

AVIYANA TIMES

INDUSTRY REPAIR & PREPARE EDITION

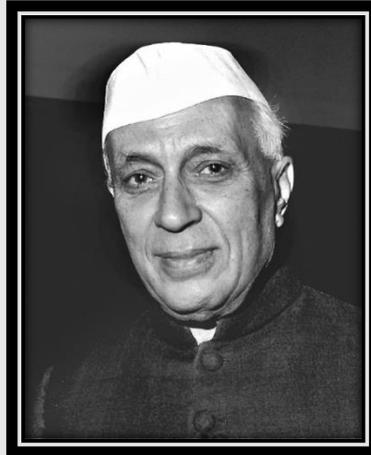
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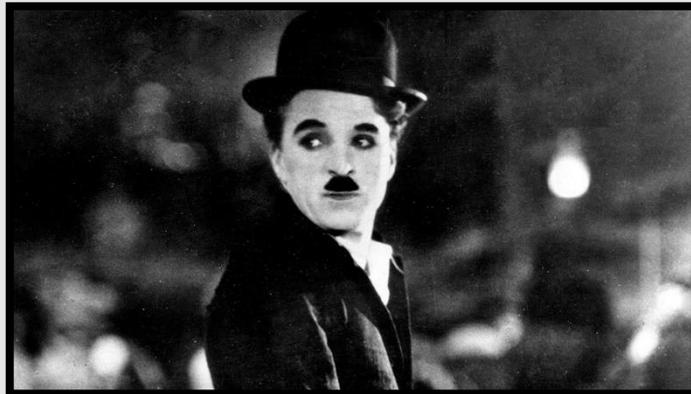


A Tribute to Our India's 1st Prime Minister



Hon. Pandit Jawaharlal Nehru

An iconic personality who repaired and prepared India post-independence for the modern India we see today.



A day without laughter is a day wasted. We think too much and feel too little. The hate of men will pass, and dictators die, and the power they took from the people will return to the people. And so long as men die, liberty will never perish. We all want to help one another. Human beings are like that. We want to live by each other's happiness, not by each other's misery. Life is a tragedy when seen in close-up, but a comedy in long-shot. Nothing is permanent in this wicked world - not even our troubles. I always like walking in the rain, so no one can see me crying. You'll never find a rainbow if you're looking down. Imagination means nothing without doing. What do you want a meaning for? Life is a desire, not a meaning.

Rewriting Rules - Retaining Values

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Chief Editors Message



Hoping all gets well, the year 2020 gone in lockdowns and with opening up gradually all the hopes dashed with second wave striking with deaths and devastations everywhere in India. The vaccination drive that took pace also slowed and COVID surged.

Now with COVID cases plateauing and country again opening up, the fear of third wave is looming on the head. A cautious approach is to be taken at this stage with industry on the gear of repair and prepare-the vision envisioned by Shri. Narendra Modi-Our Prime Minister.

Can the industry start opening with frequently changing government guidelines and new SOP's to be followed by phase-wise unlocking? As the health infrastructure being poor the government of each state are taking a conscious decision to ensure that third wave impact can be reduced. Can the industry really survive in such scenario with opening a closing. The industry that needs a cautious approach to repair and prepare.

The fight for COVID is far from over as with second wave people need to take precautions and vaccinations seriously. We can't afford lockdowns anymore or loss of near and dear ones in future"

This special "Industry Repair & Prepare Edition" has articles that are relevant to the theme with information enriching in content and knowledge. I am hopeful my HR Friends and business owners would appreciate the ongoing efforts and keep our motivation high to bring the successive editions of this newsletter.

For any suggestions I can be reached on connect@aviyanaventures.com.

Thanks & Regards

Dr Ravindra Pratap Gupta
Chief Editor
Chairman & Managing Director



Clinical Psychologist & Management Author
Industry Representative, Start-up Specialist, Business Advisor, Sr. Consultant, Board Member, Visiting Prof & Mentor
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President-IATAC-Indian Association of Talent Acquisition Consultants

ED Message



With predicted third wave of COVID, industry has learned the lesson of cautious approach and can't keep opening and closing the business. The free vaccination announced for all will be a milestone from government in this direction to prevent infection spread.

As we have seen there were job losses, death of near and dear ones for some, financial and emotional stress for many yet the hope of victory over COVID with precautions and vaccinations has been a positive aspect. Let's not become complacent with not following COVID guidelines of Mask & Social Distancing as the second surge is an indication of our lack lustre attitude towards the disease that had bouncing back and caused worries of lockdowns with business and

livelihood loss. With third wave the lessons learned from second wave have to be utilised and Industry Repair and Prepare has to be cautiously tread.

Through "Industry Repair & Prepare Edition" focusses on how we can deal in this new normal phase with understanding realities, unlocking human potential with compassion, care and futuristic view.

I assure you with second edition of new financial year that your views and suggestions along with your contributions are important for us. Let's make this newsletter with your coordination and collaboration the best read and followed in the industry.

You can reach out to me at ed.aviyana@gmail.com.

Thanks & Regards

Ms. Kamini Gupta
Executive Director



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Aviyana Times shall be assisted by 5 Assistant Editors Team for various sections in Aviyana Times as



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Concept Design by Ms. Harmeet Saggi



Ms. Harmeet Saggi is an internationally acclaimed concept creator, designer and image management consultant. She believes that uniqueness is the ultimate originality.

As a marketer, helping your brand grow is her ultimate goal. She helps clients establish a company story that redefines brand equity and brand identity.

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- Branding Strategy & Identity ✍️
- Image Management

She fundamentally believes in building trust for the brands she handles, so that people love & adore the brands by building virtual delights and strong visual foundation.

You can have a look at her Portfolio: <http://anharamedia.in/portfolio/>

Thanks & Regards

Ms. Harmeet Saggi
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Impact of COVID Wave 2 on the MSME Sector with special reference the Micro & Mini Sectors



This article is contributed by Dr Ramamritham Gopal having an overwhelming experience of over 4 decades with 27 years of corporate experience in India and European Countries and over 25 years in academics and has authored several books and research papers in management. He is presently associated with Dr. Dy Patil Group as Director. Guide to PhD Students with more than 50 PhD students to his credit. Besides receiving various awards at national and international arena he was coveted with prestigious Star of Asia Awards in 2014. His articles and suggestions are viewed seriously by industry and academia.

Atmanirbhar Bharat is going to be a big changer and make India second biggest economy in the world by 2050. Hence what framework needs to be brought in this article throws insights in to the same.

The MSME sector is one of the very important sectors in India. It is a sector which has been contributing to almost 30% of the GDP and is one of the sectors which employs almost 1100 lakh employees. Almost 80 to 85% of the MSMEs are self-financed and only a small % of the MSMEs obtain their finance from the banks.

The sector has a capital to output ratio and a capital to labor ratio lower than the large industrial sector thus providing better employment and output compared to the large industries. They have provided more than 5 times employment with respect to large organizations.

Demographically the number of MSMEs appear to be evenly distributed between urban areas and rural areas, However, bulk of the MSMEs are located in the Uttar Pradesh and West Bengal. It is good to note that the share of women owning MSMEs appears to be growing. Currently women entrepreneurs account for almost 20% of all MSMEs.

Interestingly, MSMEs account for almost 45% of the non-oil exports through more than 6000 products especially in the areas of agricultural products, biotechnology and pharma products - APIs, Defense products e.g., Drones, and other products for DRDO, BEL etc., E commerce, IT and BPO, etc.

E commerce, IT and BPO and the micro and small entrepreneurs in the reality sector (Brokers and the middle men in the reality sector) etc., form the bulk of the Micro and the small sector of the MSME.

In May 2020, the Government of India modified the definition of the MSME sector. Very interestingly 99% of the 633 lakh MSME units are extremely small units- micro units. Of the 1100 lakh employment provided by the MSME sector which accounts for almost 30% of the total employment of the country, 99% is accounted by the micro units. Thus, the average employment in the MSME is around 2 employees per MSME contributed largely by the small and micro units including the road side vendor sector.

The recent statistics released by the government and the CMIE indicated that the unemployment index has jumped from 8% in 2020 to around 11.9% in 2021 and more than 24 crore people have been pushed to the "Below the Poverty" line. This in my opinion is primarily because of the challenges faced by the MSME sector and that too the small and the micro sector.

Again, 95% of the MSMEs are not registered with the government nor with the EPF. However, it must be mentioned that since 1.4.2021, GST registration has been mandatory.

➤ **What are the issues facing this all-important sector?**

In July 2020, the author had carried a detailed study of this sector and had talked to several owners of the various organizations to understand the issues facing this sector. This was once again done in a small scale in Feb / March 2021 after the Covid 19 - Wave 2.

The results indicated that

1. Covid 19 Wave 1 was a big disaster for the MSME sector. From January 2021 till around March 2021, the MSME sector showed some positive sign but this seemed to be short sighted.
2. Demonetization and improper GST implementation almost broke the back of the MSME. Most of the MSME transactions are normally on 'cash' basis which was severely disrupted by demonetization
3. As mentioned above, 95% of the MSME Units are in the micro and small sector with an average employment of 1 or 2 people and are NOT Registered with the statutory authorities and even today do not get the benefits of GST.
4. Consequently, the Medium and Big / Large Units are hesitant to buy from these small and micro units – lack of GST forms
5. Accounts are not maintained; taxes are not paid and many a time these units are outside the tax net
6. Lack of finance. Almost 80% of the units are either self-financed or borrow from the unorganized market. Additionally, almost 95% of the units are micro units with little or no mortgageable assets. Typically, for e.g., those units which are operating in the digital space and hence the Banks are averse to finance these micro / small units

7. Funding consequently is from the informal sector– accompanied by high interest cost and this in turn results in a high cost of the product.
8. There is a demand reduction, since the products produced by MSMEs are many a times intermediary supplies to medium and large units and the lockdown has created severe shortages. Consumer buying has also decreased substantially.
9. Cash shortages, especially working capital management, inventory management is another area which is a major concern. Huge losses have been incurred because of the sudden lockdown in March 2020 due to which many inventory products having deteriorated.
10. Again, adherence to the various quality standards of different countries including India and documentation is another major challenge especially for the micro and small segment.
11. Many of the MSMEs especially the micro units which form the bulk are not aware of the government schemes.

Product areas which are open to all especially to MSME

1. APIs – Pharma intermediary products. As on 2019, India imported around US \$ 7000 API from China. This was essentially due to the cost differentials. The recent decision of the Government of India to restrict Chinese imports have created a huge challenge in the manufacture of pharma products. It must not be out of place to mention that many of the APIs were earlier being manufactured by the MSMEs and these products were substituted by the Chinese products. Some of the problems arising out of vaccine shortages were also due to this sudden restriction placed on the imports from China. A similar situation has been created in the area of electrical decorative lamps, Diwali crackers etc.
2. Product import substitution – In the light of the Chinese incursion at Ladakh, many PSUs have started the process of import substitution. But it would take at least a period of 6 to 8 months to a year before regular production can be expected for these products by the MSMEs of India.
3. IT and BPO. Typically, for e.g., a large number of faculties are working on their Ph.D. in the wake of the New Education Policy 2020. Many of them are quite weak in statistics. Consequently, many statisticians have started offering their services in the areas of Statistic Analysis for these students and earning a few thousand of rupees.
There are many entrepreneurs who have started doing work in the areas of market research, training and development both hard and soft skills like stress relieving, achieving happiness, meditation etc., Business Data Analytics (in the areas marketing, customer satisfaction to name a few), for a few mini and large units., development of computer games, short video apps (substitute for TikTok like the MOJ) etc.
4. Cybersecurity is another important area which is increasingly growing rapidly.
5. E commerce especially preparing of digital apps for logistics, food supplies, etc.

6. Training – The new normal has created new dimensions of training in addition to training of corporate personnel in hard skills. Today training in soft skills are in great demand. For e.g., in the areas of happiness, wellness, stress busters etc.
7. Market Research and Strategy development, product launch, getting the units registered with the statutory authorities etc. are areas which are the need of the hour.
8. Security Services
9. Providing instant support to many middle-class families by providing domestic help, plumbers, carpenters etc. personal care attendants etc. (What is meant is there are quite a few small micro units which have formed associations comprising of these vocational providers and one could contact them to get help. It is widely known that it is difficult to get domestic help, short duration drivers, plumbers, carpenters etc.)
10. Funding help – preparing the business plan, negotiating with the banks etc.

➤ **What can be done to mitigate the challenges of this very important sector which accounts for almost 30% of the GDP?**

The micro level strategies required for each of the areas viz. small and micro units, medium units are different. But however, before one dwells into the micro level strategies, it is important to understand the macro level strategies that needs to be developed.

Macro level strategies

1. Very important, there should be an awareness campaign especially targeting the micro and small sectors regarding the various schemes of the government.
2. Inject liquidity into the MSME sector. Many of them are financed by the unorganized sector or self-financed. It may not be out of place to mention that the discussions with the road side vendors indicated that many vendors were not aware of the loan of Rs. 10000 provided by the Government to them and in quite a few cases, the banks have refused to give them loans considering the possibility of they becoming NPAs. However recent statements from the Government that banks have distributed almost 95% of the budgeted amount to the road side vendors under the SVANIDHI scheme i.e., Street Vendors Atmanirbhar Nidhi Scheme is a welcome move.
3. Inject some sort of direct payment on lines similar to the direct payment scheme given to farmers and the rural people to the micro and small units and also to the lower middle-class personnel in the urban cities. This could spur demand for say consumer goods and in turn through the multiplier effect spur demand for the micro, small and medium sector.
4. Support the force multipliers for e.g., the reality sector – brokers and the middle men in this sector
5. Extend the Pre and Post Shipment Credit Terms, export benefits etc. Interest free loans to cover forward losses
6. Move up the value chain by manufacturing spare parts – Manufacture in large quantities – serve global markets.

7. Support to Reality Sectors by treating this covid period as Force Majeure.
8. The RBI recently announced a loan scheme of Rs. 15000 Cr. to the Reality, Tourism Sector and another Rs. 16000 Cr. to be distributed through SIDBI (which is concerned with the financing of the MSME sector). This perhaps will be useful to the 5% of the MSME sectors – the medium units.
9. Many virologists have been talking about Covid Wave 3 and Wave 4. This means that one has to be prepared to face this likely pandemic wave through building of health and hospital infrastructure, Liquid oxygen infrastructure etc. In all of this the MSMEs - all the three segments of the MSME sector have a major role to play.
10. Very Very important there is a FEAR PSYCHOSIS among the micro and small organizations as to what would happen in the future – impact of wave 2 or wave 3. Some sort of a campaign requesting people to vaccinate and vaccinate and thus remove the vaccine hesitancy that one sees in several areas. Vaccination could perhaps reduce the health impact amongst people. There is a need to increase the pace of vaccination.

Micro level strategies

For Medium sized enterprises.

1. Decrease fixed costs and operate more on variable costs
2. Cost effective products will be demanded in the global market.
3. Economics of scale will be a must. Manufacture for Bharat, Go Global should be the new mantra that these companies must adopt.
4. In order to succeed in the global markets, proper documentation and meeting the standards of the global markets is a must. For e.g., CE standards for European markets etc.
5. Move towards Digital ways of operating business.
6. Robotics, Data Analytics, AI etc. will be the new methods of operation.
7. The covid 19 wave 2 has resulted in a need to automate and absorb newer techniques of manufacturing or doing business which should be given top priority.
8. Innovations, R&D and Good Manufacturing Practices are a MUST for success.
9. There is a need to manufacture “import substitution products” (like APIs, products demanded by PSUs etc.) small decorative electrical items (e.g. Diwali lamps etc.)

For the Micro and Small sized Units

1. It is imperative that these units must register themselves with the statutory units and be GST compliant.

2. Resilience, marketing and strategy thinking are the key to success.
3. Most of the micro units feel that their product is the best and it would sell on its own without any marketing and / or strategic support which is not true. These units are also averse to take any support from others.
4. Documentation is another area where these units are weak and consequently some form of training is a must. But the question is are these units willing to go for training in these areas?
5. Another important area is funding. Additionally, many of the small and micro units which have been established in the last 3 or 4 or 5 years are mainly in the digital space where the assets which can be mortgaged are limited and thus obtaining finances from the bank difficult. For e.g. consider a unit working in the area of market research or advertising or training and development or consultancy, the only mortgageable asset available is perhaps a laptop or desktop and a table and chair)
6. The micro units need to be weeded away from the unorganized financial markets where the interest rates are extremely high and thus the cost of the products increases tremendously.
7. Since many of these units are one man or family-owned business units, there is an urgent need to make them aware of the various government schemes.



Hopefully if the MSME units can absorb and practice even say 20% of the above-mentioned strategies, there is a good support that India can once again become the global supplier of the world and the 5 trillion economy dream can be achieved if not by 2024 say by at least 2025.

Thank you for patient reading

Post COVID Impact – Offline to Online Education



This article is contributed by Dr Ramamritham Gopal having an overwhelming experience of over 4 decades with 27 years of corporate experience in India and European Countries and over 25 years in academics and has authored several books and research papers in management. He is presently associated with Dr. Dy Patil Group as Director. Guide to PhD Students with more than 50 PhD students to his credit. Besides receiving various awards at national and international arena he was coveted with prestigious Star of Asia Awards in 2014. His articles and suggestions are viewed seriously by industry and academia.

Atmanirbhar Bharat is going to be a big changer and make India second biggest economy in the world by 2050. Hence what framework needs to be brought in this article throws insights in to the same

The year 2020 has been an amazing year—a year of anguish, a year of trepidation, a year of fear, a year of tremendous hardship, a year of high-level stress etc. It was more severe than even the financial crisis that was caused by the Lehman Brothers in 2004 -05 or even more severe than that which was caused by the earlier medical pandemic of the past e.g., the Surat plague etc. etc.

It was also a year when individuals realized on the personal front the value of life, the value of friendship, value of relatives and more importantly the value of importance of a family. Many of my friends told me that they suddenly realized the amount of work that their spouses or the lady of the house does.

On the macroeconomic front it was again a not so good a year. A year of recession, a year where personal incomes fell, unemployment increased and in many cases many of us lost jobs.

For us as faculties, it was a year of great challenges. From offline to online and in some cases on a trial basis the hybrid model and then back to online model.

The offline mode of teaching had several advantages like understanding the students, conduct managerial games, experiential learning techniques, innovative teaching techniques etc. when compared to online teaching.

On an average many faculties welcomed the online teaching especially those in Mumbai but found it very stressful. The stress could be due to other factors not necessarily due to the teaching per se.

The author had conducted a small survey – pan India survey of around 30 to 35 faculties, and almost around 20 students and around 2 to 3 directors.

The survey revealed the following major challenges:

1. Many faculties complained that the day had become very long and in fact the preparation time had increased tremendously at least by around 30 to 40%
2. Understanding the technology ecosystem. For many faculties, offline teaching was the key. Additionally, for many faculties, use of digital techniques was a new item which they were not used to. The pandemic suddenly threw open another dimension viz. on-line teaching using different platforms like Zoom, Google meet or Google classroom, Cisco WebEx, etc. Each of these platforms have different formats and different methods of working on the same. For many of the faculties it was extremely difficult to understand these various platforms.
3. In many cases, it was found that faculties do not have the necessary equipment like desktop or laptop at home. In fact, the desktop or laptop is shared by the children and this caused tremendous stress. Rescheduling the lectures was again a major problem. Typically, especially the lady faculties said that the classes for children are held between 9 am to around 2 pm and sometimes even later and therefore it becomes extremely difficult to conduct lectures and / or reschedule the lectures.
4. In several parts of the country, network issues are a major problem.
5. In places like Kerala, Bihar, U.P. etc., in addition to network issues, power cuts are the norm. It is found, that many a times the power goes in the middle of the lecture itself and this causes a lot of difficulties and there is a need to reschedule the entire lecture. One of the faculties from Wayanad in Kerala did mention that Wayanad being an underdeveloped district of Kerala and dependent on cattle and poultry, there was lot of disturbances because of this. A similar statement was made by some faculties in UP and Bihar. This power cut problem was faced mainly in tier 2 and tier 3 cities.
6. Distractions for the teacher especially when working from home. A few faculties mentioned that they had small homes and they were in a joint family mode. Privacy for the teacher therefore could not be ensured for taking the lecture.
7. Additionally, many faculties did complain about the absence of day care homes or for noise due to vehicular traffic especially ambulance
8. Some of the faculties found it difficult to move from the white board in the offline class room to the google board and google class room management.
9. Use of managerial games was also an issue. Thus, experiential learning using team games etc. was a challenge.
10. One of the biggest challenges the teachers faced was teaching quantitative techniques or numerical problems. It was extremely difficult to teach subjects like mathematics, Operations Research etc.
11. Appreciating nonverbal cues and body language which are essential for teaching is completely lost. Faculties mentioned that in the class room or the offline teaching mode, it was bit easy to understand the body language of the students and modify the lectures accordingly but in the digital mode it was quite a challenge,

12. Additionally, teachers also faced the problem of poor response from the students. Some teachers insisted on marks and surprise quizzes or questions to the students and marks being awarded to the students. But this was cumbersome.
13. Teachers also complained of visual fatigue / body pain / knee pain due to their sitting before the computer for long durations say around 2.5 to 3 hours at a stretch. Many teachers complained that they were not used to teach in a sitting position for long hours.
14. Identification of slow learners was also a major issue. So special attention to these differentially abled students cannot be given. One of the faculties also informed that no student wants to identify himself as a differentially abled student and hence it becomes all the more difficult.
15. Physical activities could not be held. This means that especially in undergraduate colleges and in schools (up to 12th std), the normal physical activities which are a must could not be held)
16. Some Post graduate schools had in addition to conducting classes on google meet also required that the lectures be recorded, attendance, quizzes etc. be uploaded on the LMS system – Moodle Software- so that the student can learn at his convenience
17. Conduct of Exam was a big concern. Many faculties found that the exams were to be conducted using Multiple Choice Questions say 50 questions in 50 minutes or 60 minutes. In the absence of a camera, it was found that many students were helped by their friends and relatives. Some institutions, had a system whereby the student had to save the document in PDF format and upload the answers and the faculty was expected to download the same, take a print out, evaluate the same and then upload the same. This was for many a very cumbersome process.

The discussion with the students indicated that for the students the major issues was

1. Network and power outages. Surprising even in a city like Mumbai, students complained of Network problems and power outages. This can be seen by the fact that students very often leave and enter the session.
2. Another biggest issue was that the building or the area had become a micro containment zone and hence the students have tremendous problems.
3. Many students also complained that when one member of the house is home quarantined, there remains not many rooms for peaceful listening to the lectures,
4. In some cases, the students complained that they had to travel some miles especially in parts of central India. before they could find a reliable network. Thus, they lost interest in the lectures. In fact, one of the network companies insisted on continuing with 2G network when the world has moved over to 4G and 5G. This 2G, the network company said was more in the rural areas and other tier 3 cities as many of its users do not have a smart phone.
5. Some students especially in metros and tier 1 cities mentioned that they could also carry out other activities while the lectures were going on. They called this as multitasking. One student casually mentioned that he could listen to the lectures while travelling from one place to another.

How did the teaching community overcome this?

1. One of the most important aspect was the orientation and the use of online tools like zoom, google meet or cisco WebEx.
2. Use of surprise quizzes, tests etc.
3. Frequent attendance - at least twice in a 2-hour lecture but then the faculties complained that they lost precious teaching time at least around 20 minutes in a two-hour lecture.
4. Group working was encouraged and students were expected to upload their presentations.
5. In one of the institutions, it was found that in addition to online lectures, around 10 on line cultural programs and 2 sports events were conducted to bring about cohesiveness among the students- holistic development of the child.
6. Considering the covid situation, it was felt that it might be a good idea to have a hybrid learning situation in the long run.

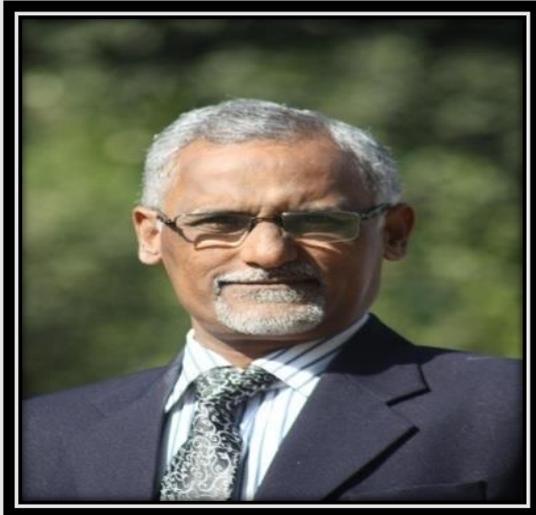
In the long run, it is apparently clear that covid is likely to remain for at least another year or so.

Many Institutions are working on the concept of hybrid lecture model in the future. Online lectures are here to stay and therefore teachers need to be mentally prepared for this and need to

be protected against covid for as they say **TEACHERS CAN MAKE OR BREAK THE STUDENTS**. Teachers are responsible for the growth of the child and therefore we need to be safe and the name of the game is **VACCINATE, VACCINATE, VACCINATE** and **COVID APPROPRIATE BEHAVIOUR**.



Industry Repair & Prepare



This article is contributed by Dr Vijay Joshi having an overwhelming experience of over 2 decades with 10 years of corporate experience in India and over 10 years in academics and has authored several research papers in management. He is presently associated with Dr Ambedkar Institute of Management Studies and Research as Professor. He is MBA from YCMOU and PhD from Nagpur University. His career has spanned in Pharmaceutical and Education Sector. He considered as authority on various domains as international Business, Export - Import Documentation, Marketing Research, Logistics & Supply Chain Management, Business Environment & Strategic Management.

(Note: The views expressed in the article are personal).

With Covid-19 all over the country, government, industry and society or people are finding new ways to tackle the situation and return to the 'new normal'.

Returning to this 'new normal' is not an easy task and need efforts to repair and prepare the industry sector. It may be noted that without the strong commitment and support from the government, this task is impossible to achieve. So it is for both the industry and the government to ready themselves for the 'repair and prepare' on their respective fronts.

It is not the industry alone but the government also requires getting into this mode of 'repair and prepare' at an early date.

In this article, the author would like to present an overview of what can be done in the context of the industry as well as from the government side. The author would like to suggest some indicative measures.

Based on the things that were happening in the past year, taking analogy of Ansoff matrix, it is as shown below.

	Repair	Prepare
Government	Economic Situation Healthcare Infrastructure National Image and Reputation	Robust framework in place Professional approach to resolve the issues and have sustainable growth
Industry	Business Growth Operational Performance	Supportive policies from the government Innovation driving business Establishing a knowledge centre Ability to handle technological disruption

Repair (What needs to be repaired)

➤ **Government:**

1. Economic Situation

As stated above, the economy is in bad shape due to Covid-19 and this needs to be addressed on priority. Suitable policy measures including fiscal packages to revive the affected industry and social sector are required. It is equally important to have monitoring and progress of the same so as to ensure that anticipated goals are achieved.

2. Healthcare Infrastructure

With the Covid-19 spread, it has exposed lacunas in the healthcare system at different levels. This needs to be resolved with the provision of required inputs and support in terms of equipment's, medicines, trained manpower and so on.

3. National Image and Reputation

With increased competition in international business, low growth in the economy of the nation is not advisable. It is required to take efforts towards attracting investments from other countries to India in near future.

➤ **Industry:**

1. Business Growth

For the industry sector the utmost priority is to get the manufacturing activity going smoothly.

2. Operational Performance

With the production and related activities in progress this will definitely help the industry sector to improve their operational performance.

In both of the above, contribution and participation from the management as well as the people (workforce or manpower) is crucial and will play a vital role towards growth.

Prepare (For what they should prepare themselves and how?)

➤ **Government:**

1. Robust framework in place

The administrative system needs to have a strong and robust framework. This requires the right people in the right place with requisite experience, knowledge and urges to do something for the nation and society. Today, this is completely missing either at the national level or state level. One will find many instances of this while reading daily newspapers. For example, take the news that appeared in Maharashtra Times today (27th June 2021). It says that the state sports minister and their colleagues have parked their vehicles on the running track which is meant for practice for the athletes. This kind of people will never be tolerated in the future and needs to be punished. By the way, in India there is no formal system by any political party to punish their political people in case of any misconduct, fraud or corruption. This all speaks a lot and needs administrative process reforms.

2. Professional approach to resolve the issues and have sustainable growth

With the inadequate capabilities to handle the situation, the political people may not be able to resolve the issues and are allowed to remain unresolved for a longer period of time. This has an impact on credibility as well as national reputation. This may be resolved by taking periodic advice from the think tank, experts, and external agencies by accepting and recognizing their due importance (in terms of their knowledge and experience to resolve the issues).

Suggestive Measures

Government should prepare themselves:

- To take bold decisions that will ensure strict and good governance is in place in the form of a strong administrative system and this will support growth of the nation and people of the country.
- To follow a professional and realistic approach to solve issues such as unemployment, problems of MSMEs.
- To take professional advice from the industry sector and external agencies and experts for resolving issues.
- To include institutions, think tanks, experts in the administrative system and give due importance to their suggestions and follow them.
- To establish a strong foundation so as to achieve a sustained higher growth rate. This may be done with the help of innovative reforms that will support industry or the manufacturing activity. Support to rural industries is also required.
- To establish a strong image of the nation with regards to some aspects available locally. They are people (talent), demand (market), industry resources (capital), clean environment (eco-system) and good governance (culture of openness). This will help in attracting investments from other countries to India.

➤ Industry:

1. Supportive policies from the government

The government making suitable policies to revive the economy such as 'Make in India', 'Atmanirbhar Bharat' and so on.

2. Innovation driving business

Industries may prepare themselves to respond with innovative practices. They can do this by unique, new and innovative ways of manufacturing goods and delivering services. Further, it also includes skill mapping, enhancement of skills towards generating employment.

3. Establishing a 'Knowledge Centre'

The industry may think of establishing a 'knowledge centre' that will act as a bridge between government, industry, MSMEs (medium, small and micro enterprises) including start-ups. It is important to have this 'knowledge centre' to become a hub of activities that facilitates exchange of information, ideas amongst its stakeholders.

4. Ability to handle technological disruption

With the emergence of new technologies such as AI (artificial intelligence), blockchain, remote sensing etc. technological disruption may occur. These technologies are making inroads to provide new products and services by dismantling earlier business models and by establishing the new ones.

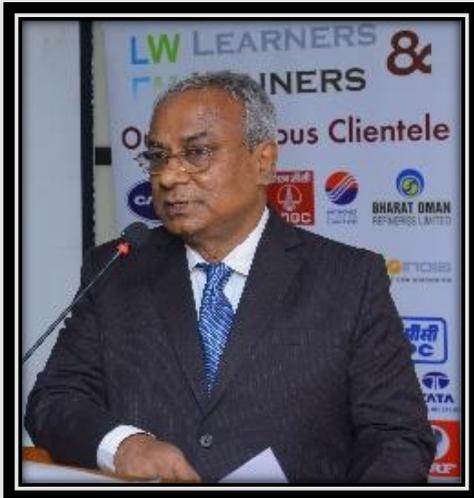
Suggestive Measures

The industry sector should prepare them:

- To demand suitable policies and measures that will help to put their business on track.
- To have focus on ensuring that they care for the environment by providing sustainable products and services that stops ecological degradation, explore ways for strengthening cooperation in furthering research as well as innovation
- To have interactions or collaborations with emerging technology-based start-ups. This may help in understanding issues such as providing healthcare services, protection of the environment and so on. This may open up new market segments for business. They may use new technology in healthcare, eco-friendly technology including waste recycling, agriculture, and new-age tools of learning.
- Industry may prepare them for accepting an opportunity that will enable them to build a more inclusive, caring and sustainable future for all.



Prepare the business for the challenging global description by harnessing employees' creativity.



Mr. Indranil Ghosh is a Management Consultant and Trainer with more than 40 years of extensive & versatile industrial experience. He is a published author of many books and Technical Papers. These books have been published in various Indian and foreign languages. His book titled '**Managing the Invisible Monster**' is a soft technical book on electrical safety, in which he has explained various aspects of safety through storytelling and analogies. Another book, '**Romance with Risk is Business but Romance with Business is Sustainability**' explains the easy methods of adopting a sustainability frame work in the Business Strategy. His latest book "**Harnessing Employees'**

Creativity" is about tapping creative ideas from the employees for business sustainability and business growth.

➤ **Introduction:**

Global disruption occasionally irrupts, out of the blue, to threaten the sustainable business. That is why probably, it is often said that if the romance with risk is business, then the romance with the business is sustainability. Business growth as well as business sustainability are influenced by various factors.

In recent times, the business has gone through chronological tough phases of –

- **LPG** - Liberalization (L), Privatization (P), and Globalization (G)
- **VUCA** times – Vulnerable, Uncertain, Complex and Ambiguous
- Now the most recent one - **Post Covid-19** business scenario

One of the factors, which can sail the business through the difficult times and bring back its glory, growth & sustainability, is performance improvement of the business through harnessing employees' creativity.

➤ **Managing the Global Disruptions:**

Even though, these disruptions are external yet a couple of them can be managed internally with internal resources. The commonest internal resource is the employees, who are the biggest assets of any business. In order to face the competition squarely, the organisations need to tap these resources to the maximum possible extent, align them as an integrated force and achieve business sustainability. The role of creative frontline employees in assuring business survival, sustainability and growth has now been internationally recognised.

➤ **Employees' Creativity as Survival tool:**

Creativity is the tool for survival. If you go through the business history of the world, you will find that many big companies have been challenged by a tiny and insignificant individual or organization with only one tool called idea. One 'easy and free' way is getting an idea from the front-line employees and process it further.

Creativity and Innovation can be seen as a composite tool for –

- **Problem solving** by acting as enabler and overcoming constraints. Creative employees generally have simple & unusual solutions for chronic problems.
- **Combating external competition** through continuous value creation. Creative people are the appreciating assets of the organization. They consistently add value to the organization through their innovative activities.
- Filling **Performance** gaps - Building up higher internal competencies through new ideas and knowledge sharing
- **Opportunity** creation – Organization gets confidence to do some different things and opportunities are created for its employees through proactive environment.
- **Process Management** – increasing efficiency and effectiveness

In short, creativity & innovation are the tools for all sorts of Improvements - Continuous, Incremental and Radical and a key to success.

➤ **Installing the Culture of Creativity:**

If creativity has so many plus points, let us understand a little bit more about it so that we understand how to install a culture of creativity in the organization.

According to C K Prahalad, Goldmine lies at the bottom of the organisational pyramid – the frontline employees are your hidden goldmines. The problem with the most of the organizations is that they lack enthusiasm in exploring this gold mine.

The employees can turn around business performance by involving themselves. They can contribute to all sort of improvement initiatives irrespective of whether they are Continuous, Continual and Breakthrough. Sadly, such improvement activities are not much.

Hence, the employees' creativity shall be focused with the business objective and have perfect alignment with the organization's vision & mission, even though its approaches may be multi-dimensional. And this would bring in the Creativity Culture.

➤ **Techniques to be used:**

By consolidating all the above factors, the following are the different ways of initiating and enhancing innovation and creativity in the employees of an organization:

- 1) Establishing purpose and intention
- 2) Building basic skills
- 3) Encouraging acquisitions of domain-specific knowledge
- 4) Stimulating and rewarding curiosity and exploration
- 5) Building motivation, especially internal motivation
- 6) Encouraging confidence and a willingness to take risks
- 7) Focusing on mastery and self-competition
- 8) Promoting supportable beliefs about creativity
- 9) Providing opportunities for choice and discovery
- 10) Developing self-management (metacognitive skills)
- 11) Teaching techniques and strategies for facilitating creative performance

➤ **Creativity as a filler of Human Needs:**

Abraham Maslow classified HUMAN NEEDS as hierarchy, where needs follow from lower order to higher order. The needs give rise to wants. If wants are not fulfilled, tension is generated and continual tension makes a man frustrated.

Once lower order needs are satisfied, a person looks forward to satisfy his/her higher order needs. Encouragement to creativity and a robust process of Innovation satisfies the higher order needs of a person.

Fig 1 & 2 – shows if needs & wants are not taken care, it leads to frustration among the persons; but an employee engagement scheme can motivate them and results into their performance improvement

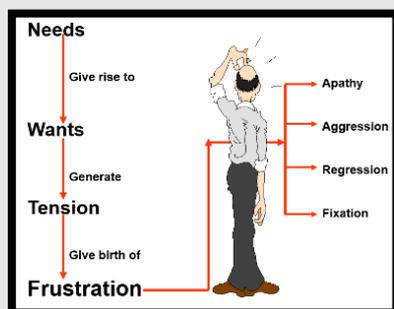


Fig 1:
Non-fulfillments of needs & wants creates frustration among the people

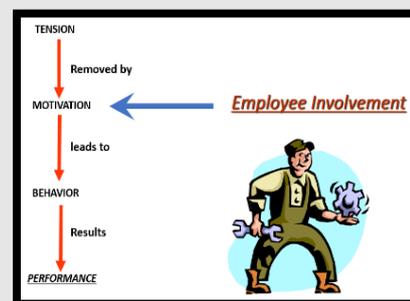


Fig 2:
Employee involvement results into performance improvement

➤ **Igniting employees' minds:**

Mind is always a mine, full of ideas. Although an idea may strike one's mind with the suddenness of lightning bolt yet its generation and going aflame depends upon many factors. One of these factors is ignition of mind. Development of Homo-sapiens society has a direct link with this mind ignition.

Please always keep in mind, creativity is the fruit of an ignited mind that comes out of the seed called idea. A. P. J. Abdul Kalam, through his various interactions, emphasized on 'Igniting Mind'. According to Dr. Kalam, ignition of mind is nothing but curiosity and thinking.

The first factor, "Curiosity" empowers all of us to find new ways to view our life with love and compassion. Curiosity comes from questioning. No questions, no idea. The second factor "Thinking", leads to action and action leads to meaningful change. Any meaningful change is innovation. In fact, creativity is also the act of connecting things meaningfully.

Creativity is a learnable skill. Hence, there is a requirement for training. 'What to think?' and 'how to think?' needs to be learned. Especially, if we are looking for some breakthrough idea, our mind has to be trained that way.

➤ **Factors Supporting Creative Ideas:**

For getting creative ideas, the following three factors are the most important –

1. **The leadership** – The leaders of the organization must demonstrate their commitment towards creativity. They must encourage openness. They shall demonstrate impartiality and high ethical standard. They must have appetite to face and accept failure and address it appropriately. They shall be able to eradicate the 'fear for failure' from the employees' mind.
2. **The environment** – Work environment plays a very important role in nurturing creativity. Appropriate channel shall be available to the employees to submit their ideas. This channel shall support and motivate the employees with fast idea evaluation, idea implementation and commendations & awards.
3. **The employee themselves** – Able and motivated employees can create wonders.

➤ **Strategy that motivates:**

Another angle of looking at the employee involvement strategy is winning over the people, which means a strategy that motivates employees to propose out of their creative mind. Therefore, strategies are to be formed with keeping eyes on –

- An **environment** for creative expression
- **Developing potential** for creativity through training & competency development
- **Availability of channels** or schemes for expressing and tapping creativity
- Well defined '**Rewards & Recognition**' policy
- **Visual displays** of employees' creative work
- Bringing in **participative work culture** etc.

Always remember that tapping of creativity needs altogether a special form of strategy. Such strategy formation needs to be guided by some predefined rules.

➤ ***Harness Employees' Creativity:***

In most of the organizations, lots of ideas flow around. In case there is no structured process for soliciting ideas from employees, capturing those ideas and evaluating them in order to determine which ideas have greatest potential to add value to the organization; the ideas have nowhere to go.

Even the ideas tapped through informal ways may also need a formal scheme for their structured evaluation and award.

Today, many companies have begun to implement partial idea management initiatives, which means the ideas are being received through informal channels or even from some other formal channels like emails, suggestion/complaint box, brainstorming sessions, team activities (5S, Kaizen, TPM, SGA etc.) and various types of meetings etc.

This is a right step to maximize the collected ideas but to maximise innovation potential, a proper, structured Idea Management System is necessary.

➤ **Suggested Steps:**

The organization may take a few of the following steps to tap employees' ideas for managing business challenges and global disruption:

- Pick up a problem, say high energy bill of a building or low response during tele marketing or travel restriction due to partial lock-down
- Throw the problem to the various cross sections of people and invite their ideas
- Receive all the ideas without any attempt to judge them
- Most of the suggestions will be very generic, may be switching of certain lights, adding timer in the circuit, use of high efficiency gadgets, using other method of communication etc.
- Now you list out the opposite of these suggestions. I mean what the people have suggested, if you do just opposite what you will get.
- What if you do not switch off what will happen? ... once again invite suggestion of this changed theme. May be the solution is a solar powered PC or some other electrical gadget.
- Please note that this is an example. Practicability of these ideas has to be seen. At this stage, we may confirm that our idea is really different and can bring a sea change in the organization.
- This entire exercise can be done through a training facilitator

- The organization gets the solution and the people get their mind churning creativity booster.

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Building Sustainable Talent practices in the new normal and beyond



This article is contributed by Ajay Bakshi, he is a Senior HR thought leader, Ex CHRO, Board Director and Business Leader with extensive experience in HR, Sales and Business leadership with an experience of 30 years in transforming organisations through people. He has contributed as a CHRO and Leadership management Team member in organisations like Vodafone Global Services(India), Prudential Global Services India and Sterlite Technologies and Power where he introduced transformation initiatives like ESOPs, Balance Score Card as a strategic level and Performance Management initiative, Organisation restructuring,

as a strategic lever to drive productivity/efficiency, Top talent programs, Leadership Development programs with tie ups with leading institutes like IIM-Ahmadabad, Bangalore, IIT-Mumbai.

He has been recognised for his contributions in HR and has several awards to his credits which include. Best Global HR strategy recognized by Business World for Vodafone Global Services India Dream companies to work for (Ranked number 11) Times of India Ascent for Vodafone Global Services India

HR leadership awards from Business world and Economic Times and CHRO of the year from India Human Capital Summit In addition, he has been recognised as top 100 Influential HR leaders in the Asia Pacific HRM. He is a Hogan Coach with TMTC for Tata's Assessment and development centre. He is an active speaker in various professional forums like CII, NHRD, Business Today, Business world and Dun & Bradstreet.

The world continues to experience the tragic turmoil under the influence of SARS COVID-19 pandemic situation, which has been an eye opener in various means. It has been a wakeup call from the comfort zone and complacency in which organizations, countries, economies and people operated.

However, it has emphasized and created opportunities across various sectors and redefined the way we lead our countries, run our business and live our lives.

