also forayed into smart kitchen appliance segment with a whole new innovative range of products. This includes Noodle & Pasta Makers, Dosa Maker, Pizza & Omlette Maker, Turbo Blenders, Rice Cookers, Atta & Bread Maker and many more.

The company has last year also ventured into the artificial intelligence segment.

**What are the traits that make an industry successful?**

I believe economy, society and environment are the three pillars of sustainability. For ecological integrity earth's environmental systems need to be kept in balance while natural resources within them need to be consumed by humans at a rate where they are able to replenish themselves.

Economic systems should be intact and activities need to be available to everyone, such as secure sources of livelihood. For healthy communities we need just leaders who safeguard personal, labour and cultural rights of all.

Also, business and ethics always go hand in hand. Today I firmly believe that the low hanging fruit is the disruptive technology and speedy growth. The role of individuals/citizens/ Industries should be to contribute towards sustainable development goals and to reassess the disruptive technology, sprinkle innovation and the relook at the way the business functions.

**What is the next level for Kent?**

Our products are a result of a thorough R&D and in-depth understanding of the needs of consumers and we have a firm roadmap to launch a couple of new exciting products in the coming year.

Also, company is planning to double its exports. The company exports products to Bangladesh, Sri Lanka, Kuwait, Nepal and has also entered GCC Market. There is immense demand for our product both within the country and outside. And with an effective supply chain we are able to meet this demand. Also, as the e-commerce market is evolving in wake of the pandemic, we have given our digital front a push as well.

### About Dr Mahesh Gupta

Mahesh Gupta is the first generation entrepreneur of India who built Kent Ro System to purify the water quality. This technology purifies the water-based upon the process of reverse osmosis purification. Kent Ro System was found in the late 90s. The company headquarters is located in Noida (UP). Over the year, Dr. Mahesh Gupta has diversified into other products like a Vegetable Cleaner, Vacuum Cleaner, water softener, air purifiers and many more. Today Mahesh Gupta is providing services like Bangladesh, Nepal, the Middle East, and Kenya.

Dr. Mahesh Gupta has the distinct credit to shape up India’s unorganized Water Purifier market to a fastest growing over Rs. 3500/- crore industries. The story of Dr. Gupta started in 1985, from a small room in his house, with nothing but dreams and self-belief. He had mere Rs.20,000/- savings from his job with IOCL to invest. His first invention was in the field of Petroleum conservation instruments, where he earned fame and half a dozen patents to his credit.

**Bight student**

Dr. Gupta was a very bright student who did mechanical engineering from IIT Kanpur in 1975. Subsequently, he got a master’s degree from the Indian Institute of Petroleum (IIP), Dehradun. His earlier career begins in 1977 with one of the most prestigious Indian oils corporation. Dr. Mahesh Gupta bid ‘ciao’ to his illustrious career and started a risky journey into the business of manufacturing instruments for conservation oil.

Dr. Gupta went commercial under the brand name Kent Oil Meter which is still carrying on successfully in the market.

Dr. Gupta was the first member in his middle class family, who dared to choose business over job. The year 1998 proved to a turning point in the life of Dr. Mahesh Gupta, when he laid the foundation of Kent RO SYSTEMS by inventing a water purifier based on Reverse Osmosis Technology. Today, with almost 40% market share in RO Mineral + RO segment, Kent RO Systems Ltd. is the most dynamic water purifier brand in India. Dr. Gupta is so passionate about his technological achievements that everything else takes a back seat. He was also conferred with a Doctorate degree by Sri Sri University Orissa for his contribution in giving healthy drinking water in ruler area and town as well.

### Awards and Accolades

Dr. Mahesh Gupta’s products are the winners of numerous International awards like India’s Most Attractive Brand 2013, “The Golden Peacock” Award for the best Eco-Innovation in 2007, Best Domestic Water Purifier Award 2006-07, 2007-08 & 2011-12 by UNESCO and Water Digest, Kent RO receives the Best Domestic Water Purifier Award 2019 to name a few.
Barracuda Networks, Inc. provides security, networking, and storage products based on network appliances and cloud services and headquartered in California, United States.

It strives to make the world a safer place believing that every business deserves access to cloud-enabled, enterprise-grade security solutions that are easy to buy, deploy, and use. Barracuda protects email, networks, data and applications with innovative solutions that grow and adapt with our customers’ journey. More than 200,000 organizations worldwide trust Barracuda to protect them – in ways they may not even know they are at risk – so they can focus on taking their business to the next level.

SME WORLD in an email interaction with Murali Urs -

What was the principle motive behind launching Barracuda Networks?

Barracuda Networks was established to provide an email-security solution that every business could afford. As cyber criminals are getting smarter day by day, they are targeting employees of major corporations directly. This is driving the importance of data protection as data has become the new oil or gold, and we fiercely protect a company's important assets with comprehensive and affordable email, public cloud and network security solutions. There are so many ways data can be used for good, but there are major consequences when it is in the wrong hands. Even today after 16 years of establishing the organisation, we are still growing, and innovating with the focus of bringing tomorrow's IT-security technology today.

What is the enterprise security scenario as of today?
Amid the massive COVID-19 crisis, cyber security has been gaining even massive attention from the enterprises in key verticals like banking, financial services and insurance (BFSI), IT and telecom. We will continue to see more consumers and businesses become aware of the impact of how companies use their personal data. This will result in more discussion about the role of trust in security. The market will start to adjust to the major and lasting shift that COVID-19 has caused in corporate work environments. Security products and architectures will be under increasing pressure to be flexible to deploy and operate, minimally invasive to the users, and as effective as possible without conflicting with privacy legislation in various regions of the world. The Indian cybersecurity services industry as per a report by Nasscom-DSCI, is expected to grow at a compound annual growth rate (CAGR) of about 21% to touch $13.6 billion by 2025.

We expect to continue to see a proliferation of distributed denial of service (DDOS) attacks, ransomware, business email compromise, and malware-based attacks. However, the current enterprise security landscape emphasizes trends like email that will be the major threat vector. Email and phishing threats faced by organizations today vary greatly in complexity, volume, and the impact they have on businesses and their employees. The Barracuda researchers have been observing a steady increase in the number of coronavirus COVID-19-related spear-phishing attacks since January and the threat is growing rapidly. In fact, in our recent report, 66% of respondents from Indian organisations said that they had already experienced a major security scare since the remote working transition, whereas 67% of employees reported an increase in email phishing attacks since they shifted to 100% remote working. The pandemic has opened up an opportunity for scammers to craft enticing phishing attacks that basically includes spamming, malware, brand impersonation, and business data exfiltration.

**How important it is for organisations to secure home working?**

The pandemic has forced a large number of companies to suddenly switch to the remote working set up. While most companies are already experienced with the processes involved in remote working and the security vulnerabilities attached to it, the widespread rollout of a remote workforce to contain the spread of COVID-19 challenged even the most prepared organisations. It is primarily because a majority of the cybercriminals have sensed an opportunity amid the pandemic and are launching a spate of attacks manipulating people's fear and uncertainty. The malicious attackers can target endpoints that might be less protected than the usual corporate desktops.

Moreover, considering that the employees might be distracted at home, they are prone to click on unprotected links or open attachments they may otherwise have avoided. For instance, there have been phishing emails impersonating WHO (World Health Organization) and containing URLs leading to fake login pages and asking users to 'review important information from WHO. The intensity of such threats makes it is crucial for companies working remotely to meticulously focus on the best email security practices to protect their businesses, remote workers and customers.

In addition, there has been an accelerated migration to cloud services among many organisations to address shutdowns and remote workers due to COVID 19. It is critical for IT executives to understand whether and how the assets and services delivered in the public cloud are adhering to compliance regimes and how they impact the privacy of their customers or enterprises for the potential risk of data breaches.

We believe every business deserves access to cloud-enabled, enterprise-grade security solutions that are easy to buy, deploy and use. Distracted remote employees are more susceptible to accidentally sending sensitive information to the wrong people. Businesses would need to set up appropriate outbound filtering, data loss prevention, and encryption policies to keep sensitive information from leaving their organization.
Collaborative tools among organisations for their remote workers and off-site IT support. Office 365 and Microsoft Teams adoption has grown quickly as companies adjusted to public health mandates. However, the cyber mafias turning into opportunists came as no surprise. We saw a lot of innovations in the existing attacks. It all started with SPAM, which moved on to much sophisticated types of attacks.

Cybercriminals have drastically intensified their attack vectors by taking advantage of the widespread discussion of COVID-19 in emails and across the web. Our researchers have been observing a steady increase in the number of coronavirus COVID-19-related spear-phishing attacks since earlier this year and the numbers are just escalating quickly. There is no doubt that the work-from-home culture has increased organisations' vulnerability towards security postures. With a significant amount of employees suddenly working online with connected devices to unprotected home networks, the attack vectors have amplified. Cybercriminals are resorting to new tactics for launching attacks. As mentioned in our recent survey report on remote working, 66% of respondents from Indian organisations said that they had already experienced a major security scare since the remote working transition, whereas 67% of employees reported an increase in email phishing attacks since they shifted to 100% remote working.

Moreover, in our latest Threat Spotlight, our researchers identified an Inter Planetary Storm malware that released a new variant into the wild targeting Mac, Android, Windows and Linux machines. The malware has been building a botnet, which has roughly infected 13,500 infected machines located in 84 different countries around the world, with the majority (62%) based in Asia. Before this, in August, our researchers identified 6,170 malicious accounts that use Gmail, AOL, and other email services, have been responsible for over 100,000 Business Email Compromise (BEC) attacks in 2020 on nearly 6,600 organisations. The hackers are registering email accounts with legitimate services to use them to conduct impersonation and business email compromise attacks.

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As we are progressing to 2021 soon, we foresee the threat landscape to become more challenging and COVID-19 will continue to impact security in many ways. Cybercrime will go where money can be made and healthcare will keep getting specifically targeted as system outages will immediately threaten lives. We should expect to continue to see a proliferation of distributed denial of service (DDoS) attacks, ransomware, business email compromise, and malware-based attacks. These attacks will be more successful as companies deal with a series of events that have changed the attack surface.

**What are the effective cybersecurity measures that one should take care to prevent security breaches?**

Cyber mafias can target any endpoint that is less protected than the usual corporate desktops as distracted remote employees are more vulnerable to accidentally sending sensitive information to the wrong people. While organisations can deploy cloud-enabled, enterprise-grade security solutions to protect their email domain, networks, data and applications, they will have to emphasise a dedicated culture of security to safeguard all their entry points from the attackers.

To start with, business owners must consider using monitoring or surveillance tools to get better insights and ensure that the employees are adhering to best practices for remote access security. They should investigate the services used by the remote workers to send and receive files, and sensitive information from clients, and get them upgraded. Meanwhile, business owners must crackdown on weak passwords and urge their workers to regularly update their login information. They can also restrict data access to workers for nonessential purposes and deploy an AI-based solution to keep up with the most sophisticated attacks like dangerous hacking vulnerabilities, ransomware, or other malicious activity from a third-party source.

Organisations can also micro-segment their network to build multiple boundaries for the attackers to cross before gaining access to another subset of data. These frontiers are created to only allow the minimum necessary services. Cloud-to-Cloud Backup is yet another real solution that can change the way
The threat landscape is changing rapidly post the pandemic. To address the evolving customer needs, we continue to drive innovation and offer email, public cloud, network and app security protection with leading cloud-delivered SaaS solutions.

Organisations protect their data. It provides comprehensive, cost-effective, scalable protection for all Office 365 data and securely backs up email, contacts, folders, schedules, and tasks, along with the OneDrive for Business, SharePoint, Groups, and Teams data, to the Cloud Storage.

User education is also vital in this scenario. So, organisations must engage their workforce in cyber security training that would help them track potential dangers in action. Corporate employees should be encouraged about ongoing research on current hacking trends and malware so that they eagerly participate in keeping the company data secure.

What is your vision for Barracuda Networks?
We at Barracuda Networks envision a safer world for businesses everywhere. We are here to protect and support our customers for life, which means providing the best and innovative security solutions that are easy to buy, deploy and use. And fast access to cloud or on-premises applications and workloads from any device and location. Barracuda also introduced “Barracuda CloudGen WAN” the first global secure SD-WAN service built natively on Microsoft Azure to optimize network performance and minimize cost. At Barracuda, we strive to deliver the best in class and innovative security solutions that are easy to buy, deploy and use.

In addition, we're customer-centric and focus to provide high-value, subscription-based IT solutions that suit customer needs. We have a variety of consumptions from annually or monthly billing, cloud, on-premises or hybrid that are available to customers. Our team of over 350 people provides 24x7 technical support via phone, live chat, online portal and e-mail whenever customers need assistance. As a company dedicated to partners, we also focus to success together with our partners in finding new business, expanding and growing their business. We continue to heavily invest in brand marketing to ensure that our customers know and trust us as well as our partners.

What is the growth trajectory you may have planned?
The threat landscape is changing rapidly post the pandemic. To address the evolving customer needs, we continue to drive innovation and offer email, public cloud, network and app security protection with leading cloud-delivered SaaS solutions. For instance, Barracuda recently acquired Fyde, a Zero Trust Network Access innovator, and launched “Barracuda CloudGen Access” to enable secure, reliable, and fast access to cloud or on-premises applications and workloads from any device and location. Barracuda also introduced “Barracuda CloudGen WAN” the first global secure SD-WAN service built natively on Microsoft Azure to optimize network performance and minimize cost. At Barracuda, we strive to deliver the best in class and innovative security solutions that are easy to buy, deploy and use.

About Murali Urs
Murali Urs, Country Manager, India of Barracuda Networks comes with a sales career spanning over 22 years with experience in setting up of operations – Sales, Channels and Alliances building and leading a team, Direct Account Management (large accounts and mid-market), selling solutions and products, Channel Development and Management, Channel and Product Marketing, Planning and Strategizing to setup sales, channel, operations, marketing and long term growth plan.
The dams have been reckoned with as socially accepted unit designed to fulfill national priorities and economic objectives alongside achieving environmental sustainability. With the year 2020 demarcated as the 'Super Year for Nature and Biodiversity', it has unfolded new vistas of multiple opportunities towards finding a green pathway that focuses on sustainable narrative of dams alongside preserving the riverine ecosystems and biodiversity.

IPCC’s recent special report on global warming warns: “at current rate of emissions, the world is set to breach the global warming limit of 1.5 degrees Celsius.” Water is not only the key to climate change; it is also the key to sustainable development. Climate change is causing adverse changes to the Riparian ecotones of ‘Water Tower of Asia’ where already dry season flows are struggling to meet demands in many downstream communities causing changing of habitats of migratory birds, displacement of people, impeding transportation and commerce, Upstream dams, water diversions, deforestation, and overuse on major rivers and especially trans-boundary rivers like the Ganges and Brahmaputra make these dry-season-sarcities more pronounced. Dams alter the natural flow regime, and with it virtually every aspect of a river ecosystem, including water quality, sediment transport and deposition, fish migrations and reproduction, and riparian and floodplain habitat and the organisms that rely on this habitat. The damage dams cause to river ecosystems is immense, turning free-flowing rivers into lifeless lakes.

The dams in India became possible during the 20th century mainly because of scientific advances. As developing countries urbanize, industrialize the financial...
consequences of flood damage will increase, and the demand for flood protection will intensify, leading to the need to construct more dams. Indian cities are expected to add 440 million more people by 2050 while at present, India's total installed capacity from hydropower projects is 45,699.22 MW. According to the Central Water Commission's data, as of June 2019, there are about 5,745 constructed/under construction large dams in India. Given that India has a population of 1.37 billion, and growing, can India manage its water needs with its water availability of mere 1869 BCM?

**Do Dams affect the sanctity of rivers?**

Dams are not climate-neutral and particularly in the tropics, eutrophication emits greenhouse gas leading to increased Biological Oxygen Demand (BoD) levels, leading to global warming and eventually climate change. It is estimated that large water reservoirs account for 4% of all human-made climate change, equivalent to the climate impact of aviation and livestock. The floods and droughts caused by climate change in turn make dams less safe and less economic.

But Dams have a multi-faceted significance of their own. Dams were built to store water, irrigate crops, provide flood management, generate electricity, provide recreation or ease navigation. Dams generate 16% of the world's electricity and irrigate food crops for 12-15% of the world's population and 80% of the water they store is used for hydropower. Dams can also have significant prospects to the surrounding community and society such as biological diversity, livelihoods and sustenance, source of community's cultural or spiritual life. Considering the case of India – having a unique riparian status, is the only regional country that falls in all three categories — upper, middle and lower riparian entailing a direct stake in all the important river basins of the region.

India is home to more than 5200 large dams and another 400 that are under construction having a total storage capacity of more than 300 billion cubic meters and as many as 92 per cent of dams in the country are situated in inter-state river basins. The positive impact that reservoirs have on vegetation, has been studied by the Department of Earth Sciences, University of Roorkee, mentioning that reservoirs created due to construction of dams induced groundwater recharge and hence, is better for the supply of water for irrigation, which directly enhanced the growth of overall vegetation in the downstream areas. The construction of the irrigation canals, along with the construction of reservoirs, also directly provided a better water supply for agricultural purposes and indirectly also recharged groundwater regime.

India is the third largest dam owning country after China and USA. There are around 5,745 reservoirs in the country of which 293 are more than 100 years old. The age of 25% of dams is between 50 to 100 years and 80% are over 25 years old. In 2014, Chile cancelled five dams in the Patagonia region under strong public pressure and approved 700 megawatts of new solar and wind farms. According to report by American Rivers & International Rivers Network, the consensus among river ecologists is that dams are the single greatest cause of the decline of river ecosystems. While other experts opine that relocating communities out of the floodplain is not always feasible, but strategic use of alternatives such as setting back levees, restoring river meanders and flood proofing can reduce flood risk or protect against flood damage. In the United States, roughly 900 dams were removed between 1990 and 2015, with another 50 to 60 more every year and have spent over $49 million on enhancing their regulatory programs with respect to dam's safety. Given a better scenario, Africa shows the way with 90 percent of water in Africa falling within 63 international river basin catchments crossed by multiple borders, water management in the region is inherently an international and cooperative endeavor.

**Towards sustainable dams**

The subject of sustainability of development has been extensively debated over the last two decades. Sustainability has become the cornerstone for development effort since Agenda 21 was adopted at the Rio Conference in 1992. Post-COP 21, the increased use of renewable energies is a necessity, reinforced by the Paris Agreement. The most economical of all renewable energies is hydroelectricity: it is competitive without costly subsidies, and without posing problems of storage or intermittent supply for electricity network operators. Dams as storage reservoirs provide insurance against uncertainty due to climatic variability, aid reduction of variability in season's lean flows in
Dams are not climate-neutral and particularly in the tropics, eutrophication emits greenhouse gas leading to increased Biological Oxygen Demand (BoD) levels, leading to global warming and eventually climate change. It is estimated that large water reservoirs account for 4% of all human-made climate change, equivalent to the climate impact of aviation and livestock. The floods and droughts caused by climate change in turn make dams less safe and less economic.

rivers and basically save societies from socio-economic upheavals and losses due to flood or drought.

