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CEO


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COMPANY
OF THE YEAR 2021

EDITOR'S NOTE

Different organizations have different aims and objectives. Amidst the pandemic, many organizations have realized the importance of new-age technologies like AI/ML, blockchain, cloud computing, and more to stay relevant in the industry. They are not only implementing these technologies for better productivity but also for making informed decisions for their organization. They are using digital technologies to connect with millions of clients. Their key to success is providing customized technological solutions to all their clients.

In a crisis, what really matters becomes crystal clear. From strategies to personal ownership and leadership roles can be seen clearly. Today, people working in an organization have a sense of purpose and a common goal. They know the core values and vision of the company and how to achieve the desired goal. Many leaders have also changed their strategies to stay ahead in the industry. They believe that a flatter organization is way more effective as decision-making becomes faster. Hence, they are focusing on matching the right talent, regardless of hierarchy, to the most critical challenges of the organization. They want to hire and keep the top talent which helps in creating a unique work experience.

In this issue, we will look at some of these leaders who are on a mission to quickly rethink customers' journeys and accelerate the development of digital solutions. Under their leadership, companies have adapted new business strategies that have helped them thrive during the pandemic. After reading this edition, you will not only get inspired but will learn how to stay strong during a crisis.

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ANALYTIX SOLUTIONS: EMPOWERING ORGANIZATIONS TO MAKE INFORMED DECISIONS

SATISH PATEL, CEO & FOUNDER

A **Analytix Solutions** is a one-stop integrated solutions provider delivering consistent, cost-effective, and collaborative high-quality services. With experience, deep cross-disciplinary industry knowledge, and technical expertise, Analytix develops customizable solutions for businesses of all sizes.

The company provides multi-divisional outsourcing services, specializing in technology-enabled and value-driven solutions that help businesses succeed by focusing on growth and profitability. Analytix's industry expertise includes Accounting & Finance, Healthcare/Medical Billing, IT Solutions, Data Management, Audio Visual Services, and Virtual Assistant Services. These divisions work closely with clients in start-ups, professional services, retail, food and beverage industry, indoor sporting facilities, eCommerce, franchises, and durable medical equipment. Analytix navigates obstacles in a rapidly evolving competitive market and gives clients the agility and insights to react successfully.

Analytix provides its clients with efficient systems and processes, reliable data, and industry insights. Its growth-driven solutions go a long way in helping clients strategically expand or scale their business. Analytix's industry-specific applications and tools automate many time-consuming tasks, assisting clients in enhancing productivity. In addition, Analytix has created Insights360, a management portal that integrates application tools and accounting services, helping specialized industries manage their finances and operations. Analytix Solutions has offices in Massachusetts, Florida, and Texas in the US and Ahmedabad in India.

About the CEO & Founder

Satish Patel is the CEO and Founder of Analytix Solutions. He is an entrepreneur and Certified Public Accountant (CPA) providing business solutions to start-ups and small to medium-sized businesses concerning finances, IT, and internal operations over two decades.



ONE OF THE BEST DECISIONS IS INVESTING RESOURCES IN SKILLED AND EXPERIENCED LEADERS. THESE LEADERS THEN CREATE STRONG TEAM DYNAMICS, WHICH BUILDS A SOLID FOUNDATION OF SUCCESS FOR MANY EMPLOYEES

Being a successful entrepreneur, he has immense first-hand knowledge of the unique challenges start-ups and small businesses face, which led him to establish Analytix Solutions in 2006. The firm not only works with businesses of all sizes but also guides them through their unique challenges as they go through various stages of growth. Satish has the ability to look at the big picture that has helped the company and its clients' business grow manifold. The organization enjoys 90% of client retention where 80% of business comes from referrals.

Leading by Example

Analytix is known for tailor-made customized solutions for its clients. The company focuses on bringing solutions for all the challenges that a growing business faces, becoming the clients' "backbone". They bring deep industry knowledge, domain expertise, skills, and a desire to adapt to the ever-changing environment. This synergy between their team members translates into solutions that are creative, customized, and industry-relevant.

"At Analytix, we invest in people and have developed many programs that help our employees to stay ahead of the competition. We believe that continued professional excellence is possible with an investment in learning and development. Hard skills such as sales, analytical reasoning, and business analysis must be supported by soft skills such as adaptability, persuasiveness, and creativity to ensure overall individual growth. Our learning and development programs focus on communication skills, niche professional courses, and managerial and leadership skills," asserts Satish.

Analytix also supports its people by helping them succeed and grow their skills for a healthy and happy career path by providing in-house celebrations, learning programs, training, development and by identifying high-potential leaders.

Recently, the company launched the WE CARE program that focuses on employee health, well-being, and happiness during the remote working phase. Their outings, holiday gatherings, and fantasy sports league competitions underscore the importance of making the office a fun and social environment in which to work. Analytix also offers a Training Academy on Accounting and Bookkeeping.

Speaking about the pandemic, Satish says, "Analytix has been blessed to remain strong throughout the pandemic as a company and as a family. We closed



DO NOT GET DISCOURAGED. EVERYONE STARTS OUT THE SAME WAY BUT OVERCOMING OBSTACLES IN LIFE TURNS YOU INTO A SUCCESSFUL BUSINESSPERSON. FOCUS ON EXPERIENCE AND BUILDING RELATIONSHIPS

the office quickly and equipped our entire workforce of over 500 employees to work from home. This was a huge success when you think about all that went into it, providing laptops and internet to everyone and ensuring strict security protocols were in place for client information. In addition, we helped hundreds of clients to do the same at no additional charge. Because of this benevolence, so many employees and clients alike remain devoted to Analytix. During these difficult times, we did not lay off any employees."

Innovation and Technology

With remote work and hybrid options permanent in many companies, we are seeing a huge shift in IT, information security, cloud computing, online portals for business analytics, artificial intelligence, robotic process automation, and machine learning. The industry is also witnessing live events and large AV installation projects. In the last two years, many people

have changed their careers causing an increase in outsourcing needs.

Currently, Analytix is hugely investing in technology and infrastructure. With the help of the new-age technologies, they are empowering business owners to make informed decisions. Through a combination of deep domain knowledge and technological aptitude, they provide efficient systems, processes, and industry insights to all its clients and help them grow in their businesses.

As a decision-maker, Satish focuses on providing a future strategic roadmap for various divisions and building the best leadership team possible to give the company a strong core. He says, "One of the best decisions is investing resources in skilled and experienced leaders. These leaders then create strong team dynamics, which builds a solid foundation of success for many employees."

Building New Strategies

The company wants to be an industry leader by expanding its current services further to be an all-encompassing provider. They are heavily investing in technology and infrastructure development.

"We believe in investing in technology and staying current with the trends of the industry and where the future lies. We have started investing in information security, cloud computing, online portals for business analytics, artificial intelligence, robotic process automation, and machine learning. These new strategies will help scale various teams and invest in a more experienced leadership team. We aim to grow in a strong and organized way," he says. The company is aiming to double its current employee count by 2025.

Analytix Solutions is setting up processes around training programs that will help them meet customers' demands. They want to be a partner of choice, providing one-stop, technology-enabled, value-driven solutions that enhance clients' growth and profitability. They provide tools and resources to the small and midsize businesses, which typically only large corporations could afford. Their goal is to provide automation so that their clients can focus on core competencies.

Satish Patel concludes by saying, "Do not get discouraged. Everyone starts out the same way but overcoming obstacles in life turns you into a successful businessperson. Focus on experience and building relationships."

HELPING CLIENTS TO CONVERT THEIR CHALLENGES INTO OPPORTUNITIES AND INCREASING PRODUCTIVITY

PRASHANT GUPTA, FOUNDER & CEO

Caerus3 Advisors & Think Tank offers end-to-end solutions in transaction advisory and regulatory compliance with a key focus on human capital, technology, enterprise risk management, and process excellence. The company's expertise lies in assisting start-ups and early growth companies to get the requisite funding and to mentor them through the initial years.

The company is set up by two former bankers and one serial entrepreneur. They are actively engaged in advisory services, organization design, human capital agenda, and enterprise risk management. They are focussing extensively on organization resilience in the post-pandemic ecosystem. Their Think Tank and Foundation acts as a catalyst for the development of the geopolitical socio-economic agenda for clients with a focus on the environment, social & governance, and digitization. They are serving clients in different industries like EdTech, fintech, entertainment, logistics, technology, and AI Robotics, health care.

About the Founder

Prashant Gupta, CEO, and Founder has over 25 years of experience in banking & financial services across India, the UK & the US. He has worked with Arthur and Andersen, JP Morgan, Lehman Brothers, HSBC. His last job was as Senior Director in Credit Suisse where he had global leadership roles of managing the team in Poland, Switzerland & India. At Caerus3 Advisors & Think Tank, he is responsible for business development. He also plays an active role working with the CXOs of clients and helping them with the Innovation Agenda, Strategic Initiatives, and Human Capital Agenda.