To survive and sustain these times and beyond we need to integrate leadership across political, business, educational, social and family levels by harnessing individual and collective skill, energy and efforts to successfully navigate these difficult times.

The footprint would include:

1. Create a clear political strategy which balances economic growth, sustainability, healthcare and well-being of citizens

2. Need to create an adequate medical infrastructure to be able to handle medical crisis AND the importance of investment in healthcare (most of the countries invest more on their defense rather than healthcare)
3. Need to balance law enforcement with empathy/humanness
4. Need for societies and individuals to go beyond personal interest and differences to help each other and build collaborative relations across boundaries by sharing resources
5. Need for humanity to come together and fight the common enemy i.e., SARS COVID virus by cutting across geographical and social differences
6. The importance and significance of education going beyond imparting degrees and build social awareness, emotional intelligence and spiritual awareness of their responsibilities as global citizens to create a sense of purpose and leave the world in a better place than where we found it and driving meaningful change
7. Embracing technology and newer ways of working and learning to co -exist with technology to make our lives more meaningful and productive

An important part which would lead to success is the TALENT (PEOPLE) who will provide the key differentiation to successfully navigating the new normal and beyond.

A few key steps to enable countries, businesses, educational institutes and social sector to create a sustainable talent pool of motivated, engaged and HIGH PERFORMING employees is



1. Have a clear definition on who your talent is – what are the key skills (technical, functional, behavioural and managerial skills which will make them successful)
2. Creating a strong differentiator for Performance – establish key metrics which differentiate high performance
3. Define key behavioural indicators for both high performance and potential
4. Have a reward strategy which balances immediate performance and long-term potential
5. Integrate a Talent strategy which balances developing, Attracting, Retaining and Engaging Talent
6. Creating and leveraging high performing and high potential internal role models and mentors (at all levels) to replicate individual and organization success.
7. Leveraging external coaches to enable talent to achieve career goals and maximize potential.
8. Create strong enablers which align business processes and culture to create high and sustainable performance.

Research Paper on the Best Practices in Business



This article is contributed by industry and academic world veteran Prof. Dr. Firdos T. Shroff (Ph.D. MBA, MA. LL.B., CAIIB)

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Members, World Constitution and Parliament Association, (WCPA), USA;

Member, UN75 World Peace Ambassador and BEYOND 2020. Fellow IIBF; (ex-Union Bank of India)

A Vision & Strategies for Successful Business Startups -

Social Business and Its Potential as A Tool to Create

The World of Three Zeroes

- The New Economics Of 'Zero' Poverty; 'Zero' Unemployment &

'Zero' Net Carbon Emissions

A Model for Atmanirbhar Bharat Initiative of Govt. Of India

Collaborating With Mission of Prof. Dr. Muhammad Yunus, Nobel Laureate

To Begin with MY 3-ZEROS START UP YOUTH WARRIORS



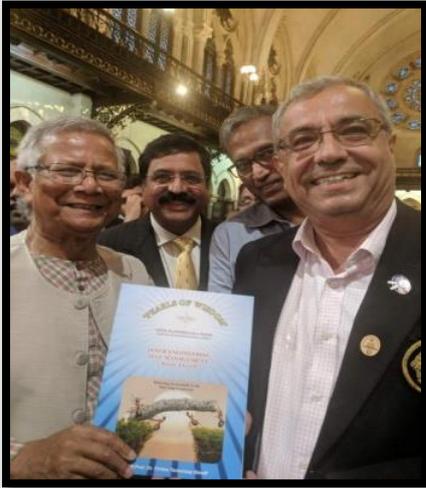
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LEARNINGS from Research Study INSPIRED by MEMORIAL LECTURE – DELIVERED FROM THE HEART - by Hon'ble Professor Muhammad Yunus, Nobel Laureate, Founder, Grameen Bank, Bangladesh – Monday, 2nd July 2018 at Convocation Hall, University of Mumbai, Mumbai (INDIA):

The Research Scholar had the honour and privileged to meet and hear as also to seek blessings for his Book "Pearls of Wisdom - Inner Engineering – Achieving Professional Excellence (APEX)" from Hon'ble Professor Dr. Muhammad Yunus, Nobel Laureate, Founder, Grameen Bank, Bangladesh at the IMC-

Pravinchandra V.Gandhi Chair in Banking & Finance, JBIMS University of Mumbai and IMC Chamber of Commerce & Industry Memorial Lecture, an Oration entitled "Social Business and it's Potential as a Tool to Create a World of 3 Zeros – "Zero Poverty, Zero Unemployment and Zero Net Carbon Emissions" at University of Mumbai, Convocation Hall, Fort, Mumbai - Monday, 2nd July 2018.

About the Author:

Actor Advocate LION Prof. Dr.Firdos T.Shroff is Research Scholar; Global Icon and Motivation Guru. He worked with Union Bank of India (UBI) (4th March 1974) for 28 years till seeking VRS April 2001. His qualifications include - (Ph.D.; MBA; MA; LL. B; CAIIB; PGDIRPM; PGDCM; PGDBT; PG Diploma in Dr. Babasaheb Ambedkar Thoughts, University of Mumbai). He is also Mentor, Universities/Management Institutions; former Senate Member, Pune University; UN Talent Pool; Fellow Indian Institute of Banking and Finance (IIBF); former Independent Director, LIC Housing & Finance Ltd. and presently, Director, Zoroastrian Co-operative Bank Ltd. As a pursuit for excellence, am pursuing two Research study in Dr. Babasaheb Ambedkar Thoughts and The Buddha and His Dhamma leading to D.Litt.

Seeking Blessings of Lord Buddha - I am very happy to place on record completion of my long-standing study on Buddha's Life and research paper on Wednesday, 26th May 2021 which marks 'Buddha Jayanti' – the day of PEACE, COMPASSION AND MAITRI. Falling on the full moon day, this auspicious occasion commemorates the birth anniversary of the enlightened Gautam Buddha.

Also known as Buddha Purnima, this day is celebrated with great enthusiasm and joy across the globe. Gautam Buddha imparted his profound knowledge on peace, life, that continues to inspire, guide humanity till today.

"Every experience, no matter how bad it seems, holds within it a blessing of some kind. The goal is to find it."

"Do not dwell in the past, do not dream of the future, concentrate the mind on the present moment."

Preliminary Outline:

The Research Scholar intended to carry out this paper through a detailed understanding of these components; (1) Lecture- The World of Three Zeros – delivered at University of Mumbai, Mumbai by Dr. Muhammad Yunus, Founder Grameen Bank, Bangladesh, awarded the Nobel Peace Prize for 2006 for his work to “Create economic and social development from below” – Grameen Bank’s objective since its establishment in 1983 has been to grant poor people small loans on easy terms – so-called micro-credit as also History of evolution of microfinance in India, Bangladesh and neighbouring countries, which have broadly similar context characteristics; (2) problems and issues being confronted by this segment; (3) a thorough review of the existing literature to understand the impact of microfinance so as to identify all relevant stakeholders as well as their stakes; (4) current as well as alternative regulatory systems as being proposed in recent literature; (5) to learn from the neighbouring countries their experiences on alternative policy measures for regulation and control; and (6) to make use of annual reports and available documents of two prominent NBFC-MFIs from India - one, Bandhan, which is the largest one at this stage and seems to be operating fairly successfully in the eastern part of the country, and the other BASIX in Andhra Pradesh.

LEARNINGS from the inspirational success stories of How Nobel Laureate Prof. Dr. Muhammad Yunus invented Microcredit, founded the Grameen Bank and transformed the fortunes of millions of poor people around the world :

Prof. Dr. Muhammad Yunus is a Bangladeshi social entrepreneur, banker, economist, and civil society leader who was awarded the Nobel Peace Prize for founding the Grameen Bank and pioneering the concepts of microcredit and microfinance. These loans are given to entrepreneurs too poor to qualify for traditional bank loans.

Prof. Dr. Mohd. Yunus experiment is that micro-credit turned into an alternative investment fund to help fight unemployment.

To a question if people in West Bengal were not ready to take risk taking ventures as entrepreneurs, he said "I don't look at it that way. The mentality to start own ventures is there, everywhere in world including Bengal. But you have to be with them (the young unemployed)."

"There is this ocean of money all around. Poor people just want a sip of that money and we should reach it out to them," he said adding even rich people become defaulters in bank loans "but conventional banks still reach out to the rich".

To a question about the fall of ponzy firms in Bengal, Yunus said, "While there can always be fly-by-night firms in a system and laws and legislation to check their activities, if you refer to the micro-credit concept mooted by us, it never collects money from depositors."

In 2006, Prof. Dr. Mohammad Yunus and the Grameen Bank were jointly awarded the Nobel Peace Prize "for their efforts through microcredit to create economic and social development from below".

After changing lives of over 9 million people in Bangladesh and generating 100,000 dollars in US, Grameen Bank experiment has been able to benefit an estimated 300 million borrowers across the world including Brazil.

The Norwegian Nobel Committee said that "lasting peace cannot be achieved unless large population groups find ways in which to break out of poverty" and that "across cultures and civilizations, Yunus and Grameen Bank have shown that even the poorest of the poor can work to bring about their own development". Yunus has received several other national and international honours. He received the United States Presidential Medal of Freedom in 2009 and the Congressional Gold Medal in 2010.

The microfinance movement was started off by one man: Prof. Dr. Muhammad Yunus, with one vision: to eradicate poverty from the world. Dr. Muhammad Yunus, the Bangladeshi economist, widely known as the Father of Microfinance founded the Grameen Bank to make small loans to the poor in Bangladesh.

Prof. Dr. Mohammad Yunus was greatly influenced by his mother who was known to never turn away anyone in need. The famine that hit Bangladesh in 1974 pushed him to do something about poverty. During his visits to the poorest households in the village of Jobra, he realised that a small loan can make a big difference to a poor person. He made his first loan to 42 women in the village, with just USD \$27 from his own pocket. With this money, the women were able to make baskets, sell them and quickly repay the money they borrowed from him. He began to see that small loans would not only help them survive, but create in them the spark of enterprise and this could empower them and pull them out of poverty.

Since traditional banks refused to make small loans to the poor, the idea for Grameen Bank was born. In 1976, Dr Yunus launched the activities of Grameen bank, giving out microloans to the poor. In 1983, Grameen Bank was officially formed. The borrowers typically repay back the loan in small weekly instalments. In small villages with no access to banks, Grameen has brought banking to people's homes. The bank's 22,149 staff serve 8.37 million borrowers at their door-step in 81,379 villages all over Bangladesh, every week. So far, Grameen Bank has disbursed USD \$11 billion in loans.

The success of the Grameen microfinance model has inspired hundreds of countries throughout the world, including the USA. Grameen Bank and Dr. Yunus jointly won the Nobel Peace Prize in 2006.

Statement of the Problem:

Given the usual problems – namely, adverse selection, moral hazard and hold-up, of credit delivery service, as opposed to sale and purchase of a vendible product with standard attributes, it is no wonder that banks and such formal credit institutions all over the world have failed to reach a vast unbanked and non-banked set of population, who apparently lack strong economic identity, any marketable collateral and even any standard credit-worthy project. Informal credit – not only from friends and relatives at relatively softer

terms and conditions - but also from hard core moneylender at usurious rates and socially deplorable terms has refused to die in this condition, in spite of strong sentiments and government stipulations against them.

It is against this background, micro-finance based on group familiarity, cohesion and peer monitoring made their natural appearance and became widespread following the successful experiment of Bangladesh Grameen Bank.

In India, two distinct threads of Micro-finance are found to have experienced phenomenal growth for more than a decade - one, SHG-Bank linkage non-profit model nourished gradually through group savings alongside other development activities, and the other a for-profit model now-a-days referred to as NBFC-MFI model which grew at an even sharper rate in a climate of little regulation and huge flow of private financial (including bank) capital, given restricted opportunities in investment under world recessionary conditions. However, in the process of rapid growth with fierce competition among themselves, this category of MFIs lost their development focus and often led to multiple and excessive lending to borrowers, lack of transparency in transactions, use of coercive repayment devices and making excessive profits - thus losing the strong sympathy the MFI sector had earned for its anti-poverty stand and catering to the needs of poor and under-privileged sections of the community.

Review of Literature:

The research is based on primary data from the **lecture by Prof. Dr. Muhammad Yunus, Noble Laureate and Founder, GRAMEEN BANK, BANGLADESH** as also secondary data from research work at Libraries in India as also visit to **Daffodil International University (DIU), Dhaka** and collection information from various sources/websites. We would like to place on record our appreciation and thanks to **Dr. Sabur Khan, Founder, DIU, Dhaka** for hospitality and all out support to our scholars for carrying out research work at Dhaka.

Research Methodology:

The methods are based on review of literature/lecture by Dr. Muhammad Yunus to understand the evolution of Bangladesh Grameen Micro-finance Model to eradicate poverty from this world, NBFC-MFIs in India (as well as in neighbouring countries) and its aftermath, a careful examination of the current as well as various proposed regulatory systems.

Study of annual reports of two NBFC-MFIs from India, Bandhan Bank (Bank when you want, the way you want) and BASIX, to come up with reasonable numbers to perform a cost-benefit analysis across major stakeholders. This will help not only choice of the best possible alternative, but also judge its robustness.

RBI – Malegam Committee Report:

Eventually, Malegam Committee set up by the Reserve Bank of India (RBI) to study issues and concerns in the MFI sector and to review the definition of 'Microfinance' and 'Micro Finance Institutions (MFIs)' for the purpose of regulation of non-banking finance

companies (NBFCs) undertaking microfinance by the Reserve Bank of India and make appropriate recommendations – The Report on which came to the rescue of this segment.

Role of Financial Sector in supporting Atmanirbhar Bharat initiative of Government of India (GoI) leading to Financial Inclusion:

The Report of the Committee on Financial Inclusion of RBI under Chairmanship of Dr. C. Rangarajan, former Governor of Reserve Bank of India (RBI) suggested the following:

- Access to finance by the poor and vulnerable groups is a prerequisite for poverty reduction and social cohesion. This has to become an integral part of our efforts to promote inclusive growth.
- In fact, providing access to finance is a form of empowerment of the vulnerable groups.
- Financial inclusion denotes delivery of financial services at an affordable cost to the vast sections of the disadvantaged and low-income groups.
- The various financial services include credit, savings, insurance and payments and remittance facilities.
- The objective of financial inclusion is to extend the scope of activities of the organized financial system to include within its ambit people with low incomes.
- Through graduated credit, the attempt must be to lift the poor from one level to another so that they come out of poverty.

Other topics touched upon by the Committee are as under:

- Extent of Exclusion
- Demand Side Factors
- National Mission on Financial Inclusion
- Development and Technology Funds
- Business Correspondent Model
- Procedural Changes
- Role of Regional Rural Banks (RRBs)
- SHG – Bank Linkage Scheme
- Extending SHG – Bank Linkage Scheme to Urban Areas

“The Committee has recommended amendment to NABARD Act to enable it to provide micro finance services to the urban poor.”

- Joint Liability Groups
- Micro Finance Institutions (MFIs) – Non-Banking Finance Companies (NBFCs)
- Revitalising the Cooperative System
- Micro Insurance

Microfinance:

Microfinance is an economic development tool whose objective is to assist the poor to work their way out of poverty.

- It covers a range of services which include, in addition to the provision of credit, many other services such as savings, insurance, money transfers, counselling, etc.
- For the purposes of the Malegam Committee report, the Sub-Committee has confined itself to only one aspect of Microfinance, namely, the provision of credit to low-income groups.

History of Microfinancing:

- The term “**microfinancing**” was first used in the 1970s during the development of the Grameen Bank of Bangladesh, which was founded by the microfinance pioneer, Dr, Muhammad Yunus.
- In 1976, Dr. Yunus institutionalized the approaches of microfinance, along with the foundation of the Grameen Bank in Bangladesh.
- Since in developing countries, a large number of people still depend largely on subsistence farming or basic food trade for their livelihood, therefore, smallholder agriculture in these developing countries has been supported by the significant resources.

LEARNING FROM FOLLOWING ‘SOCIAL BUSINESS IDEA’ inspired Prof. Dr. Muhammad Yunus, Noble Laureate, ‘Father of Microfinance’ and ‘Banker to the Poor’:

Empathy – Open it up

THINK – What is the Purpose of MY LIFE?

- 1) **To be USEFUL TO OTHERS – Become an Entrepreneur – To be Job Creator - THINK BIG?**
- 2) To work for somebody else – Service – To be Job Seeker - **THINK SMALL?**
 - **All human beings are born an ENTREPRENEURS!**
 - It is our belief that destiny plays a role to become rich
 - Job is end of Creativity
 - Job is run by Limitations/Instructions
 - Damaging to do Job
 - We work for others to make them richer

Why Not Become an Entrepreneur?

You are born entrepreneur – We create our Wealth – Wealth Creator/s to NATION.

Capitalist system:

- Wealth becoming mushroom owned by fewer
- Not sustainable way of human community
- All money in few people hands – 73% is owned by 1% of Indians
- Human beings are driven by self interest
- Humans are selfish – they should be selfless
- Economic Theory retaining selfishness - Real humans are beyond
- We see with bifocal glasses \$ sign, global sign to solve human problems of people, such as, sanitation, Housing, Healthcare, Solar Energy, etc.

Anyone can Create SOCIAL BUSINESS:

- **No Charity show – it is a Sustainable Development Branch of Business – lending to Family, children education, vocational training; other activity needs – The entire family is business for us**
- To do business is to solve problems and not motive of making profits
- Many companies have started **SOCIAL BUSINESS** through their Corporate Social Responsibility (CSR) – Tatas, SodexHo, Ceat Tyres, etc., creating Social Business
- Sole purpose of earning their lives
- Anyone can create Social Business – Profits ploughed back in business

Empathy’ – Open it Up

Entrepreneurs are not just born, they are made!

“Become Business Minded - Not Service Minded”

“I was born intelligent, education ruined me”

Have Patience in business – If you want to be with beautiful nurse, you got to patient – Confucius

THINK – What is the Purpose of MY LIFE? To be USEFUL TO OTHERS – To Become an Entrepreneur – To be Job Creator - THINK BIG? To serve Society in particular and Nation in general’.

MSMEs/Banks’ Lending to BEGGARS – thus making them an ‘ENTREPRENEUR’ – They should be looked differently.

Mission of Micro Finance is to get people out of Poverty’.

Move away from greed civilisation to Selfless Civilisation based on Empathy, Fellowship and Humanity.

Mission of Microfinance:

Two types of Micro Credit:

- Right Micro Credit – **To get people out of poverty**
- Wrong Micro credit – To make Profits only

Problem of Unemployment is created artificially

Creator /Innovator – huge human being

Shift your mind

Move away from greed civilisation to Selfless Civilisation based on Empathy, Fellowship and Humanity.

- **LEARNINGS FROM JOURNEY of 'IGNITED MIND' – One 'spark' within can make a difference - Dr. Muhammad Yunus creating Grameen Bank in Bangladesh – Dream Come True?**

Grameen Bank MODEL is not Country Specific - It is human specific.

No document – but we lend money.

INDIA / US /Other countries to study and replicate from Bangladesh Innovation.

- How to make useful to other people –one people who needs me
- Can I do something which would make difference to other person – Became part of my life
- Knowing people in village – name, face, family, etc.
- I see people in the real sense
- In my Economic Book – they are described as Labour not People
- University learning gave me a "Bird's Eye View" – different perspective
- I did not see anything everything is blurred
- Most of it is imagination

TOUCHING & CHANGING LIVES!

- **VILLAGE** suddenly gave me problem of happiness he is expecting.
- I see very sharp clear way problems unsurmountable.
- Problem is not discussed in classroom.
- When you come to people, problem is different.
- Thought of Way to protect person.

HOW TO DEAL WITH FINANCE & CREATION OF GRAMEEN BANK – INITIAL “MAD” SPARK?

- **Why don't I lend my money myself? I STARTED**
- **I believed in myself – save somebody – Making a Difference “MAD” in someone lives**
- Reaching to Villages - Villagers thought I was lender – Money lender – but I was protector of them
- How to continue beyond numbers – Recycle that money
- How do I find money – I am not a banker - that is job of bank – I am a TEACHER
- Bank cannot lend money to poor people - they are not credit worthy
- Have you tried out – debate, discussions took place – Met MD/GM of Banks – Tried very single bank to persuade what I was doing – Bank is not supposed to judge credit worthiness of people?
- **I, Yunus, became their Guarantor**
- Banks thought I am becoming nuisance and they finally agreed
- Banks started controlling and I thought of creating a bank myself
- Persuaded Finance Minister, Central Bank and SPARK initial journey commenced from 1976 and got permission to commence business in October 1983
- GRAMEEN BANK EMERGED – OWN BANK – SKY is the limit – Anything I want and How Far I want
- All borrowers must be women
- Banks don't lend money to POOR people/Beggars and women too – Banks lend money to only RICH people
- Poor women afraid of money – scared of money – never touched money in their life
- She lived her life as if she did not exist
- I tried out – If one woman SUCCESSFUL – Others will follow – Snowball effects
- Took 6 years to take off – 50% Men and 50% women – Money going to family through women
- Later women became 97% and 3% Men
- Changed lives and families
- All women in frontline – I made the Difference in them as I was MAD.

GRAMEEN BANK VISION:

- *Reduce poverty by half by 2030*
- *Poverty is part of it – artificially imposed on human beings*
- *Give them opportunity – Dr. Moh. Yunus business was not giving them Charity but making it Social Business through Sustainable Development Goals*

ADVERTISEMENT IN NEWSPAPERS on ERADICATION OF POVERTY:

- If you find any poor person in Bangladesh, you will get 100 dollars
- Poverty Museum – how horrible poverty used to be

ENTREPRENEURSHIP BY WOMEN:

- Impressed by entrepreneur ability by women

- All human beings are entrepreneurs

THOUGHT OF PROGRAMME FOR BEGGAR AS AN ENTREPRENEUR?

- Let us bring programme to beggars – even beggars can become independent entrepreneur
- Talked to beggars and studied their way of living
- I studied generations of beggars – three generation beggars
- Real person resides in them
- How they lived – go house to house begging – Told them would you mind carry a basket of merchandise with you – cookies, biscuits, etc.
- You go begging anyway – carry a basket with you – we give money loan say Rs.300/- – Rs.500/- to buy merchandise
- 6 to 9 months studied business
- Slowly Business expanded from 1000 beggars to 1 lac beggars
- Study showed – We bring merchandise, they opened the door and gave us stool to sit.
- Children tell them to bring sweets, chocolates, etc.
- Beggars became Marketing agents for families
- Two years of operation of this idea – One-fourth of beggars stopped begging
- They already know which house is good for begging and which one is good for selling – Market segmentation
- Not gone to Harvard University – SELF /EXPERIENTIAL LEARNING

LEARNING FROM A WONDERFUL THOUGHT?

- **All Humans are Born Beggars & Entrepreneurs**
- Poverty is not created by PEOPLE
- Poverty is created by the SYSTEM
- Entrepreneurs are Risk takers and who have fire in their belly
- I –Create – 'I 'to 'Infinity' – Ideate, Innovate and Transform
- "There is so much of best in worst of us.

There is so much of worst in best of us.

So, who are we to judge rest of us”?

QUESTIONS?

- **Can a Beggar become an Entrepreneur?**
- **Universal Truth - ALL HUMANS ARE BORN BEGGARS??**
- **Present, Four Caste system – Brahman; Kshatriya; Vaishya; Shudra & fifth now added BEGGAR Caste like Bhikkus - Buddha philosophy – only difference is Bhikkus are Enlightened but Beggars are not.**
- YES – People/Banks should look them differently
- **COMPULSION – SAVING HABIT** - To have SAVINGS BANK ACCOUNT OPENED IN GRAMEEN BANK
- Put any amount of money and even one paisa is welcome in S.B. Account
- Last 2017 – Total 3 billion loan and 2.25 billion accounts

- S.B. Account Savings in their account far exceeded amount of their loans
- Today, Beggars have respect and proudly say to BANKS – Beggars are not BORROWERS of BANKS earlier – Beggars became LENDERS to BANKS
- It is our responsibility to make sure illiteracy ends at parents' level
- Children must go to school and job of Bank is to ensure there is no dropouts
- Study as much as you want School/College – education loan – Grameen Bank is Your Bank – you can go as far as you want. No Job in Bangladesh.
- Why looking for jobs?
- Job is obsolete idea.
- Become JOB CREATOR (**THINK BIG**) – rather than job seeker (THINK SMALL)

- **LEARNING FROM SCHOOL – MESSAGE TO YOUTH?**

- Taught in School – History, Geography, Civic – But nobody taught – How to start a life? How to become an entrepreneur?
- Self/Experiential Learning made her an Entrepreneur - Mother being illiterate but had courage to ask for loan of \$20 or \$30 – she mobilized all confidence in bank and continued business.
- How come your mother knows it and you (children) don't know it. She did not wait others to teach her – How to start her life
- You (children) are an artificial person as you went to school
- School should be making lives not jobs for the people
- Get rid of bad things in your head – artificial human being
- Join hands with Venture Capital – We Invest and become a Partner – If you need Second round of money, we will Lend you!

- **LEARNING FROM BUDDHA VICHAR – Book 'THE BUDDHA AND HIS DHAMMA' written by Dr. B. R. Ambedkar (M.A.; Ph.D.; D.Sc.; LL.D.; D.Litt., BARRISTER-AT-LAW – Book III Part III - page 368)**

Chapter 10: "THE BUDDHIST WAY OF LIFE – On Sorrow and Happiness; On Charity and Kindness":

1. Poverty gives rise to sorrow.
2. But removal of poverty does not necessarily give rise to happiness.
3. Not high standard of living but a high standard of culture is what gives happiness.
4. This is the Buddhist Way of Life.
5. Hunger is the worst of diseases.
6. Health is the greatest of gifts, contentedness the best riches; trust is the best of relationships. Nibbana the highest happiness.
7. We must learn to live happily indeed, not hating those who hate us!
8. We must learn to live happily indeed, free from ailments among the ailing men.
9. We must learn to live happily indeed, free from greed among the greedy.

10. Mankind is ruined by passion, just as fields are damaged by weeds; therefore, charity done to the passionless brings great reward.
11. Mankind is damaged by vanity (the quality of having too much pride one's appearance or accomplishments), just as fields are damaged by weeds (a plant in a wrong place). Therefore, charity done to those who are free from vanity brings great reward.
12. Mankind is ruined by lust, just as fields are damaged by weeds. Therefore, charity done to those who are free from lust brings great reward.
13. Charity to Dhamma exceeds all gifts. The sweetness of the Dhamma exceeds the Dhamma. The delight in the Dhamma exceeds all delights.
14. Victory breeds hatred, for the conquered is unhappy. He who has given up both victory and defeat, he, the contented, is happy.
15. There is no fire like passion; there is no losing throw like hatred; there is no pain like this body; there is no happiness higher than the rest.
16. Fix not your gaze upon the ill-words and ill-deeds of others, upon what others do or leave undone. Look rather at what by yourself have done or left undone.
17. Hard always is life for the modest, the seeker after purity, the detached, the retiring, the cleanly of life, the discerning.
18. Is there in the world a man so blameless that he gives no occasion for reproach, as a spirited horse gives no occasion for the stroke of the lash (whip) ? Like a spirited horse that needs not the lash be fiery, be fleet.
19. Do not speak harshly to anybody; those who are spoken to, will answer thee in the same way. Angry speech is painful, blows for blows will touch thee.
20. Liberty, courtesy, good-will and unselfishness – these are to the world what the lynch-pin (1. a pin passed through the end of an axle to keep a wheel in position - 2. a person or thing vital to an enterprise or organization) to the Chariot.
21. This is the Buddhist Way of Life.

- **LEARNING VALUE FROM 'THE POWER OF SHUNYA ('0' 'ZERO')'- ULTIMATE ACHIEVEMENT - Making a Peaceful PLACE for World to LIVE - Actress Shraddha Kapoor (Times of India – dated 7thFebruary 2021):**

- Shraddha Kapoor, who has been speaking about spirituality and the '**Power of Shunya' (Zero)**' through her social media posts, gave yet another insight into her understanding of the concept.
- The *Baaghi* actress shared a video of herself on Instagram, where she can be seen speaking about the concept and how it matters to her. Wearing a T-shirt that had '**power of shunya**' written over it, she said, "Shunya or zero to me is the ultimate number and the ultimate achievement." She added,
 - "Attaining a state of zero is returning to our original state where we are full of positivity, purity and goodness – zero worries, zero stress, just a feeling of calm. **Zero** is everything I want to be, that's the power of **shunya**."
- In her earlier post, where Shraddha first discussed the concept to her social media account, she wrote:

- “Focussing on health and wellness has been an intrinsic part of my life. It helps me find balance, peace of mind and a state of **shunya**.” Sharing a picture of her doing a variation of a Swiss ball exercise, she added, “The state of **Shunya** is returning to our original state where we are full of positivity, purity and goodness.”
- The actress has been sharing posts related to mental and physical fitness and has been talking about spirituality through her posts.

QUESTION YOURSELF – TAKE SELF INTROSPECTION:

TEN YEARS DOWN THE LINE, WHETHER YOU WANT TO BE IN BUSINESS.

THE ANSWER IS WITH YOURSELF!!!! DECIDE NOW!

TIPS to prepare your Business Plan vis-a-vis-Project before presenting it to Bank for finance:

- Business Idea
- Name and Logo of business
- Tagline
- Competitive advantage / USP
- Products
- Market Research – Quest/Social Networking/Market Plan
- Demand for products
- Target customers
- Advertising
- Promotion ideas
- Packaging
- Distribution – direct / indirect channels
- Quality
- Cost per Unit and computation of cost
- Selling cost
- Start-up Capital – breakup, viz., Rent, Land development, furniture and fixtures, electrical appliances, advertising expenses and miscellaneous expenses
- Meet start-up cost – own funds / borrowed funds – sources of funds
- Profit and Loss statement
- Break-even Point (BE) – no. of units sold per month
- Risk factors and mitigation of risk
- Plans for future development

SUMMARY AND CONCLUDING OBSERVATIONS:

Mission for Universities / IIBF / IBA/ BANKS/ NGOs:

Viable Steps to World of Three Zero Free to make ATMANIRBHAR BHARAT for Micro / Small / Medium / Large Enterprises (MSME) / NBFCs - UNION BANK OF INDIA (UBI) leading as BANKER TO THE POOR.

- SUGGESTION by Research Scholar Prof. Dr. Firdos T. Shroff (former UBI) TO UNION BANK OF INDIA (UBI) (Nationalised Bank) to act as BANKER TO THE POOR in association with Indian Banks' Association (IBA), Mumbai and Indian Institute of Banking & Finance (IIBF), Mumbai to lead and support implement MODEL FOR INDIA on large scale as enumerated in the Research Paper as also lead '3-zero free' INDIA initiatives to assist poorest of the poor strata of society under various Schemes:

'Community Engagement Case Studies' by Universities / Colleges / Schools:

They should incorporate to have project-based Learning as Elective – planning to incorporate '**Community Engagement Case Studies**' in the internal assessment.

Adopt 'Heuristic Approach in Learning':

They should adopt '**Heuristic Approach in Learning**' – it involves self-learning studying it forward, it enables a person to learn and discover a phenomenon for himself/herself.

A '**heuristic**' is a mental shortcut that allows people to solve problems and make judgments quickly and efficiently. These rule-of-thumb strategies shorten decision-making time and allow people to function without constantly stopping to think about their next course of action.

What is an example of a heuristic?

Heuristics can be mental shortcuts that ease the cognitive load of making a decision. **Examples** that employ **heuristics** include using trial and error, a rule of thumb or an educated guess.

What is heuristic knowledge?

Knowledge regarding practice, accurate judgment, one's ability of evaluation, and guessing.

What is the difference between algorithm and heuristic?

An '**algorithm**' is a step-wise procedure for solving a specific problem **in a** finite number of steps. The result (output) of an **algorithm** is predictable and reproducible given the same parameters (input).

A '**heuristic**' is an educated guess which serves as a guide for subsequent explorations.

Union Bank of India- Village Knowledge Centres (VKCs) – BANKER TO THE POOR:

Keeping in view the urgent requirement to educate the rural inhabitants and farmers in particular, for updating them with the latest technological developments, a pioneering effort has been initiated by Union Bank of India by establishing Village Knowledge Centres (VKCs) at strategic rural locations to ensure following aspects -

- To impart information and guidance on latest Agricultural skills and developments
- To offer updates on climatic conditions, current market prices of agricultural produce
- Implementation of programmes such as formation of Self-Help Groups (SHGs) and Farmers Clubs, etc.
- To make command area villages as "100% banked villages".
- To guide farmers about our Bank's various loan products/schemes and guidance for availing loan from bank.

So far bank has established 198 VKCs all over the country and these centres have been provided with basic infrastructure like Internet connection and updated libraries with periodicals on Agriculture and allied activities and rural marketing subjects.

MODEL FOR INDIA in line with MISSION of Prof. Dr. Muhammad Yunus - FATHER OF MICRO FINANCE & BANKER TO THE POOR:

- 1) Setting up of Centre **for "Social Business Excellence – 3-Zero Start-up INDIA" under Corporate Social Responsibility (CSR) activities at Corporates/Banks/Colleges/Schools/NGOs/Universities** - commencing with University of Mumbai for India as also to replicate this mission across the globe.
- 2) Formation of Team workers.
 - a. Zero Poverty:** To begin with, identify 10 beggars, study their behaviour/pattern and make them self-reliant. Make case study of beggars from time to time and eliminate the difficulties faced and then turn around with another 10 and so - **This will lead to Poverty Elimination leading to Zero Free Poverty in years to come.**
 - b. Zero Unemployment:** Formation of Self-Help Group (SHGs) and making them entrepreneur. Imparting Vocational Training as per skill set of persons. Training them to make them viable as entrepreneurs – Job Creators instead of Job Seekers - **This will lead to Unemployment Elimination leading to Zero Free Unemployment in years to come.**
 - c. Zero Carbon Emissions:** Prepare Carbon emission from various sources and suggest conversion to Electric vehicles; promotion of solar/wind energy for industries; Tree cutting and polluting river be banned. Planting more trees to be encouraged - **This will lead to Green Revolution leading to Zero Free Carbon Emissions in years to come.**

- 3) Prepare **social business viable Model project** and submit to banks for lending support under Micro Finance / Rural Lending / Financial Inclusion under various Government Subsidised Schemes.
- 4) Always Remember to maintain 'Log Book' to maintain record and study of each borrower and prepare Action Taken Report (ATR) for future reference.

Government of India and all Banks requires them to come together and substantially contribute effectively for successful MISSION of "World of Three Zeroes" and pursue to cover all villages as also to reach to poorest of the poor strata of the society to eradicate 3-zeroes, viz., poverty, unemployment, net carbon emissions and make environment friendly place and to make micro finance thus leading financial inclusion a big hit. It should think on lines of Grameen Bank experiment, which as of now, has been able to benefit an estimated 300 million borrowers across the world including Brazil, further to greater heights.

LEARNING FROM CASE STUDY:

SUCCESS STORY OF '3-ZERO (HEROES) START-UP BHARAT/INDIA WARRIOR' identified for working under guidance of Prof. Dr. Firdos T. Shroff:

"Ms. Sarita Pandey, 3-Zero Start-Up Warrior, Company Secretary (CS), Founder & CEO, BHIMBIRSA Immense Foundation & Director, World Buddha Foundation, Ranchi (Jharkhand), INDIA has set up the Centre for Excellence – 3-Zero Start-up ATMANIRBHAR BHARAT under her Foundation.

'Bhimbirsa Immense Foundation' is a registered Section-8 Company Incorporated on 10th October 2018 with a deep mission and this is not only an Organisation but a dream of her sweet late Mother Anita Pandey - always alive in our heart/s and with her blessing's daughter Ms. Sarita has been on Mission to fulfil her dream with total dedication.

As experienced Company Secretary and study in Law, she is able to lend her expertise for overall development of the nearby Village, which she has adopted and is being taken care of by support of her and her family, thus making the village part of her own family. She has formed Self-Help Groups (SHGs) for empowering women as also taking care of education and other needs of their children. She has also opened 'Vocational Training Centre' under which women skills are tapped, viz., making of Masks/PEP Kits to fight COVID-19 virus; tailoring; making sanitary pads; art work such as drawings/paintings; making earthen pots, etc., for self-sustaining living.

Union Bank of India (Banker to the Poor) is in the process of lending all out support in their noble cause on finance related to MSME/SHGs and other government schemes to make the Foundation pillar strong."

Foundation has won many awards and appreciation from across the globe, viz., from Secretary General, National Human Rights Commission (NHRO) for continuously making efforts in the areas of Education, Women Empowerment, water preservation, protection & preservation of Art and Culture and Human Rights. Foundation has taken maximum care of the women/ girls of the Society- as also hunger in the rural / weaker sections of the Society and providing basic education to them including promoting gender equality and empowering women and educating them about their rights, guiding them on the health issues/ about improving maternal health, etc. Community has recognized the work under COVID-19 PANDEMIC PERIOD since LOCKDOWN and received 'Certificate of Appreciation' for humanitarian service.

BHIMBIRSA Foundation is focusing and working towards NEW ECONOMICS OF THREE ZEROES under dynamic leadership of young women Ms. Sarita Pandey –

- 'ZERO' POVERTY - educating and uplifting 'beggars' and downtrodden strata of society to become entrepreneurs – Job Creators - so that they can live independently - thus eliminating 'Poverty';
- 'ZERO' UNEMPLOYMENT - educating children & men/women for Start-Ups as also setting up Vocational Training Centre for making men/women independent – thus eliminating 'Unemployment' AND
- 'ZERO' NET CARBON EMISSIONS (Educating/Awareness drive for Grow More Trees and Tree plantation drive; save water as also water harvesting; less use of items which produces carbon - thus eliminating 'Net Carbon Emissions. '

To make the underprivileged women/girls "**ATMANIRBHAR**", Foundation has commenced two Stitching Centres in the rural areas where they get training and now, the good news is that they have started earning Rs.100/200 per day and this is the 'Real Happiness' to fulfil dream of her dear Mother Anita -

– **JAI BHIM JAI BIRSA.**

It is suggested that the above Success Case Study, Ranchi, Jharkhand be taken as example & replicated at different States/parts of our country to set up "*Centre for Excellence - 3-Zero Start-Up Atmanirbhar Bharat*" by LIONS CLUBS INTERNATIONAL/ ROTARY CLUBS / NGOs/Universities/Colleges/Schools.

Others should follow soon by Adopting a Village and work towards achieving goals as elaborated in the said research paper in their respective areas so that the essence of developing our Youth and Dream and Mission **ATMANIRBHAR BHARAT** of our **Hon'ble Prime Minister, Shri Narendra Modi** be fruitful at the earliest.

CONCLUSION:

Change yourself!

Pehle mai hoshiyar tha,

Duniya badal ne chala tha,

Aaj mai Samajdar hu,

Khud ko badal ne chala hu !

"Be the **change you** wish to see in the world." ...- **Mahatma Gandhi...**

Mahatma in fact said: "If **we** could **change** ourselves, the tendencies in the world would also **change**. As a man **changes** his own nature, so does the attitude of the world change towards him.

"I'm not an economist, I'm not a banker - I learn from my customers."
C.S. Ghosh, MD & CEO, Bandhan Bank- Bank When you Want, the Way you Want!

Need for Perseverance – Keep Doing the Same thing again and again, till the goal is reached:

– Sagar pucho nadi se, kab tak mere khare pani me behti rahogi.

Nadi ne jawab diya, jab tak mai tera paani 'mitha' na kardu

tab take mai tere pani me behti rahogi.

Be like a Diamond – Follow Four C's – Carat, Cut, Clarity and Colour – In **trying times, never stop trying! After all, the word "diamond" originates from the Greek word "ADAMAS", meaning "UNCONQUERABLE"!**

JRD Tata on Excellence:

JRD Tata was asked how he managed to achieve excellence and accolades as Chairman of Tata Group and his reply was:

"The very first time I flew an airplane and looked down I couldn't see anything, not the biggest of buildings nor the factories, even large hills & rivers appeared mere lines..... I've never felt too much of our achievements since then..... "

I would like to place on record my special thanks to my 3-HEROES / WARRIORS - Ms. Sarita Pandey, Research Scholar, Ranchi (Jharkhand), INDIA; Mr. Taminul Islam, Research Scholar, Daffodil International University (DIU), Dhaka, BANGLADESH; Mr. Krunal Dipak Khatri, Research Scholar, Navsari (Gujarat), INDIA and last but not the least Ms. Astha Shukla, Research Scholar, Bhiwadi, Alwar (Rajasthan) for assisting in implementation of

achievable goal project thus making it a reality the dream of - Nobel Laureate Professor, Mohammad Yunus, Founder, Grameen Bank, BANGLADESH and LION Prof. Dr. Firdos Shroff , INDIA- a grand success for welfare of society and NATION at large.

Learning from the Success Stories as also inspirational story of how Nobel Prize winner Prof. Dr. Muhammad Yunus invented Microcredit, founded the Grameen Bank and transformed the fortunes of millions of poor people around the world in general and BHARAT/INDIA in particular.

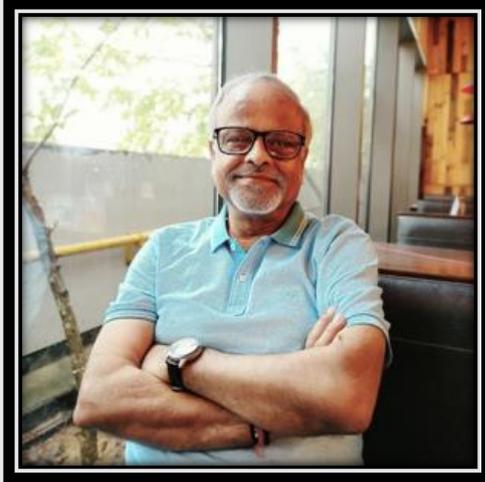
So let us all support and take forward Prof. Dr. Muhammad Yunus Work to greater heights and work for EXCELLENCE to Achieve our Goals. – ATMANIRBHAR BHARAT/INDIA & World of Three Zeroes – The New Economics of ZERO.

The said research work is very close to my heart - Please feel free to reach Actor Advocate Lion Prof. Dr. Firdos T. Shroff – (Mobile: 9821274825 and Email: firdos_shroff@yahoo.com) for mentoring/guidance/counselling, etc.

Reference:

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The Changes You Missed in 2020 Will Define 2021: Five Inexorable Trends Shape the Human Workplace



This article is contributed by industry and academic world veteran Prof. R.N. Misra, Advocate, Senior Consultant - HRM/IR/Labour Laws, Corporate Trainer & Faculty - B Schools.