Today, there are multi-faceted options for generating electricity but limited options to generate water as a resource and preserve its natural capital. Employment opportunities have been generated, reducing poverty and migration of rural unemployed population, a key priority for the country since independence. When dams are well managed, their net benefits are strongly positive. However, it is important to remember that replacing something such as a large water supply dam may require implementing a number of environmentally-sustainable alternatives to “make up the difference.”suggesting natural solutions to handle the water crisis, the UN World Water Development Report, 2018, rightly lays emphasis on the importance of “nature-based solutions” to meet the crisis and calls for ancestral and indigenous solutions. The Nam Theun project, a dam in Laos that supplies power to Thailand is a stark example of a successful project: creating local wealth while preserving natural resources, providing access to water, and regulating the course of the river while reducing greenhouse gas emissions alongside an exemplary program been put in place to resettle local communities.

Integration of Choices: An imperative

In Meghalaya, a North-East state of India, small multipurpose reservoirs were constructed to meet the various water use requirements such as upstream reservoir could be used for water supply for drinking and irrigation purposes and downstream reservoirs for fish farming. The creation of multipurpose reservoirs, micro-hydel projects have enhanced the water use efficiency by making the water available throughout the year thereby allowing use of improved irrigation methods. Also, by using the same water for different purposes in a cascading manner; for example, water, micro-hydel projects have been used to meet power requirements of state, irrigation purposes and so on. Given the relevance of dams in contemporary times, sustainable alternatives must show the way forward.

- Renewable forms of energy such as wind or solar power shall contribute to climate change mitigation measures when placed along with large dams.
- Small Hydroelectric power dams can be opted as sustainable viable alternative source against big dams.
- Optimize approaches like circular economy such as re-use and recycle to ensure water utilization and water-use efficiency in agricultural practices.
- While undertaking subsequent height increase of dams, the relief and rehabilitation measures must commence side-by-side for the displaced villagers/communities on priority basis.

- It is significant to focus on the prospects of Hydro-Diplomacy and SharedResilience Building for which Bangladesh, India, Nepal, China and Bhutan- five countries of the Eastern Himalayan Region offer vast opportunities for optimal water resources development.

Perhaps most importantly, countries need to assess the potential impacts of climate change on rainfall and on the performance of flood-related infrastructure and begin planning for the necessary adaptation to the changing climate to tackle its dam related management. As communities face increasingly stressed water supplies, decision-makers must continue to seek out sustainable water sources and methods of use that can meet both human and environmental needs. If development plans, especially those of erecting new dams or increasing the existing height of the dams, are undertaken by thoroughly reviewing pros and cons of such contemplated moves, along with putting in place adequate mechanism to redress the grievances of the affected people, then such moves can prove a boon and neglect of one or some related aspects can turn the same into a bane. While working on the maxim of “benefits for the majority not at the expense of loss to minority; but equitable sharing of benefits and loss for all”, all development plans can yield desired results for the benefit of all segments of the society. Besides, ecological science can inform equitable distribution of river-dependent benefits toward achieving social-ecological sustainability in complex and contested river ecosystems.

-Dr. Arvind Kumar is President, India Water Foundation.
Acer, one of the leading global technology brands, today announced the launch of "aiWorks solution" in India, an Artificial Intelligence Computing Platform. It provides the best streamlined and cost-effective integrated solutions on servers, workstations, networks, and storage. Acer aiWorks is an amalgamation of Altos BrainSphere™ series of computing system products (including servers, PC workstations, etc.), and Acer Altos Accelerator Resource Manager (AARM) smart accelerator computing resource management system. Besides, aiWorks solution also, provide customers and developers with different artificial intelligence computing system choices, rapid deployment of a development environment, and optimization of artificial intelligence accelerator resource allocation.

On the new launch, Sudhir Goel, Chief Business Officer, Acer India said, “We are excited to bring Acer aiWorks solution to India. One of the keystones of a successful business is a robust, resilient, and reliable IT infrastructure. With the growing demand, there is an increased workload. Acer is aiming to meet this need by bringing in a range of Acer Altos server and workstation solutions to India built on Ai platform to help our customers to be future-ready.”

Based on excellent software and hardware solution “Acer aiWorks”, supports NVIDIA A100 Multi-Instance GPU (MIG) technology. MIG allows each A100 GPU to be divided into up to seven instances. Whether it is high-bandwidth memory, cache, and computing core, they are all independent; GPUs have multiple cutting forms, which can not only withstand workloads of any scale, but also ensure the quality of work services (QoS ), which can also accelerate the scalability of computing resources, and maximize utilization rate. Besides, for Volta and Turing series GPUs, the Acer aiWorks solution also supports NVIDIA CUDA Multi-Process Service (MPS) technology to improve GPU utilization.

Acer Altos Accelerator Resource Manager (AARM) is adopting container technology that manages AI accelerators and system resources. AARM also introduces Acer Altos's own patented algorithm technology to optimize GPU resource and automate the deployment of functions, which greatly reduces the complexity and barrier for users to deploy workload and application for deep learning and machine learning development. Besides, AARM allows individual developers to quickly deploy independent workspaces and development environments on the system, allowing multiple users to share hardware resources while still maintaining independent development environments without mutual influence, which helps developers focus more on the research and development of artificial intelligence applications.

For more information on Acer's Ai, server and workstation solutions contact Shirish.Athalve@acer.com

About Acer
Founded in 1976, today Acer is one of the world's top ICT companies and has a presence in over 160 countries. As Acer looks into the future, it is focused on enabling a world where hardware, software and services will fuse with one another to open up new possibilities for consumers and businesses alike. From service-oriented technologies to the Internet of Things to gaming and virtual reality, Acer's 7,000+ employees are dedicated to the research, design, marketing, sale, and support of products and solutions that break barriers between people and technology. Please visit www.acer.com for more information.
If you are dreaming of running your own organization someday and want to become a successful entrepreneur, you need a roadmap that would help you avoid the obstacles that might lead to your downfall. Let us take a look at some of the things that you can do to gain an edge over your competitors and stay in the market successfully for as long as you wish to.

**Learn about entrepreneurship**

If you wish to become a successful entrepreneur yourself, you need to research in-depth about what it means to be an entrepreneur. Delve deeper than mere Google searches; read the biographies of successful entrepreneurs. Learn how they overcame their challenges and pay attention to the mistakes that other entrepreneurs make so that you don't make the same mistakes. Be a dedicated student who is always willing to learn about the art of entrepreneurship. That is something that will take you towards success.

**Work in a startup before you start your own**

Before you launch your dream company in the market and dive headfirst into the competition, you should work for a startup that isn't your own. Study how the startup owner deals with the challenges and learn about the nitty-gritties of management. There are a million things that can go wrong while managing a business and it's always better to learn from other people's mistakes than by making your own. Working for a startup would teach you how to manage your own business without the risk factor, which makes it such a win-win situation.

**Learn money management**

So many startups have vanished off the map without leaving even a trace because the owners could not manage the finances. The most important thing when it comes to money management for a business is to keep your personal expenses separate from your professional business. You need to properly allocate and budget the money and then you need to stick to that budget. If and when you take a business loan, and believe it that at some point you will, you should be extra careful when it comes to repaying it. So many businesses have gone under the bus because they failed to manage loans.

**Find a higher purpose other than money**

If your sole goal is to make millions by launching a startup, you would not necessarily become successful. If you really want to make a name for yourself, you need a loftier goal than money. Find something that you're passionate about, something that you enjoy doing, and turn it into a business. That way, you would have twice the motivation to make your business a success and you'll persevere harder than you would for something that is just a tool for you to make quick bucks.

**Keep your personal and professional lives separate**

Don't bring your work to your home and don't bring home to your work. Make it a point to keep personal and professional lives separate. If you let your personal issues cloud your judgment, your business would suffer and if you bring your business to your home, you would get exhausted. This is why it is very important to...
ensure that you keep your personal and professional lives separate from each other.

**Find a mentor**

When you're starting out as a fresh entrepreneur, there is a lot that you don't know about running a business. This is why it is always better to find someone who has been around the block and knows how to conduct a business successfully.

**Develop a network**

The market is a difficult place to survive for new businesses and every day brings with itself a plethora of challenges. You, therefore, need to have anchors to keep your ship steady, and those anchors come in terms of a solid network. Having friends in the market always pays off and it helps you survive difficult situations, besides helping you scout opportunities faster. Therefore, you must focus on developing a solid network in the market from the get-go.

**Take some time off for yourself**

Be dedicated to your business but do not burn yourself out in the process. Make sure you're not thinking 24/7 about the business and have some time on yourself to focus on your personal needs. Spending time with your friends and family, exercising, playing games, and engaging in other physical activities would keep your fresh and healthy – and it's like they say, “A healthy mind resides in a healthy body.” If you are doing well mentally, you would be able to focus much better on your business.

**Know your customers**

So many startups fail because they fail to identify their customers. Not knowing your audience makes it impossible for you to market your product, which means you wouldn't be able to generate needs, and eventually, no sales.

Above everything else, remember that at some point in your journey, you would face failure. But failure isn't the end and neither should you treat it that way. Take every failure in stride, learn from it, and get better. That's what it means to be an entrepreneur.

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**About Risers Accelerator:**

A well-integrated team of 35 young and successful entrepreneurs from diverse backgrounds and sectors wants to facilitate startups which have a globally scalable business framework, salable offerings, and capability to foster social growth. The clarity about the business ecosystem, focused strategies, and 700+ years of cumulative experience make Risers Accelerator an ideal startup accelerator for aspiring entrepreneurs, firstly in India, and gradually, all over the world.

Risers Accelerator promotes promising startups; no matter from which industry or sector they belong. If the idea/concept has potential to perform in the market, strategies can be utilized as traction, and leadership has the power to magnify the goals. Risers has all those catalysts which are required to boost their growth. All the 35 mentors have a good track record as leaders of successful startups, and they have carved distinct positions for companies in their respective industries. Risers is the only startup accelerator platform in the world where every mentor has relevant, pragmatic, and inspiring experience. Diversity is their power, experience is their strength, and knowledge is their weapon. And, when it comes to ethics and transparency, the values they have imbibed enhance confidence in their strategic mission.

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**About Pravin Khandelwal**

Pravin Khandelwal, Managing Director, Pranay Care Pvt Ltd and Director, Leadership & Motivation, Risers Accelerator, is a man of insightful perspectives, started Pranay Impex Pvt Ltd (PIPL) in 2004 with a team of only 7 people and a single product - Stainless Steel Scrubber. Within a decade, the company grew leaps and bounds to become one of the largest manufacturers of stainless steel scrubber in the country.

The diligent efforts and dedicated approach turned fruitful for the company as it touches the mark of 50,000 Cr. Market Cap with revenue of 5,000 Cr. and Pat 20% across its 25 product range. Today, the company is aggressively selling products through 800+ distributors pan India across 17 states. This has also garnered great reputation and recognition for Mr Pravin in the industry and was chosen by the All India Scrubber Manufacturing Association (AISMA) as an ideal candidate to be their President.

Pravin is a management graduate from Jagan Institute of Management Studies. The institute entitled him “Best Alumnus” of 2014, and today, he is a role model for many youths. Apart from tapping the best of corporate success, to strengthen the foothold of Hindu business leaders across the globe, Pravin has also worked hard in helping the young Hindu entrepreneurs and enthusiasts grow. Through his work as an executive committee member of the World Hindu Economic Forum and as a steering committee member of the World Hindu Youth Entrepreneur he has been the driving force towards improving Hindu economy.

Pravin Khandelwal is one of the chief members in the pilot team of Risers Accelerator that strives to invest in, inspire and empower entrepreneurs that have potential to transform the society with their revolutionary ideologies and globally scalable as well as saleable business models. This group of 35 entrepreneurs is driven with a shared vision of contributing 3 Lacs Cr in India's GDP by 2025.
Work from Home is fast becoming a new normal. Has it affected efficiency and quality the work deserves? Are we missing the office environ? Have the work schedules we are so used to gone topsy turvy? Let's take a look at some of the measures that you can take to boost your productivity while working from home to deliver your best.

1. Follow the clock
Just because you're working from home doesn't mean you don't need to maintain a proper work-life balance. Create a schedule and follow it. By defining your working hours and knowing when to sign off, you'll be able to separate personal from professional and deliver efficiently.

2. Set clear ground rules with the people who you share your living space with
You need to explain to your housemates that the office hours are for office only. Just because you are at home doesn't mean you can help out with household chores during your working hours. If you have children, you need to sit them down and explain to them what they can and cannot do during your working hours. Also, try to find a quiet corner in your house to set up your workstation. Busy areas such as living rooms do not translate into good working spaces.

3. Breaks are important
Since you're working from home, you might feel like you don't need breaks, because you're already in your comfortable environment. But that's not true. Working constantly without breaks can significantly lower your productivity without you even realizing it. Therefore, it's best to follow your office break timings. For instance, if your office allowed a lunch break of 1 hour and you're done having lunch in 40 minutes, don't jump into work. Relax for twenty minutes. It'll recharge your creativity and make you feel fresher and more interested in work.

4. Create a permanent workstation
Being at home doesn't mean you should roam around your house with your laptop and work anywhere you want. To deliver your best, you need to maintain a certain level of professionalism - even at your home! Find a well-lit, quiet corner in your home where you can work in peace without getting disturbed occasionally by your housemates. It will give you the feeling of actually working in an office, and also if you're appearing for a meeting, you'll give a much better impression if you're at your work desk than in your bedroom.

5. Get a Virtual Private Network (VPN)
One major issue of working from home is that it has made organizations more vulnerable to cyber-attacks. The high-end security systems that are available at the office aren't usually available at people's homes. Consequently, it becomes easier for hackers to target organizations that are working from home. This is where a VPN comes as an invaluable tool. It creates a secure tunnel between you and the server and keeps your data safe from attacks. You should always use a VPN whenever you're connected to a network that you don't control.
People who work from home tend to not take sick leaves because they feel like they’re already at home. Well, if your company is allowing you to take sick days, why not take them when you need them. Instead of trying to power through your illness, give your body the rest that it needs. It will help you heal faster. To stay productive in the long term, it’s necessary to give your body the rest that it needs.

6. Don't let social distancing ruin friendships
Don't take it the wrong way. No one is asking you to go out and meet people against social distancing protocols. But it's also important to stay in touch with people. This is especially important if you're a business owner. Socializing helps create bonds that forge strong teamwork. And as we know, “teamwork makes the dreams work”. Therefore, business owners need to arrange regular team meetings where the employees can socialize with each other and discuss the issues they're facing and measures they're taking to overcome them. However, excessive socializing can also lead to a downfall in productivity. Therefore, make sure to maintain a proper balance between the two.

7. If you're sick, take a day off
People who work from home tend to not take sick leaves because they feel like they're already at home. Well, if your company is allowing you to take sick days, why not take them when you need them. Instead of trying to power through your illness, give your body the rest that it needs. It will help you heal faster. To stay productive in the long term, it's necessary to give your body the rest that it needs.

8. Don't miss out on training opportunities
If you want to advance in your career, you mustn't miss out on training opportunities. Since everyone is working from home, in-person training may not be possible. But, several companies are organizing training workshops online, which might be compulsory or invitational. Many times, people tend to slack off and deliberately miss the invitational workshops. However, attending those workshops and learning more about your domain would only benefit you.

9. Communicate
Communication goes beyond socializing. The larger the company, the greater the number of employees, the greater would be the confusion. Make sure to communicate your about your work to your colleagues so that you aren't unnecessarily overburdened. It could also be a good idea to take the help of work management software, where people can see the work that is delegated to them and others. This will keep the pipeline open and ensure a smooth workflow.

About Geeta Singh
Geeta Singh is the Founder and Managing Director of TYC Communication, a Delhi-based Public Relations (PR) and Digital Marketing agency which has a distinct place in the Marketing and Communications Industry of India. Geeta is an inspirational leader and a source of motivation to her ever team of more than 50 committed professionals whose collective efforts brought recognition as well as laurels to one of the fastest growing communication firms in India. TYC Communication is among those few PR agencies in the country which have expertise in both traditional and digital landscapes.

Geeta Singh was conferred with The Young Leadership Award at 2nd NIER's National Excellence Awards – 2017, and her organisation, The Yellow Coin Communication is shortlisted amongst “20 Most Promising PR Agencies in India” by Silicon India.

Her impressive ideas and unflinching commitment always helped her to position TYC Communication amongst the most professional PR agencies. Today, TYC Communication feels proud to serve more than 200 reputed brands in different domains in the last seven years. The company has experienced a growth rate of more than 80 percent in the last fiscal and the projected growth for 2019-20 is 150 percent.

Before establishing TYC Communication, she avidly served some of the best media groups in India such as BBC, NDTV, S1 Group, and Dainik Jagran. Her vast experience, undying spirit and commitment to accomplish goals within deadlines have helped many big brands in engendering success.

Born in a traditional family of Uttarakhal where girls are not allowed to take decisions on their lives and are usually thrust into wedlock at a young age, Geeta also faced many cultural and familial challenges. However, her commitment and determination to achieve overcame social stigmas and she went on to get her master's degree in Political Science. She completed a post-graduate programme in Journalism and was trained in reputed media houses. Although her entrepreneurial journey started with many challenges, her passion and singular commitment could not deviate her from her path and she continued her march towards realizing her dreams.

TYC Communication today is not just another communication agency; it’s an agency that adopts fruitful changes and supports change makers. Being a sensitive social being, Geeta Singh's heart beats for the have-nots and down trodden. She passionately works with organisations which strive for change.

10. Stay optimistic
These are difficult times and given all the chaos and destruction that the Covid-19 pandemic has caused, no one can be blamed for feeling dull or gloomy. But unfortunately, that attitude doesn't help anyone. A positive attitude on the other hand can turn things around. Once you start to believe that you have what it takes to see this through, your chances of survival increase drastically. We are capable of a whole lot more than we give ourselves credit for. So when you go to work, go with the attitude to do something productive; something that would make a difference.
For companies, this transition also presented challenges on various fronts. In addition to maintaining both ongoing operations and the productivity, efficiency and motivation of employees, some employers decided to hire new employees despite the prevailing crisis. From recruiting to onboarding - alternative processes had to be created for these processes and technologies had to be used to enable them - just like the actual work itself - to be implemented remotely.

Many companies struggled with the politically, economically and socially difficult situation during this period. Just what impact does such a change have on the onboarding of new employees, and what will this process look like in the future?

Secure and consistent

Two factors play a major role with regard to IT when a large number of employees work remotely, ensuring security on one hand and consistent IT usage - or the (digital) employee experience - on the other.

Even if a company assumes that its network is basically resilient, it must be effectively secured against cybercriminal attacks despite several thousand connections. To counteract this, a zero-trust security strategy must be developed and implemented comprehensively across all business units and the entire IT landscape.