He is a member of the advisory board of several start-ups and early growth companies. He is the Chief Strategic Advisor for eData, India for the growth of their F&A practices. He is also the strategic advisor for Mind Valley Hospital- A proposed 200 beds hospital in Thane. Prashant is an active Rotarian and President-Elect of Rotary Club of Bombay Peninsula.

The other two Co-Founders of the company are Rohit Joon and Dhiraj Swarup. Rohit is the key influencer and



LIFE IS A JOURNEY, TRAVEL, DEFY AGE-OLD MINDSETS TO BE A ROLLING STONE THAT GATHERS EXPERIENCE AND LEAVE THE STAGNANT POND TO GATHER MOSS. EMBRACE CHANGE AND BE HIGHLY RESILIENT FOR YOURSELF AS WELL AS YOUR ORGANIZATION

mentor for start-up clients. He manages the CSR agenda for their client network. He is actively engaged in the MSME sector in various trade and industry associations. Dhiraj manages the Enterprise Risk Agenda of clients, including the Back-end operation of the firm.

Leading by Example

The company's goal is to provide value-added services and innovative solutions to all its clients and help them prepare for a life in the new world. They enable them to embrace new technologies. "Our mantra is to focus on our clients' human capital agenda. If your organization design is correct and you have the right person doing the right job at market comparable compensation, then consider the job done. Our Think Tank and its Venture

philanthropy arm PraRit Cares Foundation focuses on people, and our L&D Division Caerus3 GuruCool focuses on skill-sets," says Prashant.

Amidst the pandemic, the company partnered very closely with its clients for the smooth functioning of the business. Since the face-to-face interaction was becoming a challenge, they implemented the usage of the latest telecom and technology tools that enabled them to work cohesively as a team and also provide their clients with the necessary support. "We are perhaps a few firms which grew in size and operations during the pandemic. Our Philanthropic arm PraRit Cares Foundation in collaboration with Yuva Panchayat provided free food to over 3,000 homeless migrant workers during the two lockdowns," he adds.

As a leader, Prashant is responsible for building a culture of stronger organizational resilience in the new world order, ensuring the team remains focused on client expectations by delivering value-added services with innovative customized technology and business solutions. "We have created an open, transparent, diverse culture with limited organizational layers. We provide a flexible yet demanding work environment," he explains.

Future Plans

Caerus3 Advisors & Think Tank provides greater flexibility in work-life balance and adoption of AI & Robotics solutions for their clients. Currently, they are engaged in several projects, including setting up Mind Valley Hospital in Thane, Vision 2030 & Setting the New Client Acquisition Strategy for eData Financial Services and in Alternate Energy with EMV Company Mozart Automobiles. "We are also focusing on online healthcare, EdTech, and big data. Impact Projects on Environment and Human Capital Agenda will be the focus of our Foundation and Think Tank," he asserts.

Prashant concludes by saying, "Life is a journey, travel, defy age-old mindsets to be a rolling stone that gathers experience and leave the stagnant pond to gather moss. Embrace change and be highly resilient for yourself as well as your organization."

INNOMANTRA: TRANSFORMING IMAGINATION TO AMPLIFY CORPORATE INNOVATION

Since 2010, Innomantra has established itself as one of the leading Innovation, intellectual property management, advisory, and consulting companies. It helps its client organizations to design and achieve their innovation strategy from ideation to implementation, Innovation Management, and Intellectual property goals by instilling a culture of Innovation for exponential growth.

Innomantra's signature three-fold approach looks at overall business strategy, people, technology, and functional systems. Over the decade, Innomantra has built its client base to over Sixty clients by generating more than One lakh ideas ranging from small and medium businesses to Fortune Global 500 organizations. The clientele is spread across diverse sectors, including aviation, automotive, industrial, information technology, retail, and more. Some of their marquee clients include ABB, BEL, Cyient, Google, KPMG, Larsen & Toubro, Schenider, Samsung, Meritor, Newell, Netapp, Tata group, TE Connectivity, and more. In addition, it has a strategic alliance with several global leaders in Digital Transformation and Innovation. Innomantra has also partnered with the premier Indian Institute of Science (IISc) and other leading international institutions for Management and Innovation Research.

Innomantra's product portfolio includes InnoPro Functional Innovation®, Discover Design Thinking, Innovation Management Standard - ISO56000 Implementation, Digital Transformation Blueprint, and Design for Circular Innovation, which aligns with the Sustainable Development Goals while enabling organization growth and sustainability. Innomantra's signature framework InnoPro Functional Innovation® is an integrated approach to creative ideation and problem-solving. It incorporates aspects from several well-known ideations and problem-solving techniques. The framework was developed from a research study involving 30,000+ highly cited patents and 10,000+ recent innovations to identify common patterns and develop valuable heuristics.

The Imagineering Minds of Innomantra

Lokesh Venkataswamy, CEO & Managing director, and a design thinker at Innomantra, brings more

than 25 years of professional experience in Digital, Innovation, Intellectual Property, and New Product Management. Before Innomantra, he led the innovation portfolio Larsen & Toubro for more than a decade as a part of Strategic Planning & Corporate Initiatives. At Innomantra, he advises the corporate leaders on Innovation and co-creates innovation frameworks for fortune global 500 clients. In addition, he is a sought-after thought leader, mentor to several educational institutions, entrepreneurs, industry associations, and government agencies.

Rakesh Babu K L, COO & Executive Director, design thinker, and a master innovation facilitator, has designed and delivered highly acclaimed innovation engagements and sessions. He specializes in coaching senior executives in innovation tools, collaborative Innovation, and innovation leadership. He is also the co-developer of the Functional Innovation Methodology.

Reinventing Organizations for Resilience, and wholesomeness

Innomantra's vision is to transform itself as the world's leading integrated Digital, Innovation, and intellectual property advisory and consulting company. It invites highly accomplished Innovation global partners and consultants to be a part of the team to achieve this. It has been investing in innovation research to develop new frameworks in the emerging consulting space.

Lokesh says, "Innomantra is reinventing for the digital world with belief in the philosophy of work-from-anywhere since inception. This has helped the organization transform seamlessly during the pandemic. We believe in digital ideation and have built mastery of those tools and techniques with the mantra of Digital Trigarius™ – to embrace new technology, empower people, and the emerging leadership position."

Innomantra brings wholesomeness to the working environment. It urges its client organizations to embrace the new digital technologies for superior solutions, lower risks, and speed of change while seeding new aspirations in their people through developing a growth mindset. "We encourage our partners and clients regularly, build relationships, secure their business,



RAKESH BABU K L
COO & EXECUTIVE DIRECTOR

LOKESH VENKATASWAMY
CEO & MANAGING DIRECTOR

and help clients with new insights from the Innovation world," Rakesh asserts.

Metamorphosis of Innovation

Today, new generation innovation and large strategic consulting firms have been exploring innovation advisory as their next significant growth practice. The industry and competition are evolving faster than ever; global leaders prioritize democratizing Innovation as a culture. Innovation management systems and standards are also being evolved to scale Innovation in organizations.

"We have built innovation practice globally, partnering with some of the leading Innovation and virtual learning platforms. In addition, we are evolving Innomantra to be a 'dream place for innovation enthusiasts and evangelists' with an integrated design studio to customer experience lab," says Lokesh.

KAPTURE CRM: A CX AUTOMATION PLATFORM THAT HELPS YOU GET CLOSER TO YOUR CUSTOMERS

Kapture CRM is an enterprise-grade, SaaS-based customer experience platform that deeply focuses on customer support. The company offers a single platform to manage multiple interactions from various sources to respond to phone calls, emails, chats, social media, and other social channels on a unified dashboard. They help their clients to appeal to their customers based on their preferred medium with the right message.

"At Kapture, we always move forward with the customer-first approach. It's not just a statement but a practice. We go a step beyond the feature list to solve customer problems, in such a way that we are obsessed with solving customers' problems. Kapture is built as an extremely agile, scalable, and customizable platform, our state-of-the-art API integration capabilities help our customers build personalized, intelligent, and contextual interactions with their customers creating wonderful customer experiences, says Vikas Garg, CO-Founder & CTO, Kapture CRM.

Today, the company is helping 1000+ brands in 16 countries provide personalized and delightful customer support through advanced machine learning capabilities. They are catering to industries like e-commerce, real estate, hotel, travel, airlines, cruise, pharmaceuticals, internet companies, and medical equipment sales. Their clientele includes BigBasket, NetMeds, Bisleri, Prestige, Ford, Exxon Mobil, Tata, Reliance, Nykaa, SunPharma, and many more.