CEOs spent the last year guiding their companies through a year of pandemic, social upheaval and economic chaos. But their laser-like focus on tactical survival risks missing the strategic story of the year: In 2020, employees' relationship to work changed fundamentally and forever. There is a new world being born – the human workplace – and leaders need to pay attention.

In the next five years, the global investment in human talent will be \$1.2 quadrillion, 2.33 times as much as will be invested in technology, real estate and all other physical capital combined. Despite this, C-level executives are typically slower to grasp the implications of human capital trends than changes in business models or technologies.

Take a lesson from leading tech firms like Apple, Tesla and Zoom: Their success is based on designing the human journey through an emotional experience. Design matters in human capital as much as software or cars, and that requires a company culture in which everyone is passionately engaged, empowered, and united by common values.

To design such a culture, leaders need to recognize three vital truths from the last decade:

- Managing work has evolved permanently from command-and-control to autonomous, self-governing teams. Employees know what they want and insist companies honor their values.
- The workplace is the "new community" for tens of millions. Business is society's most trusted institution; for many employees it's a safe haven of united purpose and values in a polarized society.
- We need to harness humanity to move ahead. In 2020 the best of our employees' performance was shown in empathy, creativity and innovation. Now we can never unseen the power of humanity at work.

Based on these truths, we see five inexorable forces moving us into 2021 and beyond:

1) The Human Workplace is the new work paradigm:

Because business is more trusted than government, media, schools and other institutions, employees think that work and companies are the last best place to influence the course of society. The Edelman Trust Barometer found that 68% of employees believe CEOs should lead on issues like income inequality and the ethical

use of data. Authentic connection binds a community, most effectively when people appreciate and respect each other, recognizing their efforts and their common values.

In the human workplace people of all kinds are honoured for bringing their whole hearts and minds to the job. In 2020, companies with a recognition program increased their expressions of gratitude: Our customers gave their colleagues more than 12 million recognition moments across 176 countries. People recognized and thanked each other for all the creativity and extra effort it took to keep the organization going. That cadence of connection is so valuable that it must continue into the next new normal.

2) Pay will be agile:

Traditional compensation systems (salary, bonus, annual increase) haven't moved the needle on performance for decades. They are the smoldering remains of command-and-control management and need re-design based on a simple fact: the people closest to the work are best suited to rate performance.

Agile pay means a percentage of pay is given to employees to award to each other through a social recognition program. Using 1% or more of payroll funds, peers can reward each other for great performance, symbolically highlighting values like customer focus, innovation, integrity and caring. Agile pay is like agile management: it's empowering, decentralized and opens the and the possibility of surprise. The recognition system spreads the word about what behaviours are living examples of company culture.

3) Performance management will be agile

Likewise, traditional performance management is woefully outdated. What employee looks forward to a tedious hour reviewing the past year? What manager relishes the thought of preparing 12 documented performance review sessions?

Agile performance management enables all managers and peers communicate goals, set priorities, and detail how work was done successfully. It can be using the wisdom of crowds, which means anyone can note great performance in the moment with the perspective of recognizing great performance, sustaining good ideas and values and looking ahead to the coming challenges. Managers can't be everywhere; therefore, they should welcome written peer-to-peer appreciation – and analysis of that data – for a deep look at real performance.

4) The Human Workplace needs human metrics

Objectives and Key Results (OKRs) are a legacy of industrial-age quantification. They assume that you know today what you'll need six months from now – an idea that was already becoming obsolete before the pandemic. What metrics matter in 2021?

The next metrics will connect behaviour with results, recording not only what happened but how it happened. In an environment of constant change and adaptation the key to understanding what makes the bottom line happen is narrative. For example, why does one department have twice the turnover rate as another, costing a fortune in hiring and retraining? Why is one group innovative? OKRs won't answer these questions, but

a growing narrative of recognition moments, analysed with natural language processing, will.

5) Empathy and belonging will replace conformity

The great lesson of 2020 was that empathy and belonging are the new gateways to greatness in company culture. Empathy meant people went the extra mile to understand their unique situations, from the single parent holding a toddler in a teleconference to the manager who declared “meeting-free Fridays” to handle extra work (and still get outside). Belonging meant people celebrated those differences. It meant leaders made frequent public acts of inclusion and elevated the profiles of diverse employees.

The human workplace has grown in the past decade from a notion to a necessity, accelerated by the trials of 2020. Employees no longer dream of democracy in culture, pay and performance management – they insist on it. It’s incumbent on leaders to redesign their cultures, metrics, management style and rewards to hire and hold the best of humanity.



Organisational & Leadership Approach Emerging Post COVID



This article is contributed by Mr. Neel Ramesh – Business Consultant, coach and corporate trainer, with special focus on MSMEs. Mr. Neel Ramesh is MSME Consultant and Member of RCCI, Promotor of ABLE - Association of Business Leaders and Entrepreneurs -Navi Mumbai. He is Life member of Indian society for training & development. He is a qualified Behavioural analyst, Psychotherapist, Organisational Competency Development facilitator, consultant, mentor, and counsellor. With over 25 years of corporate and manufacturing experience with various organisations at Middle and Senior Management level covering Production, Supply chain

management, Human Resource Management and Learning and Development. The organisations he has worked with include, VIP Industries Ltd., Hero Honda Motors Ltd., Gabriel India Ltd., Kinetic Engineering Ltd., TechNova Imaging Systems (P) Ltd.

He Facilitates Workshops/Learning interventions that are engaging, informative and rewarding for businesses and individuals.

He has experience in Business Psychology, HRM, with focus on Business &

Employee development, Psychology of Emotional Intelligence, Change Management.

As I pen my thoughts and views, personal and collated on emerging Organisational & Leadership medley emerging post this Covid pandemic situation, lets acknowledge its terrible impact, and owe to all those who have tragically lost their lives, been bereaved, or had their lives otherwise disrupted, to rebound and emerge from the COVID-19 crisis stronger, wiser and more purposeful than when we entered it.

Our National leadership, Hon. Prime Minister Modiji, has sounded to the nation and industry in specific the call to "Repair and Prepare". As the nation unlocks to move over out of this tough Covid pandemic situation. Needless to say, it's the call to the industry and business leaders who are at the steering wheel to do so. It's time to turn the great disruption into greatest opportunity for growth.

People have proved that it is possible to work differently, adopt and adapt technologies in ways that were previously thought to be too difficult, and collaborate for the greater good. It is critically important that one does not just try to restore previously held views of normality, but instead take the opportunity to rethink, continue to strive in pursuit of value and purpose. This will include rebalancing one's perspectives on how and why of using technology – ensuring that we embrace technology mastery rather than techno-solutionism. The key is to also deal proactively with the future problems with absolute focus on the ethical use of digital technologies.

The Rainbow and the dark cloud...

We all know that optimism is growing for many entrepreneurs, educators and business owners today. However, there needs to a caution about distractions.

Many of us are beginning to see the rainbow of normalcy (coming back to the way we used to do business and head back to the office). But it's not the time to let the leadership execution to slip.

Having gone through the unprecedented difficult more than 15 months down the line since, it is important to reflect on the experiences that have unfolded and the lessons that have been learned by businesses, governments and societies at large. In fact, it is just as important to also consider the lessons that we are in danger of failing to learn. It would be a further tragedy if, in our overwhelming desire to get back to normality, we are unable to emerge wiser and stronger from a crisis that has cost so many lives and resulted in so much disruption

The Involved leadership approach....

The best businesses are the ones who, even though all the chaos and disruption, can stay focused and disciplined. **Point is, the leadership to be ready in the middle of this post pandemic accelerated boom with a clear execution-able blueprint! The need is to keep the organisation** resilient, agile, and ready to take on anything in the market, no matter how chaotic. Leaders need to learn and get ready with specific strategies The biggest challenge most entrepreneurs and leaders have today is being stuck in the mindset of relying on past success formulas, need is to become agile, creative, adaptive. Create and nurture a purpose driven trusted team that not just joins you as followers and customers but becomes your brands advocates. They are aligned to your purpose and mission.

The changing scenario...

The post-COVID-19 leadership and workplace will not be the same in every industry, but for many leaders, the pandemic presents both challenges and opportunities. They will have to adjust their skillsets accordingly. Many of the traits that have always been important for leaders — **empathy, clarity, authenticity, and agility** — are even more crucial during this time of uncertainty and upheaval. Leaders have been challenged to maintain connection and a sense of belonging within their teams even when they cannot be in the same room together. As leaders begin to stage the return to work, they have an opportunity to leverage new insights and advancements developed during the past several months to reimagine the workplace, rather than attempting a return to business as usual. It's not about wanting to just snap back to the way we were before, rather it's the about wanting to build on this level of flexibility that accommodates everybody." Leadership needs to realise the benefits of allowing employees to work remotely, and as a result, some of the workforce may never return to the office. Many organisations have indicated that they plan to make remote work a permanent option. That means leaders and managers may soon have to figure out the best way to manage teams that are partially remote. And in order to keep pace with technological advancements and changes in the

global economy, leaders may need to work with their teams to upskill or reskill and find ways to collaborate with artificial intelligence.

Wellbeing is now considered by leadership and organisations, at a broader perspective. Sharing below the following environments for wholistic organisational wellbeing.

- Building well-being into social behaviours and norms
- Fostering well-being in relationships among colleagues
- Including well-being in management policies, processes, and programs
- Designing the physical workspace to facilitate well-being
- Designing new technologies and virtual workspaces for well-being

Let's look at some soft but critical factors based on the above-mentioned environments to be adopted to lead the team successfully:

Create new rules of work with the team.

Many teams that went remote during this period may have adapted to this new working groove by now, but if there has been a struggle in coordinating with the team, or in this changed normal of remote working there is onboarding of new people, it would help to get everyone together and create new rules of working as a team. "One of the ways a team achieves high performance is by deciding together how to work together," All the more important in a virtual environment." Leaders, business and functional supported by HR, should work with their teams to decide when they will have meetings, how meetings will be run, and which communication methods should be used for which purposes. Options of making virtual team meetings shorter and more direct, with extremely specific agendas, because videoconferencing quickly starts to lose its efficacy.

One has to strike a balance between structure and flexibility by having a set time for meetings and allowing team members to do what they need to do before and after, whether that's getting their kids ready for the day or taking some time to work out.

"These are subtle things, but if applied appropriately, can go a long way in giving the workforce the ability to go do the things they ought to do,"

Prioritise on Employee well-being:

Concern for wellbeing in the workplace was a rising trend even before the pandemic, and it is arguably even more crucial as people around the world grapple with widespread grief, anxiety, and burnout.

Recent research trends report found wellbeing as the top-rated trend for importance, with responses saying that wellbeing — measures that help people feel their best so they can work effectively, is important for the organisation's success. Leadership need to become more mindful and connected with the well-being of their employees on a regular basis, ensuring that they take care of themselves, offer venues for connection and mentoring within the team; and they can encourage employees to take sufficient time away to prevent burnout.

Adopt a sense of belonging.

Along with embedding wellbeing into the workplace, leaders need to foster a sense of belonging within their teams. Everyone wants to feel they are respected, treated fairly, included within the group, and connected to the larger goals of the organisation.

Remote work can increase feelings of isolation or being left out and team leaders of virtual teams should make an effort to combat that by fostering connection and belonging. One way to create a sense of belonging is to make sure the people in your workforce feel they can be their authentic selves.

On a deeper level, leaders need to foster a sense of belonging and meaning within their teams by drawing connections between the work employees are doing and the greater purpose and mission of the organisation. The pandemic has put things into perspective, and now more than ever, employees want to feel they're making a contribution, not only to the organisation but to society as a whole.

Increase flexibility through creativity and reinvention.

The need is for the organisations to accelerate their digital transformation efforts as a result of the pandemic. And the approach should be that, artificial intelligence is to be used to augment work force rather than replace them. Leadership in a post-pandemic workplace would need to hone a new set of skills in order to effectively lead the teams during this rapid digital transformation. It is highly recommended that leaders really get to know the members of their team, understand what their skills are, gauge the potential they have, and imagine how they might be able to reinvent their teams to thrive in the workplace of tomorrow. "The whole dimension of helping the workforce upskill and reskill on the things that are going to be of growing importance is the next horizon.



Finally summarising that the COVID-19 crisis has and is proving to be a crucial test of organisations and leadership in the path of repair and prepare... Emerging from it, strengthened, compassionate, confident, forward looking, and successful will be those leaders who can cope with the extraordinary personal and professional challenges. They will be the ones who know themselves the best and can respond to the many challenges. The bare fact is, there is no magic or miracle to the rescue. But embracing and adopting a set of thoughtful,

tested, and far-sighted micro habits can be the formula for both business success and personal well-being. Not all of these ways of working will endure once the crisis has abated, but new habits that prove effective in the heat of the crisis can sustain, and help organisations to go beyond survival to thriving.

Mental health problem is not a choice, having compassion is a choice by itself



This article is contributed by Ms. Devina Kaur, she is an inspirational speaker, radio host, and producer. She is also the author of the self-help book called "Too Fat Too Loud Too Ambitious".

There has been a growing conversation around mental health, not many people truly understand mental health. It is important to be compassionate to others, while always showing yourself all the love and care to heal and grow.

What is the first thing that comes to mind when we think about mental health? Do you think of depression or anxiety-related disorders? Maybe you know of a friend who struggles with

chronic mental illnesses such as schizophrenia or a grandparent living with Alzheimer's?

Mental health is broad and challenging to understand at times, but the knowledge and the awareness that comes with learning about it is worth it.



Mental health comes with stigma attached to it and I know this from first-hand experience. I grew up in an environment where my lack of self-esteem was a consequence of the fact that my identity and my body was never seen as 'good enough'. Despite coming from a conservative family from India, nothing about me

fit into the particular mold which caused my mental wellbeing to go downhill.

At a younger age, it fell prey to various addictions, depression and anxiety-related disorders as well as eating disorders such as bulimia. I had to deal with my mental wellbeing on my own, due to the misconceptions that exist about mental illnesses.

I know what it feels like to be 'secluded' by society but more importantly, I know what it feels like to be struggling with mental health, where compassion is 'supposed to be' present.

Here is the trademarked K.A.U.R process on how to prioritise mental health compassionately, so that it becomes part of our identity and inspires others to break the stigma:

Knowledge

Self-knowledge and self-awareness are both important in the journey of mental health, because it's about shining a light on parts of yourself that would usually be hidden or buried. Self-awareness also feeds into your emotions, behaviour and your general sense of self, which contributes to many aspects of your life including your self-esteem. As



the term suggests, self-awareness and knowledge are about shifting your attention away from the world and placing yourself as the main focal point on a journey of self-discovery.

Address your mental health before it is too late.

Acceptance

Sometimes we give help, sometimes we get help, both are possible only through self-knowledge and radical self-acceptance. When we accept ourselves, we make room to accept others too without judgement. Similar to self-awareness, mindfulness is all about experiencing a high sense of awareness of what's happening around you, and inside of you in the moment. As a result, your emotions are awakened during mindfulness, and that means you get more compassionate.

Unveil

Most of us feel compassion when a friend loses a loved one or when we see a stray animal without a home. We yearn for others to have compassion for us too, but we often fail to



recognise that we are human beings who deserve compassion and acts of kindness. Psychological research has shown that compassion greatly enhances emotional and mental wellbeing, and leads us towards living a happy lifestyle. Showing compassion towards others is great, but we can also show compassion towards ourselves by being

present in the moment that will remind us of our immense value. This can include going on a healthy diet or creating new and worthwhile relationships.

Improve your mental health with these tips.

Release

Our emotions are neither feminine nor masculine, they simply are. Many of us are afraid to ask for 'help' because the word itself has a negative connotation attached to it. Help

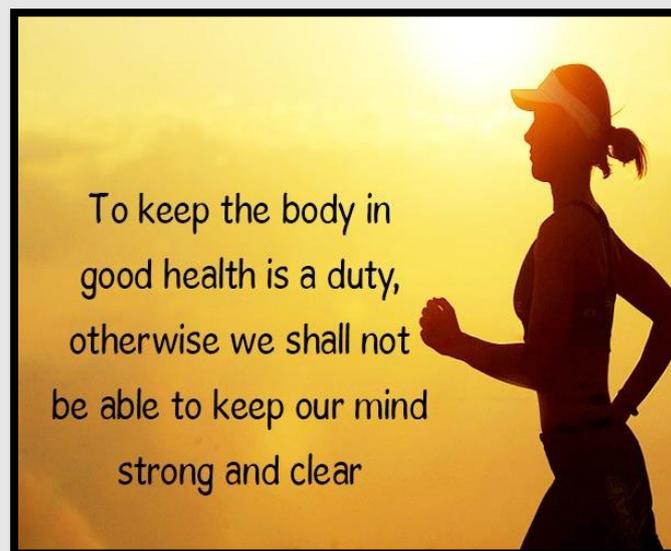


means, "Hey I'm in a position of vulnerability" and vulnerability is something we find difficult to show others, because of the fear of being judged or how others will perceive us.

Now that we're living in a post-pandemic society, these are periods where we find ourselves sitting, working or raising our children from home, whilst battling with our internal struggles alone. The importance of having a safe space is something I will always emphasise because of my personal journey of battling with mental

health. There is no shame in calling a trusted friend and seeking advice or booking yourself for therapy to seek professional intervention. These are all safe havens that are needed to help us walk on a path of health, light, love and healing.

Remember our emotions are sacred and we must pay attention to them, so that we can have hope, compassion, and curiosity towards our own personal development and growth.



Evidence Based Approach for Successfully Quitting Tobacco



This article is contributed by Dr Pawan Gupta India's Cancer Surgeon - M.S., M.Ch., FAIS, FSOG

Having treated patients of all kinds for more than 18 years and being privileged to have worked at reputed Cancer Institutes of India - Gujarat Cancer and Research Institute, Tata Memorial Hospital, Dharamsilla Cancer Hospital, Nizam's Institute of Medical Sciences, SMH-Curie Cancer Centre, Asian Cancer Centre, SCB Medical College; his unflinching compassion for the Cancer patient attempts to achieve not just annulment of disease but an excellent quality of life. Inspired the fighters of cancer during his professional work, he was primarily instrumental in forming the "Indian Cancer Winners' Association", which prophesizes "Win over Cancer" rather than just overcome or survive it. He believes that winning is an attitude, CANCER WINNERS are not immortal but they live in a positive spirit, feel great, full of energy filled with love. We can have more cancer winners by creating awareness among the society to diagnose cancer early when it is curable and by rehabilitation of the patient and family who has suffered. He believes there is more than just treating cancer with surgery, drugs and radiotherapy. It requires a holistic approach and integration with alternate therapy. He is the National President of I CAN WIN FOUNDATION. He is associated with other National Association –

- Association of Surgeons of India. (AL-20856)
- Indian Association of Surgical Oncology. (G-0020)
- Active Member International Society of Surgery (ISS/SIC). (283424 IN)
- Active Member Breast Society International
- President – Indian Cancer Winners' Association

- Telemedicine Society of India
- Indo American Cancer Association; Fellow Association of Surgeons of India; Fellow in Surgical Oncology, uro-oncology, Plastic and Reconstructive surgery.

Coined - "CANCER WINNERS"

Published book-"Win over Tobacco - Made Easy" and "Tambaku pe jeet - huin aasan"

Founder - I CAN WIN FOUNDATION

Specialties: Cancer Surgery, Telemedicine, Cancer Awareness, Cancer Screening, Cancer Rehabilitation.



Is it really possible to quit fully or do we need to find a middle path of using agents which are being portrayed as less harmful? The regularly used sentence by Mark Twain – “it is possible to quit and I quit many times”, only emphasizes the fact that it is not possible to quit, and this has been used by vested interest to get the message into the head of a tobacco user that one would never be able to quit successfully. Further, this was said when the science of addiction and quitting tobacco was not known.

We at ICanCaRe have been helping people to quit successfully and remain quit forever. Just follow the science (**ABCD of Tobacco Cessation**) and we don't have to go for a lesser alternative. It is

important to seek the help of Certified Tobacco Cessation Specialists for successful quitting.

WITH EVIDENCE BASED APPROACH by a Certified Tobacco Cessation Specialist it is possible to SUCCESSFULLY QUIT TOBACCO.

Make **SAFE ZONE** – The Tobacco users are frustrated, because of previous failed attempts leading to loss of confidence. Whenever the issue of Tobacco cessation is picked up they would respond either with SILENCE or VIOLENCE. What is required is a DIALOGUE! For this we need to create a safe zone where he can be comfortable to open up and discuss the issues. The prime focus is ACTIVE LISTENING, ASSURING, MOTIVATING, and COMMITTING to handhold during the journey. Here, I wish to assure the tobacco users that now scientific approaches are available which takes care of different aspects of problems (withdrawals, cravings, comorbidities) one faces while quitting tobacco.

5R's of Tobacco Cessation – the biggest challenge. When a person is unwilling, this can be because of lack of knowledge, the right information can be given to them emphasizing the Relevance, Risks, and Rewards of quitting tobacco, this probably is easy as most of the tobacco users know. However, if most tobacco users wish to quit, what is stopping them!

Addressing the **ROADBLOCKS by AMPP** - The previous experiences and unsuccessful quit attempts and misinformation that it is not possible to quit is the biggest hurdle. These roadblocks need to be addressed successfully. Dialogue in a calm and safe environment will break the ice. The tools that can be used here is AMPP – ASK, MIRROR, PARAPHRASE,

and PRIME. Once you have done this it's a cakewalk to planning and preparing the patients for a TOBACCO FREE LIFE.

Choosing the optimal method to Quit: Cold Turkey, Gradual Withdrawal, Supervised Nicotine Replacement Therapy, Pharmacotherapy, Behaviour Therapy, or the most effective Combination Therapy one can choose from any one of the methods. How to choose the most optimal suited for the person? The Certified Tobacco Cessation Specialist makes an assessment with documented ICanCaRe protocol with various tools like the withdrawal index, willpower index, addiction level, components of addiction. Equipped with the finding the treatment is individualized and followed by the quit coaches and specialists to modify the intervention on the go.

The ABCD of tobacco Cessation for successful quitting i.e. Active Motivation and follow-up, Behavioural therapy, comorbid care, and use of specific drugs (Medicines) are followed. Note to be made is that specific medicines nicotine receptor blockade is available for the withdrawals and cravings. Follow the **ICanCaRe 7Ds of quitting Tobacco by Drinking** plenty of water, **Deep** Breathing Exercise, **Delay**, **Distract**, **Diet**, **Discuss** and use **Drugs** for co-morbidities and symptom relief. The book WIN OVER TOBACCO MADE EASY authored by Dr. Pawan Gupta is a comprehensive guide.

For Chewing Tobacco and pan masala users - Restricted Mouth opening - Submucosal Fibrosis - unique disease due to extensive use of pan masala with supari with or without tobacco. Indicates damage to the mouth. Measuring the mouth opening with TRISCaRe or a simple four-finger test recognizes the disease. Treatment is regular mouth opening exercises by TrisCaRe device, special gargles, and antioxidants. Examination by the doctor is a must.

Commit to quit theme by WHO is adopted by ICanCaRe to help the society against this killer tobacco disease.



Who can help quit- Seek the guidance of a **professional Certified Tobacco Cessation Specialist** supported by trained Quit Coach to track and monitor progress. Visit recognized ICanCaRe Tobacco Wellness centers. Avail online through the ICanCaRe APP (www.app.icancare.in) or call ICanCaRe quitline 011-43077695 you can choose virtual or physical consultations.

Relapse - Be vigilant recognize any triggers. Track on [ICanCaRe App](#) .

Join the ICanCaRe community to #SAVEtheyouth www.facebook.com/groups/icancare.

(The Author – Dr. Pawan Gupta M.Ch. is Director of Surgical Oncology at Max Super Speciality Hospital, Vaishali. Patparganj and Noida. He authored the book – Win Over Tobacco Made Easy, Be Smart Do Not Start and is highly recognized for his work on Oral Cancer and Tobacco Cessation. He is the convenor for Certified Course in Tobacco

Cessation under the Gujarat University. He launched the #SAVEtheyouth campaign and Tobacco MARSHALS in the community)

Make quitting tobacco a pleasure journey. Talk to the experts

Call ICanCaRe Quit-line 011-43077695 www.icancare.in

Visit Tobacco Wellness centre at Max Hospital Vaishali

Dr. Pawan Gupta

Founder – ICanCaRe

**Director (Head and Neck)– Max Super Speciality Hospital-Vaishali,
Patparganj and Noida**

Contact: 9811290152

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Let's build a clean, green, healthy and lively community together!

Innovative Cancer Care and Rehabilitation Pvt Ltd

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YouTube Channel: [icancare](https://www.youtube.com/channel/UCicancare)

Mobile Application: [Google Play Store](https://play.google.com/store/apps/details?id=com.icancare)

ICanCaRe Community: [facebook.com/groups/icancare](https://www.facebook.com/groups/icancare)

ICanCaRe GAMES games.icancare.in



Challenges in Medical Decision Making & Hope for the Best Tale of (CABG) in two ITPs!!!



This article is contributed by Dr Manoj Agny- Consultant Cardiac & Transplant Surgeon, Mumbai, India. He is internationally acclaimed and one of India's leading Senior Consultant Cardiothoracic and Transplant Surgeon.

Cardiovascular & thoracic surgery boards (MCh) - 1991 - Sir J J Hospital and Grant Medical College, Mumbai, India. After leaving India in 1995, worked at the Oregon Health Science University, Portland, USA initially as a fellow and then as a faculty member. Association with Dr. Adnan Cobanoglu and Dr. Albert Starr helped in gaining significant skills and insights in adult

and podiatric cardiac surgery and cardiac transplantation.

For further experience in heart and lung transplantation, went to Manchester, U.K. for a couple of years. The English experience was excellent because the transplantation infrastructure also encompassed medical management in addition to surgical one.

Has, arguably, have one of the largest experiences in Heart and Lung transplantation for an Indian.

The return to John Stroger Cook County Hospital and Rush Presby Med Center in Chicago, USA for the next couple of years was to gain more expertise in OPCABG, Mitral valve repairs and Robotic surgery.

Returned back to India, after spending eight years in the West (6 years in US & 2 years in UK)

For the thirteen years in Mumbai in multiple major private hospitals have performed complex adult and paediatric cases.

Have been involved in trying to set up Cardiopulmonary transplantation programmes in Bangalore and Ludhiana in the past four years.

A first-time occurrence of two patients with very low platelet counts successfully undergoing coronary artery bypass surgery took place when these complex scenario surgeries were done by Dr Manoj Agny, Senior Consultant Cardiac and Transplant Surgeon.

Patients with platelet counts in the range of 50,000 (normal - 1,50,000 to 4,00,000) are almost never taken up for open heart surgeries, due to concerns of bleeding, infection and a high risk to life.

But due to persistent chest pain and very tight blocks in the left main artery of the heart, a 35 yrs. old lady and a 70 yrs. old man, had to be operated despite having a condition called ITP (Idiopathic Thrombocytopenic Purpura) which has very low platelet levels. In these patients, these counts were 47, 000 and 68, 000.

Briefly, these strategies included intraoperative fluid warming, a 5-gm bolus of EACA (epsilon amino caproic acid) followed by an hourly infusion immediately after anaesthetic induction, priming of CPB circuit with two units of FFP (fresh frozen plasma), incremental heparin doses as per ACT (activated clotting time), expeditious anaesthesia and surgery, four PRP (platelet rich plasma) after weaning off CPB and early resumption of antiplatelet therapy.

Using meticulous planning and adherence to these innovative yet low-cost strategies the surgeries have given both the patients complete freedom from pain and breathlessness and a chance of a prolonged survival with a good quality of life.

Dr Agny opined "Such cases often need expensive antibody therapy and sophisticated tests to make them safer for surgery. But since these were very expensive, we had to, in



their absence, devise our own operative strategy to avoid serious events."

We have not seen any reports from India of

such cases. It was thus a very gratifying experience to be the first ones to go down unknown paths and be able to enrich lives of these patients, said Dr Agny.

As Charles Dickens's famous opening sentence in "A tale of two cities", 1859, goes, "It was the epoch of belief, incredulity and a spring of hope".

Top 10 productivity tips for busy Executives & Entrepreneurs for results, impact, & better quality of life



This article is contributed by Mahesh Dumbre closely works with entrepreneurs, investors, and executives around the world, helping them achieve growth potential.

He is an ex-Tata Group executive (Tata Sons Group Chairman's office, Tata Consultancy Services - CEO office and many other Tata Group Companies) who has built businesses globally (over 17 years in 8 countries (including US, China, UK and India) across 11 industries (Consumer, Retail, eCommerce, Hi tech, Telecom, Agri-tech) with 80+ million USD value addition).

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Here are ten tried and tested productivity and effectiveness techniques used by many world-class leaders, entrepreneurs, executives, founders, and investors.

1. Touch it once.

It is highly productive to try to finish the task in one go instead of spreading it over multiple time chunks.

Leaving the task incomplete and then resuming it has got significant switching costs.

To extend the idea of "touch it once" further, some of the very smart people in the world prefer to do one major task per day to avoid switching between projects/tasks/companies/initiatives.

Jack Dorsey on how to manage 2 large Companies (Twitter and Square) at once with proper planning/organizing. He once mentioned,

"The way I found that works for me is I **theme my days**.

On **Monday**, at both companies, I focus on management and running the company...



Tuesday is focused on the product.

Wednesday is focused on marketing & communications & growth.

Thursday is focused on developers and partnerships.

Friday is focused on the company and the culture and recruiting.

Saturday, I take off, I hike.

Sunday is for reflection, feedback, strategy, and getting ready for the week.”

2. Always write down your plan.

“Our mind is for creating ideas and not for holding them.” – David Allen

If you write down, whatever you have on your mind (preferably with pen and paper), you will get significant clarity. And once you empty your mind, it can conceive a lot more new and powerful ideas.

This is an extremely powerful technique very well explained by David Allen in the Getting Things Done (GTD) methodology.

It requires a structured effort over time (ranging from few hours to few days) across multiple dimensions of life.

3. Set small goals.

“Nothing is particularly hard if you divide it into small jobs.” – Henry Ford

Whatever you are up to, break it down into pieces and then conquer those pieces one by one.

1 kg at a time in a weight loss program, 1 step at a time in a 42 km full marathon, one critical project at a time, and a lot more.

It will take away so much stress out of your life and the probability of success increases manifold.

4. Plan every day.

It won't happen if it is not on the calendar.

The calendar is one of the easiest and most powerful tools we have.

If you don't plan your day, according to your goals and priorities, others will be very happy to do it for you as per their goals and priorities.

“Don’t be on your deathbed someday, having squandered your one chance at life, full of regrets because you pursued little distractions instead of big dreams.”

- Derek Sivers

5. Avoid overcommitting.

Brutally honest people have a significant advantage in the world we operate. People can rely on them and they can rely on themselves.

Some of the best people and companies I have worked with had a strategy of “under promise and over delivery”. People like to be surprised on the upside.

You can either believe in “Less is more” or “More is more” but what is critical is to keep your promises.

It is important to keep your promises to others and yourselves by not overcommitting and deliver as promised.

That also helps avoid worry, stress, anxiety due to uncertainty, and lack of trust.

This is not to say that we should not aim high or dream big.

You can achieve most of the things in life. It is just that keep it professional and keep your promises.

6. Stop multitasking

There is no such thing as multitasking. There is only task shifting. And this shifting is detrimental towards better results, productivity, and effectiveness.

It is extremely important to focus on one task at a time.

Even better would be if you can dedicate your life to one cause/purpose/vision.

For example, in the case of Warren Buffet it has been investing/capital allocation (over 75 years), for Bill Gates, it was software (Microsoft) for 40 years and then philanthropy.

Such kind of focus and commitment over the long run gives a tremendously unfair advantage and plays a big role in the success of these giants of our times.

7. Start with the hardest task first

Eat that frog. Do the worst/most difficult thing first. That will free your mind to do better and creative things during the rest of your day and week and month.

On a lighter note, please also remember that you have to kiss a lot of frogs before you can find your prince. And the dirtiest and most difficult tasks reward you very well because of less competition.

8. Decide when is the most productive time and work accordingly.

One of the most basic and important things is you should work for your own benefits and not against your own interest.

You are responsible for your own success and not body else. The best strategy is to collaborate with you and not fight with yourself.

While there is no one size fits all, there are certain guiding principles, which can be helpful.

For example, if you prefer balanced life, 888 guiding principles, that is in a day 8 hours for work, 8 hours for sleep, and 8 hours for yourself and family, could work nicely and you can get tons of things done.

If you prefer to work more, then 5 am club, 996 (9 am to 9 pm, 6 days a week) can work for you.

If you wish to get a maximum outcome with minimum time inputs, then the POMODORO technique works really well as well.

Again, there is no one size fits all. Along with your coach/accountability partner, find out what works best for you and then just do it.

9. Minimize interruptions

Inbox is a to-do list created for you by others.

You have to decide whether you want to live your life as per other people's agenda or your own.

"Flight mode" is the most useful button on your phone when no one can bother you at odd times. "Do not disturb" should be used as much as possible. You can have predefined time slots for calls and other social engagements.

Many professionals are wasting hours on social media, which has got huge costs and unintended emotional bad side effects.

If you want to do deep work and gain a competitive advantage, you have to learn how to manage social media instead of being managed by social media.

Better still; you can just close yourself in a room, turn off your mobile device and get your important work done.

10. Set time limits

Love the German way of doing things efficiently and effectively.

Whatever you want to do, decide how much time it is going to take realistically and then get it done within that time frame.

Work against time instead of along with time. Some people take pride in working long hours. That is okay too (if that is your style) but what is important is to achieve the required outcome and not the amount of time put into getting it done.

Also, one has to be mindful of “student syndrome” kicking in. Like, for the majority of students (and also professionals), whether you give them a week or a month for a particular assignment, the quality of output is likely to be the same in both cases since the actual work happens closer to the deadline.

Also, when you finally, decide to take up a certain project or initiative, quickly decide on one action you are going to take immediately, to get the ball rolling.

Our time on earth is limited and you have to find out how you are going to make the best use of this limited amount of time.



How the smartest folks invest?



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While pandemic has created unprecedented tragedy, it has also created urgency for many of us to put our financial affairs in place.



While healthcare workers are fighting on the frontline, those of us who are fit and healthy, the responsibility is to keep the economic engine humming at a fast pace to create jobs, opportunities, and abundance in order to invest more in healthcare, education, and defense.

Over the last 18 years, I had the privilege and opportunity to play and experiment across multiple markets and asset classes worldwide and learn amazing insights.

Thankfully that also helped in achieving financial freedom and learn from the great masters of the game.

Many times, I wonder why the so-called experts and gurus do not explain these matters of great importance, in a way that everyone can understand and benefit from.

Anyway, everyone has their reasons and ways of doing things.

For example, recently came across this report where one of the largest and most reputed investment banks published a detailed analysis of how the richest in the world (family offices/HNIs usually) allocate their capital across different asset classes to maximize the returns and minimize the risk.

While the idea here is not to compare the professional class with the rich class (not to compare apples and oranges), can we not learn from those who have mastered the game of money management while hiring the best of the best professionals to do this?

Here is a snapshot of a typical asset allocation of these richest families. The data is from the year 2020 and hence fairly recent (after the 2020 market crash due to pandemic), gathered with a survey of more than 120 family offices around the world with assets of more than a billion dollars with each family.

A. 59% of total capital is typically invested in traditional asset classes as follows.

1. 29% in equity (23% in developed markets while 6% in developing markets)
2. 17% in fixed income (11 % in developed markets and 6% in developing markets)
3. 13% cash for tactical short term opportunities

B. 35% of total capital is invested in alternative asset classes as follows.

1. 16% in private equity
2. 14% real estate
3. 5% in hedge funds

C. 6% of capital in other assets like gold, art, etc

While the numbers don't always tell the entire story, important to note here is - optimal diversification (globally), strategic as well as tactical asset allocation, preference for high growth asset classes while reducing the downside risk.

And you will see a similar pattern in other portfolios like [Radical Asset Allocation \(page 8\)](#) suggested by Byron Wien of The Blackstone Stone Group or [All-weather portfolio](#) suggested by Ray Dalio of the Bridgewater associates.

These huge groups manage close to a trillion-dollar USD in assets which is almost 1/3rd of India's Gross Domestic Product (GDP).

The bottom line is - it is not only about choosing the rights assets but also about having the right asset allocation tailored to individual specific needs.

I was talking to a very smart family office representative the other day and he mentioned something very interesting.

He said - "My family is so overinvested in real estate, now all I have to do is invest in other asset classes."

And he is doing well investing in equity (quality PMSes), quality startups, and AIFs. I have personally learned a lot from him and I am sure that the feeling is mutual.

In the same context, another great mentor, advisor friend Mani (One of the best intellectual property experts in India), who always tells me - "You need not be a bull or a bear (in the market), but you definitely do not want to be a bakra (sacrificial lamb)".

Well, not many of us know where the markets are headed tomorrow, the day after or next year, including Oracle of Omaha Warren Buffet, but what we do know is that if you invest in the right assets and keep your strategic asset allocation right, linked to your own risk tolerance, you will do well.

Pandemic hopefully will get controlled in due course of time. Meanwhile, we can utilize these indoor times to ensure financial safety, security, and freedom for us and our loved ones.



10 Amazing Lessons from The Animal Kingdom for Entrepreneurs and Executives



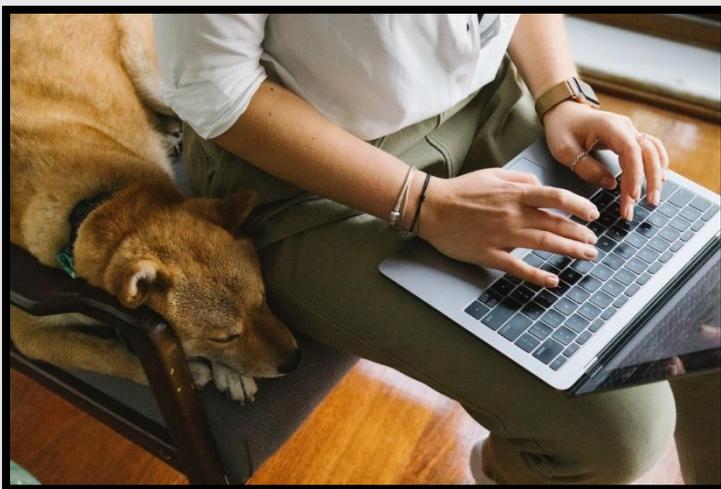
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While animals cannot speak, they can teach us a lot without saying anything.

Insights from the animal planet can be especially useful for entrepreneurs, executives, professionals, students, and also investors.



Yours truly was blessed to grow up on a farm in a village in the company of cats and dogs, cows, bullocks, goats and sheep, and many other four-legged folks and birds.

And hence, taking the liberty of sharing observations that I have experienced first-hand over many decades.

1. Feed the eagles and eat the chicken.

This is how the world works. High performers whether in sales, marketing, or startups get rewarded while others get slaughtered in the race of career success.

There are other factors such as diplomacy, people skills, and even some degree of luck, still, the performance and capability are what we can definitely count on.

2. Be like ants at work.

I love this quote by Jim Ron: I think everybody should study ants. They have an amazing four-part philosophy. Never give up, look ahead, stay positive, and do all you can

Diligence, persistence, and industrious nature always pay in the short and long term.

3. Be wary of a lone wolf.

Occasionally, or rather many times, you will meet someone who wants to grow at the cost of others.

While you should respect them for their drive, focus and shrewdness, make sure that they are not harming you or your company.

4. Even a blind squirrel can find a nut.

This is similar to saying "Even a broken clock is right twice a day". Everybody can get lucky every once in a while. Even better, if you have a strategy and a plan.

5. As a tiger, are you chasing an antelope or a field mouse?

If a tiger started eating field mice to satisfy his hunger, he will starve. To survive, he must chase an antelope or a bigger animal.

It is prudent to stop wasting time, effort, and mindshare on small things. It is better to chase bigger goals, as the effort required is similar most of the time.

6. It is okay to ride a cow until you find a horse.

While we all must aim for the best things in life, the best takes time, patience, strategy, smart and hard work, some luck, and a lot more.

In-between, it is okay to pursue opportunities that may not be perfect, but that will take you closer to your end goal.

For example, as a startup founder, before getting the big and most reputed VCs as investors, you have to work with angels and early-stage investors. Before aspiring to become a CEO, you have to work in multiple other roles.

7. You can either be a bull or a bear, but you definitely do not want to be a bakra (scapegoat).

My good friend Mani (one of the best intellectual property experts from India) jokingly used to say, "Mahesh, you need not be a bull or bear (like in stock markets), but you mustn't become a "bakra" (poor goat who gets sacrificed)."

It is a highly competitive world out there. Given the limited number of growth opportunities for a huge talent pool, sometimes people resort to funny tactics in order to get ahead.

5 HR Technology Trends to Monitor in 2021

This article is contributed by Team cbiz.com

In 2021 and beyond, technology can help improve efficiency and productivity in the workplace—especially for HR professionals. And with many organizations adopting remote work as a result of the COVID-19 pandemic, there is increasing pressure for organizations and employees to adopt technology to collaborate, communicate and work from a distance.

HR technology can automate a wide range of time-consuming business functions, allowing HR professionals to shift their focus from administrative tasks to high-impact tasks like strategy, employee engagement and change management.

According to PwC's Human Resources Technology Survey, the core issues driving HR technology decisions include:

- Finding, attracting and retaining talent
- Developing people to reach their full potential
- Improving the employee experience
- Creating collaborative work environments
- Workforce planning
- Ensuring employee wellbeing, diversity and inclusivity

Following are the HR technology trends to watch for in 2021.

1. Employee Wellbeing Management

Employee health and wellbeing will continue to be a priority this year. Due to the pandemic's negative impact on employee mental health, employers can and should use technology to provide the support that employees need. Digital tools, such as apps, videos and webinars, can help mitigate employee stress, anxiety and burnout. Access to virtual mental health support can help reduce the stigma of reaching out for help. And, ultimately, Improved employee mental wellbeing can result in a more engaged and productive workforce.

Additionally, consider how apps, gamification and wearables (technology that monitors breathing, movement and exercise) can be incorporated into company-sponsored wellbeing programs. These are particularly important if employees are working remotely as they can encourage employees to take care of themselves, eat healthy and stay physically active. Healthier employees are generally more productive.

Finally, rather than manual data collection and program management, tech-enabled wellbeing portals can help ease use for both employees and administrators.

2. Employee Self-service Portals

HR departments are tasked with many complex and sensitive administrative tasks, and it's easy for errors to happen with manual data entry. Software can make the overall data management process simpler for HR professionals.

