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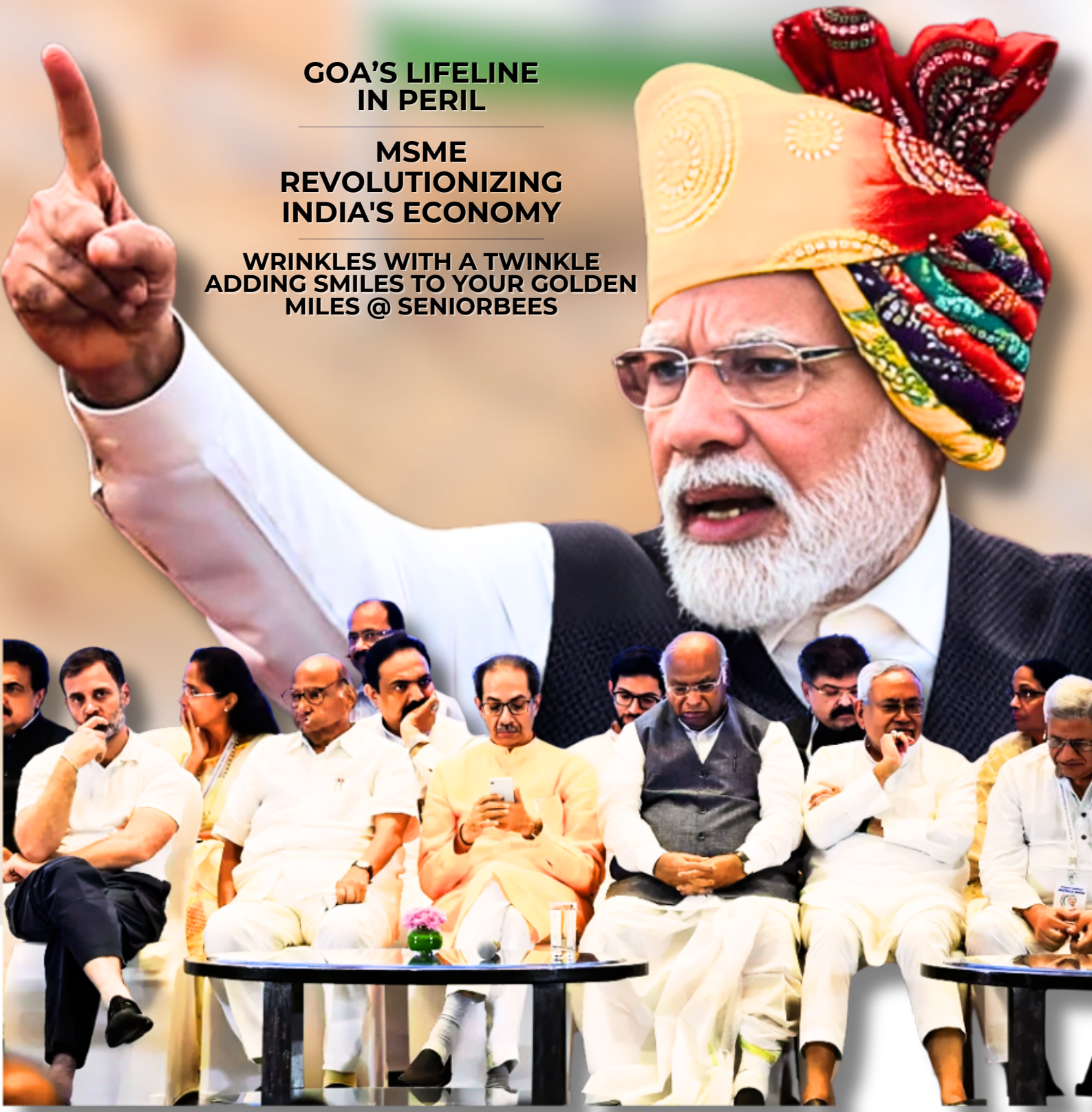
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Dismantling the Dream: Inside the Fractured I.N.D.I. Alliance