About the Co-Founders

Vikas Garg is the Co-Founder and CTO of Kapture CRM. With over 14 years of experience, he has seen a healthy mix of product development, business development, and entrepreneurship. As an entrepreneur in the CRM industry, Vikas looks at the challenges faced by different customers and comes up with product features that can solve these challenges. He engages with businesses across cultural and geographical boundaries to deliver strong business results, helping organizations grow and stabilize. Vikas has worked with organizations like VIA.com and Trilogy.

He is extremely passionate about ML and AI. In his own words, "ML has changed the way problems are solved. But still, AI and ML technologies are at a very



nascent stage. There is a lot more expected over the next decade."

Sheshgiri Kamath, Co-Founder, Kapture CRM, has immense experience in Sales and Marketing. Prior to Kapture CRM, he was working with via.com in a global role in India and South East Asia. He also had stints with ITC and Manipal group. As an enabler, he believes that companies are built with a purpose to solve the challenges of the end-users. Currently, he is focusing on sales and marketing as part of the rapid growth strategy.

Company at a Glance

Kapture supports its customers' growth and adapts to the ever-changing processes. They are known for their accountability. "With in-house implementation, account management, and customer support teams, our customers always have a touchpoint throughout their journey with Kapture," says Sheshgiri.

Some important features of Kapture are as follows:

- **Omnichannel:** Kapture has the capability to bring every customer touchpoint to a one-stop solution

making it easier for businesses to respond to queries and resolve them instantly.

- **Customizability:** Kapture's platform adapts to different use cases and complex workflows, ensuring that businesses have the best experience.
- **API capabilities:** Currently, Kapture offers seamless integrations with 1000+ APIs. They keep on introducing more API integrations for their customers to have a one-stop experience.
- **AI/ML:** At Kapre, AI/ML helps in predictive analytics and helps decision-makers and users make better decisions and give a better experience.

"Through our platform, our customers are now deepening their customer engagement. Collecting and making sense of the customer data is a great business challenge, but Kapture's customer profiling and segmentation tool let them collect and segregate all prospect interactions on a single platform. This enables them to understand and profile their customers. Machine learning is helping us bring a better experience in real-time throughout the customer's journey," explains Vikas.

In the era where no-code platforms are taking SaaS to the next level, being ahead of the curve is not just important but a necessity. The company is solving customer problems by providing customized solutions and helping them scale their business. They implement personalized workflows with an extremely user-friendly platform.

Overcoming Challenges

With the advent of the pandemic, the need for Support Solutions/CRM increased manifolds. During this time, the challenge for Kapture was to understand the changing requirements of different businesses across industries. Every business uses a support/service platform in a customized manner. "We witnessed multiple use cases and came up with a solution to solve the problem for different industries. We implemented the solution and went live within 45 days," says Vikas.

Sheshgiri Kamath concludes by saying, "Invest in customer service and make it your top priority. You would be surprised at the level of impact it creates for your business."

K LAW: EMBRACES CLIENT-CENTRIC APPROACH TO PROVIDE COMPREHENSIVE LEGAL ADVISORY

SHWETAMBARI RAO, SENIOR PARTNER

Founded in 1999, Krishnamurthy & Co. (K Law) is a full-service law firm in India providing top-notch, comprehensive legal and regulatory advisory, transactional legal services, and dispute resolution support across a broad spectrum of practice areas and sectors. In just two decades, K Law has transformed itself into a national player with a rapidly expanding practice footprint in mergers & acquisitions, private equity, banking and finance, dispute resolution, intellectual property, projects, media and entertainment and real estate. The firm has a strength of around 85+ accomplished and committed lawyers across offices in Bengaluru, Mumbai, New Delhi, and Chennai.

The firm advises a vast range of clients in diverse sectors including aviation and defence, automotive, banks and financial institutions, wholesale and retail consumer brands, food and beverage, education, fintech, healthcare, hospitality, infrastructure, energy, construction, manufacturing, IT and TMT.

K Law assists its clients by advising in structuring commercial transactions (both domestic and cross-border), obtaining governmental and regulatory approvals, drafting and negotiating transaction documents, and implementing transactions in India. The adroit team of lawyers assists several national and international clients in dispute resolution proceedings while representing them in diverse fora including courts, tribunals, and other judicial authorities across India.

About the Senior Partner

Shwetambari Rao started her career with K Law in 2004 and has been committed to the firm ever since. Her commitment to work, integrity, and dedication to K Law and its clients has enabled her to grow exponentially within the firm. Today, she heads the Corporate and Commercial law practice in Bengaluru. She not only built the practice from a team of 3 to 35 lawyers within a span of 10 years but also ensured that it is one of the finest firms in Bengaluru. Her specialization includes Mergers & Acquisitions, Joint Ventures, Private Equity & Venture Capital, Inbound and Outbound Investments, Project Finance, Commercial Contracts, E-commerce, and Corporate Restructuring transactions.



Shweta has been a member of various corporate boards, including SABMiller, and special committees in relation to law and governance. She regularly conducts workshops and mentorship programmes for start-ups and entrepreneurs on doing business in India as well as investment structures/asks in PE/VC deals. She has been recognized as one of the Super 50 Lawyers in India by Asian Legal Business, 2021 and as a leading lawyer for Corporate/M&A and PE / VC by prominent global publications including Asialaw Profiles.

Leading by Domain Knowledge

The prime motive of the firm is to nurture relations while delivering quality services to its clients. It is ensuring an edge over its peer law firms with an unmatched level of partner attention and involvement in each matter. Integrity, assurance, confidence, experience, and an overarching sense of service are some of the key elements that are the foundations of K Law.

"What really differentiates us from the crowd is our relentless focus on relationships as opposed to

transactions. We focus on service and ensure integrity every step of the way. We have our clients' back at every step. Our relationships are based on trust, service, and purpose.

Our team aims to consistently meet the clients' needs and provide outstanding service in a timely, efficient, and ethical manner. We follow the highest standards of integrity, professionalism, and responsibility in delivering on the commitments. Our clients, their interests, and our relationship with them are paramount to us. Thus, we assign a great deal of value to swiftly assessing situations and giving practical, commercial solutions to our client's problems," says Shweta.

Shweta plays a pivotal role in selecting the right team members, structuring their career paths, designing how their performance is evaluated and rewarded as well as what clients are assigned to them. The firm chooses its own clients who think like them and respect/value them as professionals.

K Law leverages a hybrid topology to meet both privacy and availability requirements. By redundantly storing documents on its own geo dispersed servers, K Law keeps sensitive documents in the house while ensuring business continuity in case of a disaster. To ensure availability and security, K Law uses offerings from Microsoft's cloud services for email storage, data loss prevention, records management, and security. Redundant high-speed fibre connectivity and VPN concatenators ensure that remote workers have the best access to firm resources during these trying times.

Future Prospects

The goal of the firm is to build stronger relationships with its clients and deliver excellence to services. They aim to grow steadily, gain the trust of their clients, focus on giving quality service and create an environment within the firm where people feel safe and nurtured. "We have been very choosy when it came to the selection of the right individual. We believe in the similarity of values between the organization and its members and thus, ask only those to join our team who fits well in our work and professional culture," she says.

KVP BUSINESS SOLUTIONS: CREATING NEW BUSINESS MODELS USING TECHNOLOGY

AJAY PRABHU, CEO

KVP Business Solutions is one of the leading Salesforce consulting and application development firms headquartered in Bangalore. KVP is a leader in the industry domain-specific process accelerator solution using Salesforce cloud, mobile, and data analytics focused on driving digital transformation for fast-growing companies. Their industry solutions help their customers increase sales, efficient customer service, targeted and ROI-driven marketing, and operational efficiency and all at scale and speed.

Committed to innovation, customer and employee success, KVP supports leading companies in Manufacturing, Retail & Distribution, Banking & Financial Services, and Hi-Tech. Some of their customers are AirAsia, Titan, Canfin Homes, DTDC, Aditya Birla Fashion and Retail, Swiggy, Darshan International, Aequs, CSS Corp, Saint-Gobain, Sakthi Finance, Janalakshmi Financial Services, etc.

About the CEO

Ajay Prabhu is the Chief Engagement Officer of KVP Business Solutions. He plays a pivotal role in the organization in curating work culture, formulating team collaboration and success. His diligence has proficiently propelled KVP into a decade of sustainable productivity and novel growth. Under his able guidance, KVP enlisted as among the "Top 20 Most Promising Businesses" by Silicon India and the "Top 10 Most Admired Companies to Watch for" by Insight Success.

Company at a Glance

KVP Business Solution has a consultative approach where they support their customers to adopt and get the best from their Salesforce initiative using their industry solutions and accelerators. They enable technology to make business more people-centric and efficient. They follow industry vertical and horizontal solution-focused strategies. "We believe in long-term engagement with our customers. Our business strategy involves fewer customers and deeper engagement. Our mission is to support our customers to adopt and get the best from their Salesforce initiative using our industry solutions and accelerators to unleash their business potential," says Ajay.