Further, employees may want to own, access and update their information. HR technology (e.g., a self-service portal) allows employees to perform a range of HR-related tasks without filing paperwork, such as:

- Updating personal information
- Confirming employment status or rate of pay
- Tracking and evaluating employee performance
- Accessing online pay stubs
- Viewing and printing federal, state or local tax forms or withholding information (e.g., Form W-2 or Form W-4)

Employers and HR professionals can also leverage self-service tools to communicate time-sensitive information like employee benefits changes and company holidays.

3. Remote & Hybrid Workplace Management

Most workplace experts agree that both remote and hybrid work arrangements are here to stay. Regardless of location, technology and project management tools can help improve workplace collaboration, communication and workflow efficiency. For tools already in place, evaluate the usefulness to identify any shortcomings or gaps and take the appropriate steps to improve functionality and usability.

4. Workflow Automation

Workflow automation technology can help employees work and collaborate efficiently and effectively. Focus on the business areas where efficiency will have the biggest overall impact. For example, project planning will vary by organization and depend on unique challenges or pain points, so start with evaluating and identifying those issues first. Consider projects within the HR department or projects throughout the organization that HR is supporting.

Another idea is to consider how a single portal for HR, IT and other corporate resources could streamline a formal onboarding process for new hires. Once you've identified areas in which you can implement such technology, be sure to communicate any changes openly across the organization.

5. Learning & Development

The pandemic forced a shift from in-person learning to e-learning, online coaching, augmented reality (AR) and virtual reality (VR). Learning management systems (LMSs) can increase accessibility and ensure all employees have equal onboarding and learning opportunities. Schedule availability, location or learning style won't hold employees back from growing professionally.

As many everyday activities went virtual in 2020, the pandemic accelerated the use of AR and VR for employee training in industries that rely on in-person or hands-on learning opportunities. LMS is a more affordable and attainable option, and the software can be used by most employers to improve efficiencies and help effectively facilitate learning and development efforts from a distance.

Technology can also play an important role in employee career pathing by identifying skill gaps and providing personalized, self-paced courses. Moreover, it can help make performance review processes more efficient by tracking progress, accomplishments and feedback all on one platform.

Other Considerations

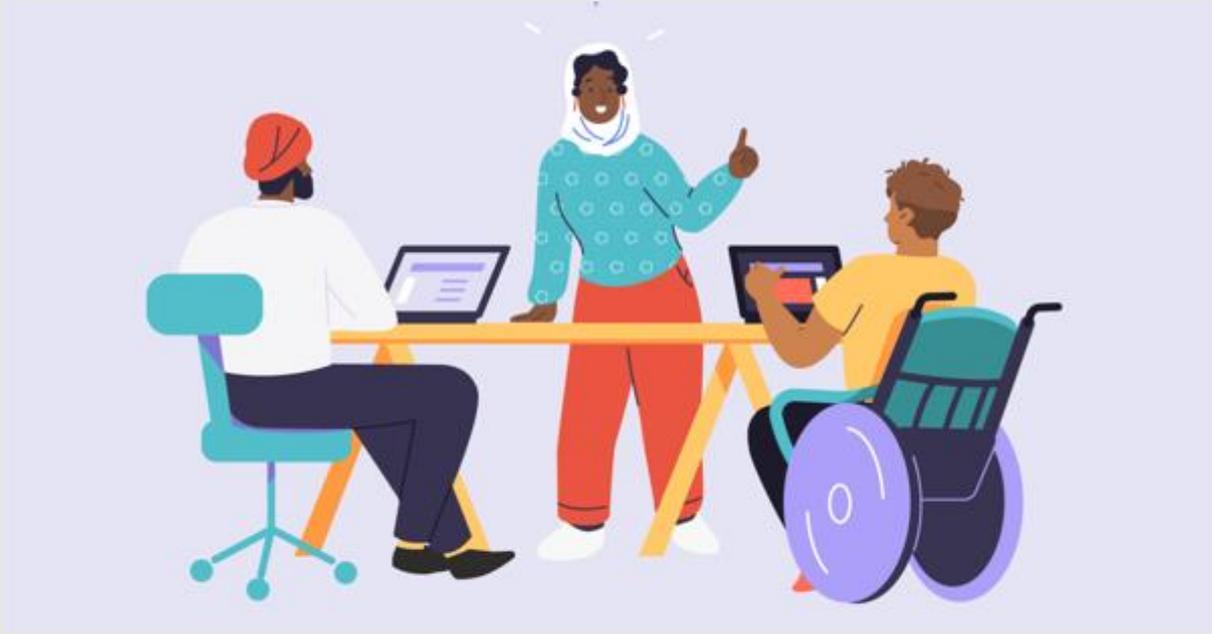
Having new technology doesn't do much good if employees won't or don't know how to use it. Many organizations rely on training and communication from leadership to help boost user adoption. However, a PwC survey recently revealed that these two strategies are the least effective for increasing employee use of new technologies. Topping the list of most effective strategies were the use of incentives and gamification. This means that your organization may need to evaluate and change how you educate and train employees on new technologies.



6 HR Technology Trends to Anticipate in 2021

This article is contributed by Culture Shift – July 1, 2021

When we entered the new decade, we also entered a new era of digital transformation - particularly in human resources (HR) technologies. Some companies are finding their legacy systems are no longer fit for purpose and it's predicted that by the end of the year, 70% of small and medium-sized enterprises will utilise HR technologies.



From artificial intelligence to anonymous reporting, the way we hire, manage and work is changing at a phenomenal pace. What will become an essential tool for HR professionals and what will be replaced with innovation that's right around the corner?

- Machine Learning, RPA and AI
- Cloud-based HR
- Virtual reality onboarding and training
- Recruitment relying on technology
- Employee-focused and increased feedback channels
- Anonymous reporting

1. Machine Learning, RPA and AI

HR technology has dramatically changed the landscape of how people management works. There are a couple of things that have powered such a big shift. The first is millennials are now the biggest cohort in the workforce. This is a generation that has grown up with access to the internet and mobile devices, and as such, HR technology is no longer a preference but a necessity.

Emerging technologies like Artificial Intelligence, Machine Learning and Robotic Process Automation (RPA) make employee onboarding easier for HR teams.

Once an applicant is hired, RPA tools can automatically update the applicant tracking system, make a new employee record for company use and gather the employee's necessary documentation. With this automation of low-level processes, recruiters and HR professionals can focus on higher-value tasks.

Expect to see more chatbots in HR technologies as the emphasis on self-service increases. Many companies already use chatbots to interact with curious customers - why not use them with employees or prospective new hires?

Chatbots, when deployed correctly, can help quickly resolve issues and provide instant answers instead of waiting for a phone call or email. AI-powered chatbots can also solve many simple HR issues, tasks like updating personal information or making other data changes can be automated.

Aside from internal use, chatbots also show promise in streamlining the candidate experience too. More advanced chatbots can handle initial applicant screening and schedule interviews. This way, recruiters can focus their time on higher-value tasks like looking for talent and culture fits.

2. Cloud-based HR

Remote working is fast becoming the new normal. While this trend has been snapping at our heels for the past few years, the COVID-19 situation has really accelerated it. Increasingly, many companies will move to a remote-first model while others will offer remote working options for their employees. Not just through necessity but because employees want it.

Collaboration and productivity tools like Slack and Trello are critical to this transition which is why HR software has to become cloud-based too. People management processes need to be quick and scalable, which is only possible through cloud-based HR tools.

One major downfall of a lot of HR technologies is getting employees to actually use it. If an employee has to remember a separate login or go to a complicated, long URL, they won't use the tool. To solve this challenge, look for more tools that closely integrate with what employees use every day.

While it allows HR to access employee data in real-time and make decisions accordingly, the cloud-based self-service tools also give employees much better control over their data. This, in turn, makes it a lot easier for companies to evaluate productivity, engagement and even wellbeing.

3. Virtual reality onboarding and training

We can expect more companies to jump on the virtual reality training wagon. It sounds far-fetched and futuristic, but many companies are already seeing positive results.

FedEx, Walmart and IKEA started using virtual reality training and plan to expand their programs.

Pilots have been training on flight simulators for decades. The difference is the new surge in virtual reality products for consumers. It's cheaper and more accessible, making it an excellent option for corporate trainers. VR can help when onboarding, which is a key element in the retention of staff. It's no surprise 97% of learning and development professionals see VR as a way to enhance training.

How could you use VR in the onboarding process? One idea to implement is virtual tours of the work environment, allowing new employees to familiarise themselves with it prior to even starting work. This can be self-paced, putting the employee in control of their own onboarding. It's a nice welcome to the business.

This is just the start. What's exciting about the future is VR will be able to do things that have never been done before, especially in the realm of training and development.

4. Recruitment relying on technology

Recruitment, interviews, performance evaluations and other HR interactions will become bolstered by technology.

Pivoting your hiring strategy is crucial to secure top talents and nurture the candidate experience.

Though this isn't revolutionary, the coming years will see renewed efforts from HR teams to create and maintain a diverse workforce in terms of factors like gender, race, ability, sexuality and nationality.

The increased push for diversity is partly caused by increased scrutiny of the bias HR teams can have during hiring. Unfortunately, like many people, HR professionals themselves are susceptible to unconscious biases that influence the hiring process. They can be difficult to overcome, but one way to minimise their effects on recruitment is to use AI.

Artificial intelligence can objectively screen applicants and predict the most suitable candidates. More importantly, HR professionals can program AI-powered recruitment tools to ignore demographic information such as race, gender and age. Companies should aim to develop recruitment strategies that ensure equal opportunities are given to all applicants.

With careful consideration and planning, you can harness these new technologies to build modern and productive HR processes and deliver better experiences for applicants, employees and beyond.

5. Employee-focused and increased feedback channels

To be more effective at their jobs, HR teams often turn to technology such as HR software to automate tasks wherever possible.

In a world where automation will inherit repetitive tasks, having software that invests in soft skills training like communication. Being a good team player and employee has become increasingly important.

Performance management is going to become a real-time, continuous and an integrated process. The era of annual appraisals is nearing its end and organisations are upgrading themselves to more frequent reviews with the ability to even have more granular check-ins.

With employment rates at an all-time low, people aren't content with employment alone. People look for a specific employment experience that empowers them to make their own choices when it comes to their tasks and goals. The majority are reevaluating their circumstances and valuing more than just work perks.

A "one-size-fits-all" approach to human resource management will no longer work. Nearly 80% of businesses say employee wellbeing is a critical part of their business plans. HR teams can use survey software to get a deeper understanding of their employees and develop tailored management approaches as needed.

Another HR trend to anticipate involves changes in organisational culture. Employees want more insights into how companies are run. As a result, organisational culture now moves away from traditional hierarchies and towards flatter, circular structures that include employees in the decision-making process.

6. Anonymous reporting

One of the key trends is anonymous incident reporting. Incidents of harassment and bullying are taking place in organisations all over the world, impacting people's wellbeing, happiness and confidence.



5 Strategic HR Priorities for 2021



This article is contributed by Jeanne Meister – Leadership Strategy from Forbes.com. A partner with Future Workplace, an HR Advisory and Research firm dedicated to providing insights on the future of learning and working. Future Workplace has created the first online course to train HR leaders in how to use artificial intelligence for HR, called Using AI 4 HR to Enhance The Employee Experience <http://usingai4hr.com/>. She also the co-author of The Future Workplace Experience: 10 Rules for Mastering Disruption in Recruiting and Engaging Employees: <http://bit.ly/fwexperience>. I am a keynote speaker on the future of work and the growing importance of employee experience in the workplace.

HR leaders have always played a crucial role in their organizations, but the Covid-19 pandemic has thrust HR into the leadership spotlight. In the process, HR has become “essential workers” to ensure a safe and healthy return to the workplace.

Future Workplace set out to understand the lasting impact of Covid-19 on work, the workplace and the workforce, and what this means for the strategic priorities of HR. A recent survey of 349 workers by Pearl Meyer, the compensation firm, finds roughly one-third of the total workforce will continue to permanently work from home post the pandemic. Importantly, very few (4.3%) of organizations say they would definitively reduce cash compensation for employees moving to lower-cost areas; in fact, the majority of employers say they will not adjust salary if employees move to a lower cost location.

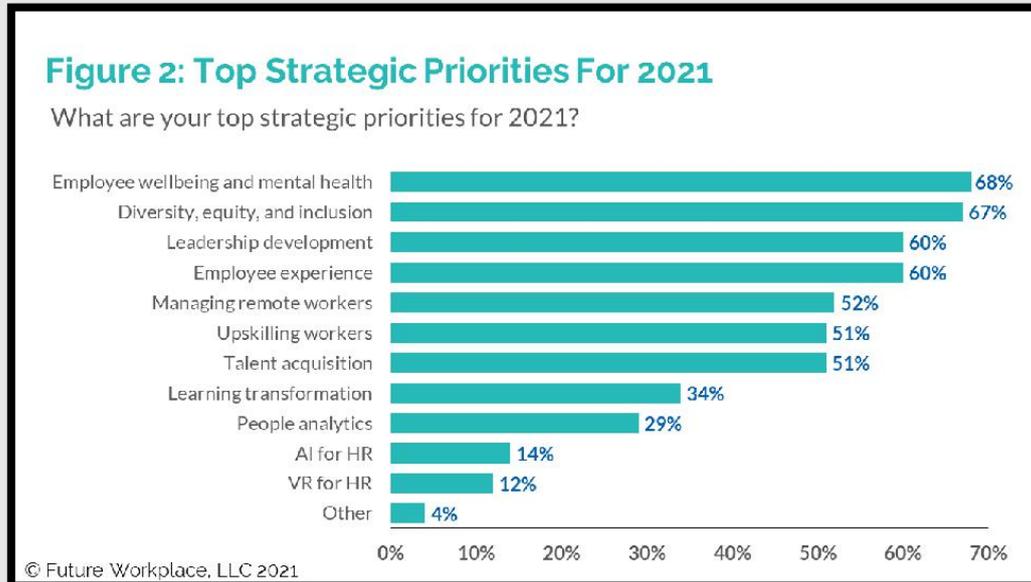
Against this backdrop of lasting changes to where and how we work, Future Workplace partnered with Boston University’s Questrom School of Business HRPI, a network of CHROs, to survey 200 C-level HR leaders on the changes they were making to their people strategies.

The Future Workplace 2021 HR Sentiment Survey, identifies five strategic priorities HR leaders find critical, and they are shown in Figure 1.



Five Strategic Priorities for The Future Of HR
FUTURE WORKPLACE

As companies transform where employees work and how they work, the focus will be on individual human concerns not just organizational ones. This is clearly coming through in our research. The turmoil of 2020 has put a spotlight on employee well-being and mental health (68%), along with diversity, equity and inclusion (67%) as top priorities for HR, shown in Figure 2.



Top Strategic Priorities For 2021 FUTURE WORKPLACE

Here are our top five findings and the implications of return to work on people practices.

1. Make Well-Being and Mental Health A Business Mandate

A 2020 American Psychological Association survey of 3,409 working adults found that 78% regularly feel stressed, and 20% said their mental health had worsened since the prior year. Workers cited multiple stressors, including lack of separation between work and home, unmanageable workloads and worries over job security. Already, job stress and its negative effects on mental health cost U.S. employers nearly \$300 billion every year.

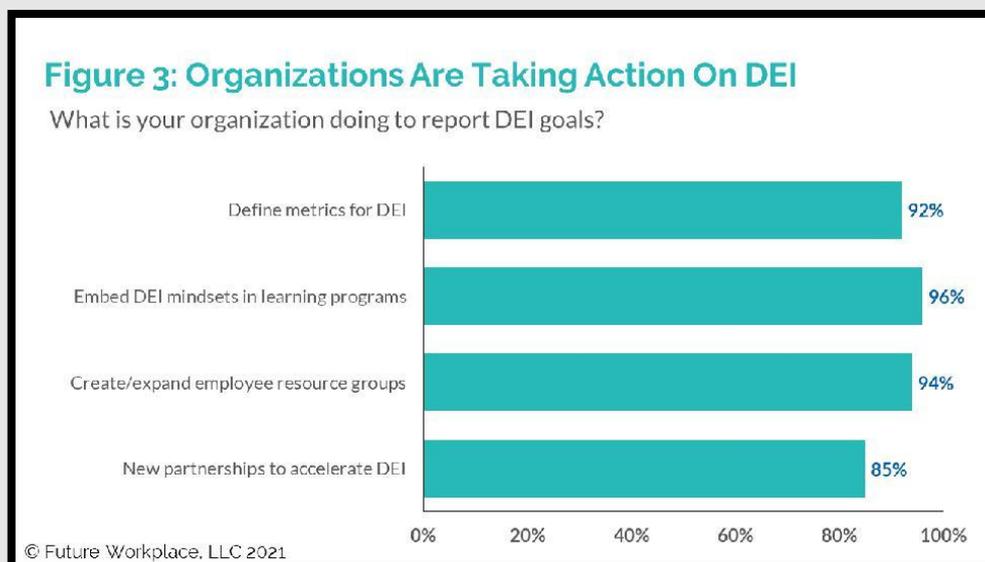
This survey was followed by one conducted by Lyra Health in 2021, which found that one quarter of 1000 working adults reported their mental health declined over the past year, with diagnosable mental health conditions doubling. In addition, 71% of job seekers now expect their prospective employer to offer mental health benefits.

Companies have a real stake in alleviating this situation, and we see some responding. Salesforce began scheduling periodic “well-being Fridays” in 2020 when they saw people weren’t taking vacation. The mandated days off encouraged employees to disconnect and recharge.

Our 2021 HR Sentiment Survey found employers offering new well-being and mental health benefits, such as; access to meditation app Headspace, fitness app adaptive, telemedicine visits and, importantly, a revamping of flexible work policies including job sharing, flexible work hours and even some companies offering a financial bonus for taking a one-week vacation. (PwC announced all employees can receive a \$250 bonus each time they take a full week's vacation for the next year, with the potential to continue this program into the future.)

2. Embed Diversity, Equity and Inclusion in The Culture of The Organization

CEOs, Chief Diversity Officers (CDOs) and CHROs realize that real action, investment and accountability is needed around DEI. As shown in Figure 3, nearly every HR leader we surveyed reported new measures are being taken such as defining metrics for DEI (92%), examining compensation for pay equity (96%), specifying inclusive behaviours for DEI (94%) and forming new partnerships to broaden the talent pool and tap diverse talent (85%).



Organizations Are Taking Action On DEI FUTURE WORKPLACE

What's more, the Future Workplace 2021 HR Sentiment Survey found 43% of companies surveyed are publicly sharing their goals for diversity, equity and inclusion, and another 38% of organizations plan to take this step by the end of 2021. In fact, some like BCG Group are creating a Diversity Equity and Inclusion Annual Report with a plan to report on the diversity of its new hires, its partners, and its clients.

3. Build A Holistic Employee Experience For Both On-Site Workers And Remote Workers

The employee experience has forever changed. While some workers will return to physical work environments full time, many professionals will be a part of the new hybrid workplace, sitting somewhere on the continuum between all in-person and all

remote work. The HP Spirit program is an example of how employee experience is now being expanded and extended beyond the individual worker to the entire family unit.

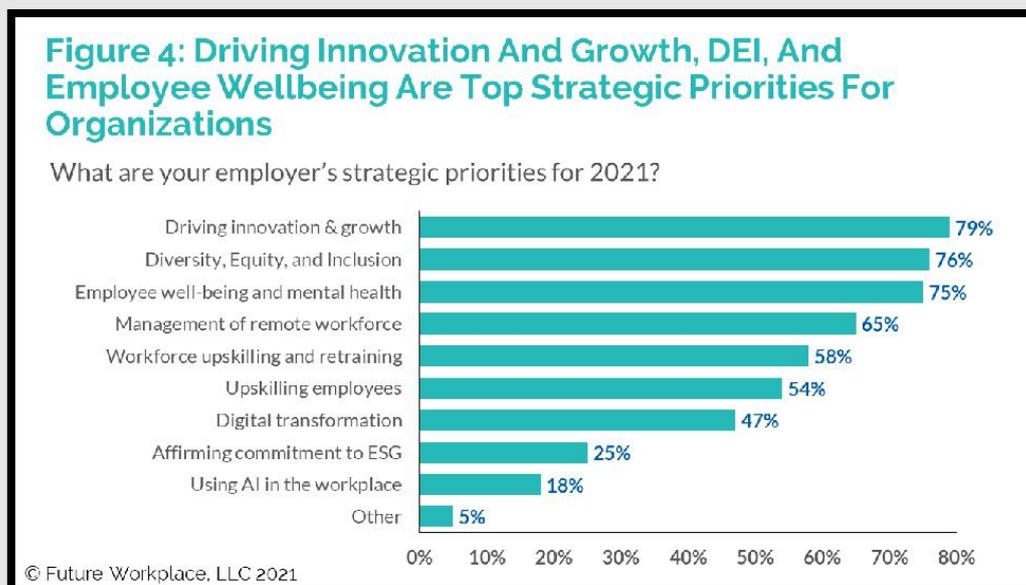
Known as the HP Spirit program, this holistic program includes:

- Health & Well-being benefits and apps for on-site and remote workers
- Education on how to be successful as a remote worker and assistance for parents charged with managing home schooling
- Defined Work Flexibility programs, including flexible work options, job sharing and pay for taking a vacation
- Community events for the family and organized listening sessions

HP Spirit is just one of many new ways organizations are expanding the scope and nature of well-being and mental health benefits as well as extending them to the entire family.

4. Adopt Agile Work Practices

Our 2021 HR Sentiment survey found eight out of ten respondents say driving innovation and growth is an organizational strategic priority, as shown in Figure 4. This translates into HR seeking out talent outside of HR trained in agile work practices, such as iterative thinking to create minimal viable products and employee journey mapping to create a human centered approach to new HR products.



Driving Innovation And Growth, DEI, And Employee Wellbeing Are Top Strategic Priorities FUTURE WORKPLACE

5. Digitize HR for Competitive Advantage

The digital transformation of HR has gained steam in 2021 as organizations use technologies such as virtual reality, augmented reality and digital nudges to personalize all aspects of the employee life cycle.

Digitizing HR not only drives innovation but also solves business problems. For instance, research shows that employees leave organizations if there is no visibility into their career growth. A study of 32 million profiles of active LinkedIn users who've worked at a larger company (over 500 employees) since 2013, found the likelihood of an employee staying with a company decreases as the years pass. One year after being hired, there's a 76 percent chance the worker will be with the company. By year five estimated retention is at 38 percent. Voluntary attrition is now being addressed with AI powered solutions. Schneider Electric is one company tackling this challenge with the launch of its Open Talent Market (OTM), an AI-powered platform which matches talent to opportunity on a global scale. Used for employee retention, this tool cuts the time to identify new internal jobs, mentoring or stretch assignments from 3-4 weeks to 30-60 seconds.

The Road Ahead

As we enter 2022, the changes in how we work, where we work, who we work with and the technologies we use are here to stay. Many of these changes started prior to the pandemic, but were swiftly accelerated by Covid-19, and have become permanent aspects of the workplace.

At the core of these changes is the emergence of the hybrid workplace, where some workers are on-site others work in a hybrid remote basis, part of the time on-site and the rest on-site with some employees remote permanently. This new way of working impacts how work gets done, the workplace and the workforce. The hybrid workplace is coming into focus and the specific definition of what "hybrid means" will be unique to each organization and likely will depend on a mix of factors such as the tasks and workflows associated with job roles, the employee preferences and their specific home environments of workers, and the values and culture of the organization. Below are some key questions to address in your journey to creating a hybrid workplace:

Individual Workers

1. What job roles will continue to be in-person, remote and some combination of the two?
2. Will your organization apply geographic differentials to worker's salary structures, either for all employees or in certain situations?
3. How will your organization support remote workers? What mix of technology, tools, mental health benefits, virtual networking, remote working training and financial support for home office supplies will your organization support?

Workforce

1. How will your organization ensure remote workers are on equal footing with on-site workers during meetings and access to professional development and mentoring opportunities?
2. How will your people practices and office space change as remote working becomes permanent for a segment of your workers?
3. What is your flexible work policy and how is this communicated to the workforce?

Workplace

1. How is your organization defining and communicating flexible work practices?
2. What type of hybrid workplace is your organization creating? For example, what new education is being offered to remote workers? How are mental health benefits expanded to families?
3. What new jobs are being created for the hybrid workplace to be successful? In my HBR article, 21 HR Jobs of the Future, my co-author and I identified 21 new HR jobs on the horizon. Two in particular are related to successfully creating a hybrid workplace: **Remote Work Leader**, responsible for oversight of the organization's processes, policies and technologies for successful remote; and **Director of Well-Being**, responsible for providing strategic management of holistic well-being to ensure mental, physical, emotional and financial well-being. We are seeing these new jobs emerge and we will continue to see their growth in the coming years as hybrid workplaces and workforce become the new normal of working.

While each organization's definition of the hybrid workplace will vary, all will require a close partnership between HR, IT, Real Estate, Facilities and Communications.

One of the keys to making the hybrid workplace successful is for leaders to lead with an inclusive mindset, which requires articulating an authentic commitment to diversity, challenging the status quo recognizing work happens where workers are, and holding managers accountable for creating an inclusive work environment for all workers-on-site and remote.



7 Easy Ways to Stay Motivated During COVID-19

This article is contributed by Amy Morin. She is LCSW is the Editor-in-Chief of Verywell Mind. She's also a member of the Verywell Mind Review Board.

She began working as a psychotherapist in 2002. As a licensed clinical social worker, she helped children, teens, and adults build the mental strength they needed to reach their greatest potential.

Amy is an international bestselling author. Her books, *13 Things Mentally Strong People Don't Do*, *13 Things Mentally Strong Parents Don't Do*, and *13 Things Mentally Strong Women Don't Do* are translated into more than 40 languages. Her fourth book, *13 Things Strong Kids Do*, goes on sale in 2021.



She's also the host of The Verywell Mind Podcast, where she introduces listeners to mental strength building strategies that can help them think, feel, and do their best in life.

She frequently delivers keynote speeches on mental strength. Some of the organizations who have hired her to speak include Google, Microsoft, The National Nuclear Security Administration, The American Academy of Paediatrics, Under Armour, and Johnson & Johnson.

Amy has been quoted or mentioned in many major online and print publications, including Time, Fast Company, Forbes, US News & World Report, Oprah.com, Men's Health, and Money. She's also appeared on-camera for interviews with Inside Edition, Good Day New York, Inc., CNBC, Fox Business, and Good Morning America.

Key Takeaways

- Working remotely is even more challenging during COVID-19 with extra stress and added distractions from family members.
- A few simple strategies can help keep you motivated and on task.
- Don't be too hard on yourself right now; we're all doing our best under these unprecedented circumstances.



Most people find working from home to be challenging—especially at first. From piles of dirty laundry to daytime TV, there are tons of distractions.

And sometimes, pyjamas and a comfortable seat on the sofa just don't provide the same type of motivation

you get from a suit and an office chair.

Whether you're home alone and the house is too quiet, or your home with the family and the kids are out of control, you may find it's tough to stay on task, get your work done, and feel productive. Fortunately, the following strategies can help you stay motivated when you work from home.

1. Create a Schedule

Without a structured workday, time can get away from you. You might find that you start shifting your workdays later and later as you sip an extra cup of coffee. Then, your work hours extend later into the evenings, which causes you to stay up later at night, as well.

Or you might find that you easily get off track or distracted while working. Projects that used to take 20 minutes are suddenly lasting 2 hours.

That's why it's important to have a clear schedule. Establish a time to begin and end work. Try to stick to it as much as you can.

2. Establish a Dedicated Workspace

You might be tempted to work in bed. After all, it's likely the most comfortable space in the house.

But when you associate your bed with work, it can interfere with your sleep. And trouble sleeping will affect your performance the following day. Most sleep experts recommend reserving your bed for sleep and sexual activity.

So even though your bed might feel like a comfortable spot, create a workspace somewhere else. The kitchen table or a desk in the corner of the living room might be better alternatives to your bedroom.

3. Work in Small Blocks of Time

Blocking out small amounts of time—and planning what you'll do during that timeframe—can make big tasks feel more manageable.

You might find you have more motivation when telling yourself that you just need to complete one invoice in the next 30 minutes, rather than telling yourself that you have 50 invoices to create by lunchtime.

Scheduling your time will also hold you more accountable. You'll be less likely to get lost on social media when you know you only have 15 minutes to complete a task. And you'll be less likely to procrastinate when you've given yourself a tight deadline.

4. Limit Distractions and Interruptions

You might find that you struggle to get back on task each time you're interrupted. You can stay motivated by limiting the distractions and interruptions you experience.

This may mean muting your phone notifications and only checking your email once an hour. Or placing your phone on "Do Not Disturb" until you complete a specific task.

If you're working from home with kids, keep them occupied to reduce how often they interrupt you. Give them tasks to do and plan to check on them at a certain time.

Establish some ground rules about what constitutes a legitimate reason for them interrupting you while working. Then, you can reward them for playing well on their own with a chance to do something extra fun when you're finished working.

5. Practice the "10-Minute Rule"

It can be hard to convince yourself to start working on a task you really don't want to do. Whether you know it's going to be boring, frustrating, or just really challenging, convincing yourself to get started is tough.

One of the best ways to get moving on something you don't want to do is by using the "10-minute rule." Tell yourself that you only have to work on something for 10 minutes. Then, after the 10-minute mark, you can take a break if you want.

More times than not, you'll likely find that at the 10-minute mark you'll choose to keep going. Usually, getting started is the toughest part. But once you do, it's easy to keep the momentum going.

6. Reward Yourself

You might find you work best when you know there's a little reward waiting for you. For example, tell yourself you can watch your favorite show if you get your work done by 6 p.m. Or tell yourself you can have a cup of your favorite tea as soon as you finish this report.

A little incentive can often go a long way toward helping you get work done efficiently. And it'll help you see what you're capable of accomplishing.

7. Challenge Yourself

Sometimes, a little challenge can help get you moving, too. For example, you might try to write a certain number of words in 30 minutes. Once you see how many words you write in 30 minutes, you might try beating that during the next 30-minute time slot.

You might also make some discoveries about yourself. Maybe you type faster when you're sitting at the kitchen table, or perhaps you have better focus right after lunch. Learning these things about yourself might help you set up your day for success.

Being more aware of your time helps you use it wisely. And challenging yourself in some way might provide the extra incentive you need.

8. Practice Good Self-Care

You'll never be at your best if you're exhausted and running on caffeine and sugar only. You need a healthy diet, plenty of rest, and good self-care strategies to perform at your peak.

But meeting your physical, social, and emotional needs right now will be a bit more challenging than usual. Eating a healthy diet might not be as easy when you're limiting your trips to the grocery store. And video chatting with friends isn't the same as meeting in person.

So take a step back every once in a while and ask yourself what else you can do to better take care of yourself. As your stress level increases, your self-care should increase right alongside it.

9. Experiment With Different Strategies

There are plenty of online tips about how to work well from home. But everyone is different. And what works for one person might not work well for another.

So it's important to experiment with different strategies to discover what works well for you. You might find you feel more motivated in the evenings, or you might have more energy after a morning workout.

10. Practice Regulating Your Emotions

Research shows we tend to put off tasks that stir up uncomfortable emotions.¹ If you're anxious about a medical appointment, you might not be motivated to call the doctor. Or, if you're afraid studying will bring frustration, you might find yourself binge-watching Netflix instead.

In these cases, the lack of motivation stems from your desire to avoid discomfort. And when you're working from home, there are always plenty of opportunities to engage in something more fun than the work you're supposed to be doing.

So consider what emotion(s) you're trying to avoid feeling. Acknowledging the emotion might make it feel less scary. Remind yourself that you can handle feeling uncomfortable.

Additionally, remind yourself of how good you'll feel when you get the project done, as opposed to how bad you'll feel if you don't do the work. This might remind you to take action regardless of whether you feel like it.

What This Means for You

Working from home can be challenging in the best of circumstances. But if you find yourself working remotely during the coronavirus pandemic, the added stress of the situation will make it harder than usual to stay motivated.

Be willing to cut yourself a little slack if your productivity isn't on par. Rather than beat yourself up for not being motivated enough, you might find a little self-compassion goes a long way toward helping you feel your best.



The Implications of COVID-19 for Mental Health and Substance Use



This article is contributed by Nirmita Panchal, Rabah Kamal, Cynthia Cox & Rachel Garfield – Feb 10, 2021.

The COVID-19 pandemic and the resulting economic recession have negatively affected many people’s mental health and created new barriers for people already suffering from mental illness and substance use disorders. During the pandemic, about 4 in 10 adults in the U.S.

have reported symptoms of anxiety or depressive disorder, a share that has been largely consistent, up from one in ten adults who reported these symptoms from January to June 2019 (Figure 1). A KFF Health Tracking Poll from July 2020 also found that many adults are reporting specific negative impacts on their mental health and well-being, such as difficulty sleeping (36%) or eating (32%), increases in alcohol consumption or substance use (12%), and worsening chronic conditions (12%), due to worry and stress over the coronavirus. As the pandemic wears on, ongoing and necessary public health measures expose many people to experiencing situations linked to poor mental health outcomes, such as isolation and job loss.

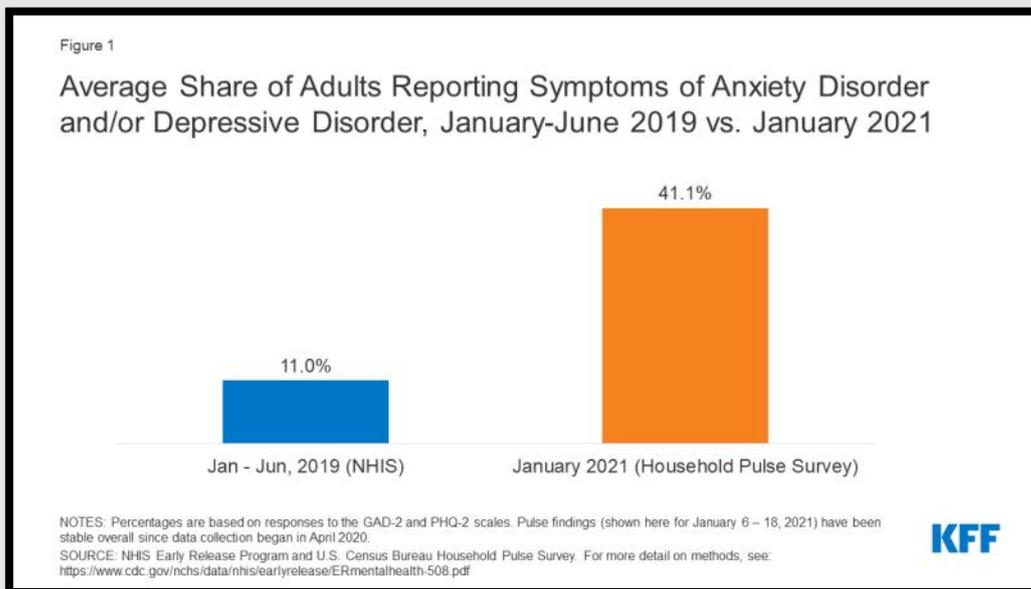


Figure 1: Average Share of Adults Reporting Symptoms of Anxiety Disorder and/or Depressive Disorder, January-June 2019 vs. January 2021

This brief explores mental health and substance use during, and prior to, the COVID-19 pandemic. It focuses on populations that were particularly at risk for experiencing negative mental health or substance abuse consequences during the pandemic, including young adults, people experiencing job loss, parents and children, communities of color, and essential workers. We draw on KFF analysis of data from the Census Bureau's [Household Pulse Survey](#) (an ongoing survey created to capture data on health and economic impacts of the pandemic), KFF Health Tracking Poll data, and data on mental health prior to the COVID-19 pandemic. Key takeaways include:

- Young adults have experienced a number of pandemic-related consequences, such as closures of universities and loss of income, that may contribute to poor mental health. During the pandemic, a larger than average share of young adults (ages 18-24) report symptoms of anxiety and/or depressive disorder (56%). Compared to all adults, young adults are more likely to report substance use (25% vs. 13%) and suicidal thoughts (26% vs. 11%). Prior to the pandemic, young adults were already at high risk of poor mental health and substance use disorder, though many did not receive treatment.
- Research from prior economic downturns shows that job loss is associated with increased depression, anxiety, distress, and low self-esteem and may lead to higher rates of substance use disorder and suicide. During the pandemic, adults in households with job loss or lower incomes report higher rates of symptoms of mental illness than those without job or income loss (53% vs. 32%).
- Research during the pandemic points to concerns around poor mental health and well-being for children and their parents, particularly mothers, as many are experiencing challenges with school closures and lack of childcare. Women with children are more likely to report symptoms of anxiety and/or depressive disorder than men with children (49% vs. 40%). In general, both prior to, and during, the pandemic, women have reported higher rates of anxiety and depression compared to men.
- The pandemic has disproportionately affected the health of communities of color. Non-Hispanic Black adults (48%) and Hispanic or Latino adults (46%) are more likely to report symptoms of anxiety and/or depressive disorder than Non-Hispanic White adults (41%). Historically, these communities of color have faced challenges accessing mental health care.
- Many essential workers continue to face a number of challenges, including greater risk of contracting the coronavirus than other workers. Compared to nonessential workers, essential workers are more likely to report symptoms of anxiety or depressive disorder (42% vs. 30%), starting or increasing substance use (25% vs. 11%), and suicidal thoughts (22% vs. 8%) during the pandemic.

Both those newly experiencing mental health or substance abuse disorders and those already diagnosed before the pandemic may require mental health and substance use services but could face additional barriers because of the pandemic.

Prevalence of Mental Illness and Substance Use Disorder During the Pandemic

During the COVID-19 pandemic, concerns about mental health and substance use have grown, including concerns about suicidal ideation. In January 2021, 41% of adults reported symptoms of anxiety and/or depressive disorder (Figure 2), a share that has been largely stable since spring 2020. In a survey from June 2020, 13% of adults reported new or increased substance use due to coronavirus-related stress, and 11% of adults reported thoughts of suicide in the past 30 days. Suicide rates have long been on the rise and may worsen due to the pandemic. Early 2020 data show that drug overdose deaths were particularly pronounced from March to May 2020, coinciding with the start of pandemic-related lockdowns.

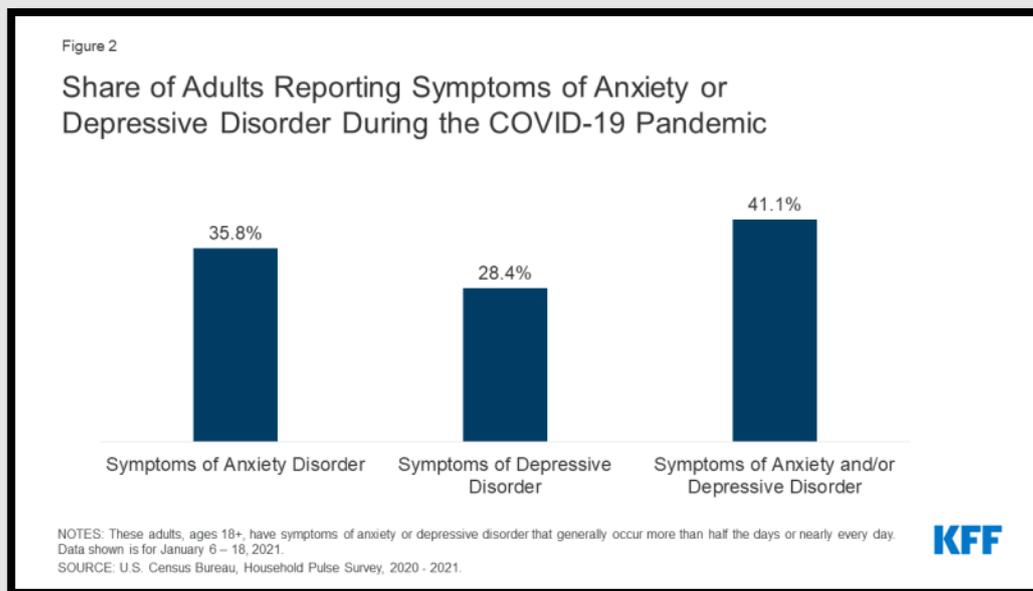


Figure 2: Share of Adults Reporting Symptoms of Anxiety or Depressive Disorder During the COVID-19 Pandemic

As was the case prior to the pandemic, adults in poor general health (which may reflect both physical and mental health) continue to report higher rates of anxiety and/or depression than adults in good general health.^{1,2} For people with chronic illness in particular, the already high likelihood of having a concurrent mental health disorder may be exacerbated by their vulnerability to severe illness from COVID-19. Recently, a study also found that 18% of individuals (including people with and without a past psychiatric diagnosis) who received a COVID-19 diagnosis were later diagnosed with a mental health disorder, such as anxiety or mood disorders. Older adults are also more vulnerable to severe illness from coronavirus and have experienced increased levels of anxiety and depression during the pandemic.

Mental distress during the pandemic is occurring against a backdrop of high rates of mental illness and substance use that existed prior to the current crisis. Prior to the pandemic, one in ten adults reported symptoms of anxiety and/or depressive disorder. Nearly one in five U.S. adults (47 million) reported having any mental illness. In 2018, over 48,000 Americans died by suicide, and on average across 2017 and 2018, nearly eleven million

adults reported having serious thoughts of suicide in the past year. Additionally, deaths due to drug overdose were four times higher in 2018 than in 1999, driven by the opioid crisis.

There are a variety of ways the pandemic has likely affected mental health, particularly with widespread social isolation resulting from necessary safety measures. A broad body of research links social isolation and loneliness to both poor mental and physical health. The widespread experience of loneliness became a public health concern even before the pandemic, given its association with reduced lifespan and greater risk of both mental and physical illnesses. A KFF Health Tracking Poll conducted in late March 2020, shortly after many stay-at-home orders were issued, found those sheltering-in-place were more likely to report negative mental health effects resulting from worry or stress related to coronavirus compared to those not sheltering-in-place.

Some prior epidemics have induced general stress and led to new mental health and substance use issues. As the COVID-19 pandemic continues, different populations are at increased risk to experience poor mental health and may face challenges accessing needed care

Young Adults

Throughout the pandemic, anxiety, depression, sleep disruptions, and thoughts of suicide have increased for many young adults. They have also experienced a number of pandemic-related consequences – such as closures of universities, transitioning to remote work, and loss of income or employment – that may contribute to poor mental health. KFF analysis of the Household Pulse Survey finds that throughout the pandemic, a large share of young adults (ages 18-24) have reported symptoms of anxiety and/or depressive disorder – 56% as of December 2020 – compared to older adults (Figure 3).