While building a resilient infrastructure can prove relatively easy, maintaining a consistent employee experience can prove much more tricky. The modern employee insists that working from home feels and functions just as if he were in his traditional workplace. Although flexible working has proven its worth in recent months, there is a growing need for the right equipment such as

Monitors, (ergonomic) office chairs, mice and keyboards. Since most offices will only be used to around 50 percent capacity in the future, any equipment that may have been previously used should be handed out to all teleworkers, so that they are fully equipped and can work as usual.
Onboarding in times of remote work

This experience would vastly vary across organisations. However, in our case, since a portion of the workforce was already teleworking full-time before Corona, the company benefited from existing processes and continued to enhance the onboarding experience.

IT teams as agile 'product managers'

To gather more insights around remote work, a recent study by us showed that 58 percent of employees surveyed worldwide are confident that their employer needs to provide better tools, so that every employee can work remotely more effectively.

Even before the pandemic, employees preferred different tools and approaches to perform their daily work. Now, as remote work becomes more widespread, IT teams need to ensure that everyone has access to the technology they trust, including existing and new telecommuters. A 'product management approach' can be used to identify these needs. IT professionals, whose primary concerns used to be implementation effort and costs, should adopt a user-centric approach. Instead of asking whether a project is within budget, they can now find answers to questions like "What do my colleagues want? What do they need to get their work done? Where are their biggest pain points?" By doing so, they can prevent employees from getting frustrated by using their personal devices and software that have not been approved by the IT department, thus posing an increased security risk.

The use of agile methods can help the IT team to approach a project. To do this, they need to think outside the box and look for working methods that are different from the traditional practices of many IT teams in other areas.

Virtual onboarding is the key

Despite the prevailing crisis situation, it is possible for companies to hire new employees and offer them a simple onboarding process - and all this remotely. Employers must also provide new employees in their home offices with the right technology - both in the form of devices and accessories and software. The home office environment must be made as secure and consistent as possible. Good virtual onboarding is most successful when you take advantage of the solutions that are available to you. Introductory videos and access to ample digital resources make it easier for new employees to find their way around both the company itself and its IT landscape - even if they have never seen the team in person. For a successful implementation, end user requirements must be given high priority. This often means establishing working methods and practices that differ from traditional ways of working.

"Ross Chippendale is Head of Workplace Technology, Atlassian"

LoanTap launches LT Plus partner app for instant loans

LoanTap, a leading digital lender today announced the launch of a new mobile application – 'LT Plus – LoanTap Partner App', to help their partners during the customer onboarding process. The addition to LoanTap's technological suite illustrates the company's initiative in building the advanced lending platform not only for its partners but also for the end consumers, who will benefit from the fast application process.

In the second phase, the company plans to build customized features and onboarding processes for 50+ brands and 300+ partners across the country.

"Millenials are more than just a sum of generations," says Satyam Kumar, CEO & CO-Founder, LoanTap. “We have always helped our customers get hassle-free loans by providing them innovative products and we believe the addition of our new app will allow a seamless experience for both our partners as well as the customers”.

LT Plus App is a simple way to help bridge the gap between physical and digital. It allows a LoanTap Partner to onboard a customer who's looking for a customized loan in less than 5 minutes.

Highlighting the initiative, Sohinder Gill, CEO-Hero Electric said, “We are excited to hear the news of LT Plus - LoanTap Partner App. Post lockdown, we’ve seen good demand for Hero Electric e- bikes, as more and more people consider it to be a reliable, safe, and cost-effective personal mobility solution. We are expecting that LoanTap’s new partner App will help accelerate the consumer onboarding process for an e-bike Loan, which provides the option to pay for your e-bike in easy installments. This makes the e-bike affordable and accessible”.

"Ross Chippendale is Head of Workplace Technology, Atlassian"
Various leaders and social enthusiasts fought against the unjust system to open up the opportunity for everyone. Today, our country has attained great strides in this segment. However, it has also opened up an array of other challenges. Our system has always struggled to cater to the holistic employment needs of educated youth. This lag leads to an unhealthy increase in unemployment and poverty to a certain extent. As the country is battling to handle this issue, they might not be able to address it without the support of the public.

It is also the liability of the youth to upgrade their skills in their chosen fields.

The issues in unemployment have significantly increased during the pandemic period. The job insecurity and lockdown scenarios force people to reconsider their purchase behaviour. Most businesses are facing heavy losses due to a lack of adequate transportation and cash influx. They are struggling hard to sustain and survive during this period. This causes significant chaos in the job market. Companies are unable to maintain their complete payroll in addition to managing their operational expenses. The job seekers are in a viable position these days. The essential qualification might not be adequate to seek proper opportunities in this competitive environment. Though things could improve at the end of the financial year, the primary challenge lies in staying afloat. The hospitality segment demands specific criteria for its employees. The entire sector is dependent on the behaviour and actions of their resources. Every action of the team would have a direct impact on the brand image. Leading hotels and restaurant take additional caution to determine the required skillset of their employees. They have definite job profiles that would enhance consumer experience. These guidelines are not a trade secret and could be beneficial for young professionals.

Practical classes
Students tend to prefer this segment for its lucrativeness and the experience. Any hospitality business would need an array of resources and members. The industry would typically segment them into different departments and even arrange them in a structured hierarchy. Preliminary education and requisite skills are equally essential to enter into this sector. Various prominent universities offer courses that would concentrate on the imparting the necessary knowledge. These programs would help them to understand the core requisites of the industry. They are systematically designed with theoretical and practical classes. This will provide students with a chance to implement and develop their skills in a real-time environment. Additionally, the resources would also require communication, personality, multi-tasking and customer service team. The primary
motto of this segment is to identify and initiate measures that would uplift the experience of the guests. There is no standard description of the characteristics of these consumers. They could significantly vary based on their origin and personality. The team should be prepared to handle their requests with patience and intelligence. Communication is a crucial aspect that would enhance the entire experience. The resources should be prepared and ready to seamlessly handle the requests raised by the clients. The companies always welcome the language proficiency in local, national and global dialects. Though it might not be practically feasible to master all languages, a knowledge of prominent languages in the area is preferred. This will simplify the process of understanding the guest’s needs. The essential aspect is cultural awareness.

Politeness a critical trait

People visiting a city might not have adequate information about the new place. The data available on different websites would not do much justice to the real facts. This motivates them to seek the support of the hotel employees. Though all hospitality companies have a separate tourism and travel desk, this does not stop them from expressing their questions to the entire team. All resources in the hotel or restaurant should be prepared and aware of their city. This could include information about the tourist attraction places, tour packages and even the local hangouts. Politeness would be a requisite critical trait when handling customer services. All hotels and restaurants offer the position of the trainee to the aspiring candidates. This helps them to learn the knacks of the trade and enhance their skillset.

Another essential skill that has become mandatory during this period is innovation. All industries are currently migrating into the contactless service or product mode. The resources would be proactive and be ready to identify inventive ideas that would rectify any challenges. The team should be conscious of the current situations so they can ensure seamless service without compromising the brand image.

Alok Bhartia
Alok Bhartia is business strategic advisor. With his astute strategic planning techniques, expertise in manufacturing, and finance perceptive with business development skills that have made some remarkable contributions, Alok is the only Indian to have succeeded in collaborating with Berkshire Hathaway. His core competencies have enabled him to make great strides in his career. He has the skills to formulate and launch a business from its conceptualization phase to the end with success. His three decades of expertise empower him to address all essential aspects of sales, marketing, operations, and human resource management. His collective experience with a penchant for perfection has been instrumental in his achievements.

He started his career in the East India Commercial Company Limited, West Bengal. He was involved in the company to increase production and turnover. Alok also initiated the foreign trade of the company during his 30 years tenure. His role in Shivangini Properties Private Limited Bangalore expanded its investment and real estate portfolio. He played a pivotal role in the progression of the company.

Around 83% of Indian workforce nervous to go back to office without Covid-19 vaccine: survey

Atlassian Corporation Plc, a leading provider of team collaboration and productivity software and the maker of Jira, Confluence, and Trello products, has launched an India-based study highlighting the changing work practices of individuals, teams and organisations in response to the COVID-19 pandemic. According to the report titled - Reworking Work: Understanding The Rise of Work Anywhere, 83% of employees in India are still nervous about going back to the office while there’s no vaccine and restrictions are still in place.

The study commissioned by Atlassian and conducted by Australian research agency PaperGiant, is an extension of the previous global survey conducted in early 2020 with knowledge workers in Australia, USA, Japan, Germany and France using observational, qualitative, and ethnographic research methodologies. In India, 1,425 participants from tier 1, 2 and 3 cities were surveyed for over four weeks in October 2020.

As per the research findings, Indian employees were more likely to want to work completely from home (66%) than any other country surveyed. While people are still managing new challenges that come with remote work, many reported a sense of ‘relief’ being free from the usual presenteeism of the office environment. 70% of people reported their job satisfaction is better than before COVID-19 restrictions. In fact, 61% of employees find it manageable to effectively work at home during the COVID-19 restrictions. With all the positives surrounding remote work, the study also revealed that a majority of Indian workers (78%) were actually worried about what their home life looks like to their colleagues and what it says to them.

A core finding mentions that 86% of employees in India thought the members of their team feel closer to each other now and 75% thought their team worked better together compared to pre-Covid. People are sharing more personal experiences with their team. The majority of Indian employees (89%) reported a feeling of unity and cohesion in their team. Another insightful revelation was that 1 in 2 (50%) of managers said their job security was much better now than before COVID-19. The pandemic has triggered a shift in managerial roles and managers are feeling more integral to workflows and productivity than ever.
Ensuring Business Continuity in the Post-COVID Era

In the post COVID-19 times, it is all the more essential for companies to take care of its employees from both physical and emotional standpoints. While a major part of the global workforce is operating remotely, organizations must ensure that employees feel connected, supported, informed, and motivated during these challenging times. At the same time, businesses that have reopened their doors with the economy’s restart must adhere to all recommended safety measures in the office and onsite.

A ccording to a recent survey by EMA Partners, maintaining high performance of employees during WFH (48%), mental health and wellbeing (47%), people management (47%), employee retention (24%), and people development (22%) have emerged as the top priorities for HRs during the on-going pandemic. In another HR Priorities Survey by Gartner, organizational design and change management (46%), developing the current and future leadership bench (44%), the future of work (32%), and employee experience (28%) are some other HR priorities that are expected to be added to the list.

Embracing Transitions, Ensuring Peace

In the initial phases of the lockdown, avoiding a long commute and spending time with the family increased productivity for most employees and their organizations. However as weeks become months and now coming to nearly a year, this has changed considerably.

Virtual Seminars – Several companies have been hosting virtual seminars covering diverse topics such as fitness, mental health, upskilling, etc., beyond regular business training activities. For instance, some companies have collaborated with fitness experts to conduct Yoga or Zumba sessions virtually to encourage employees for a physical workout at home and make it a regular or alternative day practice to stay fit. Similarly, some companies launched storytelling contests or public speaking sessions to help employees rejuvenate during their busy schedules and help improve their mental wellbeing.

Showing Empathy – At a time when employees are not only feeling burned out but are also living in fear of job loss and facing salary cuts, team leaders and managers must practice empathy and trust their subordinates in every task. They must embrace imperfection, be kind and compassionate, and empathize with other team members at every point possible. Instead of assuming that no challenge will arise, leaders should clarify goals to every employee, be there to listen to their problems, and act as a support system to address their pain points. It is one of the best ways to show that you trust and care for your employees and keeps them feeling more upbeat while working.

Ensuring Clear Communication – For a remote team to perform efficiently, leaders should make sure that everyone in the group communicates clearly and effectively. Since all the conversations are being done through either texts or video conferencing, employees can work on improving their writing as well as speaking skills.

While the aforementioned measures hold great significance, employee safety still leads the priority chart of most organizations. As the economy unlocks and employees return to their offices, companies will need to be extra cautious in terms of employee health, safety and hygiene, and implement numerous measures, including frequent sanitization of common areas, usage of masks and maintaining social distancing at any place possible.
The company conducted numerous wellness seminars for the employees throughout the lockdown as well as when it was lifted in stages by the government. After the HR team members and managers noticed the different points of concern that the employees were bringing regarding the challenges they were facing at home.

cost, until a vaccine is introduced.

Ensuring Safety at Home and Office

One such player who is ensuring business continuity by keeping employees at the forefront is MoneyTap. The fintech lender has been taking various steps to ensure safety to its employees owing to the wrath of COVID-19. To begin with, it has restarted its offline operations with a minimal workforce, with various safety measures in place. For instance, employees are required to sanitize their hands and flash access cards at the entryways as the company has temporarily disabled biometrics to mitigate the risk of contamination.

Not only has the company ensured social distancing at the office by instructing employees to maintain 6-ft distance between their seats, but it has also implemented distanced parking to encourage the practice of parking vehicles in an alternate pattern. Further, the company has limited the maximum number of people using a lift to four, while patients using a lift to four, while the company has temporarily disabled biometrics to mitigate the risk of contamination.

One such player who is ensuring business continuity by keeping employees at the forefront is MoneyTap. The fintech lender has been taking various steps to ensure safety to its employees owing to the wrath of COVID-19. To begin with, it has restarted its offline operations with a minimal workforce, with various safety measures in place. For instance, employees are required to sanitize their hands and flash access cards at the entryways as the company has temporarily disabled biometrics to mitigate the risk of contamination.

Besides, the company has also conducted a survey to identify how people are responding to WFH, challenges faced and solutions to address them, steps to follow if somebody is tested positive, and plan to return to work. It was observed that internet connectivity, social isolation, general anxiety about the virus, keeping up with regular schedules and communication with workers, were the top 5 challenges faced by employees.

Lessons learnt

The company conducted numerous wellness seminars for the employees throughout the lockdown as well as when it was lifted in stages by the government. After the HR team members and managers noticed the different points of concern that the employees were bringing regarding the challenges they were facing at home.

Unique new topics were introduced in the wellness seminars including: Managing stress while working from home, Session on understanding Covid, Workplace ergonomics, Calorie management during the festive season which brought up peak worries of eat-a-lot, yoga sessions, and how to work on reducing smoking.

Important learning was to make sure the company rituals continue even if it has to be done remotely. Most companies have town-halls (or all hands), quarterly or annual parties and other fun events. MoneyTap, for instance distributed food and drinks at employee homes and conducted a virtual party including getting a stand-up comedian perform a Zoom routine which was a huge hit. These rituals ensure a sense of belonging and “life is normal” in these abnormal times.

Finally, it’s true that going digital was one of the most successful ways to ensure business continuity initially. However, with the reopening of the economy, it is clear that companies need to adopt a hybrid model of operation. By leveraging the best of both worlds – offline and remote – companies can acclimatize to the new world order. But, employee safety, along with the other factors that we talked about here, will remain crucial for any business to run successfully in the new normal.

About Sandeep K Banu

Sandeep Banu, Head of HR, MoneyTap, has worked on extensive HR Projects across his corporate journey. From Hiring Strategies to Organisational designs–he has done it all! With his endless reservoir of energy and passion, Sandeep has over 11 years of experience in the world of technology companies.

At MoneyTap, Sandeep is heading the Human Resources Function- driving the HR strategy of the company. MoneyTap aims to be the Credit Line for Asia, providing friendly & flexible credit to hundreds of millions of smart-phone enabled consumers without credit cards, in the developing markets.

Sandeep has worked with three successful companies - Dell, Mindtree, and Flipkart. Before working at MoneyTap, he was one of the veteran HRBPs of Flipkart’s Technology HR team- where he worked for Product Management, Design, IT, Data Platform, Trust & Safety, Demand Forecasting, and Accounting teams.

He spearheaded the best HR practices & programs around- Hiring Strategy, Performance management, Revamping the HR policies, Competency Framework, Rewards & Recognition, HR Analytics, and Org Surveys.
Junoon is a creation of Ahaan Aggarwal, a 17-year-old young entrepreneur who is passionate about helping unskilled workers to learn new skills and become upwardly mobile. Economic Independence for all is a long-term vision for Junoon.

Junoon is a simple, instructional based online vocational training and job search platform that is focused on blue-collar jobs. The platform provides rich training programs to workers across 20 categories like Auto Mechanic, Auto Driver, Painter, Plumber, Electrician, Warehouse Keeper, Security Guard, Carpenter, Mason, Construction Worker, Cleaner, Laundry Attendant, Gardener, Server, Runner, Cooking Assistant, Nanny, Pick, Pack, Delivery Man. The training programs come in both text and video formats and are deemed to be an important step towards standardizing the modest jobs in the country to provide a substantial living. It offers an end-to-end workforce management system by producing quality, skilled manpower, thereby contributing to the Indian economy.

Ahaan Aggarwal is a high school senior at the American Embassy School in New Delhi and is working passionately to help millions of unskilled or semi-skilled workers in India by cascading training and help them have the flexibility to seek jobs. He wants to create a platform for them to get consistent jobs with standardized income.

“After I saw the numbers, I knew what was missing,” says Ahaan. When the national lockdown had begun, Ahaan found that unemployment in manual labor had spiked after offices, warehouses, and many other locations had to shut down because of the lockdown. He created Junoon to help the millions of Indians across the country struggling to find employment.

Ahaan firmly believes that by improving the skills of blue-collar workers, India can experience sizable economic growth. Junoon is his way of giving back to the company. Ahaan interned with Lightbox VC in the summer of 2020. He attended Harvard Secondary School in Summer 2019.

What made you take to 'business' so early in life?
Back when the national lockdown had begun, I witnessed the mass reverse migration of millions of Indians within weeks after COVID led lockdown. Because of their personal circumstances and shifting market supply, unemployment spiked; many had no choice but to return to their hometowns. One of the biggest hit groups: blue-collar workers. Roughly 60% of the total blue-collar workforce in India left with no work due to COVID
Pandemic. During our research, we found that the biggest gap is numerous workers have a lack of professional training and skills and our priority is to deliver the right set of skill development training which helps them in their employment.

So, I created Junoon to help the millions of Indians across the country that were struggling to find employment.

**How about your formal education?**
Currently I am pursuing my intermediate from American Embassy, New Delhi. I have interned with Lightbox Venture Capital (VC) firm in the summer of 2020. I have attended Harvard Secondary School in Summer 2019. Along with academics in my extra co circular activities I have been doing theatre and I am the current president of theatre at the American embassy.

**Describe your Entrepreneurship Journey.**
I could say that my entrepreneurship journey has started little earlier, as my father is a serial tech entrepreneur and mother is an Internet entrepreneur and both are the biggest mentors, who have been helping me in nurturing my Entrepreneurial skills. I experienced the 'eureka moment' when millions of people were migrated during the lockdown. And I am passionate about helping the community, and I found that creating opportunities for unskilled or semi-skilled workers to upskill and find financial stability is a fundamental need for our society and economy. Also, as my mother and father are entrepreneurs their mentorship and methods have influenced me throughout my life and are the foundations of the method that I use today to grow.

**What is the basic concept behind Junoon?**
Junoon is a simple, instructional based online vocational training and job search platform that is focused on blue-collar and grey-collar jobs. Junoon serves to help unskilled and semi-skilled workers review or acquire career-specific skills and become better qualified. Our long-term goal is to provide the necessary opportunities to enable widespread economic independence.