**GOA'S LIFELINE
IN PERIL**

**MSME
REVOLUTIONIZING
INDIA'S ECONOMY**

**WRINKLES WITH A TWINKLE
ADDING SMILES TO YOUR GOLDEN
MILES @ SENIORBEES**



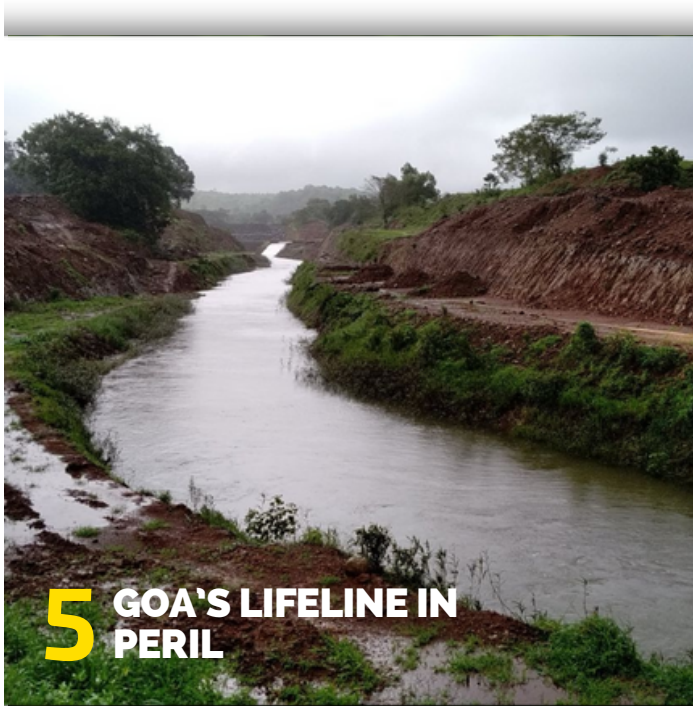


KALIDAS INTERNATIONAL SHORT FILM FESTIVAL 2024



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Founder - Editor says

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Goa's lifeline in Peril

Goa is blessed by the eleven rivers. Among these eleven rivers Mandovi is the biggest river of Goa. Though it is not as big as the river Ganga which has the length of about 2525 km. or as the Cauvery, one of the major rivers of the Southern India with 760 km. length; the river Mandovi has the length of just 111 km. However it is the only river which drains the area of about 1580 sq. km. out of 3701 sq. km of the total geographical area of Goa and provides the maximum quantity of fresh water.



It is indeed a river that supports life and above all, makes life possible for all living things by supplying with fresh water. It is the artery of the watershed, which supplies the nutrients necessary for the body to survive. The river when it flows in its natural course, benefits all irrespective of caste, creed and colour, wealth or poverty; but as soon as it is dammed it loses socialistic character.

“ Karnataka, since last more than 3 decades, is very keen to build chains of dams on the various tributaries of the river Mhadei originating from Karnataka, some times for generating hydroelectricity or making use of the water for irrigation purpose.

However, since September 2006, Karnataka Government repeatedly made the claims of drinking water paucity for Hubli and Dharwad, and unilaterally went ahead by excavating the open-cut and the underground canals at Kankumbi for Kalasa- Bhandura Projects which was aiming to divert 7.56 TMC feet of water in the Malaprabha basin.

“ All the proposals of damming and diverting tributaries of Mhadei are indeed unfavourable for Economy, Wildlife and Environment and especially from the point of view of tiny state's water security and ecological security.

When all the attempts to arrive amicable solution proved futile and Karnataka became adamant to go ahead with the plans, Goa had to approach the Supreme Court of India for justice and is awaiting its final verdict.



Karnataka has chalked out the grand plan to divert a total of 225 MCM from Mhadei to Malaprabha basin and additional 112 MCM from Khandepar River which is popular for the scenic Dudhsagar waterfall to Supa reservoir in Kali basin. Thus, the thirst for water of Karnataka cannot be quenched with Kalasa – Bandhra project, but will be increased gradually.



The Mandovi river basin in Goa occupies 43% of State's geographical area with 192 villages of Sattari, Dharbandora, Bicholim, Tiswadi, Bardez and Ponda with cultivable land to an extent of 91072 ha. The Mhadei along with others is the most important tributaries of the Mandovi which originate in Degao near Khanapur. At Nerse village where Singer, Pat and Bandhura three main tributaries join together, Karnataka had the proposal of an earthen dam for which 244 ha. of forest land would be submerged due to the reservoir and the diversion channel also involve the non-forest use of 16 ha. of forest land.