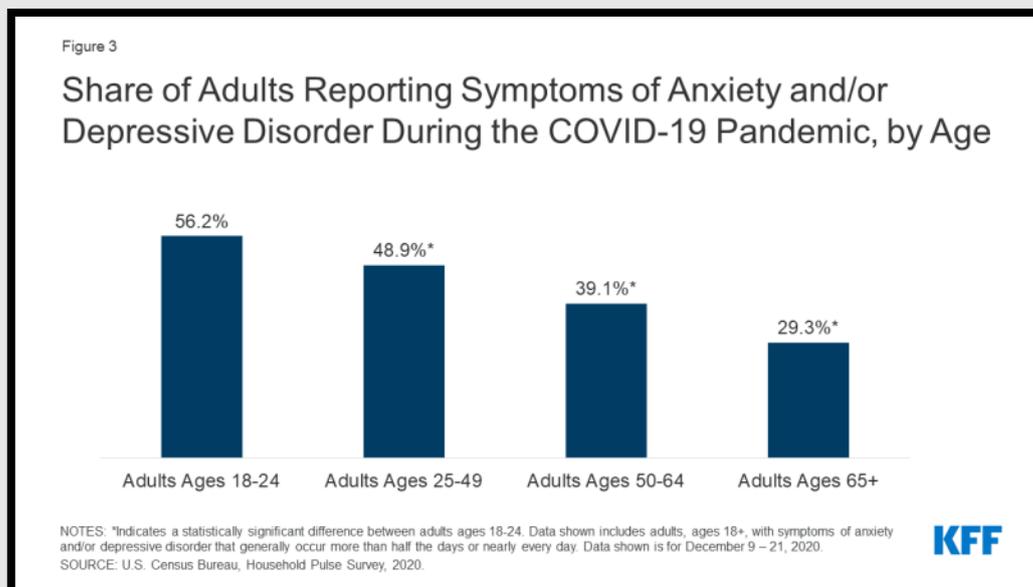


Figure 3: Share of Adults Reporting Symptoms of Anxiety and/or Depressive Disorder During the COVID-19 Pandemic, by Age

An earlier survey from June 2020 showed similar findings for young adults relative to all adults. The survey also found that substance use and suicidal ideation are particularly pronounced for young adults, with 25% reporting they started or increased substance use during the pandemic (compared to 13% of all adults), and 26% reporting serious thoughts of suicide (compared to 11% of all adults). Prior to the coronavirus outbreak, young adults were already at high risk of poor mental health and substance use disorder, yet many did not receive treatment.

Adults Experiencing Job Loss or Income Insecurity

Throughout the pandemic, many people across the country have experienced job or income loss, which has generally affected their mental health. Adults experiencing household job loss during the pandemic have consistently reported higher rates of symptoms of anxiety and/or depressive disorder compared to adults not experiencing household job loss (53% vs. 32%, respectively; Figure 4). Similarly, findings from the December KFF Health Tracking Poll show that households experiencing income or job loss are significantly more likely to report that worry or stress over the coronavirus outbreak has negatively impacted their mental health.

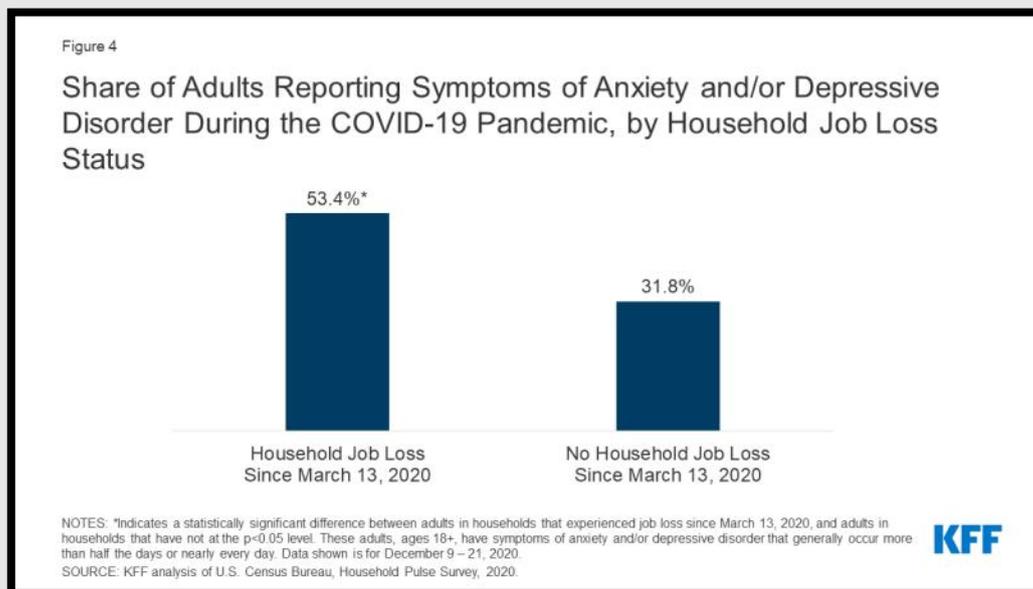


Figure 4: Share of Adults Reporting Symptoms of Anxiety and/or Depressive Disorder During the COVID-19 Pandemic, by Household Job Loss Status

In addition to increased anxiety and depression, job loss may lead to other adverse mental health outcomes, such as substance use disorder. During the previous recession, the high unemployment rate was also associated with increases in suicides. A KFF Health Tracking Poll conducted in mid-July 2020 found that, compared to households with no lost income or employment, a higher share of households experiencing income or job loss reported that pandemic-related worry or stress caused them to experience at least one adverse effect on their mental health and well-being, such as difficulty sleeping or eating, increases in alcohol consumption or substance use, and worsening chronic conditions (46% vs. 59%, respectively).

KFF Health Tracking Polls conducted during the pandemic have also found that people with lower incomes are generally more likely to report major negative mental health impacts from worry or stress over the coronavirus. In December 2020, 35% of those earning less than \$40,000 reported experiencing a major negative mental health impact, compared to 21% of those with incomes between \$40,000 to \$89,999 and 17% of those making \$90,000 or more (Figure 5).

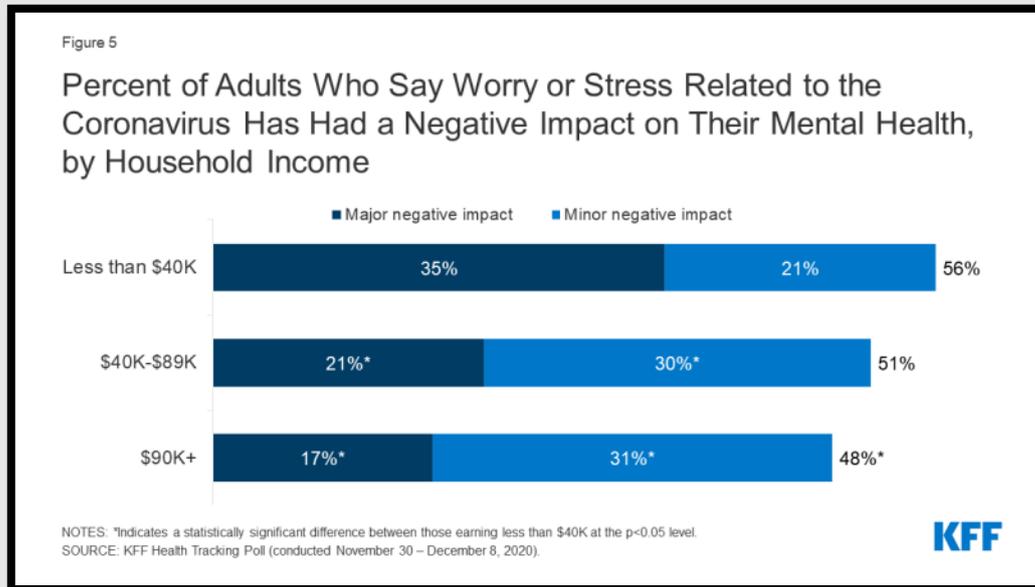


Figure 5: Percent of Adults Who Say Worry or Stress Related to the Coronavirus Has Had a Negative Impact on Their Mental Health, by Household Income

Parents and Children

To help slow the spread of coronavirus, many schools and childcare centres across the U.S. have closed and transitioned to virtual instruction for at least some time. With these closures, children and their parents are experiencing ongoing disruption and changes to their daily routines. Research during the pandemic highlights concerns around poor mental health and well-being for children and their parents. For example, many parents with school-aged children are now more concerned about their children’s emotional well-being than prior to the pandemic. Both parents and their children have experienced worsening mental health since the start of the pandemic, and women with children are more likely than their male counterparts to report worsening mental health.

Throughout the pandemic, we find that adults in households with children under the age of 18, compared to adults in households without, are slightly more likely to report symptoms of anxiety and/or depressive disorder (45% vs. 41%, respectively, as of December 2020). Specifically, among households with children under the age of 18, women have been more likely than men to report symptoms of anxiety and/or depressive disorder throughout the pandemic (as of December 2020, 49% vs. 40%, respectively; Figure 6). Similarly, KFF Health Tracking Polls conducted during the pandemic have

generally found that among parents, women are more likely than men to report negative mental health impacts.

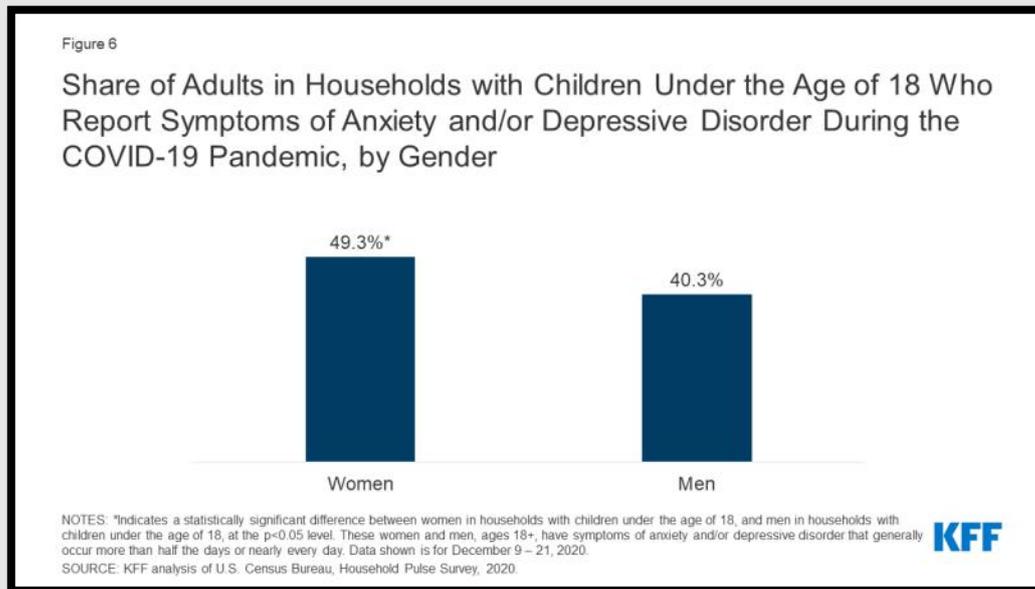


Figure 6: Share of Adults in Households with Children Under the Age of 18 Who Report Symptoms of Anxiety and/or Depressive Disorder During the COVID-19 Pandemic, by Gender

Throughout the pandemic, women have been more likely to report poor mental health compared to men. For example, 47% of women reported symptoms of anxiety and/or depressive disorder compared to 38% of men in December 2020. Among women in the workplace, more than one in four are considering leaving their jobs or reducing their hours, with many citing burnout and household responsibilities as the primary reason. Even before the pandemic, women were more likely than men to report mental health disorders, including serious mental illness.

Existing mental illness among adolescents may be exacerbated by the pandemic, and with many school closures, they do not have the same access to key mental health services. Prior to the pandemic, more than one in ten (16%) adolescents ages 12 to 17 had anxiety and/or depression.² Children may experience mental distress during the pandemic due to disruption in routines, loss of social contact, or stress in the household. Additionally, child abuse may be increasing during the pandemic. Child abuse-related emergency department (ED) visits dropped during the COVID-19 outbreak; however, the severity of injuries among child abuse-related ED visits has increased and resulted in more hospitalizations. Child abuse can lead to immediate emotional and psychological problems and is also an adverse childhood experience (ACE) linked to possible mental illness and substance misuse later in life. Educators play a critical role in the identification and reporting of child abuse. However, with school closures and stay-at-home orders, it is likely that many cases are going undetected, and that at-risk children have increased exposure at home to their abusers.

Substance use is also a concern among adolescents. Prior to the pandemic, 15% of high school students reported using an illicit drug, and 14% reported misusing prescription opioids. Solitary substance use (as opposed to social use) has increased among adolescents during the pandemic, which is associated with poorer mental health. Suicidal ideation is yet another major concern for adolescents during the pandemic. While suicide was the tenth leading cause of deaths overall in the U.S. before the pandemic, it was the second leading cause of deaths among adolescents ages 12 to 17. Prior to the pandemic, suicide rates were particularly pronounced among Black and LGBTQ youth.

Communities of Color

The pandemic’s mental health impact has been pronounced among the communities of color also experiencing disproportionately high rates of COVID-19 cases and deaths. Black and Hispanic adults have been more likely than White adults to report symptoms of anxiety and/or depressive disorder during the pandemic (Figure 7). This disparate mental health impact comes in addition to Black and Hispanic communities experiencing disproportionately high rates of coronavirus cases and deaths (overall as well as among health care workers and in nursing homes), and negative financial impacts. Additionally, Black parents more often than White parents have reported negative impacts of the pandemic on their children’s education, their ability to care for their children, and their relationships with family members. Prior to the pandemic, Black and Hispanic people were less likely to receive needed behavioural health services compared to the general population. Additionally, deaths by suicide – which may increase due to the pandemic – have historically been much higher than average among Native American communities.

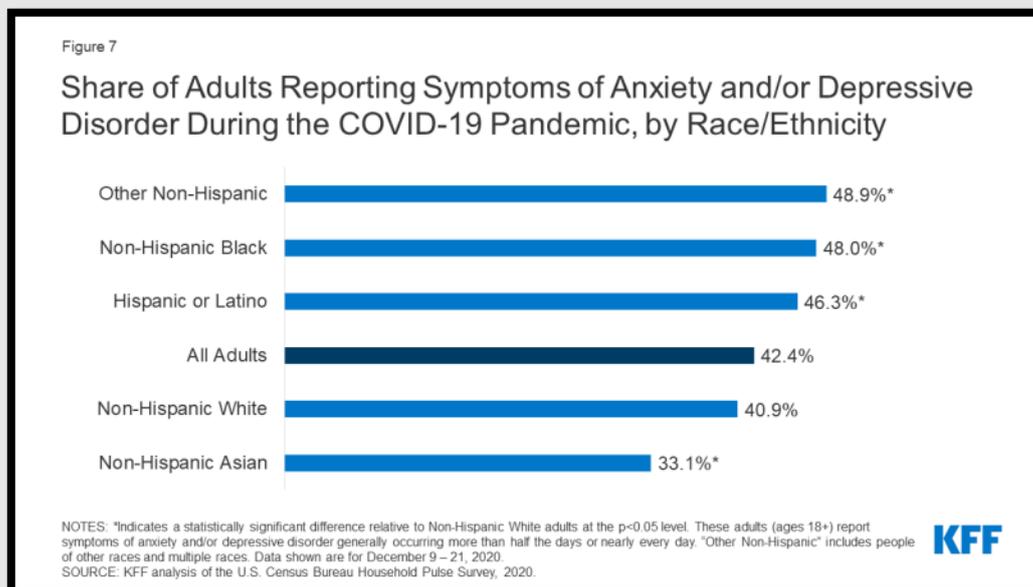


Figure 7: Share of Adults Reporting Symptoms of Anxiety and/or Depressive Disorder During the COVID-19 Pandemic, by Race/Ethnicity

Essential Workers

Essential workers during the COVID-19 pandemic, such as health care providers, grocery store employees, and mail and package delivery personnel, have shown high rates of poor mental health outcomes. These workers are generally required to work outside of their home and may be unable to practice social distancing. Consequently, they are at increased risk of contracting coronavirus and exposing other members of their household. A [KFF analysis](#) found that essential workers face additional challenges, including difficulties affording basic necessities as a result of the pandemic. These factors may contribute to poor mental health outcomes for these workers. As shown in Figure 8, essential workers are more likely than nonessential workers to report symptoms of anxiety or depressive disorder (42% vs. 30%, respectively), starting or increasing substance use (25% vs. 11%), or considering suicide in the past 30 days (22% vs. 8%).

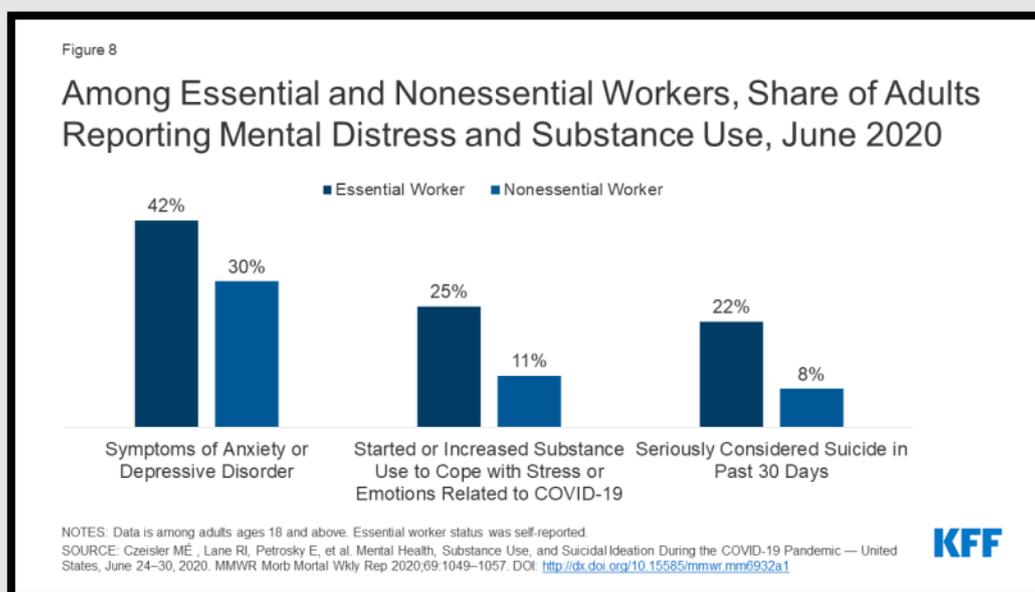


Figure 8: Among Essential and Nonessential Workers, Share of Adults Reporting Mental Distress and Substance Use, June 2020

During the pandemic, frontline health care workers have reported feelings of anxiety and depression and thoughts of suicide. The KFF Health Tracking Poll conducted in mid-April 2020 found that 64% of households with a health care worker said worry and stress over the coronavirus caused them to experience at least one adverse impact on their mental health and well-being, such as difficulty sleeping or eating, increases in alcohol consumption or substance use, and worsening chronic conditions, compared to 56% of all households. Prior to the pandemic, nurses and physicians were already prone to experiencing burnout, with physicians also having an elevated risk of suicide.

Policy Responses and Considerations

Throughout the pandemic, leading public health organizations — including the CDC, SAMHSA, the World Health Organization, and the United Nations — have released general considerations and resources addressing the mental health and well-

being of both general populations and specific, high-risk groups during the pandemic. In the U.S., some steps have been taken at both the federal and state levels to address the pandemic's impact on mental health, but with mental health problems on the rise, key issues are likely to persist.

Congress has addressed some of the acute need for mental health and substance use services through two stimulus bills enacted during the pandemic. The Consolidated Appropriations Act, which was signed into law in December 2020, includes about \$4.25 billion in funding for mental health and substance use services. It also builds on existing legislative efforts to boost insurer compliance with federal mental health parity rules. The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), a stimulus bill passed in March 2020, also allocated funding for mental health and substance use services, including a \$425 million appropriation for use by SAMHSA, in addition to several provisions aimed at expanding coverage for, and availability of, telehealth and other remote care for those covered by Medicare, private insurance, and other federally-funded programs. It also allowed for the Department of Veterans Affairs to arrange expansion of mental health services to isolated veterans via telehealth or other remote care services. Other efforts to address mental health needs include substantial increases in the use of telehealth for mental health services, aided early on by the federal government and many states expanding coverage and relaxing regulations for telehealth services. Looking ahead, the Biden administration and Congress could take additional steps to address mental health and substance use issues, including administrative actions addressing suicide among LGBTQ youth, mental health parity, the opioid crisis, veteran mental health services, and school-based mental health services.

Given the pandemic's implications for both people with new or pre-pandemic mental health conditions, the crisis spotlights new and existing barriers to accessing mental health and substance use disorder services. Among adults reporting symptoms of anxiety and/or depressive disorder, more than 20% report needing but not receiving counseling or therapy in the past month during the pandemic. Limited access to mental health care and substance use treatment is in part due to a current shortage of mental health professionals, which has been exacerbated by the pandemic. The pre-pandemic shortage of psychiatric hospital beds has also worsened with the surge of COVID-19 patients needing beds at hospitals across the nation.

Access to mental health and substance use care was a concern prior to the pandemic. In 2018, among the 6.5 million nonelderly adults experiencing serious psychological distress, 44% reported seeing a mental health professional in the past year. Compared to adults without serious psychological distress, adults with serious psychological distress were more likely to be uninsured (20% vs 13%) and be unable to afford mental health care or counselling (21% vs 3%). For people with insurance coverage, an increasingly common barrier to accessing mental health care is a lack of in-network options for mental health and substance use care. Those who are uninsured already face paying full price for these and other health services. As unemployment continues to affect millions of people, who in turn may lose job-based coverage, some may regain coverage through options such as Medicaid, COBRA, or the ACA Marketplace, but others may remain uninsured. With an unprecedented share of people reporting symptoms of anxiety or depressive disorder, the potential outcome of *California v. Texas* (a case challenging the constitutionality of the entire ACA) is important to consider. Prior to the ACA, people with a pre-existing

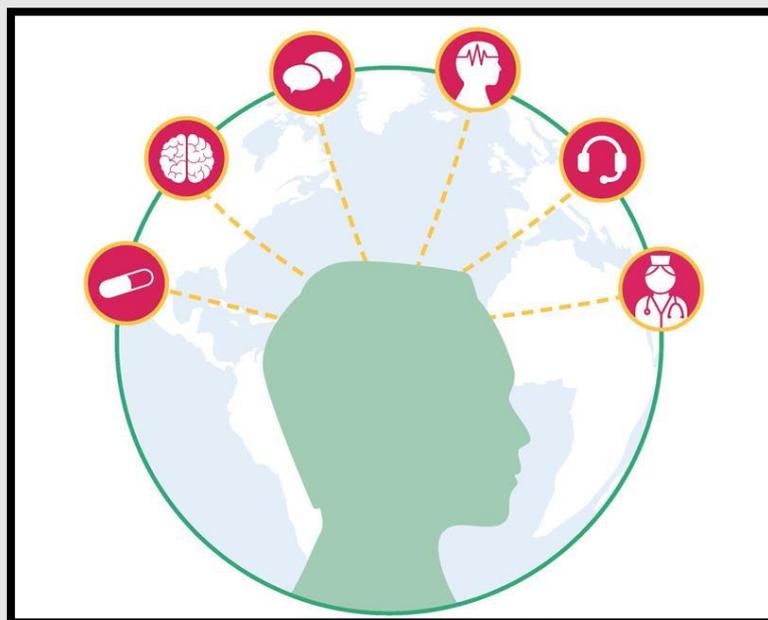
condition like depression might have been denied health coverage or charged higher premiums, and many individual market plans did not cover any mental health or substance use services.

Looking Ahead

The pandemic has both short- and long-term implications for mental health and substance use, particularly for groups at risk of new or exacerbated mental health disorders and those facing barriers to accessing care. Phased COVID-19 vaccinations are taking place across the country, perhaps signalling that the end of the pandemic is on the horizon. However, many of the stressful conditions employed to mitigate the spread of the coronavirus are likely to persist for the near future, given the slow and troubled rollout of vaccinations across the country, instances of people refusing the vaccine due to fear or uncertainty, and the need for vaccinated people to continue taking existing precautions to mitigate the outbreak.

History has shown that the mental health impact of disasters outlasts the physical impact, suggesting today's elevated mental health need will continue well beyond the coronavirus outbreak itself. For example, an analysis of the psychological toll on health care providers during outbreaks found that psychological distress can last up to three years after an outbreak. Due to the financial crisis accompanying the pandemic, there are also significant implications for mortality due to "deaths of despair." A May 2020 analysis projects that, based on the economic downturn and social isolation, additional deaths due to suicide and alcohol or drug misuse may occur by 2029.

As policymakers continue to discuss further actions to alleviate the burdens of the COVID-19 pandemic, it will be important to consider how the increased need for mental health and substance use services will likely persist long term, even if new cases and deaths due to the novel coronavirus subside.



8 Nutritionist-Recommended Foods Will Keep Your Brain Healthy and Sharp

This article is contributed by Fashion & Fitness Influencer, Enthusiast & Expert – Ms Paridhi Gupta – Owner of YouTube Channel – “Lifestyle with Paridhi”

Most of us have studied the elementary biology and know that eating food serves an important purpose. The nutrients and vitamins we get from consuming natural ingredients ensure our survival. Our brain, the most important organ, requires specific foods to stay healthy.

The brain requires foods which won't just improve your memory, focus, and productivity but help your body regulate stress, anxiety and mood.



We talked to the renowned nutritionist, Manisha Chopra to understand how food affects brain function.

The nutrients in food are important for your brain

Our brain is responsible for all the actions, reactions, movements, thoughts, sensations, breaths and heartbeats. Hence, requires fuel to keep going. This fuel is derived from the

food that we eat. The food that we consume affects the functioning of our brain.



Eating foods rich in vitamins, minerals and antioxidants enhance the brain function. The physical, intellectual and emotional functioning of our brain depends upon the type of food we eat.

“A neurotransmitter called serotonin helps regulate sleep, manages mood and inhibits pain. Most of these neurotransmitters are found in our gastrointestinal tract. Hence, the digestive system also affects our brain and guides our emotions,” explained Ms Chopra.

So, the million-dollar question is what exactly should we eat to boost our brain health?

8 nutritionist-recommended foods for the brain:



1. Nuts

Nuts are just perfect for a healthy brain. They are loaded with brain-boosting nutrients such as healthy fats, vitamin E, and antioxidants. Nuts like almonds help sharpen our memory and walnuts provide omega-3 fatty acids to our body.

2. Dark Chocolate

Basically, dark chocolate contains antioxidants, flavonoids and caffeine. It boosts learning, enhances memory and reduces the risk of age-related mental illnesses. Dark chocolate also acts as a mood booster.



3. Coffee

“Caffeine and antioxidants present in coffee are good for the brain. It keeps our brain alert, improves our mood and sharpens our concentration. Coffee also offers some protection against Alzheimer’s disease. You do, however, need to limit the intake to only one or two cups a day,” recommended Ms Chopra.

4. Turmeric

Turmeric contains antioxidants and anti-inflammatory compounds that enhance our memory, reduce depression, and help new brain cells to grow.





5. Fish

Fatty fish is good food for the brain. It is an excellent source of omega-3 fatty acids. Omega-3 helps in building brain and nerve cells, enhancing our learning ability and memory. Eating fatty fish improves our mood as well.

“Go for grilled or roasted fish to keep your weight in check,” suggested Ms Chopra.

6. Broccoli

Broccoli is a rich source of plant compounds, including antioxidants. It is high in vitamin K and a number of compounds that have anti-inflammatory effects which help in protecting the brain against damage.

“You need to watch out for the quantity because broccoli can make you gassy,” warned Ms Chopra.



7. Eggs

Eggs are also good for our brain health. They include vitamins B6 and B12, choline and folate. Choline helps regulate memory and mood. Vitamin B12 and folate help in fighting depression.



8. Pumpkin Seeds

Pumpkin seeds protect the brain from free-radical damage. Rich in zinc, iron, magnesium and copper, these seeds provide protection to the brain against damage.

So, do ensure you’re adding these foods for the brain to your diet.



Special Feature - COVID 19 Guidelines for Corporate HR Fraternity



This article has been republished seeing the strategic importance – guidelines and suggestive steps shall be a great support to the industry in unlock phase

This article is contributed by – Mr Ashish Gakrey - Capgemini HR Leader, Speaker, Globally Connected, Social Media Influencer Blogger, GenZ Expert, Mentor, Coach, Techie HR. Founder – HR Shapers.

If you are struggling to get some input on what HR should do & HOW in today' challenging situation specially from NOW till post lockdown, **HR Shapers** has prepared simple doc with key points related to Employee / Managers / CHRO / Leadership / CEO
<https://lnkd.in/fFKbWwp> on HR Role during / in post lockdown.

Kindly refer to all columns to understand the role of each team -10 verticals of HR & supports depts Admin, IT, Finance, Mar Comm, Legal, Travel, Procurement. Hope it will help our HR friends in this critical situation. It can be understood / changed / defined as per your HR team / Org structure. Refer to various sheets as well on

virtual on-boarding, virtual off-boarding, LMS Tools, EE Ideas. DONT FORGET to visit Google Drive Folder link <https://lnkd.in/fb748s6> where you will find all Covid 19 related doc (reports, business resume operations, other HR doc etc). Feel free to forward & share both links with your HR friends if needed.



Best Human Resource Courses & Certification in COVID Times



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<https://www.udemy.com/course/administrative-human-resources-for-beginners/>

<https://www.udemy.com/course/world-class-hr-21st-century-talent-management/>

<https://www.udemy.com/course/hr-101-compliance-made-easy/>

<https://www.udemy.com/course/introduction-to-human-resource-concepts/>

<https://www.udemy.com/course/effective-human-resource-administration/>

<https://www.udemy.com/course/people-management101/>

<https://www.udemy.com/course/human-resources/>

<https://www.udemy.com/course/agile-hr-an-introduction/>

<https://www.udemy.com/course/human-resources-management2/>

For Middle Management

<https://www.udemy.com/course/human-resource-management-comprehensive-course-on-hrm/>

<https://www.udemy.com/course/human-resources-hr-strategy-development/>

<https://www.udemy.com/course/building-dynamic-interactive-human-resource-dashboards/>

<https://www.udemy.com/course/managing-job-applicants-using-applicant-tracking-system-software/>

<https://www.udemy.com/course/human-resources-101-s1/>

<https://www.udemy.com/course/employee-development-for-your-hospitality-property/>

For Top Management

<https://www.udemy.com/course/human-resources-excellency-program-1/>

<https://www.udemy.com/course/understanding-cultural-implications-when-leading-change/>

<https://www.udemy.com/course/organization-development-how-to-diagnose-organizations/>

<https://www.udemy.com/course/how-to-implement-a-workplace-diversity-and-inclusion-program/>

<https://www.udemy.com/course/agilehr-vsm/>

<https://www.udemy.com/course/employee-journey-mapping-for-hr-using-design-thinking/>

<https://www.udemy.com/course/human-resources-excellency-program-2/>

<https://www.udemy.com/course/corporate-succession-planning/>

Top Startups in India 2021 | List of 100 Startups in India

By Waqar Azmi – Star-up India Specialist & Mentor



Today's startup world is filled with Business opportunities that have been growing in India as a strong educational system is showing fruit. Furthermore, Indian entrepreneurs dive head-first into unique ideas and test them. This might be due to the several top startups in India 2021 succeeding through disruption. What's more? Due to low labour costs and high skill, India is a bed of opportunity to try unique ideas at minimum costs. Startups like Byjus's and Razorpay reached the Unicorn status. While several startups that couldn't adapt saw a grim shutdown.

Find the list as a resource for you to understand the businesses that grew and observe them. These 100 startups are an interesting way to understand where we are headed in terms of business in India. Whether you're looking to invest, take inspiration or apply for a job, these are the top 100 companies you can look at. Use this list to the best of your abilities. We've included the links and some details about these startups below.

These are our top picks of the top startups in India 2021 that are growing fast and have truly unique concepts. Hope you find the list useful.



1. aidaio
2. apna.co
3. arata
4. Arzoo
5. Bank Open
6. beepkart
7. better India
8. Bijnis
9. bikayi
10. Billeasy
11. BulBul.tv
12. classplus
13. Country Delight
14. Courseplay
15. Credgenics
16. CreditMate
17. Crio.do
18. Crowdfire
19. DaMENSCH
20. DealShare
21. Digit insurance
22. Doubtnut
23. Doxper
24. Dr Vaidya
25. DrinkPrime
26. Dukaan
27. Eduvanz
28. Eye Wear Lab
29. Ezerx
30. Financepeer
31. Finzy
32. Flo Mattress
33. Freight Tiger
34. Get Vital
35. GetVantage
36. GiveIndia
37. Glance
38. Glow Road
39. Groww
40. Gynoveda
41. Hashtag Orange
42. Incnut Digital
43. INDmoney.com
44. instoried
45. Interviewbit
46. InVideo
47. Kyt
48. leap.klub
49. Leverage Edu
50. Loan Frame

- | | | | | |
|-------------------|----------------------|--------------------|-------------------|---|
| 51. mCaffeine | 52. mFine | 53. MikeLegal | 54. Mitron TV | 55. Mudra Circle |
| 56. Nourishables | 57. OkCredit | 58. PagarBook | 59. PickYourTrail | 60. Pipa Bella |
| 61. Plum goodness | 62. Plum | 63. Pocket52 | 64. Power Gummies | 65. Prescribe (Well nexus Technologies Pvt Ltd) |
| 66. Pristyn Care | 67. Quicksell | 68. Railofy | 69. Remedico | 70. Reverie Language Technologies |
| 71. Safegold | 72. SaffronStays | 73. Scaler Academy | 74. Siplly | 75. Skyroot Aerospace |
| 76. Slate.ac | 77. Sleepy Head | 78. Smallcase | 79. Songdew | 80. StashFin |
| 81. StoryMirror | 82. Super Smelly | 83. TartanSense | 84. TheDataTeam | 85. TheMathCompany |
| 86. Tjori | 87. Toch | 88. Torchit | 89. TravClan | 90. TresMoto |
| 91. Trezi | 92. Uable | 93. Unocoin | 94. Upstox | 95. Wellversed |
| 96. Wizikey | 97. WOW Skin Science | 98. Wysa | 99. Xoxoday | 100. Yellow Messenger |

Aidaio



Aidaio is a drag and drops app maker. A software, so powerful that it allows you to make your own app. It boasts about how its users don't need to code at all to make an application, Aidaio is one of the top startups in India that helps its users make applications on IOS and Android. Based out of Bangalore, they specialize in event apps, employee engagement apps, event registration websites, and ticketing and Check-in. They've worked with several clients like Google, Titan, Tesco, Amazon, and Dell.

Founder: Pallav Barah.

Founding Year: 2014

Category: Information Technology & Services

Address: No. 235/A, 1st Floor, 2nd Cross, 11th Main, 4th Block, Koramangala, Bangalore, Karnataka 560034, IN

Apna.co

Apna.co is a recruitment platform for blue and grey collar workers in India. This startup has developed an app where skilled professionals like carpenters, electricians, and skilled professionals in 65+ profiles can choose from over 1,00,000 job opportunities. The platform also allows a chance for peers to upskill themselves for different jobs. Apna.co boasts of over 1.2 million active users on its platform.



Founder: Nimit Parikh

Founding Year: 2019

Total Funding: \$11M

Investor: Sequoia Capital India, rocketship.vc, Lightspeed India Partners

Category: Human Resource

Address: Bengaluru, Karnataka

Arata



Arata Zero Chemicals is a personal care startup. the company sells 100% vegan, and chemical-free skin and hair care unisex products across its platforms. They have leveraged the online marketplace to reach consumers, they also have physical stores in the Delhi-NCR region. They are brand certified by PETA, and has over 10,000 customers.

Founder: Dhruv Madhok, Dhruv Bhasin

Founding Year: 2016

Total Funding: ₹35M

Investor: DSG Consumer Partners

Category: E-commerce Cosmetics

Address: DSC-207, DLF South Court, Saket, New Delhi, Delhi 110017, IN

Arzoo

Arzoo is one of the top startups in India in B2B Retail electronics stores. They help B2B businesses buy electronics at a decent rate. They currently have 5000+ Powered stores in 200+ cities and have a base of more than 100+ brands. They've also been featured by Economic times, techinasia, your story, and VC bay. To power retailers and build a B2B E-commerce platform, Arzoo is truly growing immensely.



Founder: Khushnud Khan, Rishi Raj Rathore

Founding Year: 2016

Total Funding: \$8.8M

Investor: Wes Schwalje, Tahseen Consulting, 3Lines, Jabbar Internet Group

Category: B2B Commerce Platform

Address: 1668, RJP Towers, 27th Main Rd, Sector 2, HSR Layout, Bengaluru, Karnataka 560102, India

Open Financial Technologies



Open is Asia's first neo-banking platform for SME's and startups. It aims to help its users do banking on autopilot. It combines everything from banking to invoicing and automated bookkeeping. Powered by ICICI Bank, they automate your banking in three simple steps.

Their services also range from Business current accounts, Integrated payment gateway, Automated accounting, multi-bank connects and more. They've been featured on publication Inc42, The economic times, YourStory, and more.

Founder: Anish Achuthan

Founding Year: 2017

Total Funding: \$37.4M

Investor: Speedinvest, Tiger Global Management, 3one4 Capital

Category: Banking

Address: 3rd Floor, Tower 2, RGA Techpark, Marathahalli – Sarjapur Rd, Carmelaram, Bengaluru

BeepKart

BeepKart is India's first 100% online multi-brand marketplace for Electric 2-Wheelers. They help their users get the best price of an electric vehicle, do home deliveries and help the country move towards an electric module. Apart from selling E2W they also inform their users about the benefits of shifting to electric automobiles, help them get loans and insurance and help them calculate their savings.



Founder: Hemir Doshi, Abhishek Saraf

Founding Year: 2020

Category: Automotive

Address: Bengaluru, IN

The Better India



The Better India is Asia's largest positive journalism house. In addition to journalism, they sell eco-friendly products to help their audience live better. They promote their eCommerce business by sharing positive news, with over 5000 stories reaching over 50 million people each month. Dia Mirza, Adil Hussain, Vithoba, Lisa Ray and Dr. Vishal Rao are among their many acclaimed readers.

Founder: Dhimant Parekh, Anuradha Kedia

Founding Year: 2008

Total Funding: \$3.7M

Investor: Elevar Equity, TPG, Intelicap Impact Investm

Category: Journalism

Address: Unit No. 402, 4th Floor, Prestige Feroze, No.74, Sampangi Ramaswamy Temple Street (Earlier Cunningham Road), Bengaluru, Karnataka 560052.

Bijnis

Bijnis is a platform that helps you take offline factories online. It's an app-based platform for buyers and sellers. Factory owners can list themselves on the platform to make bulk sales and buyers can find these factories on their platforms. The application makes it easier to manage and contact these factory owners. They also deliver the products right to the buyer's shop. Bijnis has helped more than 1,00,000 small and medium Indian factories to date.



Founder: Chaitanya Rathi, Shubham Agrawal

Founding Year: 2014

Total Funding: ₹869M

Investor: Sequoia Capital India, Matrix Partners India

Category: B2B Ecommerce

Address: Level 4, 2nd Floor, A-41, Espire Campus, Mohan Cooperative Industrial Estate, New Delhi.

Bikayi



Biyaki is one of the top startups in India. It is a platform that empowers small businesses to quickly create WhatsApp integrated eCommerce stores, track orders, and make instant payments. Biyaki is used by grocery stores, wholesale and retail traders from over 3000 small towns in India. The platform rakes in daily transactions of over Rs 2 crores.

Founder: Sonakshi Nathani, Ashutosh Singla

Founding Year: 2019

Total Funding: \$2M

Investor: Pioneer Fund, MANTIS Venture Capital, Ankur Nagpal, Leonis Investissement, Y Combinator

Category: E-commerce

Address: T-Hub, Gachibowli, Hyderabad, 500032, Hyderabad, Telangana 500032, IN

BillEasy

BillEasy is one of the top startups in India that is related to personal finance and bill tracking. It pushes the concept of digital receipts much further. Not only does it track your warranties, manage your billings but also helps you share those bills and receipts. This Mumbai-based startup makes receipts a more interesting affair. One of their prime clients is McDonald's, who has leveraged BillEasy to sell over 10 million burgers till date.



Founder: Akash Patil

Founding Year: 2015

Category: Billing

Address: 201, Crescent Business Park, Sakinaka, Andheri East, Mumbai, Maharashtra, India – 400072.

BulBul.tv



Bulbul.tv is India's first live streaming video shopping app. This startup aims to revolutionize eCommerce shopping by making it fun, engaging, and social. Sellers, customers, and users can create short videos talking about any product on their platform and go live. They can directly sell and pay for purchases. The platform has already witnessed 400k transactions to date.

Founder: Sachin Bhatia, Atit Jain

Founding Year: 2018

Total Funding: \$12.2M

Investor: Sequoia Capital India, Info Edge, Leo Capital India, Surge

Category: E-commerce & Cosmetics

Address: Gurugram, IN

Classplus App

Classplus is a classroom management application that offers its services to tutors and This platform helps local coaching centres to go digital, by allowing them to accept fees digitally, deliver classes over the web, and even conduct online exams. They have already onboarded around 3500 local coaching centres across India, employing about 200 people.



Founder: Bhaswat Agarwal, Mukul Rustagi

Founding Year: 2017

Total Funding: \$24.2M

Investor: RTP Global, Blume Ventures, Spiral Ventures, Surge

Category: E-learning

Address: Classplus, 1st Floor, Building No.- D8, Sector 3, Noida, Uttar Pradesh 201301

Country Delight



Country Delight is one of the top startups in India that has truly amassed a huge audience in the year 2020. They are a startup that specializes in bringing pure milk from the farmer to their customer's homes. Country Delight focuses on a subscription model that helps them build a predictable business model. They currently focus on milk but are expanding to other dairy products. They have recently expanded their operations in the Mumbai metropolitan region.

Founder: Chakradhar Gade, Nitin Kaushal

Founding Year: 2015

Total Funding: \$44.2M

Investor: IIFL Asset Management, Matrix Partners India, SAIF Partners

Category: Dairy Products

Address: Unit No: 546, 5th Floor, JMD Megapolis, Sohna Road, Gurugram-122001, Gurgaon, Haryana 122002, IN

CoursePlay

CoursePlay is a learning technology solution for enterprises and one of the top 100 startups in India in EdTech Industries. It helps businesses upskill their employees with reduced cost, easy onboarding, shared corporate values and easy technology adoption. They're used by companies like Amazon, CaratLane, Mothercare, Raymond and more. This Indian Startup has also been featured in Business line, DNA, startup city, and more. They also give a 30-day trial.