Junoon provides rich training programs across 20 categories including Auto Mechanic, Auto Driver, Painter, Plumber, Electrician, Warehouse Keeper, Security Guard, Carpenter, Mason, Construction Worker, Cleaner, Laundry Attendant, Gardener, Server, Runner, Cooking Assistant, Nanny, Pick, Pack, Delivery Man. The training programs come in both text and video formats and aim to standardize modest jobs in the country provide a substantial living. It offers an end-to-end workforce management system by producing quality, skilled manpower, thereby contributing to the Indian economy.

Partner companies can list their requirements and see the profiles of skilled workers matching their requirement.

**What is the model around which Junoon works?**
Our Business model is very simple. It's a platform to help blue-collar workers and employers. Accessing the content and applying to jobs is absolutely free. Posting job openings is also free of cost with no cap on the number of jobs posting. When an employer downloads candidate's application with contact data we charge INR 79/application. Once we launch KYC and verification services, the employees will need to pay INR 199 per verified candidate. So, this is low cost, scalable, and a performance-based business model.

**What are the growth plans and the next level for Junoon?**
We recently raised our seed round led by Kunal Khattar of AdvantEdge and angel investor Viren Rana. Vishesh Tandon, Chaim Friedman of LionBird Ventures and Serial Entrepreneur and angel investor Sandeep Aggarwal participated in the round.

**Roadmap for the coming years:**
- Close to 2 million people will be getting jobs through Junoon
- Will launch Skill assessment test was based on gender, age, knowledge, language proficiency will tell the likelihood of finding the job in any of the category keeping city and wages too in consideration
- We also plan to work on the KYC Verification, Background check and reference for Blue collared workers for providing this facility to the employer partners
Junoon will launch the community college program in 10K villages which we have identified during our market research.

**How will you describe the success of Junoon?**

Ans- Junoon success can be defined when we will see the people are getting skilled through junoon and the process of their recruitment will be pacing up. In my view, we will realize our success when we would be able to enhance the skills of blue-collar workers in 10 k villages which we mapped during our research.

**What is the USP of Junoon?**

Junoon provides rich training programs to workers across 20 categories like Auto Mechanic, Auto Driver, Painter, Plumber, Electrician, Warehouse Keeper, Security Guard, Carpenter, Mason, Construction Worker, Cleaner, Laundry Attendant, Gardener, Server, Runner, Cooking Assistant, Nanny, Pick, Pack, Delivery Man. The training programs come in both text and video formats and aim to standardize modest jobs in the country provide a substantial living.

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**Car Blushh launches doorstep auto care facility**

Car Blushh announces the launch of its platform for complete auto care services to make daily driving a super hygienic and comfortable experience. The startup brings integrated car care services to the doorstep of customers, making their experience hassle-free. It adopts technology to identify and address the problems of the customers. The team at Car Blushh is well-trained to follow strict personal hygiene protocols before and after every service delivery.

Car Blushh emerges as a responsible company by creating job opportunities for car cleaners amid a backdrop of acute job losses during the pandemic. Even though it is a male-dominated sector, Car Blushh employed female washers to promote women empowerment. The company currently offers detailed car cleaning using waterless cleaning solutions along with daily sanitization and air check and has plans to soon roll out complete auto care services from maintenance to auto insurance.

Speaking on the launch, Car Blushh Founder and CEO, Ruchhi Wadhwa said, “We saw how this pandemic hit employment, in the same way, these car washers also succumbed to it and lost their jobs. The company was therefore formed not only to employ these people but also to streamline the sector, creating a new experience for customers where hygiene is kept on top.”

Owing to customer’s busy schedules and technological shift, Car Blushh will soon be operational via the app entailing overall car maintenance services in addition to the conventional car washing facility. Since its inception, Car Blushh has covered 45 societies and has more than 1350 happy customers. The company currently operates in Delhi/NCR and will be expanding in Gurgaon, Jaipur and Chandigarh soon, eventually making its space felt in Pan India.
The COVID-19 pandemic has proven to be the biggest public health challenge in over a century, and institutions and individuals across the world are finding ways to adjust themselves to what appears to be a different way of functioning. While the challenges posed by the situation are manifold and cover every aspect of our daily lives, they all have a significant impact on our mental health. If there ever was a time to foreground the discussion on mental health, it is now.

If you are finding it difficult to cope with the relative isolation, then you should take the help of support systems, be it familial, social, or medical. If your mental health takes a toll, it will also end up compromising your immune response, which is something you absolutely cannot afford during these critical times. While conventional pharmacological interventions certainly have their place, it is important to buttress them with supplements and functional foods that support a healthy lifestyle. Let us take a look at some natural remedies that have positive effects on mental health.

**Tryptophan and blueberry extracts** – There is a lot of ongoing research on how food supplementation can alleviate depression. L-tryptophan, the precursor of serotonin, is known to help suppress anxious and depressed moods. According to a recent review conducted by researchers at Nihon Pharmaceutical University Japan, daily supplementation of L-tryptophan had a marked improvement in the mood of individuals. The researchers found that tryptophan availability to the brain is enhanced when it is ingested along with carbohydrates, maximizing its mood alleviating effects. Another study published in the British Journal of Nutrition found that supplementing the diet with blueberries leads to fewer depression symptoms compared to the placebo group.

**Valerian** – The herb derived from the root of the flower, Valeriana officinalis, is an effective combatant against anxiety and sleep problems. It is an excellent option for elderly people as it does not cause memory problems as most sedative medications do. It may also help children who have trouble falling asleep by reducing anxiety and improving sleep quality, especially if they suffer from attention deficit hyperactivity disorder. However, you need to consult with your physician for the appropriate dosage. Valerian causes headaches and upsets the stomach. It is not clear as to whether it is safe to use this herb during pregnancy, as there have been no studies on this front yet. Bear in mind that this herb takes a while to work. So, if you are looking for a quick fix, you need to use it along with prescription medication under advisement from your physician.

**Omega-3 fatty acids** – These naturally occurring fatty acids are abundant in cold-water fish, such as sardines, salmon, and anchovies. People who cannot eat fish can also obtain them from fish oil capsules. Omega-3 supplements boost the effectiveness of antidepressant medication. They also double up as a stand-alone treatment for people who are concerned about the side effects of antidepressant medication, such as the elderly, people with underlying medical conditions, and pregnant women. Omega-3 fats may help treat depression in people with bipolar disorder, but they can also trigger mania. So you must take them along with a mood stabilizer. Consult with your physician beforehand as excess dosage increases the risk of stomach upset and gastrointestinal bleeding.

It bears mentioning that complex problems like stress don’t have a single solution. While a good diet is important for mental well-being, there are no individual supplements that can help reduce or relieve stress. It is a common misnomer that if you take glamorous and expensive supplements, we don’t need to pay attention to our diet. This is simply not the case. Paying attention to the food we eat and enjoying our meal is equally important, especially during these uncertain times. Ensure sufficient hydration, boost your protein intake by adding seeds and nuts to your breakfast meals, and choose whole grains wherever possible. Include a vitamin D-supplement, as it can help boost immunity for vulnerable COVID-19 groups, including elders, nursing home residents, and hospital inpatients. Just because these remedies come from plant or animal sources does not necessarily make them safe. Herbal remedies can interact with regular medication, just like other drugs. Talk to your doctor before you go for herbal supplementation.

-Prakriti Poddar is an expert in Mental Health & Director Poddar Wellness Ltd. and MD, Poddar Foundation.
Before the corona virus upended the global economy, pan globe manufacturers were facing a shortage of workers. In fact, Deloitte and the Manufacturing Institute estimated in a 2018 study that as many as 2.4 million factory jobs could remain unfilled through 2028 because of a tight labor market and a lack of people with the needed skills.

Now, the economic expansion has been reversed in sudden and dramatic fashion and the labor market has been badly damaged. As the pandemic wreaked havoc on public health and the economy, some factories were shuttered to slow the spread of the virus. Manufacturing output measures plummeted. Consumer demand for big-ticket items dropped. Disrupted supply lines from China and elsewhere stunted production.

Meanwhile, HR departments scrambled to deal with the new landscape, sorting out staffing demands and interpreting new regulations on paid leave. They established rules on access to facilities, including temperature checks and social-distancing requirements for employees, and new processes for clocking in and out.

Manufacturing, like the global economy, is on uncertain ground. It will take months, if not years, for operations at some plants to rebound. The virus also exposed faults in the international supply chain that in the long term may lead to expanded production of medical supplies, prescription drugs and other items.

While roughly half of the overall labor force is female, just 29% of the nation's nearly 13 million manufacturing jobs are filled by women, according to estimates.

When her father and grandfather worked in manufacturing, the jobs were physically demanding. Now, though, these are not necessarily manual labor jobs. There's a place for everyone.

New technologies are helping make that transition possible. Companies are planning and investing in the next three years for enterprise wide solutions, so they have factories that are wired and smart. We're at the cusp of that.

In the near term, that means fewer employees will be needed for some functions that can be done by robots. But when sensors are used to measure a machine's operations— for instance, someone still needs to install the sensors, understand the resulting data and create a dashboard so managers can track productivity. People with these skills are in short supply.

These aren't people who work in the factory today.

So how does HR find that talent? How does it attract, retain and

There's Still That Misperception That You Can't Have A Great Career Without Going To College.

At the same time, companies making crucial supplies, such as protective masks for health care workers, scaled up production to meet skyrocketing demand. Others revamped operations to make ventilators and other vital products. Meanwhile, sectors such as food and beverage saw increased demand as the public stayed home.

The virus also exposed faults in the international supply chain that in the long term may lead to expanded production of medical supplies, prescription drugs and other items.

Manufacturing, like the global economy, is on uncertain ground. It will take months, if not years, for operations at some plants to rebound. The demand for new workers is likely to be soft during the early stages of the recovery.

Still, the biggest challenges many HR leaders in manufacturing cited before the pandemic will remain, including a tide of Baby Boomer retirements and a negative view of manufacturing among younger workers.

One important goal, Lee says, is to draw more women, veterans and other underrepresented populations to the industry.
engage a digital workforce, all while keeping the old manufacturing system running?
Part of the answer will involve adopting a less hierarchical structure that empowers workers and allows them to see beyond their own tasks. Smart factories will be awash in data, so everyone will need to be making strategic decisions. It's the democratization of data.

April 2020 Manufacturing Output: -13.7%
The Largest Monthly Decrease In Output Since The Regulators Began Tracking Industrial Production More Than 100 Years Ago.

Career-progression planning will be tailored to lower-level workers, and many employees will move laterally within an organization in order to learn a broad set of skills.

Performance management systems will need to move from objective measurements to value-based assessments. For instance, instead of rating a worker on the ability to produce 100 widgets, a new evaluation may assess how the employee was able to improve efficiency by programming a robot to produce 500 widgets.

HR leaders will need to understand the tech road map for their organizations and then update job descriptions and staffing plans to get where they want to go. According to the Deloitte study, 47% of manufacturing jobs will be gone in the next decade because of the shift to more technology.

Overall staffing will be higher, but the jobs will be different. There may be 20% fewer assembler jobs, but new types of workers will be needed to program the corresponding machinery.

Finding And Developing Workers
In response, Kapco's- a leading military hardware giant's HR team revamped its employee development plan. The process, which lasts 24-36 months, spells out how workers can develop their skills as well as boost their compensation over the long term. The effort has resulted in reduced turnover and increased engagement and communication. They can own some of their own success and career path.
Kapco's recruiters check in with new hires early on to see how they're doing and identify potential problems. The company also uses a buddy program, pairing more-experienced workers with new employees to help them assimilate faster.

Julie Mann- corporate HR director at Neogen Corp. in Lansing, Mich, thinks a lot about the ideal candidate, where to find him or her -at a college robotics competition, perhaps, and how to initiate contact. They're not out there looking for us.

1.4m Number Of U.S. Manufacturing Jobs Lost In March And April 2020 Combined

Restless workers haven't helped manufacturers close the skills gap. It feels like the workforce lately is looking to move quickly through things rather than spend the time to become skilled in the position.

shoe shoppers with ads after they've been browsing sneakers online.
Its crazy how well it works, Mann says, noting that clicks on her targeted job ads are 25% above expected rates. In January, a Face book ad for a warehouse worker job drew interest from 76,000 people online. I can't get that with anything else.

Retraining And Retaining Talent
For many manufacturers, a crucial strategy for closing the skills gap is retraining current workers.

At Hatch Stamping Co, a Chelsea, Mich.-based supplier to the auto industry with 1,250 employees around the world, there's no place like home—or the plant floor—when searching for talent. With die setters nearly impossible to find, Judi Wooten, vice president of administration, looks for employees with good mechanical skills and arranges to train them as die setters. She's found workers with other skills, too. Once, she was chatting with a manufacturing worker who mentioned he was taking technology classes. Now he's doing well in the IT department.
Improving Manufacturing's Image

As Baby Boomers leave the workforce, manufacturers know the industry has a bit of an image problem with younger workers—and with their parents. There's still that misperception that you can't have a great career without going to college.

Part of the challenge of drawing young people to the factory floor is convincing their parents that manufacturing holds promise. When Neogen offered a program for high school seniors to work in manufacturing jobs part time during their senior years, it invited their parents to the orientation as well. All these people are going to college and then realizing they don't like it but have racked up college debt.

If parents understand the child could leave high school and get into a trade making as much money as they would have their first year out of college—without the college bills, they would be more prone to go that way.

9.1% Unemployment Rate In The Manufacturing Sector As Of June 2020

Outreach efforts also need to involve convincing younger generations that vocational training is a valid choice. The skills gap is not going to be closed by everyone going to college and becoming a mechanical engineer. Dumb, dirty and dangerous has been the rap on manufacturing in some quarters. Millennials, in particular, tend to view the sector as hierarchical and short on technology. All of those things have changed and are changing. The smart factory is allowing Millennials to see the outcome of what they do every day in what the organization is trying to achieve.

HR leaders at many companies have become public relations agents for their industry. We're leading-edge. It's not your grandfather's manufacturing.

Neogen, like Hatch Stamping, offers tours for students and their teachers as part of Michigan's National Manufacturing Day that draws busloads. We're trying to get high school students' eyeballs on manufacturing. A lot of it is getting information into their hands before they need a job—getting them to think about what the job looks like.

Kapco in Wisconsin has embraced younger generations by giving student's tours, sending speakers to high schools, joining a state youth apprenticeship program and talking up the technology the company uses. These efforts reinforce the message that the operation is clean, it's bright, it's state-of-the-art technology, it's safe. Companies also need to appeal to younger potential workers by highlighting the value of the work. Neogen, for instance, emphasizes its role in protecting food safety. We call it being part of the mission that matters. That's more and more important to people: working for a company where they believe in what it's doing. We're all getting more purpose-driven, but it's particularly important for the millennial group.

The strategy to fill jobs needs to focus on the narrative of why those positions are worthwhile. Creativity, flexibility and storytelling about why the jobs are important can go a long way toward finding the right people to keep production lines humming as the economy and manufacturers regain their footing.

Your call now folks

Contributed by

K S Ahluwalia, Executive Coach and Mentor-Excalibre, E-mail: ks.ahluwalia@yahoo.com
Mathematics is an incredibly important concept – one that we inevitably and unintentionally use to solve everyday problems. The laws of mathematics govern everything around us, and without a good understanding of them, one can encounter significant difficulties in life. As a subject, students have polarised views around it, while some might find it interesting and easy to understand, most believe they do not have the ability to solve math problems. In fact, more than any other subject, math is considered something that people are either really good at or not.

For students, it is crucial to understand that Math is not an innate skill and that it isn’t something we are “good” or “bad” at. Mathematics can be learnt and bettered through simple strategies.

Here are 5 tips that will help students fall in love with math and craft the learning path that suits them best.

1. Understanding the concept

It’s important to understand that Mathematics is a conceptual subject and is deeply seeded in logic. Every single math concept can be broken down into the basic fundamentals. To be able to learn advanced mathematical processes, students must first get a firm grasp of the fundamentals of math. Having the basics right will ensure that students ultimately save time and will significantly reduce their confusion while working on more complex problems.

2. Explore online resources

Research has shown time and again that hard subjects like Mathematics can be learnt very effectively online. With the current remote-learning scenario, students have a great opportunity to explore various online resources to help them ace math. Online learning can help students visualise a math problem and help them gain conceptual understanding while solving it. Additionally, gamified content on various online learning platforms is an effective learning strategy because they engage students and provide them with incentives for continued practice. Students can learn key concepts through math games that keep them motivated.

3. Practice, practice, and more practice

One of the most crucial ways to ensure students do well in Mathematics is for them to get hands on and actively practice the subject as frequently as possible. Solving math problems multiple times is a key learning aid because it helps transition problem-solving skills from the conscious to the subconscious. This method of learning will not only help rewire the mind to understand math problems but also helps students develop an affinity for the subject. As a teacher and a math-lover, I can say with certainty that proficiency in math is not restricted to those who have the aptitude for it. With regular and diligent practice, anyone can get better at math.

4. Focus on the logic

The beauty of Mathematics lies in the logic behind its various concepts. While shortcuts and tricks have been used by students and teachers from time and again to simply math, these methods actually allow students to skip conceptual thinking. Continuous use of shortcuts would lead to students carrying a big bag of tricks into an examination and not really thinking about the questions asked. Students must treat every single math problem as a new challenge and figure out the different ways in which it can be solved.

5. Ask for help

More often than not students shy away from asking for help due to the fear of looking uninformed. In a traditional classroom setting, students find themselves trying to “catch-up” with their peers and often do not get their doubts resolved. As a teacher, I encourage students not to believe what they don’t understand and to keep seeking answers. Students must work on their confidence while asking for help to improve their competence. Today, with numerous online resources available at their disposal, students can also embrace a flexible format of learning, where they can learn a concept as many times as possible in an environment that is devoid of judgement and peer pressure.

-Anita Kishor is Teacher and Chief Strategy Officer, BYJU’S.
While the pandemic has indiscriminately attacked all industries, it is the startup industry that has taken the brunt of the attack. Not having their feet planted as firmly in the market as established organizations and not having enough funds to support their workforce without generating business, the startups have been forced to rethink their business strategies to survive. While work-from-home and online sales and marketing have emerged as saviours for many businesses during the lockdown period, the startup owners now need to set their eyes upon bigger targets. They need to figure out a way to bloom once the pandemic subsides. Let us discuss some of the strategies that the startups will adopt to boost their growth in the post-Covid era.

Work-from-home

While the transition from a traditional office-based working model to a work-from-home model was forced upon us because of the pandemic, many business organizations are beginning to realize the benefits of this model. Earlier, the executives used to frown upon the idea of working from home. However, the pandemic has proven that the opposite is the case. The work-from-home model has several benefits for both the employees and employers, and it is going to play a key role in supporting the growth of startups in the post-pandemic phase. Let us see how:

Benefits for employees

1. This working model offers safety from the dreaded Covid-19 infection that has claimed so many lives and caused so much suffering.
2. It offers flexibility and saves precious hours that had to be spent in the commuting process.
3. It offers the employees greater control over their work environment and boosts their morale and productivity.
Benefits for employers

Permanently transitioning to the work-from-home model means that the startups can cut down on infrastructural expenses. It would be especially beneficial for those startups that are running low on liquidity as an after-effect of Covid-19. The capital that is saved in the process can be spent towards the growth of the business.