The old proposal of the Kalsa dam had the height of 32.6 m. and length of 340 m. Another dam was planned on the Haltara nalla at Chorla which had the height of 33.6 m. and length of 200 m. From the Haltara, water, it was planned to bring to the Kalsa reservoir through the open cut channel of 1180 m. length and from the Kalasa water was planned to take to Malprabha by excavating open cut tunnel of 2550 m. and channel of 1740 m. A total 178.43 ha of reserved forest in Kankumbi, 14.58 ha of reserved forest in Parwad and 64.73 ha in Koda was proposed for diversion. It is therefore clear that forestland is an integral part of these projects and is required not only for the construction of the dam and the resultant submergence area but also for the diversion channels.

“ As per the guidelines issued under the Forest Conservation Act, 1980, it has been decided that if a project involves forest as well as non –forest land, work should not be started on the non-forest land till the approval of the Central Government for release of forest land. ”

Till this date, Karnataka has not received forest clearance from the Ministry of Environment and Forest and Ministry of Water Resources have not withdrawn the in-principle clearance which was placed in abeyance in September 2002. Thus two states have so far not concluded any

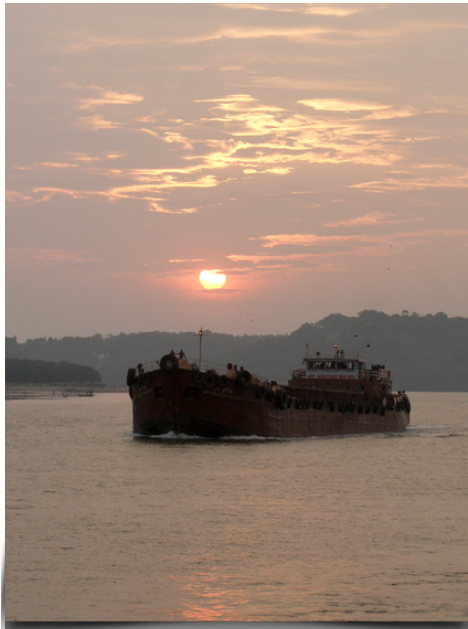
agreement on the Sharing of Mhadei waters. This is a classical instance of breakdown of environmental governance and constitutional provisions for the protection of the environment.

Karnataka has made it very clear that they are building the dams and not bundharas (bund/embankment). The construction of bundharas in comparison with the dams is totally different. How one can designate dam as bundhara, when it involves the submergence of the pristine forest lands? The length, height of these dams and their capacity to store water clearly indicate that these projects are not bundharas but the earthen dams.

The water Resource Department of Goa has already built more than a dozen bundharas on various tributaries of the Mhadei and there exist many lift irrigation schemes. The water treatment plants at Dabos cater the drinking water needs of 52 Villages of Sattari whereas the water treatment plants at Sanquelim and Padoshe furnish potable water for many areas of Bicholim and Bardez. In April 2002, Goa Government announced that it was considering, a set of smaller dams to generate a total of 60 MW of Goa's power needs.

Earlier, Goa Government was denied permission by the Ministry of Environment and Forest to build the Mandovi Irrigation Project at Nanoda in Sattari as it was supposed to destroy 350 ha forests, when Goa spent a total of Rs. 210.96 lakhs on the construction of colonies and other infrastructure.

Presently Karnataka is marching ahead to meet the same fate under the Forest Conservation Act. Karnataka's proposal will cause massive disturbances to the habitat of wildlife in the Mhadei valley. When dams and developmental activities increased in and around Dandeli wildlife sanctuary, elephants for these areas have begun to migrate. Today Tillari and Mhadei valleys are badly affected on account of the Man-elephant conflict. The elephants and other wild animals are displaced and disturbed, thereby creating a lot of environmental problems.