Founder: Arjun Gupta

Founding Year: 2012

Category: Consultancy

Address: 163-C Mittal Tower, Nariman Point, Mumbai, India 400021

Credgenics

Credgenics is a top startup in India for lending and recovery. It provides a SAAS based collection platform that helps lenders with a legal workflow. They work with financial institutions, banks, and digital lending firms to improve collection using AI, technology, and legal strength.

Credgenics also provides lenders with customized strategies that help improve the NPA, geographical reach, and customer experience. They've worked with some of the top banking companies in India, including ICICI Bank, Axis Bank, Yes Bank, and top digital lenders like loan simple, loan tap, Money view, and more.



Founder: Rishabh Goel, Anand Agrawal

Founding Year: 2018

Total Funding: \$3.6M

Investor: Accel India, Breadlake Ventures, QED Innovation Labs DMI Alternatives

Category: Fintech

Address: E 44/3, Pocket D, Okhla Phase II, Okhla Industrial Area, New Delhi, Delhi 110020, India

CrediMate



CrediMate is a Mumbai based startup. Originally CrediMate had started as a fintech lender but changed their focus to the collection with their Fincollect network, which is India's first digital collection aggregator platform. Being backed by Paytm and India Quotient, CrediMate is in talks with big banks to help solve the Non-Performing Assets crisis by simplifying collection.

Founder: Jonathan Bill, Aditya S.

Founding Year: 2018

Total Funding: \$5.5M

Investor: Paytm, India Quotient

Category: Financial Services

Address: 147/8 Udyog Bhavan, Goregaon East, Mumbai, Maharashtra 400063, IN

Crio.do



Crio.do is an upskilling platform for software engineering students and developers. With a motto of “learning by doing”, the platform has modules that teach software development via real-world scenarios. Besides, the Crio platform offers career guidance, interview preparation, and profile reviews for aspiring developers. This startup has been growing at a rate of 60-70% monthly, since its inception.

Founder: Rathinamurthy R, Sridher Jeyachandran

Founding Year: 2018

Total Funding: \$1M

Investor: Mekin Maheshwari, Ravi Garikipati, Binny Bansal

Category: E-learning

Address: 175 & 176, Bannerghatta Main Rd, Dollars Colony, Bengaluru, Karnataka 560076, India

Crowdfire

Crowdfire is a social media management tool that has been around since 2010. From publishing your content on social sites to analyzing it, Crowdfire helps you through it all. It is an app where you can discover content, schedule your content, and also manage all your social accounts from a single app. Crowdfire is used by many businesses and individuals to increase social media engagement and growth. The company is venture-backed by Kalaari Capital



Founder: Nischal

Founding

Total

Investor: Kalaari

Category: Computer

Address: 23rd Floor, Cyber One, Vashi, Navi Mumbai, Maharashtra 400706, IN

Shetty

Year: 2010

Funding: \$2.5M

Capital

Software

DaMENSCH



DaMENSCH is a men's apparel brand, with innovations that go beyond designs. The brand is environmentally conscious, and they are on a journey to create products that are different in their features.

The goal of DaMENSCH is to redefine the standards of quality, comfort, and desires of modern men. Along with having their products on their own website they even sell on major e-commerce websites but having a successful and strong social media connection most of the sales are from their own website. Recently the company has raised approximately INR 50cr from Matrix Partners India, Saama Capital, Whiteboard

Venture Partners and Alteria Capital.

Founder: Gaurav Pushkar

Founding Year: 2018

Total Funding: ₹137.5M

Investor: Whiteboard Capital, Matrix Partners India, Saama Capital

Category: Apparel & Fashion

Address: 508, 3rd Floor, Koramangala 6th Block, Bengaluru, Karnataka 560095, IN

DealShare

DealShare is a social e-commerce deals platform. They provide discounts on groceries and other days to day items. The primary target of this platform in the middle and lower-income groups of consumers. The startup had initially started on WhatsApp and after seeing a huge consumer spending pattern, they decided to launch their own website and app. DealShare has raised \$21 million in recent funding led by WestBridge Capital.



Founder: Vineet Rao, Rajat Shikhar

Founding Year: 2018

Total Funding: \$32M

Investor: Omidyar Network, Falcon Edge Capital, Westbridge Capital, Matrix Partners India

Category: E-commerce

Address: JTM Mall, Jagatpura Flyover, Model Town, Jagatpura, Jaipur, Rajasthan 302017, India

Digit Insurance



Go digit is a digital insurance company for car, bike, health and travel in India. This is one of the top startups in India in this space. They have a huge range of insurance policies specific to your needs. They not only make getting insurance easier but also help you with your claim process. People are invited to work as agents for them. They develop documents that are simple to understand and are jargon-free.

Founder: Kamesh Goyal

Founding Year: 2016

Total Funding: \$179M

Investor: A91 Partners, Faering Capital, TVS Capital Funds, Fairfax Financial Holdings

Category: Insurance

Address: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru 560095

Doubtnut

Doubtnut is one of India's leading ed-tech startups. It is an app that helps students with doubts in maths and science. Students just have to upload a photo of their queries on the doubtnut app, website, or share a photo over WhatsApp. The platform offers video-based solutions for the questions within 10 seconds, in local languages. Doubtnut has over 13 million active students at present.



Founder: Tanushree Nagori, Aditya Shankar

Founding Year: 2016

Total Funding: \$18.9M

Investor: Omidyar Network, Tencent Holdings, Ankit Nagori, AET Fund

Category: E-learning

Address: C-1070 LGF, Sushant Lok 1, Gurgaon, HY 122009, IN

Doxper



Doxper believes that better patient care starts with digitization and documentation. They digitise healthcare data and help doctors and hospitals improve their operational, clinical, and patient engagement results. The startup believes that its data will help optimize the process for the broader healthcare ecosystem. The team is working and piloting Doxper with a few big hospitals, including AIIMS breast cancer clinic, Biocon Foundation, Jaipur Diabetes Research Center, Nanavati hospital and others.

Founder: Shailesh Prithani, Pawan Jain

Founding Year: 2015

Total Funding: \$5.9M

Investor: Rainforest Venture Net, GrowX ventures, Alkemi Venture Partners.

Category: Hospital & Health Care

Address: Chandivali Farm Road, Mumbai, Maharashtra 400072, IN

DrinkPrime

DrinkPrime helps metropolitan Indians get access to clean, safe and affordable drinking water. The IOT-based startup manufactures and provides water purifiers on subscription to its users, the users only have to pay for the amount of water they consume while DrinkPrime takes care of the cost of the device, installation, maintenance etc. This year the company received funding from investors including Abhishek Goyal (Tracxn), Bharat Jaisinghani, and FirstCheque.



Founder: Vijender Reddy, Manas Ranjan Hota

Founding Year: 2016

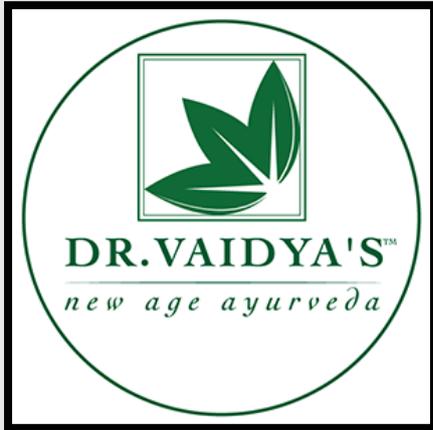
Total Funding: ₹210M

Investor: "Surge, Omidyar Technology Ventures, First Cheque, Bharat Jaisinghani

Category: Water Purifiers

Address: 9/A, 2nd Floor, Chukki Complex, 19th Main Rd, Sector 3, HSR Layout, Bengaluru, Karnataka 560102

Dr Vaidya's



Dr Vaidya's is an Ayurvedic products company founded by a family with 150 years of Ayurvedic heritage. They strive to bring the traditional, time-tested goodness of Ayurveda to the present, 21st century. Having their own clinic they also provide free Ayurvedic consultation. Dr. Vaidya's is among India's largest online Ayurvedic brands today.

Founder: Arjun Vaidya, Trisha Rajani

Founding Year: 2016

Total Funding: \$4.6M

Investor: CESC Ventures

Category: Ayurvedic

Address: F/15, 6th Floor, Commerce Center, near A/C Market, 78, Tardeo Road, Mumbai Central (West), Mumbai 400034.

My Dukaan

Dukaan is an eCommerce app & top startups in India, that enables local businesses to set up a digital presence and sell their products over WhatsApp. Users just have to register their business with the app and list their products. The app generates a link that allows customers to directly purchase from the local business via WhatsApp. In just 20 days, over 1,50,000 businesses have listed over 5,00,000 products on dukaan.



Founder: Suomit Shah, Subhash Choudhary, Anurag Meena

Founding Year: 2020

Total Funding: \$12M

Investor: Kunal Shah, Lightspeed India Partners, Shashank Kumar, Sandeep Tandon

Category: Computer Software

Address: Bangalore, IN

Eduvanz



Eduvanz is a new age Digital Finance Company that provides Education Loans starting from Zero Interest for Students and Skill Seekers. It is founded by a group of aspirers who want to help the next generation of Leaders. Eduvanz has created innovative products for all kinds of learners. Recently Eduvanz has successfully acquired Klarity, a platform for one-on-one mentoring. To date, Eduvanz has given out education loans worth approximately 210 crores.

Founder: Varun Chopra, Raheel Shah

Founding Year: 2016

Total Funding: \$5.5M

Investor: Sequoia Capital, QED Innovation Labs, Vistra ITCL, Redwood Trust

Category: Education Loan

Address: 801-A, Jai Antriksh, Makwana Road, Marol, Near Sakinaka Junction, Mumbai
Mumbai City MH 400059 IN

Eyewear labs

Eyewear labs is a startup focusing on bringing premium sunglasses to customers at affordable rates. They have expanded operations to provide eyeglasses, computer glasses and polarized sunglasses, most of which are manufactured in-house. The brand witnesses about 150-200 orders daily via its website.



Founder: Mehul Jakharia

Founding Year: 2017

Category: Eyeglasses, Sunglasses

Address: Gala 23, Mehta Industrial Estate, Near Liberty Garden, Behind ICICI BANK,
Malad West. Mumbai- 400064

Ezerx



Ezerx is India's most innovative MedTech startup. The company provides innovative diagnostic services for detecting health issues in patients at an early stage. They also manufacture innovative and low-cost medical devices for treatments, with an aim to make primary healthcare more accessible. They have been featured in international journals like Nature Research, for their work.

Founder: Partha Pratim Das Mahapatra

Founding Year: 2018

Total Funding: \$238K

Investor: Indian Oil Corporation, Krishna Chakravarty, Manoj Patra, Shradha Sharma

Category: Medical Device

Address: KIIT TBI, Campus 11, KIIT University, Bhubaneswar, Odisha 751024, IN

Finance Peer

Financepeer is a fintech startup that provides education loans to aspiring students. This startup helps students and parents to pay their school fees in monthly instalments at zero interest rates, and zero cost. The platform pays the full fees to the respective schools at the start of the year, on behalf of the students. Their platform has impacted over 9 lakh students in India and partnered with about 1800 schools in 50 cities in India.



Founder: Rohit Gajbhiye, DebiPrasad Baral, Naveesh Reddy, Sunit Gajbhiye

Founding Year: 2017

Total Funding: \$3.7M

Investor: Danube Group, Angelbay Holdings, MS Fincap, HEM ANGELS

Category: Financial Services

Address: Financepeer HO, Plot No. 169, RSC II S.N. 120, Versova, Andheri (W) Mumbai – 400053

Finzy



Fintech startup, Finzy is a P2P loan marketplace. This digital platform connects borrowers with investors who are looking to invest in new assets that provide monthly returns. They aim to get you the loan in the quickest time and at the lowest rate of interest in the easiest way. The platform also has a pro version which analyzes and helps investors find new and statistically better-investing opportunities.

Founder: Abhinandan Sangam, Amit More, Vishwas Dixit
Founding Year: 2016
Total Funding: \$2.3M
Category: Financial Services
Address: Mumbai, Bengaluru

Flo Mattress

Flo Mattress is a top startup in India that works on improving your sleep quality. Their mattresses are made for specific concerns, developed with more than 2 years of R&D. Their main categories are Ortho, made for people over the age of 60, and ergo, a memory foam mattress. They also have different sizes for different spaces and unique shapes of mattresses. They've expanded into pillows, insta bed, and more. They also have a 100-night trial period, where if you do not like the mattress you can exchange it.



Founder: Kshitij Rihal, Gaurav Zatakia
Founding Year:
Category: Mattress
Address: 46 Saki Vihar Road, Saki Naka, Andheri East, Mumbai 400072.

Freight Tiger



Freight tiger is one of the top startups in India in the logistics industry. Having the largest software enabled digital freight network in India, they work on building solutions for both the shipper and the shipping companies. They aim to help businesses grow and optimize their logistics. They have an esteemed client base of more than 170 companies including Tata Steel, Patanjali, JSW Steel, Kohler and many more. Freight tiger work on reducing the logistical costs and improving their margins.

Founder: Swapnil Shah, Amol Shah, Vivek Sekar

Founding Year: 2014

Total Funding: ₹550M

Investor: Alsthom industries, Lightspeed India Partners, Pawan Munjal Family Trust

Category: Logistics & Supply Chain

Address: B/201, Polaris, CTS-604/A, Off. Marol Maroshi Road Andheri (East) Mumbai, Maharashtra India – 400059

GetVantage

GetVantage is a fintech startup that offers Revenue-based financing options for Indian startups. The platform aims to help eCommerce and D2C (Direct to Consumer) brands raise the capital they need to reach their consumers, and take advantage of growth opportunities. GetVantage offers businesses between INR 20 lakh to 2 crores in investments, without diluting brand ownership.



Founder: Bhavik Vasa, Amit Srivastava

Founding Year: 2019

Total Funding: \$5M

Investor: Dream Incubator, Chiratae Ventures, Samyakth Capital, Venture Catalysts

Category: Venture Capital & Private Equity

Address: 116, B.U. Bhavan, Sewree, Mumbai, 400015

Get Vital



Vital is a health financing platform that helps its users get Insurance plans and health offers. It creates smart health plans with offers, health plans, and no-cost EMI options.

Get Vital work with 6000+ hospitals, labs, dental clinics, eye care centers, wellness centers and gyms like Lenskart, Cult fitness, Clove Dental, Narayana Health, Max healthcare, etc.

They also have a simple interface to help their users choose the right insurance for them, easily. They are partnered with big names like ICICI Lombard, DM finance, Apollo Munich, and more.

Founder: Rahul Kumar, Jayan Mathews

Founding Year: 2019

Total Funding: \$806K

Investor: AngelList, Yukti, Survam Partners

Category: Insurance

Address: 562 A, M G Road, Chatri Wala Kuan, Lado Sarai, New Delhi, Delhi 110030

GiveIndia

GiveIndia's is India's largest and oldest fundraising platform, which is leveraging the latest technology for charitable needs.

GiveIndia is associated with various trusted NGOs that promote employment, education, empowerment, and so on. To date, GiveIndia has facilitated donations of over Rs 700 crores by more than 1.5 million donors to around 200 NGOs in 23 states of India and impacted more than 8 million lives. Give India is trusted by 150+ corporates and brands.



Founder: Ashok Kumar E R, Sandeep Sibal

Founding Year: 2000

Total Funding: ₹234M

Investor: Vikrant Bhargava, Bill & Melinda Gates Foundation, A.T.E. Chandra Foundation, Omidyar Network

Category: Non-profit Organization Management

Address: Mumbai, Gurugram

Glance



Glance is a unique software that delivers relevant news to your lock screen. They've raised 145 million dollars from Google and Mithril Capital. Their categories range from travel, food, movies, fitness, sports, news, and more. It works with MI phones and doesn't need an app download. It simply needs glance enabled phones for it to work. Glance has also branched out to glance tv, gaming, news and shopping all from your lock screen. In India glance recorded 100 million daily users within 21 months of it's launch.

Founder: Naveen Tewari

Founding Year: 2016

Total Funding: \$190M

Investor: Mithril Capital Management, Google

Address: Cessna Business Park, Bengaluru, Karnataka 560103, IN

Glow Road

Glow Road is India's largest reseller network that connects over 6 lakh resellers in more than 2000 cities. This social e-Commerce app allows wholesale suppliers to sell products to resellers, who then sell the products at retail prices. After purchasing your products on GlowRoad you can use the platform itself to sell those products at retail price and when the product is successfully delivered to the consumer, money will be added to your bank account. Users have access to a virtual shop where they can easily search, buy, and pay for wholesale goods without any hassles.



Founder: Dr. Sonal Verma, Kunal Sinha, Shekhar Sahu, Nitesh Pant

Founding Year: 2017

Total Funding: \$31.3M

Investor: IND Fund, Vertex Ventures, Accel, Korea Investment Partners

Category: Affiliate

Address: Evoma Borewell Road – Business Center, # 88, Borewell Road, Near Borewell Road Post Office, Whitefield, Bangalore, Karnataka 560066, IN

Groww



Groww App is one of the top Startups in India. It is an online Demat, trading, and direct mutual fund investment platform where you can invest for free without any hidden charges. Created with a focus on first-time investors, this platform helps Indians invest in not just Indian but US-based stocks too.

What truly sets them apart is that they have no transactional fees and no subscription fees. Allowing their base to truly grow. They have 35+ huge funding partners and are already used by millions of Indian users. The app version of Groww on the Google play store has more than 10 million downloads.

Founder: Lalit Keshre, Ishan Bansal, Harsh Jain, Neeraj Singh

Founding Year: 2016

Total Funding: \$59.2M

Investor: Y Combinator Continuity Fund, Ribbit Capital, Sequoia Capital India, Propel Venture Partners

Category: Finance, Investment, Mutual Funds

Address: 2nd Floor, Padmavati Complex, Koramangala, Bengaluru, Karnataka 560035, IN

Gynoveda

This startup focuses on using Ayurveda for healthier periods. They have products for specific concerns for vagina owners. It helps them combat PCOD, PCOS, itching, vaginal discharge, etc.

Their products help you address the root cause of the problems and helps their users lead a normal life. Based in India, it uses specific formulations to combat these problems. Gynoveda also provides an online period test that helps you understand your period problems.



Founder: Vishal G, Rachana Gupta

Founding Year: 2018

Investor: Fireside Ventures

Category: Health, Wellness & Fitness

Address: Malad Mumbai.

Hashtag Orange



Hashtag Orange is a digital marketing agency that provides data-driven insights for brands facing challenges in the digital space. They offer technology backed solutions in areas like digital marketing, eCommerce, SEO, social media, and more. The startup has a robust clientele of brands like snickers, Toshiba, The Man Company, Mufti, Forest essentials, Max Life, and Carrier AC among others.

Founder: Saurabh Kapoor, Mukesh Vij

Founding Year: 2018

Total Funding:

Category: Advertising and Marketing

Address: 08-002A/08-003, 8th Floor Emaar Palm Spring Plaza, Golf Course Road, Sector 54, Gurugram 122003

Incnut Digital

Incnut digital is a leading media and eCommerce startup, focused on empowering women in the modern age. This startup offers services relating to wellness, personal care, parenting, food, weddings, Interior decor, and pregnancy-related guidance. StyleCraze, The Bridal Box, MomJunction, SkinKraft, and Vedix are some of the hugely successful ventures of this startup. Incnut digital has an audience footprint of about 25 million worldwide on its website.



Founder: Sangram Simha, Veerendra Shivhare, Chaitanya Nallan

Founding Year: 2011

Total Funding: \$4M

Investor: RPSG Ventures, VenturEast

Category: E-commerce Cosmetics

Address: Hyderabad, Bengaluru

INDmoney.com



INDmoney is a fintech startup that helps users to track, save, and grow their finances using AI and ML-powered apps. The INDSupermoney app allows users to organize their finances and suggests ways to increase profits by saving money using investments, loans, taxes, etc. Their premium services include financial and succession planning, tax-saving, and trust services.

Founder: Ashish Kashyap, Amrita Sirohia

Founding Year: 2018

Total Funding: \$56.9M

Investor: Steadview Capital, Tiger Global Management, Dragoneer Investment Group

Category: Fintech

Address: 616, Level 6, Finzoom Investment Advisors Private Limited Suncity Success Towers, Sector 65, Gurugram.

Instoried

Instories is a content platform that helps you understand the effect of your content before it is published. They use AI to understand the emotional impact of the content. It is created to help writers of eCommerce, FMCG, and more to build content that is optimized for those platforms. They are a small team that is continuously growing. This concept can truly help writers write better. Instories has won multiple awards for its women-driven AI startup innovation.



Founder: Sharmin Ali, Sutanshu Raj,

Founding Year: 2018

Total Funding: \$1.5M

Investor: Mumbai Angels, Jain International Trade Organisation, Venture Catalysts, 9Unicorns Accelerator Fund

Category: Computer Software

Address: Koramangala, Bangalore, Karnataka 560095, IN

Interviewbit



Interviewbit is created to help coders prepare for their interviews better. They collect all the common questions asked historically to prepare their users for big tech startups. Even they build customized plans for a total of 6 months, have interview coverage, and help their users get referred.

Interviewbit have openings from companies like Google, Uber, Apple, Microsoft, Pinterest, Facebook, Amazon, and more. They even have classes, 1 on 1 session, and many more options to prepare and all this is free of cost for us users.

Founder: Anshuman Singh, Abhimanyu Saxena

Founding Year: 2015

Total Funding: \$21.5M

Investor: Global Founders Capital, Tiger Global Management, Sequoia Capital India, Surge

Category: E-learning

Address: 1004, Tower 7, Amanora Park Town, Hadapsar, Pune, MH, India 411028

InVideo

InVideo is an online video editing startup. With more than 3000 designer templates and 3 million + premium stock footage, this platform allows users to edit professional-looking videos using high-quality images and music, reducing video editing time by about 90%.

These videos can be curated for different social platforms like Instagram, Facebook and YouTube. InVideo has over 800,000 active users across 150 countries.



Founder: Sanket Shah, Harsh Vakharia

Founding Year: 2017

Total Funding: \$32.4M

Investor: Base Partners, RTP Global, Sequoia Capital India, RTP Global

Category: Animation, Video Maker

Address: Mumbai, Maharashtra, India

Kyt Academy



Kyt is an ed-tech startup & top startups in India that offers an online-first, global academy for learning and extracurricular activities. The startup aims to nurture interests in children outside the world of academics, and equipping them with essential life skills.

The startup offers small private and group classes to children under the age of 15. Courses can span up to 12 weeks, and include a broad range of subjects including vocals, dance, yoga, language, chess, etc and workshops like cooking and art.

Founder: Bhavik Rathod, Tripti A.
Founding Year: 2020
Investor:Category: E-learning
Address: Bangalore

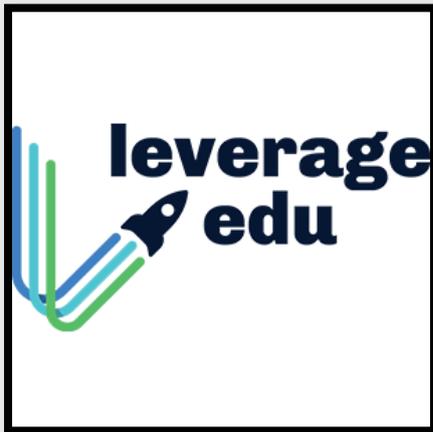
Leap Club

Leap.Club is a platform for powerful women in leadership positions. They design a leadership plan for their users. To join it, it costs 900 rupees per month. Their leaders are from companies like Uber, Google, Bookmyshow, Tinder, Zomato, NDTV, Amazon, Airtel, Disney, and more. They have featured on Times of India, VCCircle, YourStory, INC42 and more.

Founder: Ragini Das, Anand Sinha
Founding Year: 2019
Address: The circle, Huda city center, Gurgaon,



Leverage Edu



Leverage Edu is an AI-enabled EdTech startup that provides counselling for students looking to plan their higher studies and careers. It is one of India's fastest-growing EdTech companies, providing mentorship for college applications, job portfolios, internships, scholarships, education loans and more. Their website boasts of over 1 million site visits every month.

Founder: Akshay Chaturvedi

Founding Year: 2017

Total Funding: \$3.3M

Investor: Blume Ventures, DSG Consumer Partners, Anand Sankeshwar, Kashyap Deorah

Category: Educational

Address: Mumbai, Delhi, Bangalore

Loan Frame

Loan Frame is a fintech startup that is building the largest marketplace for lending investments for SMEs in India. The startup is backed by some of India's leading private equity investors and venture capitalists.

This top Indian startup adopts world-class credit lending processes and the latest technologies like machine learning, to simplify lending for Indian SMEs. Till date Loan Frame has disbursed more than 20,000 Loans. They have been in news on Forbes, The Economic Times, Outdoor Business and more.



Founder: Akshun Gulati, Rishi Arya, Shailesh Jacob

Founding Year: 2015

Total Funding: \$22.3M

Investor: Gojo & Company, Vedanta Capital

Category: Financial Services

Address: 2/15, 1st Floor, Adjacent to Patel Nagar Metro Station, West Patel Nagar, New Delhi, Delhi 110008

mCaffeine



mCaffeine is India's first caffeinated personal care brand. They infuse the flavour and energy of caffeine into skincare and hair care products. Their range of products includes shampoos, shower gels, shampoos, face masks, and body gels. They have won several awards, including Nykaa beauty awards and PETA India certification.

Founder: Tarun Sharma

Founding Year: 2015

Total Funding: \$5.8M

Investor: Amicus Capital, RPSG Ventures, Harminder Sahni

Category: Personal Care

Address: B1, 401, Boomerang Kanakia, Chandivali, Andheri East, Mumbai, Maharashtra 400072, Maharashtra 400072, IN

mFine

mFine is an AI-based healthcare app. They allow its users to instantly consult doctors, get health-check-ups, and get diagnoses for diseases. The platform has over 500 doctors from over 100 reputed clinics in India, ranging in over 20 specialties.

The platform aims to make healthcare accessible to everyone, and its consumer base is growing by over 30% each month. Application has more than 2 million downloads. mFine has also been mentioned in the news with Economic Times, YourStory, Forbes India, Entrepreneur, and many more



Founder: Ajit Narayan, Ashutosh Lawania, Prasad Kompali.

Founding Year: 2017

Total Funding: \$32.8M

Investor: Caretech Pte Inc, Alteria Capital, Sbi Ven Capital

Category: Health Care

Address: 245, 22nd Main Road, 13th Cross, Vanganahalli, 1st Sector, HSR Layout, Bangalore – 560102

MikeLegal



MikeLegal is Asia's first AI-based legal associate & this company is one of the top startups in India. The startup aims to improve productivity and reduce the costs required to manage IP related legal jobs. With features like real-time integration, AI, Easy customization, client-focused, centralized system, and cloud-based, MikeLegal allows its clients to make data-driven legal decisions. They currently boast of 100+ clients like Reliance Industries, Wockhardt, Glenmark, HeroMotoCorp, Hero, Sun Pharma, Pidilite, Airtel, etc.

Founder: Tushar Bhargava, Anshul Gupta.
Founding Year: 2017
Investor: SOSV
Category: Legal Tech
Address: Sector 30, Gurgaon, Haryana 122001, IN

Mitron TV

Mitron TV is India's very own short video making app. This social media platform has been a major contender in taking over TikTok in India. Mitron TV allows its users to easily create, share, and edit short video clips.

The startup has also launched a platform called "Atmanirbhar apps", where apps Made in India are featured. Mitron TV has been featured in Forbes, Entrepreneur, Quartz, YourStory, Economic Times, and many more.



Founder: Shivank Agarwal, Anish Khandelwal
Founding Year: 2019
Total Funding: \$5.3M
Investor: 9Unicorns Accelerator Fund, Venture Catalysts, Nexus Ventures Partner
Category: Short Video App
Address: F.No. 002 Chartered Samskruti Apt, Billekhalli Dc halli Road, Bangalore.

Mudra Circle



Mudra Circle is a fintech startup that gives credit access to small business owners. The platform brings borrowers and lenders together and makes loan access simple. Mudra Circle has an automated and flexible credit rating system, digital document processing, ML-based loan processing, and flexible loan tenures. The startup has distributed over INR 10 crores worth of loans over the last year.

Founder: Vaibhav Ajay Mishra

Founding Year: 2005

Category: Business Loan

Address: A11, Gundecha Onclave Khairani Road, Sakinaka, Andheri, Mumbai, Maharashtra 400072

Nourishables

Built by a nutritionist, Nourishable is the go-to healthy snacking option. They are zero oil, low-calorie snacks that help your snacking stay healthy and nutritious. They work on making products that are genuinely healthy. Built by a celebrity nutritionist, bestselling author and much more. This top startup in India even shares recipes for healthier living.



Founder: Pooja Makhija

Founding Year: 2002

Total Funding: NA

Investor: NA

Category: Nutritionist

Address: 295, Premodyan Cottage, 9th Road, off Linking Road, Khar West. Mumbai 400052

OkCredit



OkCredit is a fintech startup that digitalizes bookkeeping for small business owners. They have a mobile app, which merchants can download to keep a track of their sales and purchases. The app has amassed over 5 million active users from over 2000 Indian cities. They have helped everyone from roadside vendors to pharmacies adapt to a digital platform.

OkCredit has a 4.6+ play store rating and more than 10 million downloads. The app is available in over 10 local languages. OkCredit has 2 more ventures named OkShop and OkStaff.

Founder: Aditya Prasad, Gaurav Kumar, Harsh Pokharna

Founding Year: 2017

Total Funding: \$84.2M

Investor: Lightspeed, India Partners, Tiger Global Managemen,

Category: Fintech

Address: KHB Colony, 5th Block, Koramangala, Bengaluru, Karnataka 560095

PagarBook

PagarBook is an HR software & top Startups in India that aims to offer workforce management solutions to Indian SME's. They have an app that allows micro, small, and medium business owners across India to manage payroll and attendance.

The platform standardizes recordkeeping, saves time in calculating wages and making payments, and offers HR solutions. The app is available in 11 Indian languages and has over 5 million clients.



Founder: Adarsh Kumar, Rupesh Kumar Mishra.

Founding Year: 2019

Total Funding: \$17M

Investor: Sequio Capital, Surge

Category: HRMS

Address: 70, 7th A Cross Rd, 4th Block, Near BDA Complex Koramangala, Bangalore, Karnataka 560001, IN

PickYourTrail



Pickyourtrail is one of India's highest-rated travel planners. It helps people plan, customize, and book their holidays online. Customers can choose their preferred seats on the flight, choose where they want to stay, reserve their favorite restaurant, or even save a spot for a scuba diving session—all on Pickyourtrail's website, with complete control over their budget and itinerary.

They have recently acquired \$3million by a total of 3 investors. PickYourTrail has been mentioned in the news by CNBC, Business Line, Yourstory, The Hindu, and many more.

Founder: Hari Ganapathy, Srinath Shankar

Founding Year: 2014

Total Funding: \$3M

Investor: Kumar Vembu, Shyam Sekhar

Category: Travel Company,

Address: New No:3, Old No:76 (Basement Floor) No 59, Vijaya Raghava Road, T Nagar, Chennai, Tamil Nadu.

Pipa Bella

Pipa Bella is a Fashion accessories company that sells customized fashion jewellery targeted at urban young women. Company has recently raised \$1 million in a funding round led by consumer-focused venture fund Fireside Ventures. It has been mentioned in several news channels in Youstory, Femina, Inc 42, etc.



Founder: Shuchi Pandya, Nishtha Gupta

Founding Year: 2013

Total Funding: \$1.6M

Investor: Fireside Ventures, Lionrock Capital

Category: Retail & Fashion Accesories

Address: A4, Purshottam Building, 2nd floor, Maharshi Karve Road, Opera House, Mumbai.

Plum goodness

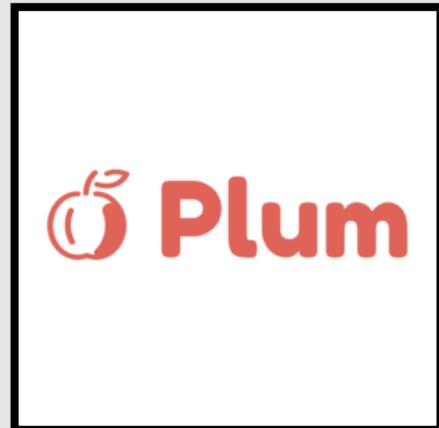


Plum Goodness is a Mumbai-based vegan beauty products brand & one of the top startups in India. The company has raised Rs 110 crore in a Series B funding round, invested by Trifecta Capital Advisors, Unilever Ventures, Faering Capital. The brand is currently available in 6,000 outlets in about more than 220 cities, also they have 15 online marketplaces which contribute over two-third of Plum's revenue. Plum Goodness has also been mentioned several times in Vogue, Cosmopolitan, Femina, Idiva, Verve, etc.

Founder: Shankar Prasad
Founding Year: 2013
Category: Skincare & Beauty

Plum

Plum offers high-quality, comprehensive group health insurance plans and corporate benefits at affordable rates. The aim is to provide a transparent, user-friendly experience in purchasing and managing group health insurance plans along with the opportunity to avail benefits such as doctor consultations, mental wellness, dental benefits, health check-ups through the platform. Plum has raised \$5 million led by Sequoia Surge, Tanglin Ventures, and Incubate Fund.



Founder: Abhishek Poddar, Saurabh Arora
Founding Year: 2019
Total Funding: \$5M
Investor: Sequoia Surge, Tanglin Venture Partners, Incubate Fund

Category: Health Insurance
Address: Bengaluru, Karnataka 560034

Pocket52



Pocket52 is India's first cryptographically secure online poker startup. The platform has an app that allows users to play their favorite game of poker on their table of choice.

Pocket52 is one of the most innovative and trustworthy poker platforms in India, and they are planning to expand into international markets. Pocket52 has been mentioned in several news like YourStory, Economic Times, Mint, Bw Businessworld, and many more.

Founder: Debashish Bhattacharjee, Nitesh Salvi, Satyam Verma, Saurav Suman
Founding Year: 2017,
Total Funding: \$1.8M,
Investor: Arjun Rao, Vishesh Rajaram,
Category: Poker Computer Game,
Address: 1685, 27th Main Rd, 1st Sector, HSR Layout, Bengaluru, Karnataka, India - 560102

Power Gummies

Power Gummies is a nutritional supplement brand, which produces high-quality gummy bears filled with vitamins and minerals. Most of their gummy bears use a vegan, gluten-free base. The brand serves modern, health-conscious consumers in India.

They have already sold over 10,00,000 gummy bears to date. Economic Times, Forbes, Mint, Hindustan Times, Business Standard, are some of the paper/magazines Power Gummies has been mentioned in.



Founder: Divji Bajaj
Founding Year: 2018
Total Funding: \$580k
Investor: Ventures Catalysts, DSG Consumers Partners, Alfa Ventures, Dhianu Das
Category: Dietary Supplements
Address: Bhishma Pitamah Marg, 2nd Floor, Building No, 61, Bhishma Pitamah Marg, opp. Defence Colony, New Delhi

Prescribe (Wellnexus Technologies Pvt Ltd)



Prescribe is an IIT-M alum founded HealthTech start-up that aims at efficient digital healthcare service through technology. They provide a safer way for doctors to consult patients by using patient-friendly platforms like WhatsApp.

Prescribe has raised Rs 1 crore in a seed funding round led by Titan Capital and other marquee investors including AngelList syndicate and Curofy founders.

Prescribe is currently used in more than 50 hospitals and 100+ doctors have taken roughly 4000+ appointments and given more than 10,000

prescriptions.

Founder: Sreeshyam C A, Amit kumar Verma

Founding Year: 2019

Category: Healthcare,

Address: C/O Sasidhar K, Nivedyam Kavumpuram Thozhuvanoor, Kattipparuthi, Malappuram, Kerala

Pristyn Care

Pristyn Care is a healthcare startup that partners with doctors and hospitals to provide non-critical surgeries to patients. About 30% of hospital capacity is underutilized in India, and this startup aims to bridge the gap.

They provide assistance with expertise, organization, and equipment, and offer surgeries at a 40% lower cost to patients.

They have performed over 10,000 successful surgeries to date. VcCircle, Hindustan Times, Indian Television, The Week are some of the news channels that have mentioned Pristyn Care.



Founder: Harsimarbir (Harsh) Singh

Founding Year: 2018

Total Funding: \$28M

Investor: Hummingbird Ventures, Sequio Capital India

Category: Healthtech

Address: Delta Tower, 6th Floor, Plot No:54, Sector 44, Gurgaon, Haryana 122002, IN

QuickSell



QuickSell is a simple product cataloguing and sales platform which you can use to create and share digital product catalog, analyse customer interest, and take orders from your phone.

This company has mobile commerce platform with more than 500 thousand downloads on the play store it also has a presence in over 80 countries. The startup has raised about INR 1.5 Cr from Silicon Valley-based angel investors.

Founder: Deepak Bhagchandani

Founding Year: 2017

Category: Computer Software

Address: Neelkanth Building 98, Marine Drive, 208, Mumbai, Maharashtra 400020, IN

Railofy



Railofy is India's first WL & RAC Protection. They are on a mission to end the hassle of WL & RAC in India. Approximately 1 out of 2 passengers in India gets an unconfirmed ticket at the time of booking.

When these tickets do not get confirmed a large part of these passengers fall prey to expensive last-minute flight prices or evil agents.

Railofy is backed by top Indian Venture Capital Funds and has forged partnerships with leading travel providers. Railofy has been mentioned in several news channels like Business Standard, VcCircle, BW Businessworld and many more.

Founder: Vaibhav Saraf, Rohan Dedhia, Hrishabh S

Founding Year: 2019

Total Funding: \$110M

Investor: Chiratae Ventures

Category: Rail Ticket

Address: Malkani Chambers Condominium, Navpada, Vile Parle East, Vile Parle, Mumbai, Maharashtra 400099

Remedico



Remedico is an end-to-end mobile healthcare company, allowing young people to solve their dermatological problems as they move through adolescence to early adulthood.

Trustworthy skin and hair treatment are both limited in supply and very expensive, Remedico removes this gap by making dermatology accessible and affordable for young people.

From online diagnosis to personalized treatment plans and extensive patient support they have it all. The company has around \$500K worth of funding from 8 different investors.

Founder: Ranjit Bhatia

Founding Year: 2017

Total Funding: \$500k

Investor: Venture Catalysts, Healthstart, Dr Apoorva Ranjan Sharma

Category: Healthtech

Address: Chinar Mansion, 3rd Main Rd, Defence Colony, Indiranagar, 204/6, Bengaluru, Karnataka.

Reverie Language Technologies

Reverie is a purpose-first company, they have been building language equality on the Indian internet since 2009. They do this through their language-as-a-service platform. Their language technology delivers language localization in real-time.

The power various industries, including BFSI, education, media & entertainment, eCommerce, and the Indian government. The company has successfully impacted the lives of at least 500 million people and has more than a million downloads of its app.



Founder: Arvind Pani, Vivekananda Pani

Founding Year: 2009

Total Funding: \$4M

Investor: Aspada,

Category: IT & Services

Address: 5th Floor, Jio Avana, 39/14, Marathahalli – Sarjapur Rd, Iblur Village, Bellandur, Bengaluru, Karnataka.

Safegold



SafeGold is a digital platform that allows customers to buy, sell, and receive vaulted gold at low ticket sizes, at anytime from anywhere, with the tap of a button. It is an organized and transparent method of buying and accumulating 24K physical gold in compliance with all applicable laws and regulations.

Digital gold is much more efficient than physical gold to buy-sell, deposit, or use as collateral. Owning digital gold lets consumers earn interest on their gold balances or convert it into jewellery without any loss. Safegold is funded by 2 investors, Singapore Angel Network and the World Gold Council.

Founder: Gaurav Mathur

Founding Year: 2017

Total Funding: NA

Investor: Singapore Angel Network & the World Gold Council

Category: Financial Services

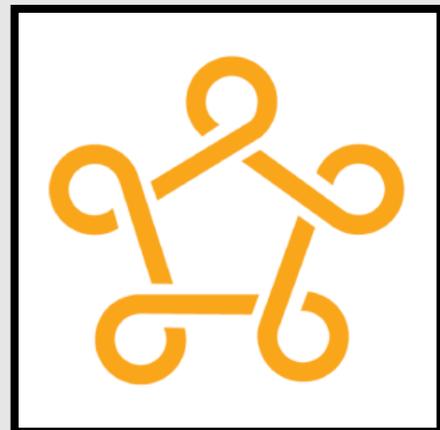
Address: Shop No. 3, Vora Ashish Building, Pandit Solicitor Road, Malad (E), Opp Anandpara Hospital, Mumbai.

SaffronStays

SaffronStays began as a curator of boutique homes. They partner with homeowners to manage hospitality operations, branding, marketing and reservations.

The company can serve the needs of homeowners and guests. They focus on quality and ensure that each one of their 130+ places is up to the mark.

SaffronStays takes pride in providing unforgettable private spaces for friends, families, colleagues to bond and creates memories in. Sixth Sense is the first institutional investor in SaffronStays and holds a significant minority stake in the company.



Founder: Tejas Parulekar

Founding Year: 2014

Total Funding: \$2M

Investor: Sixth Sense Venture

Category: Travel and Tourism

Address: 218, Unique Industrial Estate, Prabhadevi, Mumbai – 400025, Mumbai, Maharashtra 400025, IN

Scaler Academy



Scaler academy is an online tech-university that offers intensive computer science courses delivered live by tech leaders and subject matter experts to software professionals which enable enhancing their skills and abilities by offering a modern curriculum as well as exposure to the latest technologies.

They have successfully changed the lives of 4000 students and have over 600 organizations entrusting them with tech recruitment. Scaler academy provides students access to over 400 working professionals from top software companies including Facebook, Amazon, Google, Microsoft etc.

Founder: Abhimanyu Saxena, Anshuman Singh

Founding Year: 2019

Category: Online Learning, Programming

Address: Office no.401 & 436 Amanora chambers, Amanora Park Town, Hadapsar, Pune, Maharashtra 411028

Siply

Siply is another fintech app & top Startups in India that helps its customers to save money. You can make as low as ₹1 per transaction. Services available in multiple regional languages. Simply is partnered up with HDFC, Kotak, Uber, ICICI, TATA, IDFC, L&T, Birla Sun Life, etc.



Founder: Sousthav Chakrabarty, Anil Bhat.

Founding Year: 2020

Category: Financial services

Address: Bengaluru Karantaka

Skyroot Aerospace



Another top Indian Startup is a space startup, building unique opportunities for space transportation. Skyroot Aerospace work on building reliable, responsive, and economic transport to space. They work toward a future where space travel is affordable for everyone and to everyone.

Aim to build space travel that is as regular, reliable, and affordable as air flights. This Hyderabad based startup manufactures and provides services for commercial launches.