Since the work-from-home model allows the employees to manage their personal and professional life better, they stay more productive - which is beneficial for business.

Digital Marketing

Printed advertisements and direct mailers wouldn't be as effective as digital marketing in the new normal. A huge chunk of the population has transitioned to the online platform for media consumption, shopping, entertainment, etc. Thus, startups would have more opportunities to reach out to potential customers online than they would have offline.

Digital marketing is something that has been gaining popularity for a long time, but the pandemic has catalyzed its adoption. Shortly, print media may cease to exist altogether and those who are wise enough to see this change coming will have an edge over their competitors in the new normal.

Better capital management

The pandemic has exposed the flaws in the system and it has shown how the startups – especially those in their nascent stages – are often working on a very limited amount of capital. According to sources, nearly 60% of businesses that were shut down temporarily due to the pandemic will now remain permanently shut.

This is a serious issue and the startups need to work on their capital management. They need to build cash war rooms, where every expense will be put under the microscope to ensure that the business isn't bleeding unnecessary capital. They also need to create an emergency fund that can be utilized in times of stress when the business isn't doing well. It will help startups survive any future calamities that might strike us out of the blue.

Exploring new avenues and adaptability

Future belongs to those who are willing to adapt to changing scenarios. While the Covid-19 pandemic has killed the demand for several products and services, it has also created new opportunities at the same time. Hand sanitizers, which occupied a relatively small share in the market, have suddenly become a basic commodity that everyone needs.

To make the most of this opportunity, many wine distilleries and cosmetics companies started producing hand sanitizers. The moral of the story is that where one door closes, another one opens. You just have to find it.

While sectors like travel and tourism will revive slowly, others are growing pretty quickly. New startups can venture into domains like Ed Tech, preventive care, e-commerce, etc. as they will be becoming quite popular in the new normal.

All that being said, one thing that we need to keep in mind is that nothing is set in stone. The pandemic has shown us that things can change in the blink of an eye. Therefore, it is a wait-and-watch game at this point. The post-pandemic era hasn't arrived yet, and it might turn out to be completely different from what we have imagined it would be like. Amid all this, the most important thing for startups is to stay positive and stay on the lookout for change.

About Rachit Chawla

Rachit Chawla, CEO & Founder, Finway FSC, started CHC Logistics Pvt. Ltd., an integrated third-party logistics company having 20+ branches across India specializing in the field of Warehousing and Trucking. He has successfully founded and achieved a turnover of INR 200 million in his logistics venture in a span of few years.

Presently he serves CHC Logistics as Managing Director. In addition to his logistics business, he is a sophisticated high net worth investor and has been successfully managing his family's investments portfolio since 2008.

Besides being SEBI registered investment advisor, Rachit is also a certified Investment Advisor from National Institute of Securities Markets and also a holder of Insurance Regulatory and Development Authority (IRDA) license. At Finway, Rachit's responsibilities revolve around to envision organisational goals and create plans and strategies that help to achieve these goals. He is the inspirational force to all team members for achieving individual's and group's targets. He wants to establish Finway a system-driven organisation rather than only person-driven by the optimum deployment of the latest technologies. In addition, Rachit has made commendable efforts in harvesting a congenial atmosphere which helps in evolving right work culture in the organisation. He plays the role of MENTOR for the organisation so that overall growth could be achieved.

Also, Rachit is the Co-Founder, Start-up Mentor, and Director – Finance & Technology at Risers Accelerator to nurture and empower aspiring entrepreneurs to run their business successfully. Being a finance trainer and stock advisor, he aims to provide them with mentoring and complete assistance to scale their businesses to the next level, ultimately contributing to India’s GDP.
For a long time, gold has been increasingly used as a strategic asset that can be used as collateral to overcome the financing needs of individuals and small businesses. During difficult times, gold provides liquidity and acts as a source of funding and ensures financial safety. Pledging gold as collateral to meet financial obligations has been witnessed in the Indian gold market for a long time. Small businesses pledge gold for working capital and Indian households use gold recycling to finance personal aspirations and needs like medical expenses, education fees, marriage etc. With the unprecedented times today amidst the pandemic, the country witnessed an uptrend in the form of gold recycling demand from both individual and business sectors. Due to the higher gold price and greater liquidity needs arising with the onset of COVID-19, it is believed that this pandemic situation will induce higher gold recycling from consumers.

Gold recycling
This surge in interest for gold recycling among the common man, farmers, small businesses and merchants is helping revive stalled economic activities. Small business owners and the common man have always been more forthcoming to use their unused gold and jewellery in order to meet their urgent requirements, the challenge however is finding trusted authorities and getting the right valuation in return. Gold recycling is not just of the utmost importance to India's gold supply chain but also creates liquidity for people in need.

As per 'NITI Ayog' report on Gold Market, the gold ecosystem is currently unorganized, fragmented and suffers from inefficiencies. DRU GOLD, a trusted gold recycling organization aims to bring in the much-needed transparency, efficiency in the market and make it more organized, helping the industry to
reduce dependency on imports. The company strives for commitment to excellence and adheres to the strongest moral and ethical principles both internally & externally. It firmly believes in providing an empathetic experience with transparent and scientific methodology from gold assessment to gold encashment.

**Transparent process**

As pioneers of dependability and trust, DRU GOLD provides maximum value and instant payouts for gold with the assistance of the transparent and new age processes. DRU GOLD buys customer’s old jewellery and releases pledged jewellery - at the stores, at customer homes; at the mobile shop and releases instant payment and the entire process is done in front of the customer. Every DRU GOLD store provides customers with a personalized experience and the ease of a transparent process, offering them the best value for gold encashment.

DRU GOLD also supports the 'Make in India' initiative to curb the imports thus saving foreign exchange. As the price of gold is consistently increasing, the amount of recycled gold in the market is on the rise. DRU GOLD's services help the industry in cutting down on imports of gold by gathering the unused and old gold and circulating it back in the market.

On the rapid expansion spree, DRU GOLD with its newly inaugurated 15th store has become the first Indian Startup with maximum expansion in 2020 with plans to increase its footprints globally. The company has already served 1000+ customers this year and already set its customers to sail towards further growth and prosperity.

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**About Akhilesh Agarwal**

All of 27 years of age, Akhilesh Agarwal, Founder and CEO of DRU GOLD is not only an enthusiastic young entrepreneur but also a visionary who aspires to create and make a difference in the entrepreneurial ecosystem of India. As a young leader, Akhilesh envisages to shape DRU GOLD as India's fastest-growing, trusted & consumer first start-up with a mission to bring in much-required transparency and reliability in the gold recycling business via the purchase & release of pledged gold.

With an educational background in Business Administration, he set his career in motion with Sri Krishna Jewellers as a sales executive and over the years worked his way up to head their operations. His hands-on work style and a decade's worth of experience in this industry helped him pick valuable on-ground consumer insights that have helped him pave the way for solving gaps as faced by people through DRU GOLD.

His strategic vision, partnerships and very customer focused beliefs sets him apart from the current crop of leaders. With DRU GOLD, Akhilesh intends to bring in more transparency to the industry and operate with innovative offerings and higher moral standards to benefit the customers. With his deep understanding of the market and his mastery to overcome the market uncertainties, he strives to bridge the gap and provide favorable conditions for the customers.

His goal is to drive and initiate change in the sector which is controlled majorly by unorganized players by designing and implementing customer-centric business policies. He hopes to take this vision with DRU GOLD globally and drive investors who see it as an eminent investment.
Digital transformation will keep mutating consumer behaviour and here’s four ways it has done so:

1. Localized & Personal Searches:

Millennials will remember growing up asking questions to Jeeves on Ask.com in the late 90’s to early 2000’s. They gradually adopted the technological advancements and helped the older generation get comfortable with the changes. Today Google is God and has answers to everything. Searches used to be about solving a particular problem, today they are about fulfilling specific needs such as finding the nearest and best chemist or doctor or Italian takeout, etc.

The Rise of Hyperlocal amid COVID-19:

Until a few years ago, if you were to look up “best dessert in Mumbai”, your results would probably include outlets from Churchgate to Borivali which is a distance of approximately 40 kilometres! It was difficult to locate the right place within a 5 kilometre radius which also made it equally tedious for businesses to reach their customers. To eliminate this inconvenience, location services were developed which allowed the search results to become more ‘customized’ for the consumer.

These days Zomato does it all for you – searches restaurants within your vicinity, sorts them by rating, shows you a map for directions and even displays pictures of the ambience and menu! From the comfort of your homes, you can now take a virtual experience of the places you wish to visit. Let us not forget the contribution of two noble voices – Alexa and Siri who have voice-recognised us and catered to all our whims and fancies throughout the entire journey!

2. Research Backed Consumer Decisions:

Thanks to know-it-all search engines powered by robust algorithms, information is available at length to
any consumer who may need to access it. In fact many a times, consumers are not even looking to make a purchase but stumble upon it and then thoroughly research it to quench that curiosity! E.g. In USA 38% of the online traffic is researching whereas 40% is simply skimming through!

The advent of COVID accelerated the need for making digital purchases with minimal human contact. In order to do so, consumers began to feel the need to explore their options and then pick the best deal out of those offered. For businesses, keeping up with this new trend means staying on top of their inventory and keeping it updated in real time. Keeping an eye on competitor pricing and maintaining transparency with the customers are the keys for flourishing in these uncertain times.

COVID propelled this trend further as human contact became a health hazard. Here are some interesting facts that convey the extent of this trend:

- One out of five consumers in the United States who recently ordered groceries online, did so for the first time!
- Hema, which is Alibaba's online supermarket, recorded a 220% growth in the number of orders year-on-year!
- Ocado, which is UK's online supermarket, says that one out of their 800,000 active customers in 2019 wanted to order once a week in March 2020!

Demand is going to be unmet as the consumer cart size is increasing and the quantum of orders that retailers can pick up and deliver is limited.

Reviews Drive Purchase Decisions:

Further to the above, trust is the most critical aspect of doing business. First-time consumers are usually apprehensive about migrating to a new brand and therefore bank upon other consumers’ reviews to make the decision simpler.

It serves 4 purposes:

- To know others’ experiences with the same brand
- To gain the trust of that enterprise
- Avoidance of poor quality products and services
- Reveals transparency of the business

It is now imperative for business to ask consumers to leave them online reviews for future prospects.

3. The e-Commerce Wave:

As consumer needs evolved with the advent of technology, so did the sellers' market. Consumers demanded more and more customization at cheaper cost and the only way to serve that need was to go hyperlocal. Retail giants such as Amazon and recently Jio Mart have aggregated millions of smaller retail outlets and brought them under one roof which is accessible with a few clicks.

This deficiency in the system capacity is visible across all retail segments clearly conveying the onboarding of a large number of new customers.

Accenture analysis believes that the above shortfall will lead to a reduction in online purchases by frequent buyers. They are far more likely to remain loyal to smaller retail brands.
4. OTT Content is Replacing TV:

A large number of consumers are dropping their cable subscriptions as online video streaming services offer content at will. The latter being cheaper and convenient is drawing consumers away from the traditional to the more accessible OTT (Over-The-Top) videos. YouTube videos are beginning to have more viewership than news airing during primetime. Streaming giants such as Hulu, Netflix and Amazon Prime have managed to attract advertisers who are now betting on OTT marketing strategies. Some of the advertisers are willing to place half their marketing budget into the hands of these online streamers as the engagement on their mediums is 18.3 times higher than TV viewers.

Facebook and Instagram Ads Influence Buyers:

Here’s some reasons why:

- Facebook videos clock ~8 billion daily views on an average!
- The likelihood of a consumer making a purchase is 70% greater than otherwise when using Instagram.
- Instagram ads appear in the organic feed and therefore have a significantly high view rate.
- 64% of the consumers buy an item online after having watched a video of the same

Social Media Influencing:

Millenials are not the only avid shoppers and influencers, Generation X is also catching up. In fact Gen-X spends ~7 hours per week on social media as compared to ~6 hours per week by millennials! Both are digital fanatics – generations worth investing in for businesses since both are the need of the hour.

Facebook and now Facebook-owned Instagram have created huge platforms that enable creators to promote products/services effectively on a large scale. With ~73 million users, India has the second largest user base of Instagram after USA at ~116 million, across all age groups. The potential for outreach in this country is magnificent and ever growing.

In 1997 only 70 million people were online, over 20 years later the number grew to 4 billion which is half the world's population! The metamorphosis is humongous and an eventful 2020 is leading the way in transforming how we live.

About Annakoot

Ritika Bahl, a visionary and CMO of Annakoot, started her journey in the world of marketing with the family owned businesses Lemon tree, Blue Mountain and Global Alliance. Driven by her unceasing zeal and dedication 'bestowed upon her by Lord Krishna himself', Ritika has managed to create the brand of her own “Annakoot - God’s Own Cuisine,” conceived by ISKCONs Bangalore.

By constantly innovating, developing new products and staying up to date with the market trends, Ritika has succeeded in establishing Annakoot as a health-conscious food brand among domestic and international consumers. Recognized for utilizing diverse marketing methods and tactics, including advertising campaigns, marketing communications, and web based solutions, team Anakoot is all set to make 'sattvic' food a new trend globally.

The mission is to build a legacy of promoting physical and mental well-being by serving 'sattvic' food and ingredients at the state-of-the-art restaurant and outlets.

- Ritika Bahl is CMO & Spokesperson, Annakoot.

Growing Digital Transformation May Be Insecure for Many

Trend Micro Incorporated, the leader in cloud security, today released survey results confirming that the pandemic has accelerated digital transformation for 88% of global organizations. However, this increase in cloud adoption may leave business data insecure.

Trend Micro commissioned Sapio Research to interview 2565 decision makers in 28 countries, across several industry sectors, and from organizations of all sizes, with a focus on large enterprise.

“It’s a very positive sign that a majority of organizations around the world are embracing digital transformation and adopting the cloud,” said Mark Nunnikhoven, vice president of cloud research for Trend Micro. “But the survey findings also highlight the challenges remaining with understanding security in the cloud. Cloud adoption is not a ‘set it and forget it’ process, but takes ongoing management and strategic configuration to make the best security decisions for your business.”

The survey confirms a simple misconception that can lead to serious security consequences. While cloud infrastructure is secure, customers are responsible for securing their own data – which is the basis of the Shared Responsibility Model for cloud. Nearly all (92%) of respondents say they are confident they understand their cloud security responsibility, but 97% also believe their cloud service provider (CSP) offers sufficient data protection.

Of those surveyed, only 40% of respondents use third-party tools to secure their cloud environments. This suggests that there may be significant coverage gaps and confirms that the shared responsibility is not understood. Trend Micro Research has found that misconfigurations are the number one risk to cloud environments, which can happen when companies don’t know their part of the Shared Responsibility Model.
Smart home devices have become an integral part of our digitally connected world. While these highly innovative devices have transformed our way of life in many ways, they sometimes come with their fair share of risks. One of the major challenges faced by manufacturers is to provide steps to defend these devices from cyberattacks. Here are a few steps that I feel most people can take to protect and safeguard their smart devices from malicious cyber intruders.

Choose your devices smartly

The first step in buying smart appliances should be to carry out necessary market research on various manufacturing brands regarding their safety aspect. It is critical to the safety of your devices and home that you evaluate the security protection and privacy features offered by various brands. It's safer if they provide regular firmware updates for better performance and continuous protection. The product should always be bought from authorized resellers of the brand for genuine and authentic products.

Secure your Wi-Fi Network

Since a Wi-Fi range can go beyond the four walls of the home and offices, it makes your home network vulnerable to cyber intrusion. But this can be prevented by installing a good Wi-Fi router and securing the network with a unique network name and password. Some routers have the option to create a secondary network, which can be used specifically for all smart home devices. This will restrict the hacker's movement and access. The “hide network” option also prevents outsiders from connecting to the network. Lastly, install VPN on your smart devices to protect your privacy in case it is connected to a public network.

Disconnect to protect

Most routers have the universal plug and play (UPnP) option that lets you find and connect to other devices on the same network easily, but it also a security hazard. It gives outsiders a chance to find and access your devices. Turn off UPnP on the router to prevent a potential intrusion. Similarly, not all smart home devices need to be active and connected at all times. Disconnect devices or turn them off when you plan to be away for a long period of time.

Keep your operating system and apps in check

The operating system as well as the apps installed on the smart devices should be regularly updated. Most of these updates include security and bug fixes that prevent hackers from exploiting vulnerabilities that the smart devices might have. It is also important to monitor apps and double check permissions requested by them. It's crucial to watch out for warning signs like if an app is requesting access data that is not pertinent to its function.

Power of passwords

The key to every device is the password that is set for it. During the setup process, the default password must be changed immediately. Ideally, passwords should be at least 8 characters long and include numbers as well as special characters. Use of generic or easy-to-guess passwords with personal information like name, date of birth etc. should be avoided. It is advisable to change the password occasionally, once every six months. Two-factor authentication is another way to keep your devices and data protected from cyber intrusion.

-Kishan Jain is Director, Goldmedal Electricals.
Linode Vision to Make Cloud Computing Accessible to all
Infrastructure Status to the Data Centre Sector on the Envil

Linode accelerates innovation by making cloud computing simple, accessible, and affordable to all. Founded in 2003, Linode helped pioneer the cloud computing industry and is today the largest independent open cloud provider in the world. Headquartered in Philadelphia's Old City, the company empowers more than a million developers, startups, and businesses across its global network of 11 data centers. Linode is planning to open another data centre in India.

The data centre policy will encourage firms to build data centre parks across the country, the government plans to give infrastructure status to the data centre sector, on a par with sectors such as railways, roadways and power, to enable the industry to avail benefits such as long-term credit from lenders at easier terms.

SME WORLD in an email interaction with Ashwin Kumar, Director of Data Center and Cloud Operations, Linode India.

Why is India a potential market for data centers?

The short answer is because data centers are where the cloud -- and the data -- are. The longer answer is because India is undergoing a massive digital transformation, spurring in part by the rush to the cloud caused by the pandemic, as well as macroeconomic forces like the government's Digital India and Make in India initiatives.
As a result, data is being created at an outstanding and compounded rate. That growth is only going to get bigger as things like 5G, the Internet of Things, and satellite Internet expand on the data generated by today's smartphones.

And while other countries are undergoing similar change, India is home to one of the world's largest markets for Internet connectivity and has an incredible and established startup ecosystem. All of which rely on having access to affordable and reliable infrastructure to power their cloud-based applications.

What is the USP for Linode?

Our mission for the past 17 years has remained unchanged: to make cloud computing simple, affordable, and accessible to all. That's as important today as it was when we started the company. May be its even more important.

Over the years, roughly one million developers and companies have trusted Linode as the cloud for their projects, applications, and businesses. That trust is something we don't take lightly. We do one thing and we do one thing very well: cloud infrastructure. We don't compete with our customers. We aren't in the book selling business. As an independent provider, we aren't beholden to outside investors. We've been around -- and profitable -- since the dawn of cloud computing. And we're, perhaps, the only cloud provider that provides 24x7x365, no-tiered, human support for all of our customers.