The company strengthens its Salesforce product competencies by bringing and investing in new Salesforce trends. They provide various opportunities for Salesforce certification courses for all their employees. They are focused on reaching and serving over 500 customers across 40 countries. "We are planning to transform our customer industry-specific challenges into an opportunity which can help them create newer business models and core competency using technology which in turn helps them grow," mentions Subham (Lead Techno-functional Consultant).

During the pandemic, the company faced various challenges like ensuring the health and well-being of employees, keeping continuous employee and customer engagement, supporting the less-experienced team with the right guidance and review to ensure customer satisfaction is protected and growing. "We were able to mitigate these challenges because we had implemented a cloud-based work management integrated platform using the Salesforce solution which ensured our customer and employees are engaged seamlessly. This platform enables more transparency in work, empowers employees, and makes businesses more social and engaged. Salesforce can transform the way you and your teamwork," explains Shanthi, HR Head.

Decision-Making is an Art

A good leader is someone who understands the team and helps them grow with the organization. He not only sets clear goals but also plans strategies to achieve them. Ajay Prabhu is one such leader who plays an important role in shaping the organization. He updates the team on insight into how business is going. He also talks about the new opportunities in the market and plans new strategies to achieve them. "We conduct

a monthly meeting to discuss the target achieved in the previous month and recognize employee's achievement. We show our gratitude to any employee who goes out of the way to help a co-worker or anyone who puts in a lot of time working on a project. We have created a pleasant atmosphere where it is welcoming and comfortable for everyone. We follow an open-door policy where we encourage our employees to come up with new and innovative ideas and acknowledge their viewpoints," Ajay asserts. The company drives E-SATs for the improvement of employee satisfaction. They believe that positive communication is the key to the success of the business.

As a leader, Ajay is responsible for customer engagement, consultative engagement, proactive solutions, road mapping, best practices of adopting to Salesforce, and hiring the right talent for the organization. He is always on the lookout for new capability investments such as new Salesforce products competency as per the market trend, training, new projects. He oversees the culture of the organization. He not only provides value to employees but builds empathy and mutual trust among the staff.

Speaking about the future endeavors, Dheeraj (Head of Delivery) says, "We want to build a stronger Salesforce product portfolio and bring new Salesforce product competencies like Marketing cloud, Einstein and CPQ (acquired last year). We also plan to strengthen Salesforce adoption support. Our Adoption and Enhancement Services engagement model helps the Salesforce system in a cost-effective manner while ensuring the quality and competency of the team involved based on the project need." The company plans to have a global footprint and expand its customer base around the US, Europe, Canada, and Australia markets.

ORANGE RETAIL FINANCE INDIA: A FINTECH NBFC CREATING AN IMPACT IN MOBILITY & LIVELIHOOD SPACE OF RURAL INDIA

EBENEZER DANIEL G, FOUNDER, MD & CEO



Orange Retail Finance India (ORFIL) was established in 2014 at Chennai, Tamil Nadu, to give momentum to rural and semi-rural economies of the country by providing affordable finance at the last mile. Being a rural fintech NBFC's in south India, it is a dream come true for its Founder, MD & CEO, Mr Ebenezer Daniel G, whose vision of becoming a compassionate and credible neighbourhood financier for empowering people at the grassroots, is now taking concrete shape. Through its array of robust and easy loan offerings, the lender is diligently pursuing its goal to achieve AUM of INR 6000 crore by the end of FY-26.

Leading by Domain Knowledge

India's major population resides in rural and semi-urban areas where the limited mobility & livelihood resources constantly pose a serious concern for majority of the people, more so after the market slowdown due to the Covid pandemic. The rural population has taken the maximum impact with finances drying up and work coming to a grinding slow down. One must understand that agriculture and allied businesses, contribute to 20% to the national GDP and the people engages in the aforesaid business are residing in semi urban and rural areas. Though it involves a mammoth socio-economic churning the optimum potential in these markets has not been utilised to the fullest extent. Mobility and Livelihood are the two crucial aspects that impact sustenance of rural population, which also promises development opportunities in other sectors like construction, logistics, MSME etc. At ORFIL one of the objectives is to address this gap to rev up local economies by being an organised neighbourhood financier and to propel the rural economy by providing easy and affordable access to credit.

**WE HAVE CONVERTED
22,000 CUSTOMERS
TO DIGITAL MODE
OF PAYMENT WHO
OTHERWISE PREFERS
TO PAY IN CASH**

A keen market observer, gifted with astute business sense, Mr. Ebenezer Daniel G, is driven by an ardent passion to transform lives of those residing in remote regions of the country. With over 7 years of entrepreneurial experience, Mr. Daniel embarked on the mission of giving a fillip to people's lives with a visionary zeal. Under his inspiring and focused leadership, the company gained considerably from his deep understanding of the market that ORFIL caters to. Backed and supported by investors and stakeholders, his quick decision-making talent and skills in flawless executions have resulted in setting up extensive distributions at the last mile, attracting talents, sailing unscathed through the pandemic perils, industry crises, liquidity challenges and many more. He doggedly followed his vision and responsibility of leveraging the overall performance of ORFIL viz-a-viz businesses and collections.

In a short span, ORFIL, gained immense popularity and a strong presence in tier 2, tier 3 & tier 4 geographies throughout south India's rural and semi-urban markets. ORFIL has more than 75+ branches that caters 1.35 lac happy customers. This feat was possible because of its customized product offerings, quick loan processing, and robust digital network. ORFIL's attractive bouquet offers easy-to access, low-cost mobility, and livelihood solutions to its target audience, which includes two-wheeler loans, loans against property, and swift cash loans, that aptly addresses the evolving needs of people from different walks of life. ORFIL has built superior technology which will facilitate the disbursement of loans in less than 2 hours.

Elaborating on ORFIL's strategy and strong customer base, Ebe says, "Our target segment are those customers who are underserved or denied the accessibility for easy credit. ORFIL has financed thousands of new to credit customers, thereby creating a credit score which creates an impact in the geographies we operate. 70% of our customers are self-employed, out of it, 40% are in the agri-based business. ORFIL plays an important role in solving the problem of mobility and credit required for livelihoods in the rural and semi-urban markets."

Smart Strategies

Ahead of its times, being a standalone two-wheeler finance company, ORFIL operates with a branch-based business model with hub and spoke distribution, adopted the digital approach of

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lending way back in 2014 unlike its contemporaries who operated in the traditional mode of financing. Besides leveraging technology coupled with physical distribution, the company, true to its mission of empowering those at the grassroots, also recruits eligible youths of the soil, both male and female, by providing them with career opportunities.

While many wilted under the appalling pandemic, ORFIL, though stressed on collections like all the financiers in the country, recovered fast and quickly established a hybrid model of collections viz-a-viz digital payments. "We have converted 22,000 customers to digital mode of payment who otherwise prefer to pay in cash. We have rolled out various employee benefits schemes and employee retention programmes for the deserving employees to uplift their morale during those challenging times," shared Ebe.

With eyes on future prospects, ORFIL, in a tenacious move forged strategies to become the preferred neighbour financier in the country. Ebe said, "We have adopted a business model to provide faster disbursements to dealers, competitive schemes at par with banks and large NBFC's, centralized branch monitoring, centralized one-touch Inbound call via the mobile app and customized in-house CRM for our employees and customers. We have also made a self service portal for our dealer ecosystem.

Emphasising that taking the right decisions matters for a young enterprise, Ebe avers, "Being a start-up in the growth phase, every decision is critical as it lays down the path for the organization. All the decisions

that were made during this journey were the key to ORFIL's growth. We not only positioned the business of the organization with rural distribution but also established a branch-based business model to be closer to the market. We adopted new technologies to provide a digital experience for our rural customers.

To realise the vision and mission of the company, ORFIL emphasises on hiring only the best and right talent who align themselves to achieve the company's shared goal. The company follows a flat organizational structure with rewards for the performing employees and best retention programmes providing long-term career growth. "We provide complete freedom in our culture and encourage our human capital to come up with out-of-the-box ideas. This helps us improve the organizational culture as well as our services," says Ebe.

The Way Forward

Talking about the company's immediate goal, Ebe informs, "We aim to achieve an AUM of INR 6000 crore by the end of FY-26. The road to book growth always starts with a Fund Raise, and we are also planning one in the Q4 of the current financial year. With the Equity flowing in and leveraging the capital coupled with deeper penetration and product expansion, we will be able to achieve our goal by FY-26."

Ebenezer adds, the latest trend in the two-wheeler market is the introduction of electric two-wheelers and it will gain momentum in the years to come. With this forethought we have already tied up with one of the Major EV players in the country for financing EV's and we will continue to tie up with stable EV manufacturers to provide delight to our customers in the geographies we operate through our cutting-edge technology.