Founder: Naga Bharat Daka, Pawan Kumar Chandana

Founding Year: 2018

Total Funding: \$3.9M

Investor: NA

Category: Defence and space

Address: Hive Space, Modern Profound Tech Park, Whitefields Road, Kondapur, Hyderabad, Telangana.

Slate.ac

Slate.ac aims to provide reliable financial data and actionable insights to SMEs, in real-time, through the introduction of Artificial Intelligence and Machine Learning in accounting processes.

SMEs often struggle to have access to reliable and timely financial data. Slate.ac's services help SME owners add more hours to their day while supporting decision-making by making critical data available to them when they need it and where they want it. Xelpmoc Design & Tech invested \$1 million in Slate.ac.



Founder: Siddhath Goel, Gaurav Saraf

Founding Year: 2019

Total Funding: NA

Investor: NA

Category: Accounting

Address: Mumbai Maharashtra

Sleepy Head



Sleepy Head believes that a single, intelligently-designed mattress can be the revolution that the sleep world in India needs.

They've designed a mattress that is perfect for 90% of sleepers, regardless of their body-type or sleeping position. They decided to double down on the quality and make the products more convenient; more reliable and also reduce the service cost to a great extent, by making the mattress available to you in a little box.

Founder: Mathew Joseph

Founding Year: 2017

Category: Furniture, Mattress Expert, Memory Foam Mattress

Address: #508, Ground Floor, 6th Main, 6th Cross, S T Bed Layout, 4th Block, Koramangala, Bangalore, Karnataka.

Smallcase

Founded in July 2015 by three IIT Kharagpur graduates, smallcase was started to introduce a new generation of investors to the Indian equity markets using technology. Built with a focus to change how India invests smallcase aims to democratize equity investing.

smallcase is a fintech company building a trusted financial ecosystem together with investors, advisors, brokers and other market participants.

From individual investors to big AMCs, our products are used every day across India's capital markets. To date, they have transacted more than 5,000 crore rupees.



Founder: Anugrah Shrivastava, Rohan Gupta, Vasanth Kamath

Founding Year: 2015

Total Funding: \$22M

Investor: DSP Group, Sequoia Capital India, Rainmatter Technology

Category: Financial services

Address: Intermediate Ring Road, Bengaluru, Karnataka.

Songdew



Songdew is an online music streaming website which was launched under the campaign 'free the music' providing stakeholders access to the best musicians from around the globe and for musicians, access to various opportunities related to promotion or monetization of their music just through the click of a button changing dynamics of the situations and enabling musicians to do what they are best at- create music.

They have more than 25,000 registered artists and brands from India and abroad who are using the service to engage with fans and connect with new audiences, promote or distribute their music.

Founder: Sunil Khanna

Founding Year: 2013

Total Funding: NA

Investor: NA

Category: Music Network

Address: 75, gurgaon, Haryana 122001, IN

StashFin

Personal loans are on the rise and this top Indian startup is on the wave. StashFin focuses on personal loans for businesses. They help their users get personal easily, quickly, and with minimum effort.

What's more? They also keep interest rates extremely low. Whether their users are looking for a loan for travel, education, health, or their family they can get it quickly through Stashfin.



Founder: Tushar Agarwal, Shruti Agarwal, Parikshit Chitalkar

Founding Year: 2016

Total Funding: \$30M

Category: Fintech

Address: 60, Arjun Nagar, Kotla Mubarakpur, New Delhi.

Story Mirror



StoryMirror is a tech startup that helps any join the literary field. Founded in 2015, StoryMirror tries to bridge the gap between writers and readers. They offer ebooks, magazines, e-magazines, marketing, publishing, and much more. They also have worked in several languages ranging from English, Hindi, Marathi, Gujarati, Bengali, and more.

Founder: Bibhu Datta Rout

Founding Year: 2015

Total Funding: \$330k

Category: Online Portal

Address: Powai Plaza, 145, Powai, Mumbai, Maharashtra 400076

Super Smelly

Started as a 100% toxin-free deodorant, it has grown into several a huge range of toxin-free products. From facemasks to hand sanitiser product ranges. Built for tweens and teens, this brand makes toxin-free personal care easier. They've been mentioned on the Live mint, CNBC, Cosmopolitan, and much more.



Founder: Dipali Mathur Dayal, Milan Sharma

Founding Year: 2018

Category: Beauty and Personal Care

Address: 2nd Floor, I-63/B, Lajpat Nagar I, New Delhi, Delhi 110024

TartanSense



TartanSense is one of the startups in India that works for small farmers by using robotics and AI to reduce their input costs by 90%. Company based out of Bangalore and launching their website very soon. They use AI and robotics to truly make farming easier. They use algorithms to understand if the plants have weeds, then automatically sprays them with the required medicines.

Founder: Jaisimha Rao

Founding Year: 2015

Total Funding: \$2M

Investor: Beenext, Blume, Ventures, Omnivore

Category: Robotic Solution Providers

Address: 2nd Floor Clinrad Diagnostics Building, 725, Chinmaya Mission Hospital Rd, Indira Nagar 1st Stage, Stage 1, Indiranagar, Bengaluru.

TheDataTeam

TheDataTeam is an AI- drive data company. They help enterprises make get the right data, easily and more effectively. They work by reducing human error and provide businesses to get agility through AI.

They've also built the first customer intelligence platform that helps enterprises understand live behaviour. They enable cognitive customer experience, through the entire lifecycle of the customer. They are currently in the retail, telecommunications, and Finance space.



Founder: Pushkaraj Kale, Rangarajan Vasudevan

Founding Year: 2014

Category: Internet Solution,

Address: First Floor, L-2, Dr. VSI Estate, Tamil Nadu 600041

TheMathCompany



TheMathCompany is a data-driven company that focuses on unifying Contextual AI with a consultation to give focused business data. They were one of the fastest-growing Artificial intelligence and machine learning firm in the Deloitte Tech Fast 50 2019 listing.

They've won the Entrepreneur of the Year in Services Business – at EIA 2019, and are home to one of the Top 10 Data Scientists in India. This rapidly growing startup is also working for 30+ Fortune 500 companies.

Founder: Sayandeb Banerjee, Aditya Kumbakonam

Founding Year: 2016

Investor: Arihant Patni

Category: Management Consulting

Address: C/o Awfis Space Solutions Pvt. Ltd Sabari Complex, #24, 1st Floor, Residency Rd, Bengaluru.

Tjori

Tjori is a marketplace of unique designs and discovery-worthy products. Their products range from textiles, apparel, personal care, and more. They work with their artisans to create unique designs that are authentic and beautiful.

Tjori also helps artisans with constant income. They aim to build a community that focuses on authentic products and celebrates their discovery.

Tjori is an exclusive marketplace of unique designs from India and across the globe. Our vision is to make discovery-worthy products available to everyone who values textile crafts and workmanship.

We have a holistic system where we closely work with gifted artisans and designers to curate collections, which is not just beautiful but authentic and one-of-a-kind.

Founder: Mansi Gupta

Founding Year: 2012

Total Funding: \$700k

Investor: Mckinsey & Company

Category: Ecommerce, Interenet

Address: Kh-356,357. Basement, MG Road Sultanpur, Near Sultanpur Metro Station New Delhi.



Toch



Toch is a cloud-based video platform that helps its users create video content easily. It creates a pool of metadata, and data points on a video and converts them into interactive video content. This helps companies grow easily and capture more engagement from their audience. Toch is a startup in India that is truly building the next generation of automated video content.

Founder: Alok Patil, Vinayak S

Founding Year: 2016

Total Funding: \$ 1.6M

Investor: Chinaccelerator, 9Unicorns Accelerator Fund, SOSV, Venture Catalysts

Category: Media-tech

Address: Lower Parel Road, Mumbai, Maharashtra 400013, IN

Torchit

Torchit is an innovation platform, with a focus on people with disabilities. They create products that help people with disabilities live more independent and freer life.

It is an ISO-certified tech-startup that empowers people through technology, innovation, and design. Their unique and thoughtful products are truly bringing change into several lives.



Founder: Vinay Banawat, Hunny Bhagchandani

Founding Year: 2016

Total Funding: NA

Investor: NA

Category: healthtech

Address: 703, M V House, Namaste Circle, Shahibaug Ahmedabad, Gujarat

TravClan



It has been a difficult year for most travel companies but TraveClan has truly evolved and remained consistent. TravClan focuses on travel agents and agencies, to earn more and manage their business better. They do this by giving a free website to all agencies and simple payment gateways. TravClan is one of the rare B2B Travel platforms.

Founder: Arun Bagaria, Chirag Agrawal, Ashish Thapliyal

Founding Year: 2018

Total Funding: NA

Investor: Leo Capital

Category: Travel

Address: Building No 9B, Pusa Road, Uttkarsh Bank Near Rajendra Place Metro Station, Delhi 110060, New Delhi,

TresMoto

Tresmoto is an Electric bike startup that is working to build sturdy and dependable electric bikes. This Indian startup is taking big strides in the E-mobility, connected automotive, and energy distribution solutions. Built-in Bangaluru, what truly sets them apart is the fact that they are backed by ShellE4. While they are still to truly launch, they've built quite a stir for themselves already.



Founder: Indrajeet Singh, Shubham Jain

Founding Year: 2016

Total Funding: \$225k

Investor: Shell E4

Category: Automotive

Address: G102, SSS Homes, 30/2, 27th Cross Rd, Sector 7, HSR Layout, Bengaluru, Karnataka 560102

Trezi



Trezi is a virtual reality startup that focuses on architectures, designers, and end clients. It is here to revolutionize the building industry. They build an immersive experience for the designers and connect them with product manufacturers. They use Virtual reality for the same. They've worked for several renowned companies like Godrej, pearl academy, L&T, Blue Star, and more.

Founder: Gautam Tewari

Founding Year: 2015

Total Funding: \$2M

Investor: IAN Fund, Rocstud Capital, Yournest Venture Capital

Category: Virtual Reality

Address: 107, D Block, Sector 2, Noida, Uttar Pradesh 201301

Uable

Uable is a digital life-skill development platform. It focuses on children from the ages of 6-14-year-olds and helps them build their potentials. The programs are specific to the roles that are chosen, and different domains and future skills are developed in the child for those specific roles. Their roles range from entrepreneur, detective, coder, game designer, author, and much more.



Founder: Rohit Arora

Founding Year: 2000

Total Funding: NA

Investor: Zone4 Capital, Angel, venture Capital

Category: Edtech

Address: #245, 1st Floor, 6th Cross, 12th Main Rd, Sector 5, HSR Layout, Bengaluru.

Unocoin



With a rise in cryptocurrencies, this startup in India helps its users trade in Bitcoins, Ether, and Tether. They are the most trusted cryptocurrency platform in India. You can trade from their website or their application. It provides a platform to buy and sell digital currency, it enables exchanges and has an easy-to-use mobile interface. Unocoin has been featured in Times of India, Business Standard, Coin Desk, and Forbes.

Founder: Abhinand Kaseti, Sathvik Vishwanath, Harish BV

Founding Year: 2013

Total Funding: \$7M

Investor: 2020 ventures, XBTO Group, Draper Associates, Digital Finance Group

Category: Financial services

Address: Gurudas Building, Opp Axis Bank ATM, SS Puram Main Rd, S.S.Puram, Tumakuru

Upstox

Upstox is one of the fastest-growing brokers in India. It makes trading much easier. Built with the vision to make trading easier for Indian investors, Upstox has truly built a resilient platform. They've also made it much easier to open a Demat account through a paperless transaction. Their founders have joined experience in the American and Indian markets.



Founder: Shrini Vishwanath

Founding Year: 2010

Total Funding: \$25M

Investor: Triger Global management

Category: Financial services

Address: 807, New Delhi House Barakhamba Road, Connaught Place, New Delhi.

Wellversed



Wellversed is a health-based startup that focuses on building a range of products that suit different dietary requirements and nutrition. They've built a huge range of gluten-free, vegan, Keto-friendly products so that their users don't need to change their behaviours to live a healthier life.

Founder: Anan Khurma, Aditya Seth, Ripunjay Chachan

Founding Year: 2018

Total Funding: \$375k

Investor: YWC Venture Capital Klub Works

Category: Healthy Food

Address: 771, Phase V, Udyog Vihar, Sector 19, Gurugram, Haryana.

Wizikey

Wizikeyv is also very relevant in our list of top startups in India 2021. They have a Saas platform for reputation management and public relations. It focuses on making news instead of advertising. It identifies the right journalists and nurtures their relationship to grow the business. They have the largest collection of the regional press. Based out of Haryana, they work to make communication easier for companies.



Founder: Anshul Sushil, Aakirti Bhargava

Founding Year: 2019

Total Funding: 359.1k

Investor: Indian Angel Network

Category: Computer Software

Address: 3rd Floor – Time Square Building, Sector 43, Gurugram, Haryana 122002

WOW Skin Science



This year, we saw a rise in nature-inspired brand personal care brands & one of the top Startups in India. They build products that are free from sulfates, mineral oils, parabens, silicones, and artificial colours.

Their 1+1 offers plus aggressive influencer marketing led them to truly build a base of customers. Their Ubtan collection has been one of a fan favorite. In 2020, this top startup truly rose from the ashes and built its customer base.

Founder: Karan Chowdhary

Founding Year: 2014

Category: Consumer Goods

Address: 201 Palms Square, 2nd floor Bangalore, Karnataka.

Wysa

Wysa is a startup that is an AI-driven therapy chatbot. They have several wellness activities related to stress, sleep, and more along with meditations and journaling. What's more? It helps you chat with its AI drive bot for free.

It helps its users manage stress and uses cognitive therapies like CBT to help them manage difficult times. You also have the option to opt for a therapist with additional costs. They've been covered by economic times, Forbes, BBC, Bloomberg Technology, entrepreneur and more.



Founder: Jo Aggarwal, Ramakant Vempati

Founding Year: 2015

Total Funding: \$3.9M

Investor: Kae Capital

Category: Conversational agent

Address: 1st Floor, Manjusha, No 532 Above UCO Bank, 16th Cross, 2nd Main Road, 2nd Stage, Indiranagar, Bengaluru

Xoxoday



Xoxoday is an all-in-one employee management, partner management customer management, sales management, and motivation platform. They offer business software products that solve problems around employee rewards, recognition, sales incentives, and consumer promotions.

It's a SaaS company with a portfolio of three companies – Plum, Empuls, and Compass. They've worked with companies like Pepsi, Citibank, Nielsen and more.

Founder: Manoj Agarwal, Sumit Khandelwal, Abhishek Kumar, Kushal Agarwal

Founding Year: 2012

Total Funding: \$450k

Investor: Mahindra Holidays & Resorts India Limited, kshatriya Ventures

Category: Business Software Products

Address: Business Square, C 301, Andheri – Kurla Rd, Chakala, Andheri East, Mumbai.

Yellow Messenger

These startups prove themselves to be one of the top startups in India with the world's leading intelligent virtual assistant builder for B2B clients. They help their clients build virtual assistants through chatbots, which automates the process of customer service.

They have several other services which range from Whatsapp support for business, Enterprise automation, employee engagement, and customer support. Their solutions are available in 100+ languages and through 30+ channels. Their clients range from known companies like Indigo, HDFC, Grab, Flipkart and more.



Founder: Jaya Kishore, Raghu Kumar

Founding Year: 2016

Total Funding: \$24M

Investor: Lightspeed Ventures Partners, Microsoft Accelerator bangalore

Category: Virtual Messenger

Address: 1st floor, Vaishnavi Signature, 77/1, Marathahalli – Sarjapur Outer Ring Rd, Bellandur, Bengaluru.

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02 Jul, 2021, 12.26 PM IST

[Future workplace will be work from home-office hybrid](#)

29 Jun, 2021, 10.48 AM IST



[HR leaders should focus on 'wholistic wellbeing', use data and technology to enhance employee wellbeing: Report](#)

24 Jun, 2021, 10.45 PM IST

[Digitalisation of employee background check processes can transform HR functions: Report](#)

23 Jun, 2021, 04.02 PM IST





[Govt mulling measures to bolster governance & HR practices in public sector banks](#)

22 Jun, 2021, 07.51 AM IST

[24-hr shifts, staff shortages & low pay: India's Covid battle takes a toll on doctors](#)

02 Jun, 2021, 03.59 PM IST



[May ends well for white collar job seekers](#)

02 Jun, 2021, 08.10 AM IST

[Even after Covid, most would prefer flexibility in work: EY Survey](#)

01 Jun, 2021, 10.24 AM IST





[COVID impact: Digital recruitment process to continue, say experts](#)

30 May, 2021, 12.11 PM IST

[Covid impact: Companies scale down blue-collar jobs in small towns](#)

25 May, 2021, 10.39 AM IST



[WFA promotes tier-2 towns as talent hubs](#)

18 May, 2021, 10.47 AM IST

[Covid-19 infects white-collar job market, companies across sectors deferring interviews](#)

09 May, 2021, 01.52 PM IST





[Number of open job positions saw sharp fall in April](#)

04 May, 2021, 07.06 AM IST



Special Thanks - to friends from Economic times & Mint in shortlisting relevant news for HR Fraternity & Top Management for updating HR News & trends.



When HR meets Economics

A Deloitte study shows why HR leaders need to think like economists

- Shyamal Majumdar

The annual review meeting is on to fix the budget for the financial year. The marketing head quotes a figure and then makes a presentation justifying his demand. The finance head does the same; and so do the production head and the rest - except the human resources (HR) head. He quotes a figure, but says it's difficult to calculate the return on investment on HR budgets because quantifying what HR does (improving employee morale, for example) is almost impossible. Sounds familiar?

A Deloitte study released this month, however, shows why the HR head is completely off the mark, and why CEOs often shoot down the ideas of HR - not because they were not good or necessary, but because they did not have a proper business case. In many companies, 40 to 60 per cent of all variable costs are people cost, making it the highest variable budget expense. In such a situation, HR really has no choice but to prove its economic value. So it's no longer okay for HR leaders to think they know what's working. For, they have no option but to measure the efficiency and effectiveness of various HR programmes and prove it to the top leadership.

Today, an HR leader, says Deloitte, has to think like an economist - someone who studies and directs the allocation of finite resources. In the global economy, talent is one of those scarce resources.

Embracing that mindset is half the challenge. The other half is harnessing the applicable information. Companies are accustomed to following their own internal "leading indicators", but the economist-minded HR leader has to look outward as well. Macroeconomic indicators like the gross domestic product, employment shifts or public infrastructure spending are critical pointers to sound business decisions. By calibrating the finite talent investments their organisations are able to make, these leaders aim to make their workforces more responsive to the current and future needs of their organisations.

Ultimately, HR decisions are like many other business decisions: they involve both cause and effect - and supply and demand. As HR leaders focus on solving more complex business issues, they increase their alignment with the other business leaders in their organisation.

For example, mergers and acquisitions. It's increasingly common for the workforce value of a target organisation to be the chief reason for its acquisition. Economic data can help HR leaders find companies with people who offer hard-to-find skill sets. Which countries promote start-ups? Which countries have large populations of people with scarce skills? What countries are importing specialised talent the fastest? Which companies are gaining market share in innovative industries like biotech, based on their recent market performance? Thinking like an economist helps the HR leader find the talent value that can form the centrepiece of a deal.

People in leadership roles - in HR and everywhere else - have much of their time locked up by operational concerns. Thinking like an economist requires stepping back and taking the time to think about strategy. If talent is more important in addressing business issues, and talent is finite, how can it be allocated to generate more value for the business?

When hard numbers can explain or predict what's important to the business, leaders listen. Thinking about talent like an economist, Deloitte says, is not a dehumanising process. It doesn't mean reducing people to numbers. Rather, numbers can help leaders understand how to address the challenge of having the right people with the appropriate skills and competencies at the right place at the right time.

In short, experts say, HR departments have to get out of the mindset of defining their job profile as merely ensuring that the forms are filled out in triplicate; and to pull up people who forget to fill out some insignificant details. For, recent studies have shown that it is possible to establish a clear numerical relationship between good human capital management and enhanced financial performance. Consider, for example, a Hewitt research study, which shows that stocks of the best employers outperform comparable indices and industry performance metrics by over 15 per cent. The annual profit growth of the best employers is also 15 to 200 per cent higher than the industry.



To figure out how to go about measuring HR processes, here are two examples provided by Michigan Business School's professor Dave Ulrich. The first one is AT&T. Apart from tracking economic value added by measuring financial results such as cash flow, profitability and margins, and customer value added by doing continual surveys of both internal and external customers, AT&T leadership tracks people value added, which focuses on two processes - leadership and diversity. The data that tracks how employees perceive the leadership and diversity processes within their business are collected annually for each business unit or division. The scores are calculated as part of a manager's balanced scorecard and are used in calculating salary increases.

The other example is General Electric (GE). The company is concerned about two dimensions of managerial behaviour - performance and values. Performance dealt with the extent to which the manager accomplished financial objectives. And values dealt with the ways in which the manager behaved under the GE Leadership Effectiveness Survey. A manager is evaluated on both counts.

Examples like this show why HR leaders are completely wrong when they say HR development processes can't be quantified.

Shoes for Women

This article is contributed by Vijayshree Srikant an astute Corporate Fashion Columnist and a blogger on dressing trends for Corporate Indian women & men, she believes though from the professional management fraternity has great love for fashion and attire. "Looking good or to make one look good she claims is the right of both men & woman". She practices it and is always on lookout for innovation, attire and fashion to add value to the pretty men & women.

There is a large variety of shoes available for women, in addition to most of the men's styles being more accepted as unisex. Some broad categories are:

- **High-heeled footwear**



Women's high heel pump



High heel sandals

- Is footwear that raises the heels, typically 2 inches (5 cm) or more above the toes, commonly worn by women for formal occasions or social outings.
- Variants include

Stiletto heels



(With a very narrow heel post) and wedge heels (with a wedge-shaped sole rather than a heel post).

Kitten heels

- A kitten heel is a short stiletto heel, 1" high, with a slight curve setting the heel in from the back edge of the shoe. The style was popularized by Audrey Hepburn and recent followers of the fashion include Theresa May, Michelle Obama, and Hillary Clinton.
- Shoes with kitten heels may be worn at work in an office setting by people who wish to wear feminine attire that is still practical. For parties, kitten heels are an alternative for those who find high heels uncomfortable. Further, kitten heels are also worn by teenagers, who may be considered too young for high heels.



- **Mules**

Mules shoes or slippers with no fitting around the heel (i.e. they are backless). Mule is a style of shoe that has no back or constraint around the foot's heel. Mules have a history going as far back as Ancient Rome, even though they were not popularly worn until sixteenth-century Europe. There, mules were bedroom slippers and not worn in public. Through the centuries, mules have changed in style and purpose and are no longer just boudoir shoes but are worn at any time, for any occasion. In addition to Western examples, mules come from cultures such as Turkey and Egypt, and appear in popular culture, from famous paintings to iconic celebrities' shoes.



18th Century Embroidered Mule

18th Century High Heal Mules of Catherine the Great, 1770



Mules decorated in the fashion of the 1980

Early 20th century mule by Pierre Yantorny that is inspired by the east.



A marabou mule similar to Marilyn Monroe and other celebrities worn in the 1950s

- **Slingbacks**

A slingback is a type of woman's footwear characterized by an ankle strap that crosses only around the back and sides of the ankle and heel, whereas a typical strap completely encircles the ankle all the way around it. It typically has a low vamp front similar to that of classic full shoe heels.



Slingbacks can be considered a type of sandal and come in a wide variety of styles from casual to dressy, with heel heights ranging from flat to medium and sometimes high, heel types ranging from as thin as a stiletto to as thick as wedges and they can be both closed or open-toe.

Slingback straps are usually adjustable through a buckle or an elastic segment, allowing the wearer to slip their foot into the sandal easily without the need to make further (or any) manual adjustment to the strap or buckle, while still holding the foot in the sandal relatively securely. The buckle can be made of metal, plastic, or even sometimes stone.

Classic designs include Chanel's two-tone slingback, introduced in 1957 and relaunched in 2015 by designer Karl Lagerfeld.

- **Ballet flats**



It is known in the UK as ballerinas, ballet pumps or skimmers, are shoes with a very low heel and a relatively short vamp, exposing much of the instep. They are popular for warm-weather wear, and may be seen as more comfortable than shoes with a higher heel.

Ballet flats are women's shoes for everyday wear which are similar to/inspired by a women's ballet shoes, with a very thin heel or the appearance of no heel at all. The style sometimes features a ribbon-like binding around the low tops of the slipper and may have a slight gathering at the top-front of the vamp (toe box) and sometimes a tiny, decorative string tie. Ballet slippers can be adjusted and tightened to the wearer's foot by means of this string tie.

Ballet flats are especially popular for women and girls of all ages, being worn as a fashion trend and as a more comfortable alternative to high heels with everything from casual wear to formal wear and everything in between from jeans, shorts, skirt, dresses, shortalls, and leggings. Not all but a number of school allow ballet flats as part of the uniform requirements and many school bands require ballet flats in black as part of the dress requirements for performances

- **Court shoes**



Court shoes are known in the United States as pumps, are typically high-heeled, slip-on dress shoes.

A court shoe (British English), or pump (American English), is a shoe with a low-cut front, or vamp, with either a shoe buckle or a black bow as ostensible fastening. Derivation from the 17th and 18th century dress shoes with shoe buckles, the vamped pump shape emerged in the late 18th century. By

the turn of the 19th century, shoe buckles were increasingly replaced by black bows, which has remained the contemporary style for men's formal wear, leather or patent leather evening pumps ever since. This latter style is sometimes also called a opera pump or opera slipper.

The construction of pumps is simple, using a whole-cut leather top with a low vamp, lined with either quilted silk or plain leather, trimmed with braid at the opening. The full leather sole is either glued onto the bottom, common on cheaper styles, or sewn, as on more costly bespoke styles still made traditionally, using a shallow slit to lift a flap of leather around the edge to recess and hide the stitching. The sole is, as on ordinary shoes, several layers of leather put together. The bow is made of grosgrain silk or rayon, in a pinched or flat form.

For women, pumps with a strap across the instep are called Mary Janes. Pumps may have an ankle strap.



HR Awards 2020 -21

[Click the links for details to enlighten and apply were meeting criteria's](#)



NATIONAL AWARDS FOR **BEST - IN - CLASS** Learning & Development (10th Edition)

8th July, 2021 | Taj Lands End, Mumbai



The National Awards for **BEST-IN-CLASS LEARNING & DEVELOPMENT** - 10th Edition are scheduled on 8th July, 2021 at Taj Lands End, Mumbai. The objective of the awards is to identify and honour Individuals, Teams and Organizations from the Corporate, Education; Public & Private Service Sector, who/that have leveraged learning and development in order to significantly advance workforce productivity and performance.

OBJECTIVES

“WHY BEST-IN-CLASS LEARNING & DEVELOPMENT AWARDS...?”

- Advance recognition of the impact that learning and development have on organizational success.
- Distinguish and acknowledge the impact that talented learning professionals have in cultivating and strengthening organizational capability.
- Recognize the effectiveness, benefits and impact that learning technologies have in the modern learning organization.

ORGANIZATIONAL AWARD CATEGORIES

- Award for Innovation in Learning
- Award for Excellence in content developed.
- Award for Excellence in Customer Service
- Award for Excellence in Outsourcing
- Best use of Social Media for Learning
- Outstanding Contribution to the Cause of Learning
- Best Talent
 - Best Learning Partnership
 - Best Learning Team
- Best New Initiative
 - Best eLearning Adopter
 - Best Deployment of an Learning-Management system
- Best Learning Program
 - Best Behavioural Change
 - Best Compliance
 - Best Environmental
 - Best Induction
 - Best Mentoring
 - Best Occupational Health & Safety
 - Best Organisational & Staff Development
 - Best Special Skills Training
- Green Training Award
 - Learning with the Environment in Mind
- Best in Class Technologies
 - Best Assessment Tool
 - Best Rapid E-learning Tool
 - Best Authoring Tool
 - Best Presentation Tool
 - Best Virtual Classroom
- Best Webinar Solution
- Best Simulation Solution
- Best Services
 - Best Training Provider
 - Best Training Venue
- Best Practices
 - Best E-learning Implementation on a Budget
 - Best Learning Innovation Technology
 - Best Online Learning Solution
 - Best Online Tutorial Training Program
 - Best Coaching / Mentor Training Program
 - Best Compliance Training Program
 - Best Distance Learning Program
 - Best Frontline Management Training Program
 - Best Leadership Training Program
 - Best use of Game Based Learning Technology
 - Best use of Mobile Learning Technology
 - Best use of Video in a Training Program
 - Best Safety Training Program
 - Best Sales Training Program

INDIVIDUAL AWARD CATEGORIES

- Chief Learning Officer of the Year
- Outstanding Contribution to Global Learning
- Learning Leaders of tomorrow Award
- Best Talent
 - Best Learning Leader
 - Best Learning Leader Blog
 - Best Training Manager
 - Young Learning Leader (Age Below 35 Years).
 - Best Instructional Designer
 - Best IT Trainer

CRITERIA

- **ORGANIZATIONAL CATEGORY:** Each entry should be accompanied by write-up of not more than 2700 words excluding attachment; Profile of the company & Brochure; Media write-ups & Interviews as annexure.
- **INDIVIDUAL CATEGORY:** Each entry should be accompanied by personal profile of nominated person; Achievements; Awards & Accolades received; Media coverage; Articles published; Photographs & any other relevant details.

Hosted by



Strategic Partners



CO-ORDINATION OFFICE:

401-403, Prime Plaza Building, S.V. Road, Above TBZ Jeweller, Nr. Asha Parekh Hospital, Santacruz (West) Mumbai - 400054.

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E-mail : secretariat@worldhrdcongress.com

Website : www.worldhrdcongress.com

The Organizers reserve a right to alter or change the program design without assigning any reason whatsoever.







NATIONAL AWARD FOR EXCELLENCE IN TRAINING & DEVELOPMENT

8th July, 2021 | Taj Lands End, Mumbai

INTRODUCTION :

The National Award for Excellence in Training and Development is organized by the Human Resources Development Management Committee of the World HRD Congress. It is the only award that gives public recognition of achievements in training and development to individuals as well as companies, whether large or small and whatever the nature of their businesses or services.

INDIVIDUAL AWARD CATEGORIES :

- Distinguished Trainer Awards
- Outstanding New Trainer Awards
- Training Leader of the year
- Hall of Fame Award
- Trainer of the Year
- Content Developer of the year
- Young Training Leader
- Chief Training Officer of the Year
- Chief Development Officer of the Year

ORGANIZATIONAL AWARD CATEGORIES :

- Best Development Program in Public Sector for Top Management
- Best Development Program in Public Sector for Middle Management
- Best Development Program in Public Sector for Workers
- Best Training Program run by an NGO for Internal Communication and Development
- Best Private/Commercial Public Programme
- Best Training Partnership with External Vendors
- Best Coaching Programme
- Best Mentoring Programme
- Best Change Management Initiative or Program
- Best Sales Development Programme
- Best Leadership Development Programme for Top Management
- Best Leadership Development Programme for Middle Management
- Best Leadership Development Programme for Workers
- Best Contact Centre Programme
- Best Apprenticeship Programme
- Best Operational Management Programme
- Best Organisational Development (OD) Programme
- Award for Independent Training Consultancy Organisation
- Training Provider of the Year
- Best Use of Technology for Training
- Training Company of the Year
- Excellence in Training & Development Award. An Overall Award for Best Results Based Training
- Best Practice in Learning Transfer for Improving Business Bottom Line
- Award for the Most Innovative Use of Training & Development as an HR Initiative for OD
- Innovation in Learning Services
- Award for Learning Technologies Solution
- Excellence in Content Development Award
- Excellence in the Production of Learning Content
- Best Education Training Campaigns & Programs
- Best Custom Built Content
- Best Training Initiative for:
 - Banking Sector
 - Insurance Sector
 - Infrastructure Sector
 - Consulting Sector
 - Automobile
 - Pharmaceutical
 - Hospitality
 - Manufacturing
 - BPO
 - PSU
 - FMCG
 - Retail
 - Healthcare
 - Financial Services
 - IT & Software
 - Logistics
 - Telecommunication / Mobile
 - NGO / Associations

OBJECTIVES OF THE AWARD

- To give due recognition to HRD professionals and trainers for their achievements.
- To help improve the quality of training and development generally by giving examples of good training and development and by sharing experiences.
- To continue to improve the extent to which training and development meets business needs, establishes
- Direction and contributes to the success of the business/organization through improving the performance of employees.

BENEFITS TO COMPANIES

- The Award will strengthen the reputation of the company within the field of training and development
- And in the business community at large.
- The winners will be allowed to use the award logo on their stationery, promotional literature and in advertising.
- The Award will provide an excellent opportunity for publicity by the winners.
- The Award could be used as an aid to recruitment or employer branding.

BENEFITS TO HRD PROFESSIONALS & TRAINERS

- The Award offers HRD professionals and trainers the opportunity to have their efforts better recognized by their organizations, peer professionals and the community.
- The Award will provide additional motivation to HRD and training professionals to extend their efforts.
- The Award will help senior management better understand the value HRD professionals and trainers can bring to improve corporate results of the business/organization.

CRITERIA

- **Organizational Category:** Each entry should be accompanied by write-up of not more than 2700 words excluding attachment; Profile of the company & Brochure; Media write-ups & Interviews as annexure.
- **Individual Category:** Each entry should be accompanied by personal profile of nominated person; Achievements; Awards & Accolades received; Media coverage; Articles published; Photographs & any other relevant details.

FOR MORE DETAILS CONTACT

CO-ORDINATION OFFICE:
401-403, Prime Plaza Building, S.V. Road, Above TBZ Jeweller, Nr. Asha Parekh Hospital, Santacruz (West) Mumbai - 400054.

Mobile : + 91- 99300 28431 **Email :** secretariat1@worldhrdcongress.com
Website : www.worldhrdcongress.com

NOTE

- Participation Companies are required to settle the participation fee before the entry deadline to make it eligible for it to go through the Jury Round as a part of the process itself.
- The Entry Fee is Non - Refundable. Entries once sent cannot be withdrawn under any circumstances.
- The organisers reserve a right to alter or change the program or its content and title without assigning any reason whatsoever.
- (The Jury will evaluate each entry & will decide on winners. The decision of the Jury is final & binding)





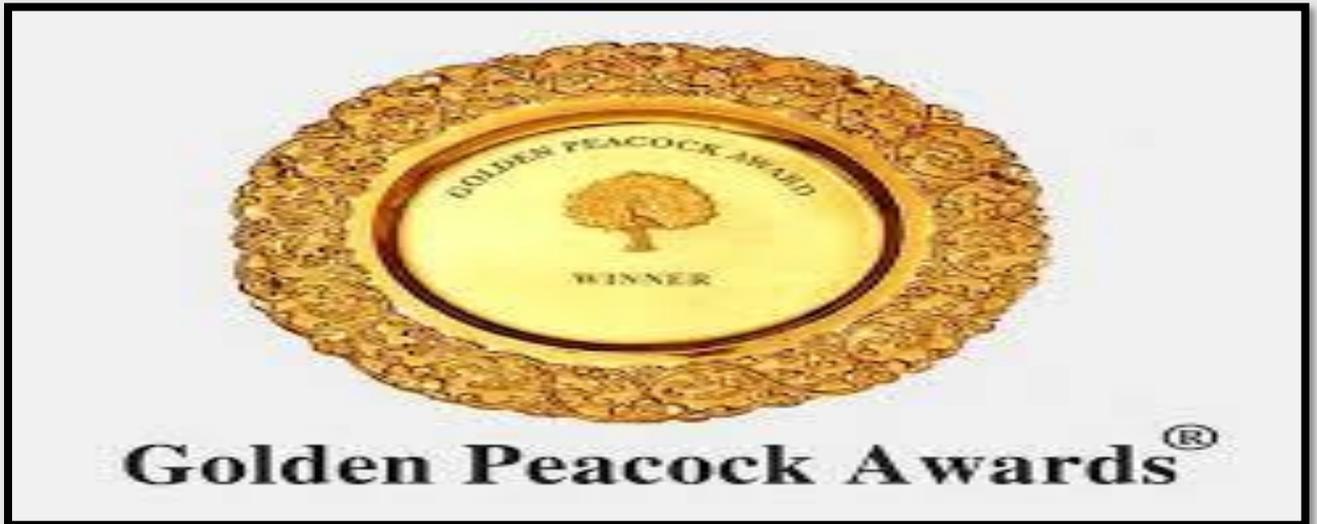


<https://www.shrmiac.org/awards.html>

India HR Summit & Awards

08-09 July 2021

<http://indiahrsummit.com/>



<https://goldenpeacockaward.com/awards/hr-excellence-award.html>



<http://www.peoplefirstltd.org/hrexcellenceawards/>



<https://www.hrexcellenceawards.com/>



<https://www.ahri.com.au/awards/>



<https://stevies-sage.secure-platform.com/a>

Deep Breathing - YouTube Video



By Dr. Richa Bhargava-India's leading Motivation, Spiritual Coach and Healer, Founder at by Dr Richa's Success Solutions

Deep Breathing Part -1, The right way to do it

<https://youtu.be/Is4RoKgGqOk>

Deep Breathing Part-2, Abdominal breathing are you doing it right?

<https://youtu.be/Wzy5m-nL5M8>

Subconscious Mind Power - YouTube Video

By Dr. NS Neelakandan-Freelance Trainer, Coach, Psychologist, Counsellor & Psychotherapist Dr. Neel's Healing Center

अवचेतन मन की शक्ति से जीवन निर्माण करें | प्रार्थना | Audio | Hindi |

https://www.youtube.com/watch?v=QPoRc_Q0nOo



Motivation Tips

Create your Own Preamble

(Revised with new pointers added)

This article is contributed by Dr. Ravindra Pratap Gupta-CMD, Aviyana Group. The thought process goes as such that as we are born, we live in this world along with spending good & bad times we go from here one day. Some achieve greatness and impact the society and nation along with they themselves setting standards that impact all connected with them

Think why the two individuals differ in achievements.

The probable answer is the clarity of goals and objectives with mission and vision statements along with set of guiding principles.



When country has a constitution and has a preamble why can't an individual have the same for him with guiding principles that can help him achieve his mission and vision in life.

Here is a small attempt exemplified below. Do create your own preamble taking clues and live the life on those principles to contribute for self, near and dear ones, society & nation.

My Preamble

- **POSITIVE** - Think positive in all circumstances
- **HOPEFULL** - That best is yet to come and will surely come
- **BECOME ENTHUSIASTIC** - By Think Enthusiasm, Act Out Enthusiasm, Talk Enthusiasm & Preach Enthusiasm
- **BELIEF & TRUST** - In self & God
- **HAPPY** - In all circumstances with accepting gods wishes
- **BE THANKFUL TO GOD** - For giving all that is presently and in future
- **FAITH** - In my own capabilities
- **CONFIDENCE** - In thoughts & action

- **LISTEN TO CONSCIENCE** - Doing right or wrong
- **THINK BEFORE** - Before taking a decision think the long-term consequences
- **LOVE, RESPECT & GRATITUDE** - For all people connected
- **TREAT PEOPLE CONNECTED NICELY** - Under all circumstances
- **PRACTICE GENTLENESS & FRIENDLINESS** - That are stronger than fury & force
- **IMBIBE EMPATHY** - With a constant listening and learning people
- **BE SENSITIVE** - With our words and actions, think how the other person may feel before we say or do something
- **APOLOGISE** - For the mistakes committed with heart to improve
- **FORIVE & FORGET** - The ills or bad episodes and move on
- **NO ANGER**-Not to lose temperament or be angry preserving mental peace & mental control
- **NOT TO SHOUT** - Keep pitch in control
- **KEEP COOL** - Not react spontaneously
- **NO WORRY** - To avoid unnecessary worry
- **FEARLESS** - Not to fear any situation as God is with me
- **NOT TO BE ANXIOUS** - Avoid anxiety
- **UNDERSTANDING** - Be understanding with taking time
- **NO BACKBITTING** - To not bite back any one
- **TRUSTING PEOPLE** - Who are associated with you
- **NO EVY** - For any one success or riches
- **NO HATRED** - For any one in life
- **EAT LESS, SPEAK LESS** - To be more balanced
- **WORK MORE SMARTLY** - To be more productive
- **CLEAR EXPECTATIONS** - From the start
- **SEEK TO UNDERSTAND & THEN BE UNDERSTOOD** - With consideration & courage

- **ALWAYS LOOK FOR WIN-WIN** - Formula for both sides
- **PERCEIVE PEOPLE** - See good & bad, choose to focus on good & neglect the bad.
- **INVESTIGATE THE TRUTH** - Knowing ugly side also not to harm anyone
- **MAINTAIN RELATIONS** - Not to spoil relations for payment
- **SPEND RATIONALLY** - Only what is needed or required
- **HELP POOR & NEEDY** - Ensure if can help any poor and needy
- **BE PUNCTUAL** - Respect other & self for being on time or keeping delay informed
- **COMMITMENT** - Staying true to the commitment made
- **BE TRUTHFUL** - In most situations unless it is for general or social good
- **TURN SETBACKS TO COMEBACKS** - With Plus Factor of Positivity & Creative Efforts

COMMITTED TO

- Conserve Electricity & Water & not waste Food
- Not to have ego
- Connect with near & dear ones regularly as possible
- Take care of family needs as much as possible
- Let the other person do more talking

My life should be Meaningful, Happy and Satisfying for Self, Family, Team, Clients, Friends, Supporters, Society & Nation.

Persistence will make me disciplined human being, I shall never lose hope, confidence, with the ability to do all I need to do to lead a fulfilled life.

I believe in having a positive frame of mind can help overcome extremely bad situations.

As a leader I must always remain calm and should not take decisions under stress.

I strongly believe in giving the best in whatever we do and having faith in oneself.

Adopting a leadership style which develops the people to the level they need not have leaders to guide them.

Employees are one of the most important drivers of growth.

My Mantra for employee is - delight focus on 5P's.

- **People**
- **Pride**
- **Passion**
- **Processes**
- **Performance**

Success for any organization is its people

What differentiates most successful people from less successful people is the experience with which they convert time in to experience.

TMRR - Target, Measure, Review & Reflect is the catalyst for converting time in to experience with the presence of learning model and the will to improve. Having a target for the activity, measuring the actual performance and then reviewing the performance why it was the way it was - that is the learning model that I need to employ in each and every activity to catalyse and convert my time and activity in to experience & Reflect How it could be done better? - the algorithm called TMRR - the most effective learning model at work. TMR should enhance learning with increased productivity

To focus Circle of influence on things that I can control and do better with my strengths and thus increase my circle of influence and reduce my circle of concern. The Circle of concern I will less focus unless unavoidable then partnering or coaching or mentoring and if required to do self.