We're an alternative to the big hyperscale providers. We offer the same core cloud services, are built on the same AMD and NVIDIA hardware, and have data centers located around the world. In fact, according to studies by Cloud Spectator, Linode outperforms the larger players on price-performance. And in an environment where every dollar counts, having a choice among providers and finding the right fit for your workload becomes a significant differentiator.

What is Linode's vision for India?

Our entry into the Indian market has been very well received. Mumbai was the 10th data center we opened around the world. Customers seem to really appreciate having a provider like Linode as an option when they are looking for cloud providers.

Since we've been in the market, we've seen strong demand for our dedicated CPU and Kubernetes offerings, as well as high demand for our high-powered, cost-effective GPU technology. Given India's growing presence as a hub for 3D-gaming development and VFX animation, we're excited about the potential our GPU offering will bring to developers in this space.

Our vision for India is the same as our vision for every other market we serve: to deliver products and solutions that make developing applications and doing business in the cloud simpler and more cost-effective.

What are the driving factors for Linode to open another data center in India?

For many companies, the pandemic fast tracked their move to the cloud. It also put enormous focus on the availability, stability, and cost of the infrastructure needed to make that move. That shift is still happening. And the need for more infrastructure to support the resulting increased demand for compute, storage, and bandwidth continues.

India is a large and important market for us. Our role as an alternative provider is an important one. Giving developers and companies choice ensures a vibrant and healthy ecosystem.

About Ashwin Kumar

Ashwin Kumar, Director, Data Center and Cloud Operations at Linode India has handled various roles - Head of IT and Data Centre Operations India for Model N India Software and led IT Operations - India Development Centre for Proxim Wireless, Hyderabad. He has over a decade of experience in the area of Cloud computing and Data Center operations. Ashwin holds a B.E (Electronics and Communication) from Bangalore University.
One key challenge common for both the Start-ups and MSME segments has been to secure funds both on the capital side or on the debt side to get their business moving. This year it has been more challenging than ever before.

For the start-ups specifically, some of the things that the budget may need to address are:

- the ease of investments
- the fiscal support required when investors exit
- on the debt side, can collateral free debt be something that can be visualized by the lenders?
- another area where relief can be provided is on the fiscal side.

Another place that Government can really make a difference for the start-ups is by opening up govt. departments and PSU’s to help create “use case” for Start-ups.

Government also needs to realize that for start-ups support is not a single stop – they need to understand that for start-up support means Support at every stage of their ecosystem.

Hence, they should ensure the policies they introduce take this fact into account. Likewise, Corporates can also be encouraged to support the Start-ups under the Corporate Accelerator Programs and test new ideas “outside” the system. The Central Government can provide benefits under direct taxes for investments under these Corporate Accelerator programs.

Only when the investor sees the government is serious about its commitment to the start-ups segment will the investors get confidence to loosen their purse strings.

Debt restructuring

For MSME’s the Kamath Committee had identified some sectors for one-time debt restructuring which included power, construction, real estate, textiles, pharmaceuticals, logistics, cement, auto components, hotel, restaurants and tourism. I believe the federal budget should clearly account for support to these sectors, in the form of:

- easier credit lending (to prevent tanking of businesses) clearly recognizing that business in these sectors came close to a standstill for the entire Pandemic period and even now many are severely limited by the new norms.
- offering them fiscal reliefs both in Indirect and Direct taxation over a three-year period would be a good option.

It is a fact that the world has moved forward for digital adoption in 8 months what it would have probably moved in 5 years. Such has been the impact because of the pandemic.

Some things that have come up in my recent conversations with the companies I consult with, include focused interventions in agri-tech and cyber security (especially important on account increased digitization).

To accelerate and support the digitization in small businesses the federal government could consider fiscal relief on IT hardware and software investments by these companies.

Driving good practices

While looking at the representations made by various industry bodies to the Hon’ble Finance Minister clearly some elements stand out.

- The first is to build liquidity in the MSME sector - push for timely payments for contracts and supplies from the
Government, PSU’s and large corporates.

- A good idea is a CIBIL like uniform structure for “credit rating” for the MSME would help drive “good practices” within the sector.

- Another key area of support could be incentives and reliefs basis the employment being generated. Post COVID, it could be a game changer for the economy as well as improve the wellbeing of the MSME sector, significantly.

The Start-up & MSME sector after a particularly rough 2020 is really looking up to the union budget to bring relief and hope for their way forward.

About Ratish Pandey,
Business Coach, Ethique Advisory

Ratish has 35+ years of corporate experience in India and overseas in senior management roles, across multi-national companies. Skilled in a multitude of areas such as business strategy, setting up and developing profitable businesses, team mentoring, and business transformation, Ratish has handled diverse aspects of a business successfully and won accolades. He has had the good fortune of working successfully with teams from varied backgrounds and cultures.

Ratish received his Bachelor’s in Commerce (Honours.) from Delhi University and went on to secure his Chartered Accountant degree. He is an Alumni of The Bose Leadership Institute and has been a recipient of many a President’s Awards while leading Bose’s business, in India and overseas. He is a voracious reader, loves to explore the mountains, a strong believer in tapping the untapped potential of his mentees, and possesses a wry humour.

As a Business Coach, armed with proven growth strategies from the world’s #1 business coaching company - ActionCOACH - Ratish utilizes his life-long learnings and experiences to assist SME business owners in addressing their challenges and achieve higher growth – for their business, their team, as well as their personal goals.

Ratish is a Certified Delivery Consultant for Sales Effectiveness Training. atish is currently involved in coaching MSME’s and is an active member on the board of IA MSME Accelerator dedicated to putting MSME’s on the growth path.

Digital Transformation is Growing but May Be Insecure for Many

Trend Micro Incorporated, the leader in cloud security, released survey results confirming that the pandemic has accelerated digital transformation for 88% of global organizations. However, this increase in cloud adoption may leave business data insecure.

Trend Micro commissioned Sapio Research to interview 2565 decision makers in 28 countries, across several industry sectors, and from organizations of all sizes, with a focus on large enterprise.

“It’s a very positive sign that a majority of organizations around the world are embracing digital transformation and adopting the cloud,” said Mark Nunnikhoven, vice president of cloud research for Trend Micro. “But the survey findings also highlight the challenges remaining with understanding security in the cloud. Cloud adoption is not a ‘set it and forget it’ process, but takes ongoing management and strategic configuration to make the best security decisions for your business.”

The survey confirms a simple misconception that can lead to serious security consequences.

While cloud infrastructure is secure, customers are responsible for securing their own data – which is the basis of the Shared Responsibility Model for cloud.

Nearly all (92%) of respondents say they are confident they understand their cloud security responsibility, but 97% also believe their cloud service provider (CSP) offers sufficient data protection.

Of those surveyed, only 40% of respondents use third-party tools to secure their cloud environments. This suggests that there may be significant coverage gaps and confirms that the shared responsibility is not understood. Trend Micro Research has found that misconfigurations are the number one risk to cloud environments, which can happen when companies don’t know their part of the Shared Responsibility Model.

The surveyed organizations seem to be confident in their cybersecurity posture in the cloud, as:

- 51% claim the acceleration in cloud migration has increased their focus on security best practices
- 87% believe they are fully or mostly in control of securing their remote work environment
- 83% believe they will be fully or mostly in control of securing their future hybrid workplace

Despite this confidence, many respondents also admitted to experiencing security related challenges:

- 45% said that security is a "very significant" or "significant" barrier to cloud adoption
- Setting consistent policies (35%), patching (33%), and securing traffic flows (33%) were cited as the top three day-to-day operational headaches of protecting cloud workloads
- Data privacy (43%), staff training (37%) and compliance (36%) were reported as significant barriers in migrating to cloud-based security tools

“The good news is that by using smart, automated security tools, organizations can migrate to the cloud headache-free, ensuring the privacy and safety of their data and overcoming skills shortages as they do,” Nunnikhoven added.
2020 has been a year of unexpected events, with COVID-19 striking a blow to the world, and bringing overnight changes to our lifestyles. While going digital was one of the primary transitions for businesses, it also created an opportunity for cybercriminals to use pandemic as their new bait—and eventually inject malware in the systems to barge in and steal sensitive data. Strengthening cybersecurity hence became the need of the hour for most businesses as they gear up for 2021. To understand this better, Seqrite, a specialist provider of IT security and data protection solutions to corporate, SMEs, and governments, has release its threat predictions that will share the future of cybersecurity in 2021 and beyond.

Threat Actors to switch from Ransomware to RansomHack
Previously, advanced ransomware attacks like WannaCry, Petya, Ryuk, Grandcrab etc. used to only encrypt disks or files and demand a ransom payment in return for a decryption key. Now a new ransomware trend is observed which not only encrypts user files but also exfiltrates private and sensitive information. On denial of ransom, adversaries threaten to release hijacked information in public. This is double trouble for organizations—exposing sensitive data in public causes severe GDPR implications. In either case, businesses are likely to have to pay to move forward. This tactic is called RansomHack or Double Extortion.

Targeted Ransomware attacks on Healthcare and Pharma Sector to Surge
Healthcare and Pharma sector companies that have been in the front lines working to fight against the Coronavirus pandemic are also facing a new wave of ransomware attacks and extortion demands lately. Though few ransomware operators agreed to not attack the healthcare sector during the COVID-19 crisis, several other attack groups have continued to use ransomware against this sector, largely because of the sensitive and personal data of patients they store. Numerous hospitals, COVID-19 research firms, and pharma companies have fallen victim to ransomware in the last quarter of '20, making it necessary for them to adopt or deploy a comprehensive set of security solutions.

Techniques similar to Operation SideCopy
In September 2020, Seqrite became the pioneer in discovering Operation SideCopy, an Advanced Persistent Threat (APT) attack targeting the Indian Defence Forces. The cunning nature of this attack had so far misled the security community into believing that this was in fact Transparent Tribe. Similar to Operation SideCopy, which attempted to use techniques similar to some other state-sponsored APTs, there will be similar attacks in 2021 that will attempt to breach critical infrastructure.

CobaltStrike: Powerhouse of Ethical Hackers in the Hands of Cyber Criminals
Cobalt Strike is a threat emulation toolkit that is often being used for post-exploitation, covert communication, and browser pivoting, among other malicious purposes. It can be repurposed to deploy any type of payload, be it ransomware or keylogger.

Ransomware attacks that are now relying on this are Egregor, Ryuk, and Lockbit. We have also observed the involvement of ‘CobaltStrike’ beacons in the recent major backdoor and APT attacks. Recently, the source code of ‘CobaltStrike’ was leaked on GitHub. This will allow malware authors to make customized changes in the source code or tweak it to evade detections. So, the rise in the inclusion of ‘CobaltStrike’ beacons in major cyber-attacks will be observed in the coming future.

Increase in threats on Remote Work Infrastructure
With the Covid-19 pandemic, almost all organizations have rolled out a remote working model—businesses
Healthcare and Pharma sector companies that have been in the front lines working to fight against the Coronavirus pandemic are also facing a new wave of ransomware attacks and extortion demands lately. Though few ransomware operators agreed to not attack the healthcare sector during the COVID-19 crisis, several other attack groups have continued to use ransomware against this sector, largely because of the sensitive and personal data of patients they store.

have introduced tools to facilitate employees to connect to office networks from home and collaborate. Typically, VPNs are used to connect to such networks, whereas video conferencing or chat applications are used to communicate with colleagues — many SMBs have also rolled-out BYOD (Bring Your Own Device).

This new infrastructure must be managed and configured with great precision. IT administrators need to update and patch the software, OS, and Antivirus whenever required to defend against exploitation attempts made on this new attack surface. Any new vulnerability in such popular applications could be encashed by malware authors as soon as they are reported or discovered.

Next wave of Crypto-miners

The cryptocurrency prices are at an all-time high currently and are expected to rise even more in 2021. Cryptocurrencies like Bitcoin and Monero have almost tripled in value in 2020. The booming cryptocurrency values will invite even more threat actors towards developing stealthier crypto-miners and generate higher revenues in 2021.

Coronavirus themed threats to divert from precaution-based to prevention-based

In the initial timeframe of the pandemic outbreak, cyber threats were precaution-based where phishing sites, fake mobile apps, and malware filenames were related to awareness of coronavirus, symptoms, precaution measures, PPE kits, test kits, lockdown, and social distancing.

With the end of the year approaching, the big race among all the pharma companies has led to the creation of several vaccines which are at various stages of testing and approvals. The governments of different countries and states are gearing up for providing vaccines to all its citizens free of cost or at subsidized rates to prevent the virus from infecting and spreading. Hence, now the threats are forecasted to start diverting to a prevention-based theme.

New additions in exploits leveraging weak crypto implementations

This year we saw two critical exploits (Curveball and Zerologon) in Windows which were leveraging bugs in Microsoft's implementation of Cryptographic algorithms in different modules. Curveball (CVE-2020-0601) allowed attackers to sign a malware file with anyone's digital certificate, making it look legit.

Zerologon (CVE-2020-1472) made it possible for a low-privileged domain user to take full control of Active Directory domain without any authentication. These exploits were very quickly adopted by hackers in different malware attacks. Considering the high potential of such exploits, security researchers might come across more crypto vulnerabilities in different Windows modules.

Deep-fakes to cyber-frauds

Deep-fakes are fake/manipulated video or audio clips of a person, created using deep learning technology. This can be used to create fake news and carry out cyber frauds. A company's CEO featuring in a deep-fake video asking colleagues or employees to transfer funds is a classic example of a deep-fake video. Expect more of these in 2021.

Attacks on Red Team tools

Cybersecurity vendor FireEye's Red Team tools were recently stolen in a massive cyberattack. These tools were used in 'Red Teaming Exercises' to demonstrate the "impacts of successful attacks" for clients. The stolen tools range from simple scripts used for automating reconnaissance to entire frameworks that are similar to publicly available technologies such as CobaltStrike and Metasploit.

Many of the Red Team tools have already been released to the community and are already distributed in the open-source virtual machine, CommandoVM. This will allow access to internal systems and fetch critical information of organizations. Attacks comprising the application of Red Team tools will be observed in the coming future.

Increase in attacks related to mobile banking

In September 2020, Cerberus mobile banking trojan's source code was released for free on underground hacking forums. Following this, an immediate rise in mobile app infections was seen. It is expected that far more advanced variants of mobile banking malware based on Cerberus's code will emerge next year with new techniques and payloads.

The predictions made by Seqrite highlight emerging cybersecurity trends that are projected to disrupt the evolving business landscape. Some of the successful predictions made by Seqrite last year include increase in web skimming attacks, more Bluekeep-like wormable exploits, APT attacks on critical infrastructures, increased use of LOLBins, and rise in Office Macro-based attacks over office exploits.

Since its inception, Seqrite has been helping businesses establish an agile cybersecurity framework to defend against known and unknown attack vectors. Today, it has emerged as a preferred cybersecurity partner for thousands of businesses across the globe.
This sector comprises software development, consultancies, software management, online services and business process outsourcing (BPO). In recent years, with a boom in this sector, it was the world of marvels which was promised by the brilliant technological creations. A revolution invariably added a vibrant background to the private sector, civil sector and academia.

“This industry has a noticeable impact in improving the productivity of almost every other sector of the economy, it has huge potential for further accelerating the growth, economic development and also has the potential for significant job creation in the long term”, said Mr. Ajit Nair, Executive Vice President, Progressive Infotech.

Current Scenario of IT-ITeS sector

IT sector is regarded as a reliable source for providing essential support to the Indian Economy. The industry has contributed less than 5 per cent to the country’s GDP, 10 years ago; but today it contributes nearly twice as much. The IT sector has also initiated 4 million jobs and provided indirect employment to 10 million.

About 200 Indian IT firms are present in over 100 countries. The Indian government has contributed incentives for the IT and ITeS sector and had encouraged the sector with lesser government intervention compared to other sectors!

India's unique selling proposition in the global sourcing market is in providing innovation besides cost efficacy in IT services, which is significantly more cost-effective than the US IT companies, while India IT companies continue to maintain the cost-quality matrix, in line with the global clients' needs and requirements.

According to Ajit Nair, India's digitally skilled pool has grown over the period and accounted for over 50% per cent of global digital talent.

Towards $5tn economy

The IT sector would significantly contribute towards supporting and enabling India to achieve $5tn economy within the next few years as projected by many eminent Indian Leaders.

The country has become the 'global digital capabilities hub' with around 50% to 75% of global digital talent present in the country. As the size of India's digital economy is increasing, IT companies are establishing their centres in tier II and tier III cities which will further enhance the growth and reduce the existing disparities.

In the present time, when the COVID-19 pandemic has grappled the whole world and economies have been hard hit, the Indian IT industry is still showing positive signs and has the resilience to overcome this unprecedented tragedy pandemic in over 100 years.

Indian IT Sector has emerged as a global economic force, and a major contributor to the Indian economy in particular, and the world in general.

IT sector has shown strong character and readiness to face present-day challenges by upgrading their capabilities and offerings best-in-class services to global customers' worldwide, in line with emerging technologies and rapidly exploring collaborative opportunities with global manufacturers, global IT service providers, governments and businesses.
consulting services companies and utility enterprises as well.

Needless to mention, the challenges of the future must also be foreseen, especially the competition from other emerging economies so that we can compete with ‘best-in-class’ skills and cutting edge IT solutions, and as a result prosper in increasingly competitive global environment and transform our country into a powerful and progressive India with the collective intellect, innovation, and the ‘knowledge capital’ of Indian IT Sector!

**New disruptive technologies**

Ajit Nair, Vice President of Progressive Infotech said after having 30 years of leadership experience in IT sector, India's IT industry is gaining footsteps in new disruptive technologies and will play a leading role in the ongoing fourth industrial revolution globally. Although India has a set of issues like transparency, compliance, safety, poverty and illiteracy among other social issues the time is not far when technology will be used extensively in the social sphere as well.

Innovation in digital technologies, 'AI-led problem solving' for key social issues, leveraging digital for social upliftment and inclusiveness, making digital in governance, social engagements would augur well for India, especially in healthcare, education, Agritech, security, water, utility, services sectors, manufacturing, retail, ECOM, communication, Media, Entertainment among other sectors. Clearly, “Digital is the pivot” for creating prosperity, progress and positive impact!

Digital promotes transparency, removes inefficiencies, reduces wastages and improves work productivity, reduces costs in all spheres of socio-economic engagements and therefore digital is the way forward towards the prosperity of all stakeholders, be in an enterprise, government institution or a Nation.

The world is moving towards 'platform-led economy' and India's IT prowess, IT skills and coding-capabilities would make India the most preferred destination to seek world class services by India becoming “The Services Capital” of the world!

“Make-in-India” and “Served-from India” would be the best themes in current times to attract risk-free capital, joint ventures, FDI which would create more jobs, more value-added in the GDP and economic activities, and therefore provide a higher 'per-capita income' for Indians in the long-term!

Ajit Nair implied, “With the advancement in technology, this industry promises a brighter future for our nation. It provides a lot of growth opportunities. With constant growth and development, it is an Industry that would make India leap forward to greater heights and greater glory in the comity of Nations, in times to come!”