ORFIL is also exploring the space of pre-owned two-wheeler finance, rental model of two-wheelers, loan against two-wheelers, customer self-servicing technology, pre-approved pre paid card loans for existing customers and Rural Dealer Business Model. Setting up a 360 degree end-to-end marketplace encompassing an entire ecosystem for digital experience to the customers, is another priority area.

For the youth Ebe advises, "Take more risks in your pursuits. Never compromise on your principles, face challenges head-on, and be disciplined. When you are passionate about your vision, you evolve as a person. And never lose hope due to short setbacks as these setbacks will contribute to your growth."

PURESOFTWARE POWERING DIGITAL SOLUTIONS OF THE FUTURE

MANISH SHARMA, CEO



PureSoftware is a global software products and digital services company that is driving transformation for the world's top organizations across multiple verticals such as banking and financial services, telecom, healthcare, gaming, and entertainment.

The company works in highly regulated industries that need high-quality outcomes and faster adoption of technology. Their industry-leading platforms Arthta – Fintech, Arthta5G, and services around Digital Transformation, Hyperautomation, Cloud,

Infrastructure, and Cybersecurity are directly aligned to the current and future needs of their clients. "Our products and platforms promote social inclusion in financial services and help power 5G networks and communication devices. We also enable data delivery accuracy and reliability for pharmaceutical development in life sciences," says Manish Sharma, CEO PureSoftware.

The company has won the award for Best Consulting partner in the ASEAN region from Automation Anywhere

in 2021. It is also a finalist for the Global Fintech Awards at the Singapore Fintech Festival 2021.

Leading by Domain Knowledge

Their flagship product 'Arthta' is one of the fastest-growing financial technology platforms. It helps businesses embrace digital solutions in the area of financial services, mobile banking, agent banking, branchless banking, insurance payments, and payment aggregation. This platform has been adopted by more than 100 banks and financial institutions.

"With a strong focus on innovation, we deliver industry-specific solutions to provide a competitive edge to our customers. We started investing ahead of time in Software products, API/adapters, and frameworks to enable faster time to market for our customers. Back in 2009, we launched Arthta, a unified fintech platform designed to allow banks, fintech, and financial services companies to operate and deliver services on a digital platform while driving financial inclusion in many parts of the world," he says.

Through Arthta fintech, they have helped many companies deliver contactless financial services, thereby making a strong impact on millions of lives globally during the ongoing pandemic. Today, Arthta can process more than 42,000 financial transactions in less than a minute. It is a preferred platform for organizations operating in banking, fintech, payments, and insurtech.

PureSoftware aims to provide innovative technologies and digital services that help companies in highly regulated domains to innovate and scale faster and reach their full potential thereby improving the quality of life. To achieve this vision, the company is investing in unstructured data, payments, and algorithmic trading solutions, as well as the best talent for deep domain expertise.

The company has created API/ adapters, frameworks, and software products for other verticals as well. PureClinical is a data and analytics framework for Life Sciences companies that helps in accelerating drug/ vaccine discovery and development. Arthta5G is helping global leaders establish 5G networks worldwide for a faster communication backbone. PureSoftware works with telecom and semiconductor ODMs and OEMs to accelerate their time to market by co-creating solutions for connectivity and IoT needs. PureAccessible helps in making education and information accessible for differently-abled people in our society.

Turning Challenges into Opportunities

"We faced zero disruption during COVID-19 since we are a digital company and work from home/ hybrid work model wasn't new for us. The challenges we encountered were in areas like managing work-life balance while working from home as the demand for digital and cloud solutions skyrocketed during the pandemic.

Our effort was to recognize and navigate the psychological challenges that our employees had to deal with during the pandemic. To address these challenges, we conducted employee well-being and wellness programs for the teams spread worldwide," he explains.

The company took a very supportive stance in this challenging time, acknowledging the personal challenges that every employee was going through and stepped-up engagement with employees. The senior management and HR conducted regular one-on-one engagement sessions where possible and ensured that each employee felt a part of the PureSoftware family. PureSoftware also continued with regular annual increments, assisting employees with counselling and motivational sessions. The company took the time in lockdown as an opportunity to revamp and rewire its people policies- they introduced a new COVID life policy covering the entire family of the employees impacted by COVID-19. The company subsidized vaccination for the employees and their families, too.

Manish says, "Since we are involved in new-age tech, hiring the right talent is of paramount importance. The unavailability of talent was yet another challenge. PureSoftware has put an increased emphasis on training, cross-skilling, and upskilling its employees, in addition to significantly ramping up its campus hiring.

Talking about the company's approach and focus on specific industries, Manish adds "Our blue ocean strategy has aided us in developing industry-defining solutions that enable customers to scale faster. At times, this means we have to invest before we start reaping the benefits of those investments. Our RESOLVE to be different and ahead of others has helped us overcome the challenges thrown by the industry."

Today, PureSoftware is the trusted partner of global leaders in multiple verticals such as life sciences, healthcare, banking, financial services, telecom, semiconductor, and casino gaming. Their forward-thinking has allowed them to become a major technology partner for global organizations.



WITH A STRONG FOCUS ON INNOVATION, WE DELIVER INDUSTRY-SPECIFIC SOLUTIONS TO PROVIDE A COMPETITIVE EDGE TO OUR CUSTOMERS. WE STARTED INVESTING AHEAD OF TIME IN SOFTWARE PRODUCTS, API/ADAPTERS, AND FRAMEWORKS TO ENABLE FASTER TIME TO MARKET FOR OUR CUSTOMERS.

Building Holistic Work Culture

The future is uncertain and hence many organizations are looking at the business from a different perspective. Today, new-age businesses are constantly challenged to stay relevant in a dynamic environment of technological advancements, talent wars, and global economic slowdown. They have to reinvent themselves continuously to be able to provide their customers with more insightful analytics, faster prototyping, more agile development processes, and enduring client relationships.

To achieve this, they focus on creating a culture of learning, development, and innovation through well-designed processes and frameworks that help them stay ahead of the curve and deliver value for their customers. Manish is a firm believer in collaborating across all his business units to drive customer-centric transformations that enable them to become a high-performance digital organization.

The company cultivates a healthy and happy workforce as they are critical for the success of the business. They have created opportunities for all their employees to learn and grow through exciting training programs, conferences, and workshops that encourage people to think out-of-the-box and apply their knowledge for creating innovative solutions for customers.

Manish believes in building strong relationships with his employees and creating an environment where they can work with passion, purpose, and inspiration. He drives a collaborative culture where everyone works as one big family empowering them with the right tools to bring out the best in them.

Future Interventions

PureSoftware is focusing on building a strong

foundation of the company with its employees. They have developed employee focused programs like OWL, MIND, and Decode that help them scale their business into new geographies.

"OWL (Organization Wide Learning) is aimed at building future-ready PureSoftware. In the last Financial Year (FY), we trained 875+ professionals across the organization in skill development, compliance, technical and behavioural training. The program empowers the organization to remain competitive," says Manish.

MIND (Mentorship Individual Development) is a one-to-one mentorship program that helps individuals to grow their careers. MIND fosters a learning environment, boosts employee motivation, improves performance levels for mentees who wish to grow their career.

DECODE is a new paradigm for ideators. The platform enables all individuals at PureSoftware to share their ideas and puts employees at the center of innovation, where they contribute best practices, business solutions, and process improvement ideas that can be nurtured and patented. The best ideas are rewarded every year. This leads to unique solutions and savings for their customers. In addition, the company is also investing in one product in every domain.

Manish Sharma concludes by saying, "Life is about continuous learning and improvement. With the new normal, there are lesser in-person interactions between colleagues. But in-person interactions are imperative for learning technical as well as soft skills and to building stronger teams. Professionals who learn to balance between work from home and in-person interactions will have an edge over others. And those professionals who have the ability to learn, unlearn and relearn will retain that edge!"

About the CEO

Manish Sharma is the Chief Executive Officer of PureSoftware. He is an accomplished leader in the Information Technology industry with almost three decades of experience across the globe, especially in emerging and frontier markets. He has been the driving force behind the company's digital transformation from an IT services company to a next-generation Products and Platforms leader. Based in Singapore, Manish is also an advisor to multiple technology start-ups. He is passionate about fintech, insurtech, and digital platforms.

ROADZEN: DRIVING THE FUTURE OF INSURANCE

Roadzen has charted an incredible path from start up to global insurtech pioneer in less than 6 years. In an exclusive conversation, Rohan Malhotra, CEO and co-founder and Ankur Kamboj, COO of Roadzen, talk about their company's success and plans for the future.