Will use rock and sand principle. Rocks as priorities first and sand the less ones later.

For motivating and inspiring everyone, it's my duty to lead by example. True leader never gives commands to his team but lead by doing things what he wants others to do.

To the important Plus Factor add enthusiasm, intellectual competency, as well as sound spiritual thinking and you have got an unbeatable combination. You have the makings of somebody special.

Will focus on Pristine Honesty what feel should be right then going by Majority honesty.

Neither would be optimist nor pessimist but possibilist.



Health News

[\(Click the news tagline to open in browser for details\)](#)

National



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[Coronavirus vaccine: Does the vaccine still build immunity even if you don't have side-effects?](#)





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[Coronavirus mRNA vaccines and heart inflammation: What do we know so far](#)

[Coronavirus vaccination: Why do you experience a sore arm after your COVID-19 vaccination?](#)



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[Coronavirus vaccination: Should you get vaccinated when you are sick or suspect coronavirus symptoms?](#)

[Coronavirus: What makes mRNA vaccines better than traditional vaccines?](#)



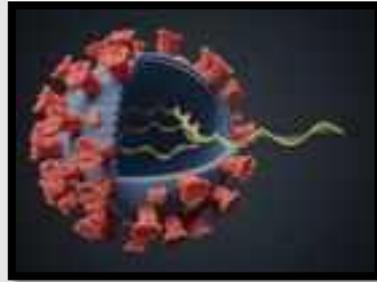
[Coronavirus: Vaccines key solution to fight third wave of COVID, say experts](#)

[WHO's alert on Delta+ variant: AIIMS director address some important questions](#)



[Coronavirus Delta variant: How effective are COVID-19 vaccines against the newest Delta variant?](#)

[Coronavirus: New COVID variants to watch out for apart from Delta Plus, according to health experts](#)



[Coronavirus prevention: What you can do to protect yourself from Delta Plus variant, as per experts](#)

[Coronavirus: New Lambda variant detected in the UK; here's everything you need to know](#)



[The third wave of COVID-19 can be stopped, says the government. Here's how](#)

[How to improve your gut health after recovering from COVID-19](#)





[Coronavirus recovery: Doctors explain how soon you can go back to your pre-COVID workout routine](#)

[COVID-19 screening: New test can detect COVID-19 by using swab samples from cellphone screens](#)



[Coronavirus prevention: Know what you can and can't do post COVID vaccination](#)



International

To Get Ahead of COVID-19, the Biden Team Will Follow the Science

<https://www.globalhealthnow.org/2021-01/get-ahead-covid-19-biden-team-will-follow-science>

In Bangladesh, Plenty of Vaccines but Few Takers

<https://www.globalhealthnow.org/2021-04/bangladesh-plenty-vaccines-few-takers>

In Mexico, Vaccines Arrive, but Cases Rise

<https://www.globalhealthnow.org/2021-04/mexico-vaccines-arrive-cases-rise>

[Coronavirus FAQ: I'm Vaccinated And Confused. Do I Need To Mask Up Or Not?](#)

[Protecting The Immuno-Compromised Against COVID Could Be Key To Ending The Pandemic](#)

[COVID-19 Outbreaks Across Australia Ramp Up Pandemic Restrictions](#)

[Coronavirus FAQ: I've Been Vaccinated. Do I Need To Worry About Variants?](#)

[New COVID-19 Outbreaks Are Driving Some Places Back Under Lockdown And Behind Masks](#)

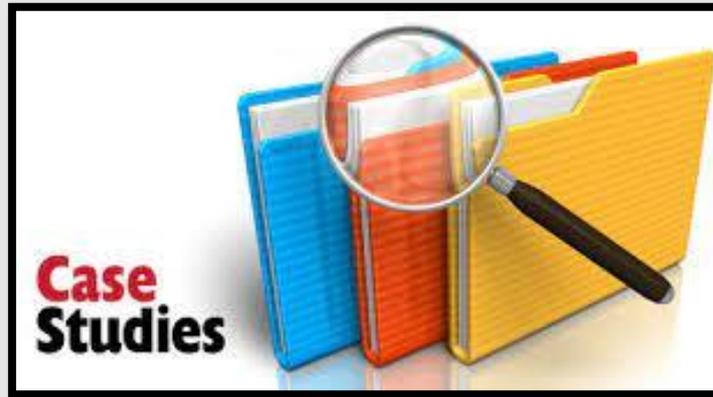
[Opinion: Vaccine Hesitancy In The U.S. Is A Peculiar Privilege](#)

[Fauci Warns Dangerous Delta Variant Is The Greatest Threat To U.S. COVID Efforts](#)

To Get Ahead of COVID-19, the Biden Team Will Follow the Science

<https://www.globalhealthnow.org/2021-01/get-ahead-covid-19-biden-team-will-follow-science>

Case Studies in HR



Paid Version

https://store.hbr.org/search.php?search_query=HRM§ion=product

<https://www.icmrindia.org/case%20volumes/Case%20Studies%20in%20Human%20Resource%20Management%20Vol%20I.htm>

Open Source

<https://www.shrm.org/certification/for-organizations/academic-alignment/faculty-resources/Pages/Case-Studies.aspx>

HR Quiz



<https://www.shrm.org/resourcesandtools/pages/test-your-hr-knowledge.aspx>

<https://www.gkindiaonline.com/group/General-Knowledge/Human-Resource-Management>

<https://scholarexpress.com/multiple-choice-questions-mcq-with-answers-on-human-resource-management-hrm-set-4/>

Employers' Opinion & Employees' Views

These are purely the opinion of Industry Leaders. Certain names have been kept blank of request of opinion givers

With third wave looming, the economic distress already faced by individuals and organisations, now that patience is eroding and most people will resist further lockdowns.

Mr. _____

President

Leading Industries Association

Government needs to vaccinate the youth on priority if it wants the nation to bounce back fully with biggest vaccine producing nation and less than 5% of total population vaccinated is a cause of concern.

Ms. _____

HR Head

Leading Appliances Company

With testing rates reduced and self-testing kits available, yet COVID fear is in people's mind. The fear is of inconvenience and self-isolation due to quarantine rules that is affecting mental health as when someone gets cough, cold or fever.

Dr. _____

CMD

Leading Health Institute



Employee's Opinion

These are purely the opinion of Employees representing companies in India. Certain names have been kept blank of request of opinion givers

Though we got increments last year seeing the business turmoil, we fear with third wave fear looming, will the companies be generous enough not to cut cost with reduced or feezed pay.

Mr. _____

Middle Management Employee

leading HR Company, Navi Mumbai

I had been given an option of office or WFM. After evaluating the situation felt WFH can never match Work from Office as WFH from past many months had been facing zoom fatigue happy to see hybrid model of alternate days office visit given by our company.

Mr. _____

Technical Lead

IT Industry, Bangalore

Thanks to vaccine on priority for health and frontline workers and aged population, hope government vaccine younger people against COVID who have been among the maximum victims of second wave of COVID.

Mr. _____

Operations Manager

Leading Tertiary Care Hospital



E-Mail Box/ Suggestions



We would request readers to mail their suggestions on aviyanatimes@gmail.com, connect@aviyanaventures.com.

Our endeavour would be to carefully examine each suggestion and implement as possible to make the viewer experience interesting in times ahead through our other issue of Aviyana Times.

Soon all editions will be downloadable from our weblink www.aviyanatimes.com



Courtesy

THE AVIYANA TIMES - AN EXCLUSIVE QUARTERLY HR NEWS MAGAZINE

An Initiative of



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Payroll, Background Verification,**

**Labour Law & HR Compliances, Business Coaching, Training & Development &
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REGIONAL OFFICE-NORTH: Aviyana House, 301-A, Mansingh Palace, Turab Nagar Crossing, Ambedkar Road, Ghaziabad-NCR-201001, Uttar Pradesh.

REGIONAL OFFICE-SOUTH: Aviyana House, ARS Arcade - 707 Akashvani Road, 4th phase, Yelahanka New Town, Bengaluru - 64, Karnataka

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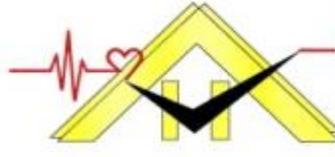
Offer's & Promotion's



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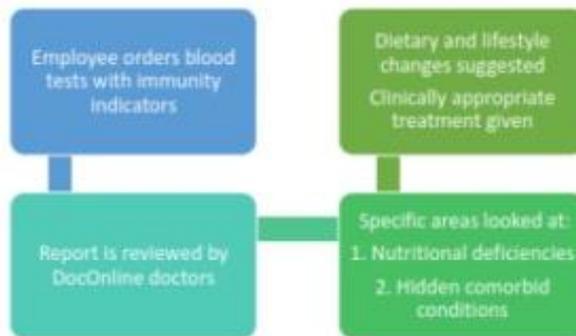
A Comprehensive Solution & Services for Corporate to Protection & Prevention in COVID-19

Employee Risk Assessment

One time assessment by DocOnline doctor

- if an employee has COVID 19 related symptoms
- If an employee has any other factors which might prohibit from coming to office

* Also RT-PCR tests available for COVID 19 virus is advised only as mandated by ICMR rules.



Employee Immunity Assessment

- It has been proven in studies that people with low immunity have a worse outcome if they get infected by COVID-19.
- We need to give the employee a fighting chance against the virus.

Blood test includes

- Complete blood count , • Liver Function Test, • Kidney Function Test, • Diabetes Screening, • Cholesterol Test, • Vitamin D, • Vitamin B12, • Thyroid Function Test, • Iron Studies

Medical Room at workplace

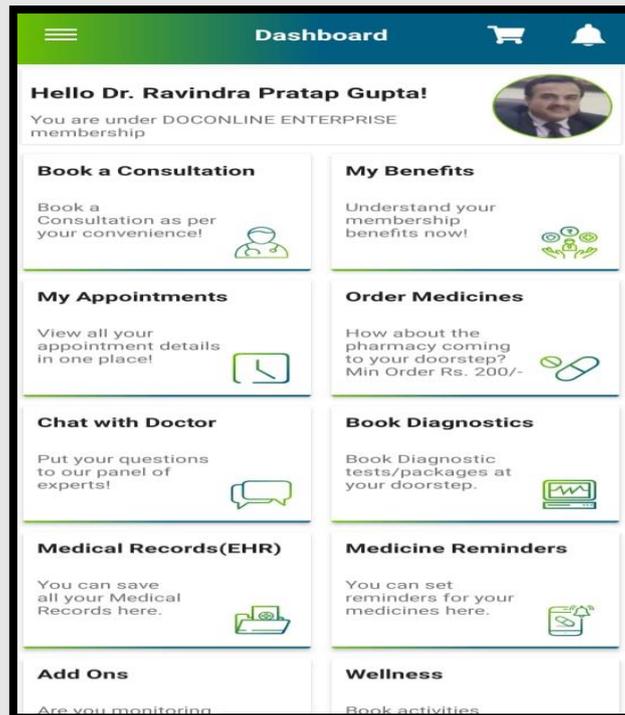
- To address health issue of employees at the workplace.
- Manned by a Paramedic staff
- POC devices to capture vital signs of the employee.
- Daily health risk assessment by the paramedic.
- Can be used as an isolation room in case someone at the organization develops COVID related symptoms at work.
- Health kiosk will connect the employee with a DocOnline doctor for consultation.



Corporate Medical Insurance:

We can help you with best quote so please contact us with employee name & DOB. (As per MHA revised guidelines on 15 April 2020 Medical insurance has been mandatory for all employees.)

Aviyana Helthcare Pvt. Ltd., Aviyana House Office No-609, Parth Solitaire Commercial Complex Plot No-2, Sector-9E, Near D-Mart, Opp. Dominos & above ICICI Bank Kalamboli, Navi Mumbai - 10218. Email: aviyanahealthcare@gmail.com, www.aviyanahealthcare.com
contact Us: 8779101817, 8779102007



DOCONLINE – www.doconline.com

Unlimited Tele-consult Annual Package

UNBELIEVABLE BUT TRUE - WHAT BEST GIFT CAN YOU GIVE TO YOUR EMPLOYEES AND THEIR FAMILIES IN NEW YEAR 2021 IN PANDEMIC TIMES?

Aviyana Healthcare Pvt. Ltd. India's leading healthcare major in joint Collaboration with Global leader in Tele-Medicine DocOnline AG Sweden launches India's most affordable telemedicine package

-AFFORDABLE GUARANTEE

Get unlimited tele/video/chat consult for whole year by specialist Dr's round the clock with mobile app, web support and call centre support to schedule appointment.

Corporate person and his three blood relatives covered as a part of package consultation along with dependent senior members included.

Order medicines from app and web portal on huge discounts.

Order laboratory tests packages on discounts from reputed laboratories.

Health update sessions on important disease tailor made as per corporate wishes.

Do write to us on aviyanahealthcare@gmail.com for customised quote mentioning the number of employees.

U can also WhatsApp your name, no of licenses required and email ID for quote and demo schedule on 9004857376, www.aviyanahealthcare.com



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www.sindhucon.com

HEALTHCARE PRICELIST

25/05/2020

Medical Grade Certified Products

Highest Quality standards maintained

All India Doorstep delivery Available.

**All payment methods accepted:
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Transport extra
Payment terms **100%** advance

HAND SANITIZER



- 5 liter packing
- 4 pcs per carton
- 80% alcohol, 1.5% glycerin.
- + hydrogen peroxide
- US FDA & WHO Formula
- Kills 99.9% germs

QTY LITERS	PER LITER	PER 5 LITERS	GST 18%	TOTAL 5 LITERS
5	190	950	171	1121
20	180	900	162	1062
60	170	850	153	1003
120	160	800	144	944
480	150	750	135	885

PROTECTIVE FACE MASK



- 3 Ply mask
- Waterproof
- Does not burn
- Stitched elastic loop
- Triple Layer protection
- Non Woven
- Spun bound filter
- Disposable

QTY	PER PIECE	TOTAL	GST 12%	TOTAL
100	8	800	96	896
200	7.5	1500	180	1680
500	7	3500	420	3920
1000	5	5000	600	5600
5000	4.5	22500	2700	25200
10000	4	40000	4800	44800

FACE SHIELD



QTY	PER PIECE	TOTAL	GST 18%	TOTAL
5	80	400	72	472
10	60	600	108	708
20	55	1100	198	1298
50	50	2750	495	3245
100	45	4500	810	5310

- 400 micron thick
- Polycarbonate
- Very tough
- Padding for comfort
- Elastic Band easy fit
- Reusable
- Anti Fog
- Unisex design
- Easy to sanitize (washable)
- Product prepared to fit over spectacles and face mask
- Easy to wear and comfortable
- Lightweight plastic with clear view
- Covers: Eye, Mouth & Face
- Universal face protective visor for eye & head protection



Marketed By: Aviyana Healthcare Private Limited, Navi Mumbai, Maharashtra 410218
www.aviyanahealthcare.com I 9004857376

Covid19 Supplies

- 1) PPE (Personal Protective Equipment) Kits :
PPE kit (with tape), PPE kit (without tape), protection kit
- 2) Mask : **3ply mask, N95 Masks**
- 3) Gloves / Goggles / Face shield : **Nitril Gloves, Goggles, Face Shield**
- 4) Hand Sanitizer: **100ml, 500ml , 5000ml**
- 5) Automatic Sanitizer Dispenser
- 6) Infrared Thermometer

Special Rates For Corporates



Authorised National Distributor

Aviyana Healthcare Pvt. Ltd.
Aviyana House-609, Parth Solitaire,
Plot No-2, Sector - 9E, Kalamboli,
Near D-Mart, Opposite Domino's,
Navi Mumbai-410218, Maharashtra
Email: aviyanahealthcare@gmail.com ,
Contact No : 9004857376

UNK
ENTERPRISES



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Replace Your ordinary door mat with Footwear Sanitization Station

US CDC
(Centre for Disease Control & Prevention)
Claims that shoes could be highly effective carriers of pathogen's



MRP. Rs.7999/-

Aviyana Special Discounted MRP. Rs.3499/-

+ Delivery Charges



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Very useful for all sort of places Commercial Premises, Offices, Hospitals, Industrial Premises, Housing Societies, Individual Homes, FMCG, Pharma Companies & Hotels.

Authorized Distributer
M/s. Aviyana Healthcare Pvt. Ltd.
Aviyana House 609, Parth Sollaire, Plot No.02,
Sector 9F, Kalmboili, Navi Mumbai 410218, Maharashtra.

To know more
Email Id: aviyanahealthcare@gmail.com / Contact No.9004 857 376



Welcome your Guest





FOOTWEAR SANITIZATION STATION

Sanitize Footwears effectively Before entering your premise

Do not allow germs/bacteria's/viruses get ride in your premises



FOOTWEAR SANITIZATION STATION




Designed for effectively deliver sanitizer to the bottoms of footwear



Let Visitors Sanitize their Footwear effectively Before entering in your premise



FOOTWEAR SANITIZATION STATION



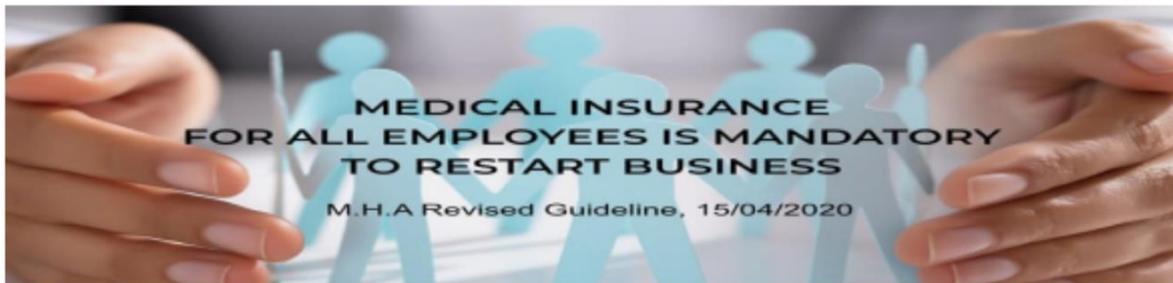
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Aviyana Finance - JV Partner renewbuy.com
A Division of Aviyana Ventures Pvt. Ltd

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- 1** Register your SME
Download Form
- 2** Get best quotes based on number of employees
- 3** Make online payment. Your employees are covered.

OUR SERVICES

Life Insurance, Health Insurance, Motor Insurance, Fire Insurance, Property Insurance, Corporate Group Insurance.

FOR PROPOSAL / MOU CONTACT:

Email: connect@aviyanaventures.com,
aviyanaventures@gmail.com

Contact No/WhatsApp No: 9004857376

Weblink:

For Health Insurance Policies click
<https://www.renewbuy.com/health/cse/EI00132440>

For Motor Insurance Policies click
<https://www.renewbuy.com/cse/EI00132440>

HEAD OFFICE-WEST: Aviyana House, 609-Parth Solitaire Commercial Complex, Plot No-2, Sector-9E, Kalamboli, Roadpali, Near D-Mart, Opposite Dominos & Above ICICI Bank, Navi Mumbai-410218, Maharashtra

REGIONAL OFFICE-NORTH: Aviyana House, 301-A, Mansingh Palace, Turab Nagar Crossing, Ambedkar Road, Ghaziabad-NCR-201001, Uttar Pradesh.

REGIONAL OFFICE-SOUTH: Aviyana House, ARS Arcade - 707 Akashvani Road, 4th phase, Yelahanka New Town, Bengaluru - 64, Karnataka

Our Presence India: Mumbai, Pune, Delhi, Calcutta, Bangalore.

Overseas: Dubai, Thailand, Nepal

Aviyana Finance - JV partner renewbuy.com - India's leader insurance aggregator platform with all insurance policies under one roof at most competitive price.

For taking New Health Insurance Policies or renewing old policies visit the link
<https://www.renewbuy.com/health/cse/EI00132440>

For New Car & Bike policies or renewing old motor insurance policies visit the link
<https://www.renewbuy.com/cse/EI00132440>

MHA Guideline for mandating Employee Insurance for all

Dear All company owners and HR's the industry is opening with easing lockdown but you would be missing the most important MHA guideline that mandates medical insurance for all employees irrespective of size of the corporate.

Look Annexure II, Point 5

Avoid troubles as doing business in India is not so easy, small negligence can prove heavy.

Do Provide the details for best insurance quote

Company Name:

Type of Business:

No of Employees:

Employee Name:

Employee Date of Birth:

Contact

Ms. Ashwini Thorat

National Key Accounts Coordinator

For-RenewBuy Insurance Brokers

Cell No: +91, 8779102007, 8779101817

Email @ office.aviyana@gmail.com



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Contact No/WhatsApp No: 9324190698, 8779102007
Weblink: www.aviyanahrsolutions.com,
[linkedin.com/in/ravindrpratapgupta](https://www.linkedin.com/in/ravindrpratapgupta)

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REGIONAL OFFICE-NORTH: Aviyana House, 301-A, Mansingh Palace, Turab Nagar Crossing, Ambedkar Road, Ghaziabad-NCR-201001, Uttar Pradesh.

REGIONAL OFFICE-SOUTH: Aviyana House, ARS Arcade - 707 Akashvani Road, 4th phase, Yelahanka New Town, Bengaluru - 64, Karnataka

Our presence INDIA: Mumbai, Pune, Delhi, Calcutta, Bangalore

Overseas: Dubai, Thailand, Nepal

Aviyana Academy

Learning & Development

Experientia – A joint Ventures between Aviyana HR Solutions & Edumaan Training Services LLP.

Fact that all organisations need Learning & development as an ongoing process. Find the value add trainings brochure by Aviyana HR Solutions & Edumaan Training services LLP. Mail us your interest on connect@aviyanaventures.com or call us on 9004857376.



https://www.linkedin.com/posts/ravindrpratapgupta_learning-development-activity-6751380881048387584-rrZw

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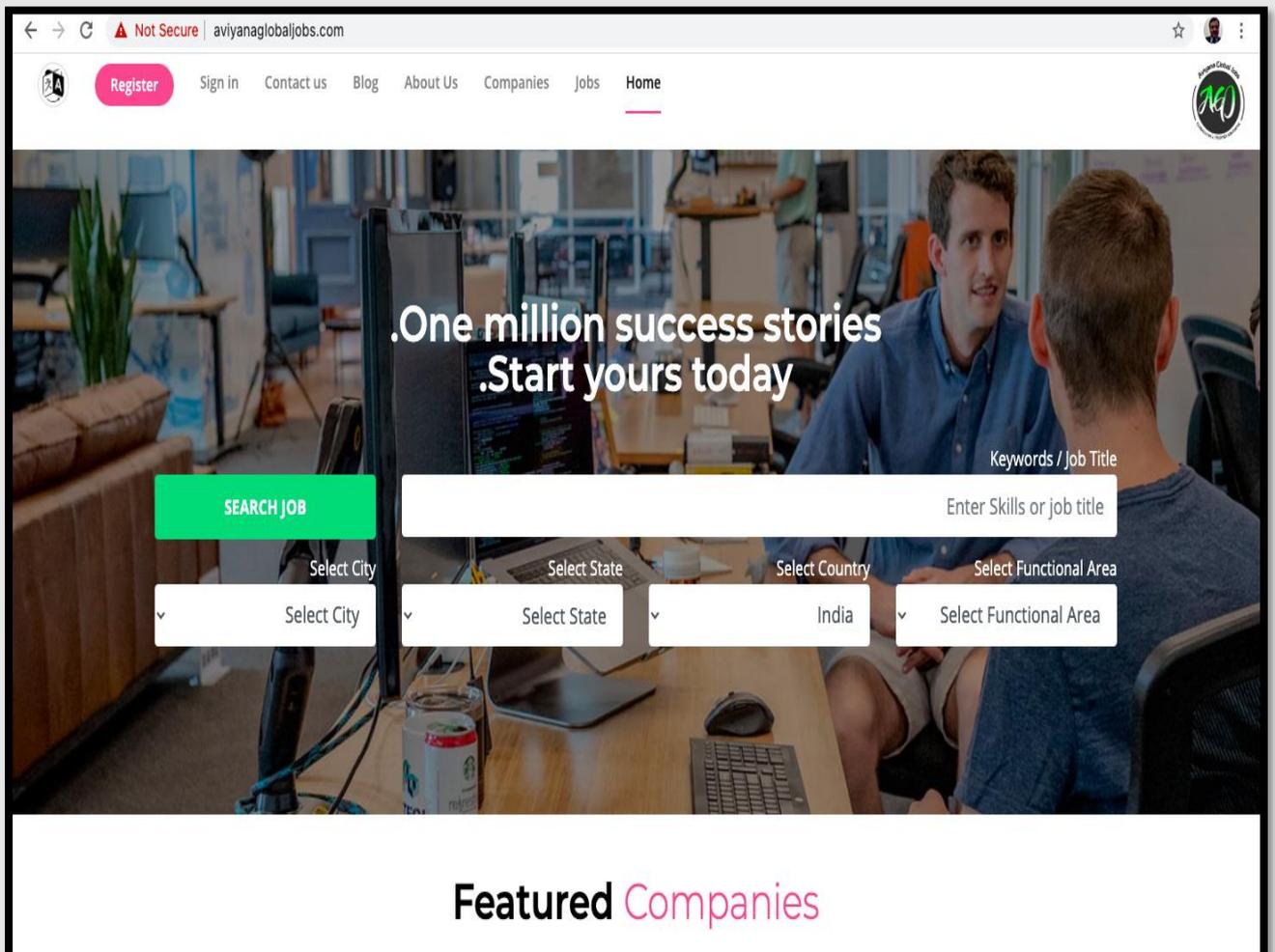
**Platform for Business Acceleration & Growth for
Corporates, Government & Academic ecosystem**

https://www.linkedin.com/posts/ravindrpratapgupta_organisational-building-transformation-activity-6751380761674321920-jSh6

www.aviyanaglobaljobs.com

Aviyana Global Jobs is a recruitment portal of Aviyana Ventures Pvt. Ltd. The company was incorporated in India 2015 and is diversified in various verticals.

Aviyana Global Jobs aims to provide a platform for Employers, Job Seekers, Recruitment Agencies and Prospective Interns to share their requirements on a global platform and get them fulfilled in the best possible way. The company wishes to keep the job portal as easy as possible to navigate and all joining the portal find it a value add in their addition and search of the requirements.



While researching various job portals the team felt to keep the portal as simple as possible yet meeting the global standards.

Since this portal aiming at International Market as world being globalized will find a great opportunity to tap the potential of the World Market.

MedBrand-India's First Mktg & Branding Co. in Healthcare

Healthcare marketing & branding is a big concern as not many media agencies specialize in healthcare and each healthcare set-up is unique in a way servicing a particular specialization or catchment area.

Dr with years of experience we have successfully set-up MedBrand the vertical of RPG Ventures in 2014 (now renamed as Aviyana Healthcare Pvt. Ltd.) to get you the best healthcare marketing & branding planning and implementation at your doorsteps with cost efficiency matching results.

medBRAND
BRANDING HEALTHCARE

OUR TEAM

DR RAVINDRA PRATAP GUPTA
A versatile healthcare professional with over 20 years of proven track record in Healthcare Sector.

JAYPRAKASH M NAIR
Branding professional with over 12 years of experience in Healthcare Sector.

KUS BASHI
An HR Professional with over 25 years of experience. Has been associated with recruitment, training and development.

SALLI SABNIS
A Healthcare Professional with verifiable success year after year with more than 17 years of experience in Pharmaceuticals, Bio-technology & Life sciences Company's of repute.

OUR SERVICES

SALES & MARKETING SUPPORT
Healthcare Sales and Marketing requires a different tact and people whether promoting a Dr, Hospital or even as CME's, a proper strategy with implementation needs to be put in place.

BRANDING SUPPORT
Brand Positioning plays important part for making the brand a big success. Small but planned steps can ensure success.

FOR ENSURING THE SAME WE PROVIDE THE FOLLOWING SERVICES:

- Logo designing (Corporate Identity)
- Stationeries (visiting cards, letter heads, receipts, etc.)
- Planning, creative development, designing and printing

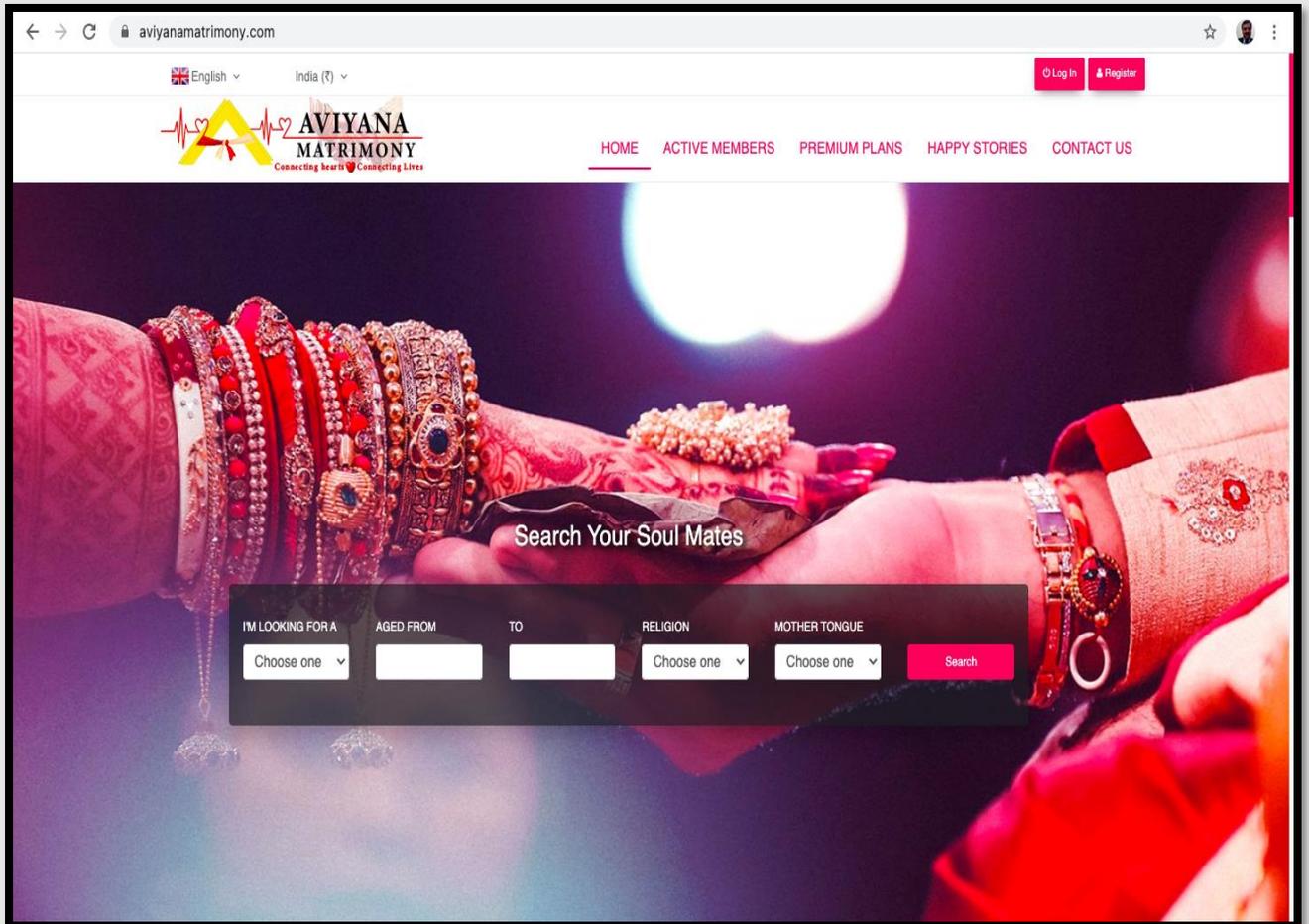
Our marketing & branding services are for healthcare setups as

- Specialty Clinics
- Super-specialist Visiting Consultants
- Pathology Services
- Diagnostic Services
- Wellness Centre's
- Nursing Homes
- Tertiary Care Hospitals
- Alternative Medicine Specialized Centre's

Contact for customised quote Ms Mahima Handa: 9825294584 or Dr Ravindra Pratap Gupta: +919324190698, mail on aviyanahealthcare@gmail.com

Aviyana Matrimony

Marriages may be made in heaven, but weddings have to happen first. Click the link to register www.aviyanamatrimony.com





Being an employer is a tough choice and taking care of employees whether it is their health while giving them COVID Precautions/Care/Insurance or timely or delayed salaries when business was in bad shape is a gesture many employees would never forget and felt as **Corporate Being Caring.**

What more can be added to this care? We at Aviyana brainstormed.

Aviyana Healthcare Pvt. Ltd. being a global conglomerate headquartered in Navi Mumbai has embarked upon to add value to your already existing employee care & benefits that you are providing by giving a value-add health gift

Immunity Booster & Consultation Annual Package

Corporate Care Immunity Booster Gift Pack

The kit comes with a monthly dose of immunity increasing medicines a must in pandemic times that can be taken with proper prescription by corporate employee with unlimited consulting - online tele-medicine annual subscription of DocOnline. The subscription per corporate employee has another advantage offer i.e., includes his 3 family members and dependent parents for unlimited tele-consults in a year, so that health is not a concern for him and his family in difficult Pandemic Times.

<https://drive.google.com/file/d/1zqQ7S4VzvIDJImp1cQuLqcFjWZ1a7wV7/view?usp=sharing>



National HR Awards

14th May 2022

At India Habitat Centre, Near
Air Force Bal Bharati School,
Lodhi Road
Lodhi Estate, New Delhi

International HR Awards

04th September 2021

At Holiday Inn, Silom Road,
Bangkok, Thailand

2020



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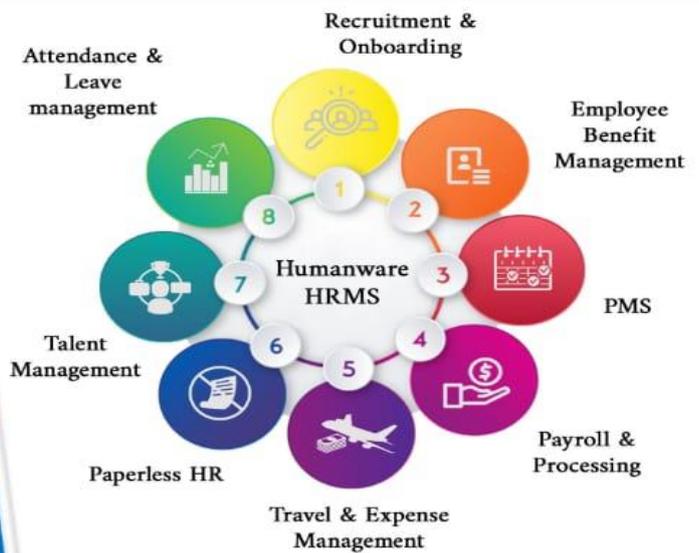
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✉ aviyanaventures@gmail.com
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HRMS Software with a difference -Contact for demo and quote on 9004857376

ISO & Other Quality Certifications a must for Business

We deal in ISO and all other Quality Certifications for the industry, besides ISO audit and training do contact us.

For CMMI3 & CMMI5 levels also connect us besides audit & training for ISO Implementation.

We have 4000+ satisfied clients across the sectors.

Aviyana Certifications (earlier name RPG Ventures)

9004857376 or mail on connect@aviyanaventures.com

www.aviyanacertifications.com

WHAT WE DO?

- Certification of Incorporation
- ANSI Membership
- Accreditations Certificates
- Accreditations and Registrations
- Authorization from NABL Laboratory
- Inspection
- Compliance Auditing
- Training

DOCUMENTS REQUIRED FOR CERTIFICATION

- Legal Proof of company like - Firm Registration / Memorandum / Partnership
- TIN No./Service Tax No./
- Any registration/affiliation
- Copy of purchase bills
- Copy of sales bill
- Copies of staff list/data
- Copy electricity bill
- List of employees
- Bank statement (if any)
- Quality policy
- List of supplier
- Organization chart
- Sign on Proposal for ISO Certification
- Stamp and Sign on all the pages as detailed above

Accredited from: GLOBAL AKKREDITIERUNGS CERTIFICATION BODIES EUROPE LTD, London
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For more details & quotes, contact:
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Parth Solitaire, Office No. 609, 6th Floor, Plot No. 2,
Sector 9E, Near D Mart, Kalambooli, Navi Mumbai, Maharashtra 410218.
T: 9820457834 / 9820457835 | E: rpgventures@gmail.com | W: www.rpgventures.com

HAVE YOU DONE THE ISO CERTIFICATION?

ABOUT ISO

ISO (International Organization for Standardization) is the world's largest developer and publisher of International Standards. ISO is a network of the national standards institute of 162 countries, one member per country, with a Central Secretariat in Geneva, Switzerland, that co-ordinates the system. ISO is a non-governmental organization that forms a bridge between the public and private sectors. A standard is a document that provides requirements, specifications, guidelines or characteristics that can be used consistently to ensure that materials, products, processes and services are fit for their purpose. There are over 19 500 International Standards issued by ISO - or their members.

ABOUT US

RPG Ventures is a sister concern for Accredium Conformity Assessment Services Pvt. Ltd. (ACAS-CERT), New Delhi. RPG Ventures is one of the leading and fast growing certification bodies across the globe with focus on customer satisfaction through value-added services. Our aim is to promote, encourage awareness and help Micro, Small and Medium Enterprises to continuously improve quality within industry, commerce and the public domain. Accredium Certification is licensed by GACB(Europe) and membership of ANSI to ensure the continuance of its integrity and maintain its credibility with its clients. We have clients in all states of India & abroad and its registered office in Navi Mumbai, Maharashtra.

WHY ISO?

ISO International Standards ensure that products and services are safe, reliable and of good quality. For business, they are strategic tools that reduce costs by minimizing waste and errors, and increasing productivity. They help companies to access new markets, level the playing field for developing countries and facilitate free and fair global trade. On the one hand, many of its member institute are part of the government structure of their countries, or are mandated by their government. On the other hand, other have their roots, uniquely in the private sector having been set up by the national partnership of the industry associates.

ASSESSMENTS & CERTIFICATIONS

GENERAL STANDARDS:

- ISO 9001 - QMS (Quality Management System)
- ISO 14001 - Environmental Management System
- OHSAS 18001 - Occupational Health & Safety
- ISO 26000 - Social responsibility
- ISO 27001 - Information Security Management System
- ISO 28000 - Supply Chain Security Management
- ISO 20000 1:2011 - Information Service Management System
- ISO 22000:2005 - Food Safety Management System
- ISO 10002 - Complaint Management System
- ISO 50001:2011 - Energy management systems
- ISO 30000:2009 - Ships & marine technology/Ship recycling management systems
- ISO/TS 29001:2010 - QMS for oil, gas & petrochemical industries
- ISO 27001:2005 - Information security management systems
- ISO 20000 1:2011 - Information technology - Service management
- ISO 22301:2012 - Societal security - Business Continuity Management Systems
- ISO 13485:2003 - Medical devices - Quality management systems

INDUSTRY STANDARDS:

- ISO/TS 16949 - Automotive
- ISO 22000 - HACCP, GMP, Who GMP Compliance - Food Safety
- ISO 13485 - Medical Devices / Pharma
- C-TPAT IT - ISO 20000 - Logistics & Transportation
- Regulatory - FCC, GOST-R, GS, CCC, ROHS, REACH, GOTS, HAR Mark, OEKO-TEX
- Other - KOSHER, BRC, HALAL, SEDEX

BENEFITS OF IMPLEMENTING THIRD PARTY CERTIFICATIONS

ISO International Standards ensure that products and services are safe, reliable and of good quality. For business, they are strategic tools that reduce costs by minimizing waste and errors, and increasing productivity. They help companies to access new markets, level the playing field for developing countries and facilitate free and fair global trade. It also helps to:

- Increases efficiency
- Increases revenue & profitability
- Provides an international recognition
- Brings in factual approach to decision making
- Improves supplier relationships
- Ensures adequate documentary evidences for system compliance
- Ensures process and performance consistency
- Increases customer satisfaction
- Improves process & productivity



Share Connect Grow

Association of Business Leaders & Entrepreneurs

Entrepreneurial development wing of **RCCI**

Be Part!

**A Vibrant Platform for
Entrepreneurs | Business Leaders | MSMEs | StartUps**

Connects, Ideas, Solutions, Emerging trends,
Growth & Breakthroughs



Association of Business Leaders & Entrepreneurs

An autonomous body set up with the purpose of providing a vibrant platform for promoting and championing the interests of medium and small-scale entrepreneurs and business leaders mainly in the area of business development and growth, human resource - processes and management, capability building and cognate matters. ABLE endeavours to relentlessly champion the cause of the entrepreneurs keeping pace with the changing business scenario and provide need-based services to the entrepreneur fraternity.



- Platform for Networking
- Resource Support
- Business Assistance
- Opportunity to attend seminars & Networking Events
- Enhancing Entrepreneurial Skills
- One-to-One Business Coaching

How We Operate

Entrepreneurial Connect Meets

- Monthly event for Entrepreneurs, Start-Ups, Prospective Entrepreneurs from various segments of Businesses with special thrust on MSMEs.
- The Participants get to Share about their Business & Connect with their Business prospects.
- Knowledge Based Sessions on Business Insights, Entrepreneurial Essentials, Sharing Business Success Journey are other key features of the Meet
- ABLE support platform to Entrepreneurs seeking Professional Help. (Financial, setup support, Business process, sales & Marketing, Business scaling, etc.)

One-On-One & Small Group interventions

- Regular One-to-One/small Group Sessions for the Enrolled Members with focus on their specific needs and challenges.
- ABLE Professional Experts facilitate need based interventions enabling & Empowering the Entrepreneurs to get back on track and progress in their business Journey.

Need Based professional Business Coaching is Offered

Associate with ABLE as a Member & become part of this Vibrant Entrepreneurial Community

"WHAT OUR MEMBERS HAVE TO SAY"

"This Platform helped get Connected to People from different Sector/Business, their aspirations & ideas to develop. As a Banker, each Connection is worth and i can step into by financing their Business."

S.Chitra - Branch Manager
(City Union Bank LTD.)

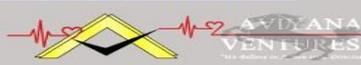
Purvi Dedhia - Director
(Synergetic Ventures Pvt Ltd.)

"A well thought, Concise 3 hour session, covering in-depth topic about Startup financing & Entrepreneur journey of now well established Architect. The choice of place, overall management was good."

"Its good that ABLE is providing this platform for all the aspiring Entrepreneurs to come together, learn together, & achieve together."

Paridhi Sharma - Sr. Manager (Oriental Bank of Commerce)

Few of our Associate Members



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