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**About Ajit Nair**

Ajit is the Executive Vice President at Progressive Infotech, driving the IMS Business SBU within the company. He is primarily responsible for Business Strategy, Sales, Business Development, Client Success, Inside Sales, Marketing and Strategy implementation for IMS business, including Digital Workplace Services, And End-Point security solutions.

Ajit carries the responsibility for the P&L of the IMS SBU and is responsible for profitably growing the company's business. His other responsibilities include Nurturing Strategic Alliances, building ProgressiveNext Brand, new business expansion including international markets for profitably growing the services business, and building strategic clients, and partner ecosystem for the company.

Ajit has over thirty years of leadership experience in the IT Infrastructure Management Services industry, IT Services, IT Consulting, and Management Consulting Services domain, and has rich work experience in the Infotech industry and HR Staffing industry as well.

In the past, Ajit was part of Adecco India’s corporate leadership team and had worked as Sales Director, Adecco India; he has served as Vice President – Sales and Business Development, at TeamLease Services Ltd. part of leadership team, and as Head of Sales – India and Asia Pacific Region, at iGATE Global Solutions Ltd., among other.

Ajit takes keen interest in providing thought leadership by interactions in various forums, panel discussions, adding value to customers, mentoring management students, SMEs, and new startups as well. Ajit wholeheartedly extend his support in grooming young talent and identifying potential leaders for the development of the company. Ajit believes services sector is “the sector of future”!
Parking Management Application and its Benefits

If you run a commercial real estate business, how often have you missed out on a revenue opportunity because you don’t have the exact tally of empty parking spaces? Undoubtedly, the number runs in double digits. But this problem is one of many! The phenomenon of parking does not occur in isolation, it is an ecosystem of sorts that requires management at every step.

Parking inefficiencies result from a mix of:

- Lack of information on available spots in real-time.
- Delays and leakage in ticketing and access control.
- Delays and leakage in cash payment.

And this is where parking management apps come to the rescue.

How Does a Parking Management Application Work?

A parking management app is cardinal to the entire parking ecosystem. It leverages data analytics and IoT to automate payments, identify vacant spaces, and issue digital tickets. Think of this app as the one stop solution for all operational needs of any parking lot. How does a smart parking app draw a dynamic visual map of all the activities in a parking structure in real-time? It is done by integrating with hardware equipment like boom barriers, sensors, cameras, parking meters, and other payment devices. In a nutshell, a smart parking system, with the help of the Internet of Things or IoT, ensures a single communication network to bridge any gaps in the digitisation of parking lots.

Here are the primary functions of a parking management application:

**Discovery**—Helps drivers figure out an ideal parking spot with data about timings, restrictions, tariff, etc and provides information on the total number of available parking spaces.

**Selection**—At times, a single venue can have various parking lots around. Some of which would be cheaper than others. A smart parking app can display all prices and locations to allow the driver to make a wise decision. Since this app feature picks up prices in real-time, real estate owners can use it for dynamic pricing.

**Reservations**—If a driver knows in advance, which lot is ideal for parking, they can reserve it using the parking management app ahead of time. Doing this will ensure them of a spot and the owner of revenue.

**Payment**—A user can pay electronically on their way out without waiting in line. The app can allow multiple payment options to suit the user’s preferred digital payment mode. The app can also accept advance payments.

**Navigation**—Finding their way to a specific parking lot can be timeconsuming for a person new to that area. The smart parking app provides driving directions to the parking lot and also inside it to the vacant space.

**Benefits of a Parking Management Application**

It is amply clear that using a parking management app can significantly reduce traffic congestion, pollution, and stress that comes with finding and paying for a spot. But, these aspects don’t benefit the users alone. Check out how a smart parking software app helps a commercial real estate operator to grow parking business.

**Reduces Cost of Operations:**

Necessary as it may be, the parking business, to a large extent, is a game of margins. Every penny saved in operating a parking structure can significantly improve profitability. Therefore, a smart parking app reduces your need for a large workforce, thus bringing down operational costs.

Given this system automates the entire parking environment, you can run operations smoothly with well-trained skeletal staff. Furthermore, smart parking management systems demand little to no maintenance, other than an over the internet upgrade occasionally.
Ensures Optimal Use of Space: The part reason behind the parking business's lucrative nature is that parking lots are a limited resource. But, this also means that optimal space management is critical to stay profitable. Here, a parking management application is of great use, as it offers lot managers a 360-degree view of the entire facility. Imagine how much easier ensuring the use of every inch of space becomes if you have its complete blueprint in front of you in real-time.

Enhances User-Experience: A technologically optimized parking structure will ensure two things—minimal staff training costs and improved user experience. Driver's will likely begin identifying your parking lot as a ‘hassle free spot’ to park. Given how your parking management app can inform their smart devices about traffic flow, it will save them precious time. Part of this will eventually reflect upon your profit margins. You can permanently become “a good place to park” with a parking management application.

Reduced Revenue Leakage: Digital records and reports of all transactions - regardless of payment mode - helps in drastically reducing revenue leakage by unethical or corrupt staff members. The industry average for a manually managed parking business is 20% of leakage for all revenue collected. This digital transparency helps in remote management of the staff without the need for physical vigilance at all times.

Integrate with Mobility Players: Parking lots are now getting a lot of demand from mobility fleet players like car rental apps, taxi hailng apps, scooter sharing apps, EV sharing apps and so on. They use parking lots as a safe and convenient space for pick-up and drop-off for their end users. But the business arrangements for such fleet players with parking operators are always different than the normal walk-in customer. Hence, there is an urgent need for a smart system which allows parking operators to apply different business rules on the fly for respective fleet companies and their users. The same system should be able to do access control, ticketing, and payment settlement automatically in accordance with those rules. Such fleet parking features are available with the most advanced parking management apps.

Improves Security: Unfortunate episodes of vandalism, altercation, and theft are not that uncommon to parking lots, even with CCTV surveillance. The issue with such recorded supervision is that you can't catch the culprits in real-time, neither can you keep track of the vehicles and perpetrators moving in and out. Perhaps, you can look at the footage later and take measures, but until then, it's already too late.

With robust parking management software, you can improve the security and privacy of your parking structure. This system is designed only to allow authorized users to enter and exit, thus substantially reducing the risk of theft and damage in real-time and also otherwise. Also, most parking management systems today include cutting-edge security features.

Parting Thoughts -

Let's face it! The number of vehicles looking for suitable parking spots is only going to increase in the coming time. With urban infrastructure growing rapidly and number of car ownership at all time high, commercial parking business is going to become much more lucrative as well as complicated. But the way of doing parking business is changing - and changing fast. If one is not ready to seize this business opportunity with the latest parking management application, other players will move ahead because they will adapt and evolve.

About Mr. Chirag Jain

Chirag Jain, CEO of Getmyparking.com a venture he started in 2015, graduated from Indian Institute of Technology Madras in 2013 and worked in Automotive Industry for 2 years before starting his entrepreneurial journey. Chirag has keen interest in urban planning and was also awarded best delegate award at New York Global Young Leaders Summit under United Nations Development Program. He has spent over 6 months in S.Korea, 3 months in Malaysia and other S-E Asian countries, and has sound knowledge of the overall ecosystem.

About Get My Parking

Get My Parking is an award-winning provider of Interoperable Smart Parking Platform connects all parking and mobility stakeholders on a common platform who were until now operating in silos. It comprises a team of doers with a clear mission to digitize parking industry globally.

Get My Parking was founded in 2015 by Chirag Jain and Rasik Pansare with a vision to make every parking transaction a sub-conscious experience. With a strong foundation of team, technology, and partnerships, we are creating a future-proof parking platform to connect the parking industry internally as well as with urban mobility players.
Cloud's reign continues

Even before the events of 2020, cloud had already established its value for many businesses by providing improved agility, scalability, and cost efficiencies across industries. This year however, the technology is helping add a layer of resilience to many organisations by making the sudden shifts in working habits less disruptive. This has sealed cloud's place as an essential piece of enterprise tech. In the next 5 years, the cloud computing industry is expected to grow from $371.4 billion in 2020 to $832.1 billion by 2025, at a CAGR of 17.5%. Next year specifically, businesses will focus more on managing their cloud costs better and look to unify their different cloud environments. In the face of increased competition due to greater prevalence, cloud providers will need to focus on enhancing and integrating security, compliance, and privacy into their offerings. Cloud will also grow in popularity as the ideal execution venue for new and emerging technologies such as artificial intelligence (AI), machine learning (ML), blockchain, and edge computing. Thus, making it integral to the digital transformation journey many more businesses are now on.

Intelligent networks are the new normal

The COVID-19 pandemic is forcing businesses to innovate reactively and creatively in order to make work pattern shifts that they thought would take years, happen in mere weeks. This new normal will put new pressures on companies, as there will be increasing need for networks capable of supporting hybrid architectures – be it cloud, on premises, or edge computing. While it might've been necessity that got them there, the results of this mass experiment have been eye-opening. Despite many preconceptions, remote working has largely been a success. Some 77% of remote workers say their productivity has increased this year which is great for employers. According to one study in the US, 75% of those surveyed said they would like to continue to work from home in at least a partial capacity, while 40% of respondents said they feel strongly that their employer should give employees the choice to opt-in to remote work. This new normal will put new pressures on companies, as there will be increasing need for networks capable of supporting hybrid architectures – be it cloud, on premises, or edge computing. As a result, I predict more organisations will start seeking intelligent and intent-based networks that offer integrated security – such as SD-WAN for the WAN with SASE and Zero Trust security or virtual networks for multicloud – to deal with the increased cybersecurity threat of their new perimeter-less ecosystem. Similarly, the need to also improve customer experience (CX) will accompany the increased digitisation of businesses. Being able to offer platform stability, ease of use, and personalisation, while maintaining a human touch, will only grow in importance. I also think we'll see more onus placed on digital trust. The businesses capable of ensuring the safety of the customers identity, data, and transactions as well as employee data and transactions, will be rewarded with customer loyalty.

IoT will play a greater role in securing and analysing data

There has been a spike in the amount of data organisations have had to contend with this year due to a combination of all the digital transformation that has happened this year and the increased online activity due to lockdowns. With more 5G rollouts expected in 2021, along with further growth in LP-WAN-based services, the amount of data created and handled by businesses is set to skyrocket. So, to differentiate themselves from the competition, more companies will start focusing on data analytics technology capable of securely handling information as
well as analysing and deriving greater insights from their mostly unused operational data. For instance, many of the COVID-19 restrictions are expected to be lifted by mid-2021, meaning hard-hit industries, such as travel, may start to see some growth again. However, the ability to offer enhanced experiences by using data better will likely still be a strong deciding factor for many customers.

So, in all of this, I expect IoT to play a pivotal role – helping to automate processes and make more information readily available to enterprises. And as IoT becomes increasingly intertwined with AI, and more deeply embedded in organisational structures and transformation programmes, devices will become increasingly 'smart' and capable of driving greater intelligence.

**Automation – a business imperative**

The pandemic is significantly increasing investments in automated solutions this year, such as AI, ML, and robotic process automation (RPA). So, in the new year, I predict more businesses will become platform-driven digital business and use of these technologies will continue to rise. This will help them automate routine, repetitive, predictable tasks and unlock tactical benefits. These innovations will strengthen operational efficiency, increase accuracy of platforms, and improve user experiences across ecosystems. This will also drive cost efficiencies and realignments, by helping businesses intelligently repurpose these savings in the right innovations. Looking forward at what poses to be an increasingly more uncertain future, expect businesses to continue to gravitate towards solutions that make them more resilient and agile.

- **Srinivasan CR is Chief Digital Officer, Tata Communications.**

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**ICICI Lombard Launches Unique Online Business Platform for SMEs**

ICICI Lombard General Insurance, India's leading private sector non-life insurance company, has launched an online business insurance platform, www.sme.icicilombard.com for small and medium enterprises (SMEs). The new interface will serve as a convenient platform for SME owners to buy or renew insurance products, endorse their insurance policies, and register claims. Through this platform, business owners can opt for different insurance options such as Marine Insurance, Workmen Compensation etc. The company will continue to introduce more products and services on the newly launched digital facility.

SME enterprises are the backbone of India's growth engine. These establishments need to ensure effective risk management practices considering their relatively small business size and having to operate in a dynamic environment. Further, events like Covid-19 can significantly impact their business. With the newly launched platform, small businesses can avail various insurance related solutions conveniently at the click of a button, thereby ensuring that they are adequately covered against any risks to their business operations.

ICICI Lombard's business insurance portfolio includes different types of insurance solutions covering property damage, transport of goods, legal liability, cyber security, employee-related risks across sectors, among others. In addition, the company has been adopting latest technology i.e., Robotics, Artificial Intelligence, Machine Learning, Internet of Things (IoT) etc in servicing the customers.

Commenting on the launch, Sanjeev Mantri, Executive Director, ICICI Lombard said, “At ICICI Lombard, our focus is on offering customer centric solutions to our diverse set of customers, in line with our brand ethos of Nibhaye Vaade. The SME segment is relatively more vulnerable to multiple risks and has been significantly impacted by the pandemic. With this one of its kind online platform for business insurance, we are empowering SMEs to avail our business insurance solutions conveniently at any time and from anywhere in a contactless manner.”

Leveraging the country's growing internet penetration and resultant increased digital adoption, ICICI Lombard, through this platform, intends to reach over 63.3 million MSMEs across India and help them safeguard their businesses.

The new initiative is part of ICICI Lombard's larger objective of leading the insurance sector in terms of digital transformation and redefining customer value proposition with the use of innovative technologies. When it comes to the SME segment, the company has been leading the curve on automation. Its automated Bot platform, MyRA (My Remote Assistant) empowers customers to receive policy quotes via email and complete the transaction through the Bot itself, making it a seamless proposition.
Bill Gates and Anil Agarwal announced a new partnership to support the Government of India's Ministry of Women and Child Development (MoWCD) as it works to achieve United Nations Sustainable Development Goal 2, which aims to end all forms of hunger and malnutrition by 2030.

During a virtual meeting recently to discuss ways to advance each other’s work, Bill Gates and Anil Agarwal expressed their shared belief that the future of children and women will be made more secure by eradicating poverty at the grassroots level.

Project Nand Ghar, an Anil Agarwal Foundation initiative, in coordination with the MoWCD, is transforming the Anganwadi ecosystem in India by modernizing infrastructure and focusing on services for eradicating child malnutrition, providing interactive education, access to quality healthcare, and empowering women by providing skill development.

As a result of the partnership announced today, the Bill & Melinda Gates Foundation will partner with the Anil Agarwal Foundation and the MoWCD to jointly fund the transformation of Anganwadis and strengthen nutrition interventions in the state of Uttar Pradesh.

Advancing India's health and development goals

After the meeting, Bill Gates commented, “I’ve said before that if I had a magic wand, one of the problems I’d fix is malnutrition. It devastates tens of millions of women and children around the world. Nand Ghar’s work is advancing India’s health and development goals in a meaningful way, and by working together, I think we’ll advance them even faster.”

Anil Agarwal spoke about the values that he and Bill Gates share during their discussion today. “The Bill & Melinda Gates Foundation is transforming lives across the world. The work they are doing in India to alleviate poverty and eradicate malnutrition is indeed commendable. We are delighted to partner with them on the Nand Ghar project in Uttar Pradesh. I am sure we can contribute to their efforts so that collectively we are able to have an even bigger impact to support India’s vulnerable populations.”

Strengthening PM's vision

The coming together of the two global philanthropists has been welcomed by Smt. Smriti Zubin Irani, Minister for Women & Child Development, who had exhorted BMGF & Anil Agarwal Foundation to support the Government's endeavour to build a malnutrition-free India. “The Government of India is committed towards enabling a healthy & well-nourished life for every child. The partnership of BMGF and Anil Agarwal Foundation to ameliorate malnutrition will surely have a lasting impact and further strengthen PM Narendra Modi’s vision of Suposhit Bharat,” Smt. Smriti Zubin Irani said.

Anil Agarwal had, almost a decade ago, announced his plans to give 75% of his wealth for social good. Under the aegis of Anil Agarwal Foundation, Vedanta is committed to improving lives of rural communities. The flagship program, Nand Ghar, will transform the lives of over 100 million women and children by providing them holistic development opportunities. Vedanta has already rolled out more than 1700 Nand Ghars in India and is improving the lives of women and children at the grassroots level.
India, alone, has generated 3.2 million tonnes of e-waste in a single year-2019. An Indian start-up 999Services.com aims to save our planet by the help of refurbished ACs.

E-waste or electronic waste is made up of unwanted electrical or electronic devices that have lived out their “useful life”. We all are responsible for these rising numbers- unless we actively do something about it. Indian start-up 999services.com, an AC services and refurbished AC company comes up to wage a war to save our planet. You can help save the planet by “rescuing” a refurbished air conditioning unit, thus not contributing to the creation of more toxins. Simply put, the company supports the creation of a circular economy and sustainable societies by refurbishing air conditioners.

In 2019 alone, the world generated 53.6 million tonnes of e-waste, which’s about 7.3 kilograms per person and equivalent in weight to 350 cruise ships! Starting the cleanup on home soil, 999services.com plans to reduce India’s e-waste by 100 Lakh kgs by 2025 by refurbishing air conditioners every day.

In many countries, it's illegal to dispose off air conditioners in the trash or even at a junkyard. This is because all, yes, all ACs have a certain amount of coolant or ‘refrigerant’ that is bad for the environment. Greenhouse gases from air conditioners deplete the ozone layer, even the discarded ones, which mean that these old units still have a lot of life left in them! You can help save the planet by “rescuing” a refurbished air conditioning unit, thus not contributing to the creation of more toxins.

A refurbished AC works just like a new one, plus all air conditioners go through an extensive inspection, restoration, and quality control before reaching buyers. What’s more, they are cheaper than a brand new air conditioner and work just as well. Arguably, this is even better than purchasing a new AC as, with 999services.com, the experience doesn’t stop with just the sale. They also offer free unlimited guarantee replacement and repair programs for their refurbished air conditioners, meaning, if there are any faults discovered within one year, you get an entirely new refurbished AC as a replacement and all prices include a full kit and free transportation to 18,000 Pin Codes in India.

You can also support the 999services community to reduce e-waste by purchasing an unboxed or refurbished AC. Till date, the organization has already reduced e-waste by a whopping 15 Lakh kgs.

About Vedang Khetawat
Vedang Khetawat, Founder and CEO, 999Services.com is a forward-thinking serial Entrepreneur. At 26 he has built his own e-commerce business platform for refurbished air-conditioner, and services from scratch. His professional journey began when he completed his Higher Secondary Certificate education from La Martiniere, Calcutta, and graduated from St. Xavier's Calcutta with an undergraduate degree in business. He always had a passion for entrepreneurship and saw himself building a customer-centric business early in his life. Following graduation, he pursued filmmaking in New York and on returning in late 2016, his father introduced him to the family business of telecom backhaul integration. After working there for 12 months as a trainee, he gained trust amongst peers, and principles by putting his communication skills to use. After his day job as a trainee he would spend the evenings learning and up skilling himself in various domains.