As per the observations made by the DCF, Karnataka, the proposed dam site of Bhandura is located among the most luxurious and scenic, deciduous and semi evergreen patches of forest frequented by wildlife. The Bhandura nalla is one of the perennial streams which joins the Mhadei at Kongla and then enter Goa via Gavali-Krishnapur at Bondir along with the Panshira of Mendil, near Dhavle-Uste, the Kalasa stream which joins the Mhadei. At Dhavle-Uste, Sonal on the banks of Mhadei locals still practice the traditional silt based cultivation called 'puran sheti' which is believed to give three times more yield than other types of agriculture.

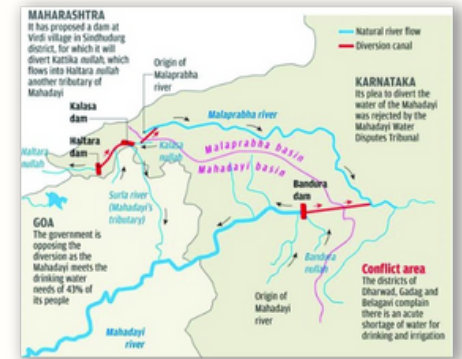
Karnataka has a proposal of building Kalasa dam at Kambar Ves on the Chorla ghat - Belgaum road near Kankumbi which is not even 1 km away from the Mhadei wildlife sanctuary of Goa.

The March 1999 report, of the high level committee to suggest appropriate water management strategies for Karnataka state irrigation projects, has highlighted Karnataka's mismanagement of its water resources. Farmers in Karnataka are raising crops according to their wishes, violating the prescribed cropping pattern, due to which it has become difficult to distribute water equitably to all parts of the command area. Adding to the water

The controversial project site is home to natural forests, unique wildlife and river origins and the biggest catchments for the Mhadei and Malaprabha rivers. From 2006, Maharashtra Government has also entered in the race of acquiring the fresh water resources of Mhadei. One of the significant rivulets of Mhadei coming from Virdi village became the target of Maharashtra's damming plan.



Karnataka had drawn plans for diversion of Dudhsagar water by envisaging 4 dams on the upstream of Khandepar river namely Katla, Palna, Diggi-Mara and Diggi- Bondeli to divert water to Supa reservoir.



Both Maharashtra and Karnataka has aimed to decimate upper reaches of resource rich Western Ghat, a global hotspot that is the part of the World Heritage Site of the UNESCO by mismanaging of the available water resources, the unsustainable irrigation and encouraging water guzzling crop selection model.

No neighbouring states can divert the natural flow of the rivers that are flowing in the direction of wildlife sanctuary without obtaining permissions from the Ministry of Environment, Forests and Climate change and also from National Board of Wildlife of India.

The clarification given by one of the Director Dr. S. Karekatta of the Ministry of Environment, Forests and Climate Change that the Kalasa-Bhandura is purely a drinking water supply scheme is unrealistic and there is need to apply provisions of EIA Notification 2006 and its subsequent amendments before giving any clarification. The proposed Kalasa-Bhandura project falls within the ecologically sensitive area identified earlier by Karnataka Forests Department and the Western Ghats Ecology Expert Panel headed by Dr. Madhav Gadgil in their report in 2011 and subsequently the high level working group appointed under the Chairmanship of Dr. Kasturirangan in their report of 2013.

shortage are the leakages in the pipeline supplying water to Hubli-Dharwad town. Apprehending problems if the diversion project is linked to irrigation demand, Karnataka has invoked the need of supply of drinking water taking the benefit of top priority given in India's National Water Policy. The project cost was also trimmed to bring it below Rs.1000 million to avoid avoid the mandatory environmental impact assessment and public hearing.

“ Considering the projected water needs of Goa till 2050 A.D., it has been established by the committee of experts that Mhadei is a water deficit basin and hence no scope exists for water diversion. The Goans are very much concerned that any diversion of water from the upper catchments of Mhadei would severely impact the downstream ecology particularly by changes in the salinity regime, the decrease in sediment load and the consequent impacts on the estuarine and mangrove ecosystems.

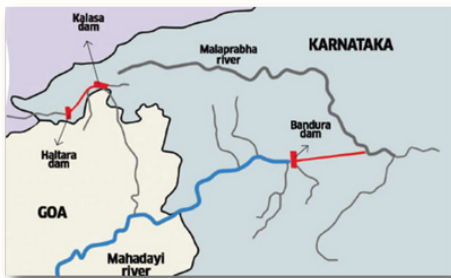
At Virdi just 3 km from the Anjunem Irrigation Project of Keri – Sattari; Maharashtra has completed the work of the Irrigation Project in between Temb and Talyachya Vhalacho Dongar area of Virdi of 600 mts length and 48 mts height, without obtaining any statutory clearances and without understanding the actual situation and signing the memorandum of understanding for the share of water.