Q. Can you please tell us briefly about your company?

Rohan: Roadzen is an AI company operating at the intersection of mobility and insurance. We are a global leader in providing seamless, integrated products for processing auto insurance from quote to claim. Our platform prevents accidents, helps insurers underwrite better, and process claims within minutes thereby transforming the insurance experience for customers. Currently, we work with over 50 major insurers and carmakers, including 8 of the top 10 insurers in India, and leading OEMs across Asia but also 100s of commercial fleets across the world.

Q. How are you different from people working in a similar domain?

Rohan: Roadzen is building digital infrastructure for insurance and transforming underwriting, distribution and claims using AI. From giant fleets to individual drivers, our technology impacts the things they care about the most – cost, convenience and safety. While almost every company talks about AI, our strength is that we have invested in building a vertically integrated AI infrastructure right from our data pipelines to annotation and neural networks that powers a unified 'Insurance as a Service' platform. The breadth of our platform and its application to the world of mobility is unmatched.

Q. What is the goal of your company, and how are you planning to achieve it?

Rohan: Nowadays, mobility is undergoing a paradigm shift with every carmaker looking at connected, electrified, and autonomous technologies to move cars from being mechanical goods towards an operating system on wheels with software, sensors, and applications. This has far-reaching consequences for in-vehicle experiences across varied industries such as identity, payments, logistics, entertainment, and insurance and will unlock a \$5 trillion mobility economy.



ROHAN MALHOTRA
CO-FOUNDER AND CEO

“ONE THING I'M PARTICULARLY PROUD OF IS THE WORK OUR TEAM DID WITHIN THE COMMUNITY DURING THIS TIME –CONDUCTING VACCINATION DRIVES FOR EMPLOYEES AND CUSTOMERS, DELIVERING THOUSANDS OF MEALS DAILY AND OXYGENATORS TO THOSE IN NEED AND RUNNING 24/7 AMBULANCE SERVICES DURING THE PEAK OF THE PANDEMIC

It is the next big battleground for technology companies such as Tesla, Apple and Google. At Roadzen, we are laser focused on insurance for mobility. To do this, we are building an ecosystem for auto insurance based on telematics, video and computer vision to revolutionize road safety, policy pricing and claims.

Q. What were the challenges faced by the company during the pandemic? And, how did you overcome them?

Rohan: As a global company, we saw the effects of the pandemic early on and moved to a fully remote workforce. Our focus was to ensure the safety and well-being of our employees, customers, and communities while continuing to grow and adapt the business.

Several of our customers needed to transition almost overnight to purely digital processes for selling policies and remote claims protocols. Our technology was at the forefront of helping them achieve this change and our teams worked tirelessly to help our clients level up. As the pandemic shook traditional business models, insurance particularly needed a rethink on fixed premiums in favour of flexible pricing. We innovated on new products based on usage for low mileage driving as people were not driving as much. Additionally, we launched fully touch-less claim systems that allowed customers to process a claim on video immediately in their hour of need. We grew revenue almost 3x and added marquee clients and partnerships.

One thing I'm particularly proud of is the work our team did within the community during this time –conducting vaccination drives for employees and customers, delivering thousands of meals daily and oxygenators to those in need and running 24/7 ambulance services during the peak of the pandemic.

Q. What's the biggest factor that has helped you to be successful?

Ankur: Consistency and client focus are the big factors for our success. There are times when you can get distracted due to the noise in the market. But realizing early that the noise is temporary has given us the ability to remain consistent in our approach. We filtered out the noise and incorporated

real insights from our on-ground execution into our strategy. This helped us produce high-quality products for all our customers.

Our clients have also entrusted us to solve their challenges which in turn helped us improve our products globally. This trust has built a transparent relationship with our clients.

Q. How are new immersive technologies making a positive impact on enterprises?

Rohan: Two technologies that are going to make a massive impact on mobility and insurance are the ubiquitous adoption of 5G & AI. Connected cars with V2X capabilities will have the infrastructure to operate upon these technologies. The importance of 5G for insurance relates to the vast amounts of data that will be transmitted to insurers in real-time with low latency and continuous connectivity allowing billions of devices to talk to each other and machine learning algorithms that allow us to make decisions on this data in real time.

In this data-driven scenario, we will build the best kind of insurance – one that is preventive and proactive. This means predicting risk accurately, preventing accidents, and using all data points to build better policies for the end-user. And when claims are triggered, the customer should be instantaneously empowered to take video evidence and set an automated claims process in motion.

Q. How do you encourage people working in your organization?

Ankur: At Roadzen we have a big vision that is driven by our people. We reiterate our common vision so that everyone understands that the work they are doing has a positive and valuable impact on the world. Having a clear, compelling and credible mission helps keep us focused and energized. We cultivate and reinforce our core values – the spirit of curiosity to challenge the status quo, independent thinking, ownership, innovation, collaboration to build fast. Our unique and flexible work culture strongly influences the direction and success of the company every single day.

Q. What are the new trends you see in the industry today?

Rohan: The entire world of financial services is undergoing massive disruption and innovation across lending, wealth management, payments, crypto and insurance. There are some secular trends such as



WE CULTIVATE AND REINFORCE OUR CORE VALUES – THE SPIRIT OF CURIOSITY TO CHALLENGE THE STATUS QUO, INDEPENDENT THINKING, OWNERSHIP, INNOVATION, COLLABORATION TO BUILD FAST. OUR UNIQUE AND FLEXIBLE WORK CULTURE STRONGLY INFLUENCES THE DIRECTION AND SUCCESS OF THE COMPANY EVERY SINGLE DAY

digitization of complex processes, replacing human judgement with AI and democratization of access to financial services. In the world of insurance, we are seeing incumbents and startups offer better user experiences with newer underwriting models and embedded distribution capabilities.

Q. What key lessons should one learn from the pandemic about business?

Ankur: The pandemic has been tough on people and many businesses but has also fast-forwarded digital adoption for individuals, SMBs and large enterprises. It is important that technology permeates every part of your business as it makes it resilient and adaptable. The pandemic also reinforced our belief that people are the key ingredient in any business. It reminded us to be thankful every day to work on our mission with people we like and for the chance to transform the lives of millions of people who use our products.

Q. What challenges do you have to overcome to get here today?

Rohan: Every phase of our journey has posed a different major challenge – in the early years we had to lock in product market fit and prove our technological superiority to incumbents. The next phase came when we expanded from India to Asia to Europe and other

markets. Building a global company comes with its own set of challenges that are local and cultural as well as in building scalable, modular technology that can be localized. In the current phase, our challenge is hyperscaling. We are trying to grow our systems, people and processes to match the scale of our growth in the market. Instead of getting overcome by challenges, we use it as a learning experience to uplevel the organization.

About the CEO and COO

Rohan Malhotra is the Co-Founder and CEO of Roadzen. He has steered the company's rapid success across global markets. An alumnus of Carnegie Mellon University and a first-generation entrepreneur, Rohan leads a team of entrepreneurs, researchers, and engineers from technology, insurance, and mobility backgrounds to bring Roadzen's mission to life.

Ankur Kamboj, COO, Roadzen has over 16 years of experience in different industries. He leads business strategy and operations across Roadzen's global teams in US, EU & Asia. His experience and leadership have been focused on developing strategic relationships, expanding technology-driven business services, and establishing India operations. Ankur has previously led innovative projects at AXA, Mahindra, Citi Group, Samsung, and Nestle.

HOW UNLISTEDKART HELPS INVESTORS MAKE INFORMED DECISIONS WITH PRE-IPO EQUITY OPPORTUNITIES

KRISHNA RAGHAVAN, FOUNDER AND DEPUTY CEO

To put it simply, Unlistedkart strives to be the go-to source for high-quality investments. It is a research-first platform that empowers investors to find missing opportunities due to lack of visibility or liquidity issues. This gives founders and ESOP holders a long-term investment vision with much-needed capitalization while also providing smaller investors access through their niche expertise.

Unlistedkart is like a dream come true for investors and founders alike. However, while both sides seem to benefit from the company's services, it's hard to ignore some glaring challenges in the equity research market today. For investors - the biggest of them is lack of unbiased data and high cost. Similarly, founders getting their due is a big challenge.

Unlistedkart addresses all such woes with the following solutions:

- **Unlisted offers and Opportunities:** UnlistedKart's modern technology and customizable platform provide investors with endless liquidity opportunities.
- **Block Trades:** Unlistedkart provides equal market exposure to individual and institutional shareholders, empowering them to sell private company stocks to accredited buyer networks.
- **Secondary market/Early Investments/First & Second Cheques:** Unlistedkart helps private companies to design their own continuous secondary marketplace to diversify their investor base, building a solid foundation before going public.
- **ESOP Liquidity:** The Unlistedkart platform provides Start-up's/Employees, Funds and Promoters with an opportunity to access liquidity between primary rounds.