Especially intrigued by how Air Conditioners work and bothered by the cookie cutter industrial approach of servicing air conditioners, Vedang wanted to create something new and fix this expensive, and un-professional methodology. Consequently, in April 2020, he started 999services.com which is rooted to create a transparent system of purchasing services, and products online. At this new venture, he has been streamlining the process, onboarding a determined team, and has invested all his savings on providing the best service at affordable prices every day.
Earlier this year Sandvik communicated that the Delhi High Court in India ruled in favor of Sandvik regarding patent infringement concerning its Vertical Shaft Impact Crusher.

Following another investigation into infringement of patents for Sandvik down the hole hammers (Mission 4), two companies based in Hyderabad were found to be selling copies of the Mission 4 hammers. Cease and desist notices were issued to both entities.

Both companies have recognized and acknowledged Sandvik's patent rights and agreed to cease and desist from manufacturing, advertising (either directly or indirectly), selling, making available for sale, importing, exporting, etc. any product which infringes the claims of the registered patents.

Sandvik was very pleased of the outcome to have been able to use legal means to stop further distribution of illegal non-genuine Sandvik products on the market by the two companies.

Sandvik invests significant sums of money in research and development and also in registering intellectual property rights such as patents, which are designed to protect this investment in its products. Sandvik believes it must protect its interests in order to continue investing in the future and remain world leaders in tools, service and equipment design.

About Sandvik Group
Sandvik is a high-tech and global engineering group offering products and services that enhance customer productivity, profitability and safety. We hold world-leading positions in selected areas – tools and tooling systems for metal cutting; equipment and tools, service and technical solutions for the mining industry and rock excavation within the construction industry; products in advanced stainless steels and special alloys as well as products for industrial heating. In 2019, the Group had approximately 40,000 employees and revenues of about 100 billion SEK in more than 160 countries within continuing operations.

Sandvik Mining and Rock Technology
Sandvik Mining and Rock Technology is a business area within the Sandvik Group and a global leading supplier of equipment and tools, service and technical solutions for the mining and construction industries. Application areas include rock drilling, rock cutting, crushing and screening, loading and hauling, tunneling, quarrying and breaking and demolition. In 2019, sales were approximately 45 billion SEK with about 14,000 employees in continuing operations.

New Survey Reveals Too Many Employees Feel Left Behind By Digital Transformation

While businesses are doubling down on digital transformation (DX), new research from Futurum Research found that organizational leaders are leaving many of their employees behind in the process. The study revealed that 94% of all employees want to be more involved in DX, and almost half (44%) of the general staff say they simply don’t know how to help. This not only disenfranchises some employees, it can also slow the pace of DX success.

The global study, sponsored by Pegasystems surveyed executives, technology leaders, and general employees from over 500 enterprises in North America and Europe on the role company culture plays in driving DX success.

As company leaders accelerate the pace of DX in the wake of the pandemic, the research revealed many employees are eager to be part of the solution. But despite this enthusiasm, only 10% of general staff strongly agree they know how to contribute to their company’s digital transformation efforts. Interestingly, there is also still confusion at the top: even 14% of CEOs report they don’t
Trends to Watch in E-Sports Industry

The COVID pandemic has brought about a transformation to every industry in the world and the esports industry is no different. The lockdown fueled this already-burgeoning industry. The 300 million-strong gamermarket is set to grow up to 440 million gamers by 2022. The industry has made way for new innovations and technologies to give a seamless and unique experience to gamers across the country. The industry further sought to bring in new strategies that paved the way for growth in the sector such as the adoption of AI, ML, Big Data, live streaming of gaming content, and an increase in prize pools in tournaments or leagues. Further, investments are also on the rise in the gaming and esports industry.

Here are top trends that are expected to drive the future of the esports industry:

● **Rise in live streaming:** The rise of online gaming and esports, along with live streaming offers gamers the opportunity to showcase their skills, entertain themselves with gaming content as well as earn money on platforms. Starting with PUBG, the live streaming universe has expanded to games like Rogue Heist, COD etc. It showcases the potential of growth for the industry, and today with more gaming apps and games coming into play, pro players now create a loyal fan base of their own. Post the recent PUBG ban, the community is looking for new ways to innovate, play, interact and flourish together. Further, in a country as diverse as India, regional language-based game streaming will see an uptake, and will result in a spike in the number of active gamers and streamers on board.

● **Higher Cashrewards/ increase in prize pool:** Year on year, the rewards and prize pools in e-sports tournaments/leagues in India have seen an increase. Be it with individual-based tournaments, or multiplayer based tournaments, skilled gamers can earn lakhs in just a single tournament. For example, in the recently-concluded College Premier League (CPL) organised by MPL, the total prize pool was Rs 1 crore. These big prize pools not only attract talented gamers from different parts of the country but will also continue to create more opportunities for other stakeholders in the ecosystem such as game developers, gaming studios as well as brand sponsorships. Popular inter-regional/inter-city tournaments encourage players to pursue esports as a full-time profession. This presents worthwhile prospects for budding gamers who have resorted to esports game, more than 80 per cent of games played right after it was launched were in Tier 2 cities and beyond.

● **Technology & Innovation:** There is no doubt that technology has played a long-standing role in online gaming growth. The mobile gaming industry is backed by deep-tech such as Artificial Intelligence (AI), Machine Learning, Big Data, and quantum computing, which are constantly gathering data from players’ interactions and performance on gaming apps, which helps in analyzing insights to bring new and attractive strategies making it more experiential for the gamers in the esports eco-system. The use of AR (Augmented Reality) and VR (Virtual Reality) has transformed gaming into an interactive, stimulating, and realistic experience, where India is now recognized globally as one of the top markets in gaming. These cutting edge technologies and innovation will truly change gaming, making India a gaming superpower!

Abhishek Madhavan is Senior Vice President, Growth and Marketing, MPL.
eBikeGo to launch first of its kind EV service training program

EV-based Startup Fills Critical Gap in Indian Electric Vehicle Ecosystem

According to a recent report by Avendus Capital, which is a speculation banking arm of monetary administrations supplier expressed that the Indian electric vehicle (EV) market is probably going to be a Rs. 50,000-crore opportunity by 2025, with two-and three-wheelers expected to drive higher jolt of the vehicles in the medium term in the wake of COVID-19. In the Indian electric vehicle environment market broke down by BIS Research, the EV market is foreseen to develop at a hearty CAGR of 43.13% during the estimated time frame from 2019 to 2030.

As we are continually moving towards EV reception in India, yet at the same time, there is an absence of charging stations, Swapping Stations and administration stations. There is a legitimate structure of specialist co-ops or mechanics when we talk about any petroleum or diesel vehicles yet there is an absence of professionals or mechanics for EV. In the coming year, 30-50% of Indian vehicles will be electric.

To fill this gap and provide continued employment to the mechanics of petrol two-wheelers, eBikeGo will conduct special EV service training programs and transform them to ‘EV Specialists’ across 5 major cities i.e. Delhi NCR, Mumbai, Bangalore, Hyderabad and Chennai. The duration of this training drive will be 30 to 45 days. During this EV service training program, the company will provide training manuals, 14 hours video tutorial (one tutorial will be of 30-45 minutes) wherein the mechanics will learn basics about EV, its issues and how to repair them; what kind of toolbox is required to repair EV and the skill set all are included in it. Theoretical training will be provided on an online app of eBikeGo and the practical training will be offline.

eBikeGo will provide specialised training with 3 distinctive variants of vehicles on a pilot basis to test, fix and assemble them. On successful completion of the program, each mechanic will be given eBikeGo approved station board and a certificate. Not just that, eBikeGo will likewise take its vehicles

eBikeGo is India’s leading EV based startup that provides economical and environment-friendly traveling options for everyone. Currently, it is the largest smart electric mobility platform offering an electronic mode of transportation that runs for around 100 km after an electronic charge for about 3 hrs and makes the daily movement zippy with a speed of 55 km/hr. It is presently active in 7 cities in India and is actively working with all the major last-mile delivery companies. It is aiming to target 2% of the Indian electric two-wheeler market share and project to bring on the road a fleet of 200,000 bikes in about 100 cities across the country. eBikeGo is a fresh concept, answering the major yet untouched concerns of growing India. The team of Green Collar Tech Enthusiasts aims at striking a balance between the fast-paced competitive life of young Indians and at the same time taking care of the environment. Launched in 2017, eBikeGo, the brainchild of Dr. Irfan Khan also bagged the best EV mobility start-up of the year in GTF Startup Summit 2020.
The IT sector has played a key role in putting India on the global map in the last 3 decades. This sector has not only contributed to the economic development of the country, but it has also made governance more efficient and responsive. Companies like Progressive Infotech are playing major roles in providing Digital Transformation services that specializes in IT Managed Services to keep the lights on. “In the early 2000s, IT sector contributed less than five percent to the country’s GDP whereas today it contributes nearly twice as much. As of 2020, India’s IT workforce accounts for 4.36 million employees. India is emerging as the new hub of Digital Skills, said Prateek Garg, the man behind Progressive Infotech.”

Globally, India has been recognised as a knowledge economy due to its impressive IT industry. The IT-based services and products have become crucial for making any business enterprise flourish and accomplish success. IT sector has continuously achieved new breakthroughs in the governance and banking sector. It has transformed India’s image from a slow moving bureaucratic economy to a land of innovative entrepreneurs making split-second decisions. IT has enabled India to become a global leader in offering world class technology solutions and business services.

**Changing social dynamics**

The enormous enhancement in technology is changing social dynamics. IT is positively influencing the lives of numerous people through direct and indirect contribution to various socio-economic parameters such as employment, standard of living and diversity. IT companies have included new service lines such as hybrid cloud services, digital workplace services, AI/ML, Data Analytics, IoT and RPA & Automation services, whereas, ITES-BPO companies have started offering more complex services such as financial research and analytics, actuarial modelling and corporate and business research. The near future of Indian IT industry sees a significant rise in share of technology spend as more and more service providers both Indian and global target new audiences and provide flexible and low cost solutions to customers.
Leap in revenue growth

The growth of the IT industry in India is unprecedented compared to the major economies of the world. All the sub-sectors of this industry have made major strides in revenue growth in the last two decades and also fueled the growth of the Indian economy. India has a comparative advantage in the global IT sector, both in terms of cost as well as large skilled resource pool growing strongly every year. With a large pool of workers having software and language skills, India is in a vantage position to move towards producing higher value-added software and services.

Emerging technologies now offer an entirely new gamut of opportunities to top IT firms in India. These firms have proven their capabilities in delivering both on-shore and off-shore services to global clients. The industry is expected to grow to US$350 billion by 2025. Prateek Garg implied, “The Indian IT sector will be at the forefront in making India achieve PM Modi’s magnificent dream of becoming a USD 5 trillion economy.”

About Prateek Garg

Prateek Garg is an entrepreneur and a technology visionary. Founder and CEO of Progressive Infotech (www.progressive.in). A trusted IT partner since 1998, Progressive Infotech is a next-generation managed services company that provides a comprehensive suite of IT transformation and support services. Progressive is constantly redefining the way IT services are being delivered and consumed with assured outcomes.

Prateek has seed funded and is currently mentoring a Silicon Valley startup called Centilytics (www.centilytics.com), which is an intelligent cloud management platform (CMP). The startup is part of the tier-1 global accelerator, StartX at Stanford University, Palo Alto.

Prateek was felicitated at the 9th ‘Asia Pacific Entrepreneurship Awards-2018’, Prateek received the award for his continued efforts and innovations in the field of ‘IT, Internet and Telecommunication’. Prateek has chaired the Western U.P. Zonal Council- Confederation of Indian Industry (CII) as Vice-Chairman (2013-14) and as Chairman (2014-15). He is the CII Co-Chairmen Northern Region (2019-20) for Artificial Intelligence (AI).

Prateek holds a bachelor’s degree in Electronics and Telecommunications Engineering from the National Institute of Technology (NIT), Kurukshetra, India. He has attended the Management Development Programs at XLRI, Jamshedpur and INSEAD, Singapore.

Unflinching commitment toward customer success continues to remain Prateek’s core belief.

Microsoft launches SMB Utsav to recognize and reward unsung SMB heroes of the Indian economy

Small and Medium Businesses have been the backbone of the Indian economy. While Covid-19 did hinder their streamlined work, it also made them appreciate the role of modern technology plays in growth and prosperity in this digital age, and how it can help them step into the future. Driving this similar thought ahead and aiming to help SMBs in this long run – Microsoft launches ‘SMB Utsav’. This contest is an opportunity of recognition for all the unsung heroes of the Indian economy to get business and technology offerings worth upto ₹ 15 lakhs and bolster their growth in the new paradigm.

Started from 7th December 2020, this is a 3 month-long event, which will identify and award the best SMB for their business/organizational resilience every month. The aim is to provide a game-changing environment for small businesses that will enable flexibility, operational efficiencies, and increased productivity. This in turn will help the winning SMB to drive innovation and unlock opportunities. With the help of Investment Information and Credit Rating Agency of India (ICRA) analytics – the knowledge partners, Microsoft will shortlist businesses from the received entries and assess their mettle that helped tide over the recent adversities. The winner will be awarded benefits of worth 18 lakh which will include technology benefits, business benefits by Microsoft and country wide promotion on the CNBC-TV18 platforms.

The CNBC-TV18 editorial panel along with ICRA will conduct a 3-phase methodology (Judging process), which will be a deliberate procedure designed on a combination of various criteria, including online submission, shortlisting, and at the final stage, the jury meet.
The year 2020” laid down the foundation for us to pause, reflect and work towards becoming better versions of ourselves as individuals, enterprises and economies. In the hindsight, digital adoption and cloud migration stole the show, opening up avenues for emerging technologies such as, intelligent data management, to be at the forefront of this accelerated transformational journey.

As we step into a new data-driven world, business leaders are taking the compassionate leadership route at the helm of this new normal. As for the future, it can only be navigated successfully by leveraging the in-house data lake through optimised data management solutions, empowering the workforce and clients with robust endpoint protection framework, augmenting use of cloud native applications across environments and unleashing the potential of 5G.

While 2021 and beyond looks promising, the onus lies with digital enterprises to choose the sustainable route and become Future-Ready. Ultimately, the decisions enterprises’ make from here on, be it their IT systems or data security, should not just reflect the capabilities to stay successful today but also deliver ammunition to fight the uncertainties and threats of tomorrow.

**Trends for 2021**

**Navigating Through the New Normal**

**About Ramesh Mamgain**

As the Country Manager for India and SAARC, Ramesh oversees all aspects of the company’s regional operations and is responsible for the continued growth of the company’s presence in India, a significant market for Commvault.

Ramesh has nearly three decades of experience that straddles diverse areas of the IT spectrum - from software development to technology sales and product marketing. In his previous life, Ramesh has worked as a scientist in DRDO, India’s premier R&D organization, and has also held senior leadership roles with EMC, Sun Microsystems, Amdocs and Oracle.

Ramesh holds a master’s in management from FMS, Delhi University, and an executive MBA from Singapore Management University (SMU) on leadership, marketing and management.

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**Wadhwni Foundation emphasizes need for quality, personalized business consulting for MSMEs to thrive**

The MSME sector was already in a challenging situation due to the global economic crisis and was dealt with a debilitating blow when the pandemic arrived. However, SMEs have to keep faith and explore every single opportunity of economic revival.

Although capital infusion has come from the government as a stimulus package for the MSME sector, uncertainty around growth will continue to challenge MSMEs. Therefore, business consulting support to utilize the funds better, and survive and thrive assumes critical importance.

Expressing his views ‘Turning the Small Businesses Around’ at the Tie Global Summit 2020, Dr Ajay Kela, President and CEO, Wadhwni Foundation said, "The COVID-19 pandemic has made MSMEs vulnerable across multiple dimensions. They are simultaneously dealing with disruption in supply chains, access to markets, capacity utilization, talent retention, sinking employee motivation &amp; morale, etc. The COVID-19 impact will last for another 18-24 months. Such dire circumstances call for MSMEs to remain resilient, be adaptive, seek help, and use the pandemic as an opportunity to innovate and embrace change. The Foundation, through the Wadhwni Sahayata program, has mobilized a large team of consultants and has built an ecosystem of partners, including government ministries, agencies, banks, and consulting firms, to help MSMEs survive, stabilize, and emerge victorious through this crisis."

The situation demands small businesses to re-invent and re-strategize for prioritisation of survival overgrowth. To ensure liquidity and slow-down of the burn rate, the SMEs should plan for an 18-month runway, besides being able to meet the immediate challenges of statutory dues, wages and pressing creditors.

MSMEs need to look at new opportunities as a wide online-adoption culture opens up the global markets, global companies look for alternative supply-chains such as India, and a weaker rupee boosts price competitiveness. These opportunities will translate into a long-term positive impact on the economy and the sector, opening permanent doors to a broader market.
He was rich and famous. An educationist par excellence, he was heading a chain of famous schools in Delhi. He lived by his lofty principles. My association with him was almost four decades old and was like a long chapter which ended when he met his maker about two years ago.

He was always alert mentally and physically, we would often sit together when he would easily slip into nostalgia and narrated me the good old tales of his youthful time in Lahore where he studied and fearlessly joined the nationalist movements in the undivided India. He was a valiant fighter, an activist and a die-hard nationalist, a patriot to the core.

Once when he was in his eighties, he called me on my mobile. “Mr Rajen, can you come to my place in the evening and we will have dinner together. Gauging his moods I could easily gather that he has something very important to share with me.

He welcomed me all smiles asking me if I have come by my own car. He was always concerned with other's convenience and comforts.

As he started his narration, he suddenly turned pensive. “You know that my mother was a great motivational force behind me. But my father was always hidden somewhere in my heart. He was my idol and we always enjoyed a silent relationship.” In an emotion-choked voice, he said, “Although my father left us years ago, I always wake up in the middle of night feeling as if my father is calling me. I sit down and walk up to my father's photo to bow my head in a silent prayer.” He continued, gathering himself, “when I was small, he would come to me to cover me with blanket and when I grew up, tall and independent, he folded his hands to cover me with prayers.”

He recalls, “My understanding with my father was complete. However, the dialogue between us remained silent. How I wish we both were more visible and better communicators. He was a man of few words and the twinkle in his eyes was enough to convey to me his feelings and a silent approval of any new project I undertook. Although I seldom discussed with him about my work but his being around me was like a soothing shadow to me.”

His eyes suddenly turned towards his father's photo that decorated his spacious living room. “I do have a feeling that I could not serve my father the way I wanted. May be one tends to miss the parents when they have gone away.

“My father never clamoured for anything despite holding a senior government position. He was contentment personified and remained calm and serene under all circumstances. His simplicity was exemplary. Often in school functions, he would join the crowd and sit in the audience with all pride.”

He continued, “The most important thing I learnt from him is that there are two lasting bequests we can give to our children – one is roots and the other wings. I wish the enriching legacy left by him percolates down to generations.”

His eyes turned moist as he said in a feeble voice, “how I wish the Almighty sends him down to be with me, may be for a week, to let me serve him to my heart's content.”

It took both of us some time to recompose and in silence before the dinner was laid.