Unlistedkart is the first organization bringing in much-needed transparency, trust and accountability in the secondary market of pre-IPO stocks. And all this while smartly managing market risks by adopting technology in all its aspects of the business. "We tend to change the private market space by creating value for everyone



WE TEND TO CHANGE THE PRIVATE MARKET SPACE BY CREATING VALUE FOR EVERYONE IN THE ECOSYSTEM. THE 3 C'S OF OUR BUSINESS IS CAPABILITY, CONSISTENCY, AND CREDIBILITY. WE BUILD CAPABILITIES AND DELIVER CONSISTENTLY, AND THE OUTCOME IS CREDIBILITY

in the ecosystem. The 3 C's of our business is Capability, Consistency, and Credibility. We build capabilities and deliver consistently, and the outcome is credibility," says Krishna Raghavan, Founder & CEO, Unlistedkart.

Unlistedkart's main aim is to simplify private markets. To achieve this, the company has a process to streamline manual workflows. For example, platform users can select which stock holdings to buy or sell, document signature collection, settlement, and processing payments. They also track their orders and manage their holdings.

All this has been made possible with the niche and extensive experience of the UnlistedKart team. With a proven track record of facilitating most of the unlisted stock transactions in the past few years, Unlistedkart is committed to continuing its ground-breaking work in the future with the objective - 'To establish a consortium in India and abroad where investors can get access to pre-IPO shares and provide them with a platform for seamless trading.'

Krishna reiterated how tech platforms are transforming this market. "Unlistedkart provides an effective platform for investors to access deals in the pre-IPO private equity segment. Our platform's ease of liquidity lies at the heart of our offering, which is further strengthened by our ability to source opportunities across industries via neutral reports, thereby creating a peer-to-peer opportunity for investors."

The company has made all this possible with a constantly growing pool of institutional buyers who are carefully vetted. Each of them is focused on direct secondaries and trustworthy participants for opportunities. They leverage the complex supply and distribution network to drive competitive price discovery from a group of refined investors. "We provide a simplified operational process, with a shorter timeframe from the start of a liquidity program through settlement. Add to this trust and safety from risks associated like no one else in the market, and it becomes a win-win situation for everyone," he adds.

Characteristics of Unlisted Stocks

- **Buying business as against price movement of it:** In the listed market, investor picks a stock based on the price movement of the stock, on the contrary in the unlisted the investee participates in buying a buying part of the business, mainly analysing the balance sheet.

THE ARBITRAGE IN PRICE IS HERE TO STAY FOR A FEW MORE YEARS IN THIS SPACE & EARLY INVESTORS ARE TO GREATLY BENEFIT FROM IT

- **Inefficiency of information in turn arbitrage:** In most developed markets the Alpha a fund manager can deliver is low because there is no information arbitrage. Similarly, Information on unlisted space is limited in public domain hence giving room to make discoveries early on.
- **Lower emotional drain hence rationale decision making:** Seeing the price movement of a listed stock every day, pushes an investor to act, especially when the price gets lower. This is something we don't see happen in unlisted space as there is no exchange to see the price / trade.
- **Liquidity opportunity is low:** Opportunities of liquidity is low for Unlisted stocks and investors stay invested for longer timeframes ultimately reaping the benefits of the investments through the growth.
- **Lower liquidity hence larger economies of scale:** Irrespective of the investment amount, Rs.10000 or 10 crores into a listed stock the price you get is the same, but in Unlisted space a large investor might benefit from economies of scale.

Building A Holistic Work Culture

The company has an open and interactive work environment that helps employees communicate freely without apprehension and restrictions. They strive to keep pace with the changing market dynamics. "Our focus has been to pick the right team and use their strengths to build the skills needed to excel in their role. We look at how approachable our people are when we talk to them and give them specific goals based on their skill-sets. We have a fair appreciation for all. There is no discrimination based on levels. Keeping the team together has helped us grow," he explains.

Speaking about motivating employees, Krishna says, "We are a people-centric company where we urge our employees to learn and grow. This is evident from our buddy and mentor programs, where every buddy helps their colleagues get along with their day-to-day activities. Mentors usually set specific goals and suggest periodic connections to help each colleague

achieve them. We set specific guidelines and directions but do not restrict creativity. In fact, it has been key to closing many of our deals. They build relationships with clients first, then think about selling."

Building New Strategies

The company is well regulated, and all their transactions are within the guidelines to do business. They are planning to bring new products and unique opportunities to help investors make informed decisions in the private market. Currently, they are under discussions with many players in this space to create a comprehensive market makers platform that could give access to a set of never-ending lists of opportunities.

"Recently, we have launched a customer-centric app where one can seamlessly buy & sell unlisted stocks, get research reports, manage their unlisted holdings, and keep themselves updated on the latest news in private market space. The app has 10000+ downloads with more than 2000+ active users transacting with us within its second month," adds Krishna.

Krishna Raghavan concludes by saying, "The Arbitrage in price is here to stay for a few more years in this space & early investors are to greatly benefit from it"

About the Founder

Krishna Raghavan is the Founder and Deputy CEO of Unlistedkart. With initial exposure to stock broking through his father's stint with Sharekhan broking, he started investing in equity at the age of 18. When 2008 washed away his portfolio completely, he joined an Algo-based trading company to get better knowledge and start fresh.

During this time, he realized that clients' have their investments locked up for 8-10 years in different products that are closed-ended in nature and unable to access liquidity in times of need. To solve this, he launched Astute Advisors India in 2013, facilitating north of 200 crores of such transactions.

While helping clients to exit out of their investments, Krishna realized that their funds were also keen to exit out of their PE investments. Thus, he came up with the idea of Unlistedkart. Through meaningful relationships with banks/wealth outfits, Unlistedkart was able to institutionalize the business. Today, all the top banks and wealth outfits have adopted unlisted stocks as an asset class with Unlistedkart centrally

SALISTA NETWORK: HELPING TELECOM OPERATORS TO ROLL OUT 5G NETWORKS

RAHUL SAHDEV, CEO & MD

Salista Network is an IP-1 company that builds telecom sites for telecom operators and leases them on a long-term lease for increasing their network coverage on a PAN India basis. The company aims to emerge as a dominant participant in the telecom and infrastructure segment in India as well as neighboring countries. They are working to deliver the best solutions to all its clients and broaden its activity base by diversifying into infrastructure disciplines. They collect and verify all legal documents of the property till the closing of the lease agreement. They also check technical feasibility to build site installation and supply of poles.

The company is known for the construction of the civil foundation for pole installation, racks installation, fiber termination, and more. They provide connection as per site load, power back up, and look after operation and maintenance. Today, the company is focussing on organizations like Reliance Jio, Vodafone Idea, Airtel and BSNL.

About the CEO

Rahul Sahdev, CEO & MD, Salista Network, is an MBA-Marketing graduate from a premier institution in Sydney, Australia, and have worked with companies like AAPT Ltd, Connect internet solutions Ltd, Telecom New Zealand Ltd in Australia, and multinational companies in India namely GTL limited, Adacell Works.

Working in large, complex General Management roles, he has established a reputation for consistently achieving unprecedented results. Whether establishing a business from scratch or executing a new business model in an existing operation, Rahul places utmost importance on selecting an exceptional management team and developing a culture that supports success, innovation, and initiative. He has managed global services portfolio in the telecom infrastructure domain consisting of network deployment, operations and management, network planning and design, energy management, professional services, and infrastructure management.

Leading by Domain Knowledge

Salista Network has a well-established infrastructure for supporting its operations. They have an IT-enabled



WE AIM TO INVEST IN NEW-AGE TECHNOLOGIES THAT WILL HELP OUR OPERATORS TO ROLL OUT 5G NETWORK QUICKLY. WE ARE CURRENTLY ROLLING OUT SMALL CELL & IBS SITES AND HAVE PLANS TO WORK WITH ALL TELECOM OPERATORS IN INDIA

corporate office set up which is fully equipped circle offices at the requisite locations and service support department. Currently, they have offices in Mumbai, Lucknow, Delhi, Kolkata, Bihar, MP and Orissa. Rahul says, "We strive to provide our customers with high-quality products and services that meet and even exceed their expectations. We have an experienced team to manage the Telecom network once the Cell site is operational. We believe that the operations and maintenance is the most critical part in this space."

The company is committed to continuous improvement and has established a quality management system that provides a framework for measuring and improving its performance. They regularly gather and

monitor customer feedback and complaints. They provide regular training to its staff and measure quality objectives that reflect its business goals. "Our internal procedures are reviewed regularly and are held in a Quality Manual which is made available to all employees," he adds.

Customer satisfaction is their primary goal. They are gentle and transparent in their dealings with ourselves and our customers. Teamwork and employee empowerment are fundamental to their culture. "We encourage creative thinking and innovation in our organization. We value and respect each individual's opinion. We also motivate our team members to learn new things and become multi-skilled personal so that their personality is developed to manage odd situations on the ground, he explains.

Speaking about new immersive technologies, he says, "Today, everything revolves around digital platforms. A robust telecom network is required for all digital platforms to operate efficiently. And, I believe that 5G technology will help the platform to grow which has now become an integral part of everyone's day-to-day life."

Future Outlooks

Salista Network plans to expand its footprint across India. They want to help telecom operators to roll out 5G networks. For this, they are investing heavily in hiring talented manpower and technology. "We aim to invest in new-age technologies that will help our operators to roll out 5G network quickly. We are currently rolling out Small Cell & IBS sites and have plans to work with all telecom operators in India," he asserts.

The company is also planning to expand its footprints in the international markets in 2022. Their goal is to roll out 20000+ small cell sites with 500+ IBS sites by 2023.

Rahul Sahdev concludes by saying, "Always focus on building relationships in business as it helps increase business. People buy from people they like and work with people they like. So, start networking with people as much as you can to succeed in your business."

WIZKLUB: HELPING STUDENTS DEVELOP CORE SKILLS TO SUCCEED IN CAREERS OF FUTURE

AMIT BANSAL, CEO

Today's generation of school-going children is growing up in an overly exciting and unpredictable future. According to reports, 7 out of 10 school-going children are going to be working on jobs that don't yet exist. In such a rapidly evolving landscape, we need to prepare students for jobs that don't yet exist, using technologies that haven't been invented, to solve problems we don't even know are problems yet.

So, the skills that students need to acquire to thrive in this uncertain yet overly exciting future are:

- Higher Order Thinking Skills (such as logical, creative, critical, analytical thinking, and complex problem-solving skills) &
- Ability to use technology to solve real-world problems.

One such company that is working towards this goal is WizKlub. It is an EdTech company that nurtures young minds for cognitive and technology excellence to succeed in the future. Wiz kids get a new lens of perception and possibility that broadens the horizons. The company is on a mission to create a million thinking minds that are Smart Learners, Adept Problem Solvers, Independent Thinkers, and Tech Creators. Their programs have a demonstrated efficacy of over 80%. They believe that if children start early on a journey of being Thinkers, Explorers, and Creators, these traits become lifelong habits for them.

About the Founder

Amit Bansal is the Founder, and CEO of WizKlub. An MBA from XLRI, Jamshedpur, he has 24 years of experience across leading global corporates and start-ups. He is a serial entrepreneur in education, and WizKlub is his third EdTech venture. Prior to WizKlub, he was the CTO of Pearson Education, the world's largest education company headquartered in the UK. He was managing products and solutions for the company that is impacting the current generation and changing the landscape of learning for the coming generation. At WizKlub, he overlooks the business operations and drives the product.

Focusing on Core Skills

Today, many EdTech players in the k-12 space are



still focused on curricula like mathematics and science. However, the current school-going students need skills beyond these to succeed in careers of the future. According to the World Economic Forum, skills that professionals will need in the future are analytical thinking and innovation, complex problem solving, critical thinking, creativity, leadership, and social influence, technology use and development, etc. WizKlub helps students develop these core skills to succeed in careers of the future.

WizKlub is a one-stop destination for parents seeking their child's future skills development. They provide a complete set of skills that school children need to develop for success in a career at an affordable price. Their higher-order thinking skills include 36 skills across logical thinking, critical thinking, creative thinking, and problem-solving. They also provide coding and advanced technologies like Alexa skills, conversational AI, web apps, and ML/AI. They also offer 18 IoT modules with a Young Product Designer Program.

"Pre-pandemic, our distribution model was driven by a neighborhood instructor who would conduct the learning classes in a physical environment. Students

would go through the program on a smart device, but the classes were conducted face-to-face. The distribution and the learning environment moved completely online from 2020. We get similar learning efficacy rates of over 80% in an online environment as well," says Amit.

Overcoming Challenges

Like any other start-up, the company faced challenges like getting the right product-market fit, finding ways to acquire customers in a profitable manner, scaling operations, and maintaining the key business metrics.

"The initial challenge was that our product was delivering results in terms of improved learning and problem-solving aptitude but only those parents who were involved with their kids' learning journey were able to witness the results. They could see that the child has become an active learner, more intuitive, asking intelligent questions, which was not the case before joining the program. However, there was another set of parents who were unable to appreciate the difference as they were expecting results in terms of visible output. We solved this problem by demonstrating the improvement of the world's most popular IQ test for children, WISC (Wechsler's Intelligence Scale for Children). We demonstrated a similar 80%+ efficacy on third-party assessment WISC as well," explains Amit.

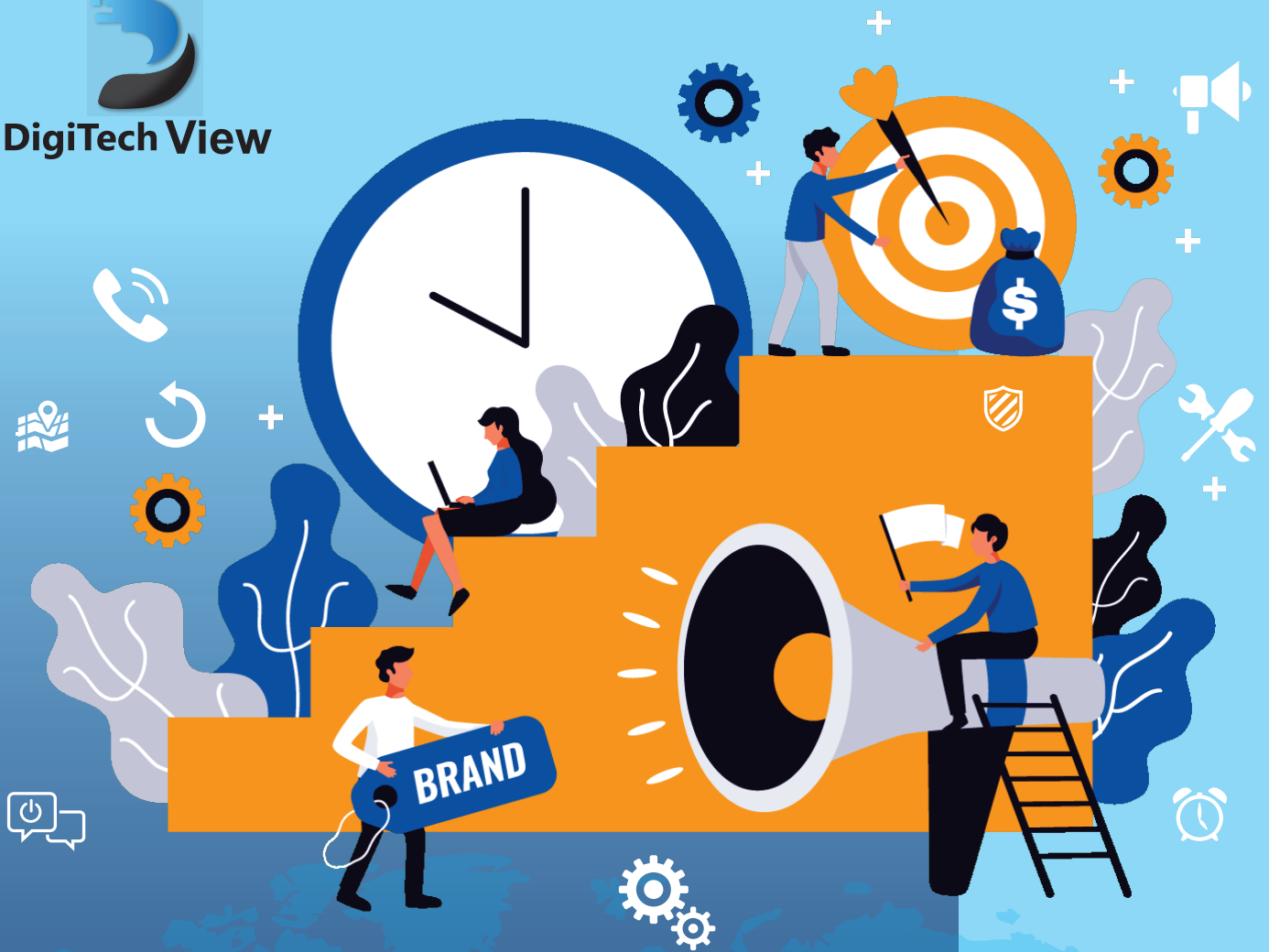
Future Prospects

EdTech is still in its infancy phase. But the adoption is accelerating which is attracting capital investment in EdTech and leading it to a virtuous cycle of tech adoption. "We would continue to invest in technology to make learning effortless and available at a fraction of cost. We want every student to benefit from our programs," he says.

Amit Bansal advises parents, "Please don't be obsessed with marks and don't make your child a jack of all trades. The current world is very different from the world we grew up in. Give your child a strong foundation in independent thinking and problem solving and then they find their groove and excel there."



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