Allowing Karnataka to lift water of the Mhadei when the matter is pending before the Hon.Supreme court and the Mahadaya Water Dispute Tribunal, will prove detrimental for water security, ecology and environment of Goa.

To fulfil need of drinking water, Karnataka near Hubli has Benihalli, a tributary of the river Malaprabha with the catchment area of 5048 sq.Km. and 138Kms. length. This water is hardly used to the extent of 1.5 TMC and Karnataka has almost 22 rivers in Belgaum unutilised.

Even when case was being argued,

Part of the project area in Nerse for the proposed Bhandura scheme falls within the eco-sensitive zone of Bhimgad Wildlife Sanctuary. The Union Ministry of Water Resources filed counter affidavit before Hon Supreme Court on 20/11/2006 that Union of India has not withdrawn the abeyance letter dated 19/09/2002 pertaining diversion of 7.56 TMC of water of the Kalasa-Bhandura, nor does it have any intension to do so till the water Disputes relating to Mhadei are either amicably settle amongst the party states or adjudicated by the Competent Tribunal.



On 14/08/2018 the Mahadaya Water Disputes Tribunal has permitted Karnataka to divert 3.9 TMC of water through Kalasa-Bhandura project outside the Mhadei basin after obtaining necessary statutory clearances. Karnataka has already filed a separate Special Leave Petition before the Hon'ble Supreme Court seeking an enhancement of the allocation of water and matter is pending before the Court for the hearing.

The proposed Kalasa dam site is inside the Reserved Forests notified by Karnataka Forests Department and also the dam site is just 231.27 mtr away from the Mhadei Wildlife Sanctuary of Goa. Also the Kalasa canal site of Karnataka is 3.17 km away from the Mhadei Sanctuary limits. Though it is mandatory for Karnataka to obtain prior environment clearances, wildlife clearance and other permissions, no such permissions/ clearances have been obtained by Karnataka.

Through camera trap techniques already presence of tigers has been proved inside the Mhadei Sanctuary of Goa and also the Bhimgad Wildlife Sanctuary of Karnataka, as well as in the reserve forest of Kankumbi range and Tillari region of Maharashtra.

This region of the Western Ghats has the flag ship species of wildlife like Sloth bears, Leopards, Slender Loris and many more.



The Barapeda cave inside the Bhimgad Sanctuary is only known site for the Wroughton's free tailed bats (*Otomops wroughtoni*) which has been classified under the scheduled I of the Wildlife Protection Act is near to the proposed Bhandura dam.

Now in the name of the Kalasa-Bhandura drinking water project Karnataka has created condition before the Ministry of MoEFCC that this project does not attracts EIA Notification 2006 and subsequent amendments. But in reality, this project of Karnataka needs approval from the National Board for Wildlife of India and clearance under Forests (Conservation) Act 1980 and approval under EIA Notification of 2006 and its subsequent amendments.

The proposal of the Kalasa-Bhandura is on the way of becoming the reality, and this would certainly going to increase salinity by making unpotable water as well as other disastrous effects upon the marine and human life, when the increasing global warming and climate change is affecting the fragile eco-systems of Goa.

Karnataka government has been repeatedly changing the proposals of the

Kalasa -Bhandura project of damming and diversion and making all possible attempts to make its the reality.

The colonial mentality produced consumer – culture, resulting into felling of forests causing landslide and nature's capacity to conserve water. This consumer – culture led to the erosion of natural sources of livelihood resulting into the loss of humane – sensitivity which has made the crisis of nature and ecology more complicated. The new understanding of science is to develop a harmonious relationship with nature while showing due respect to its dignity. To maintain the natural balance and equilibrium, it is essential to allow the natural flow of water in the direction of Goa.



Author :
Rajendra P Kerkar

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EDITORIAL

Dismantling the Dream: Inside the Fractured I.N.D.I. Alliance

The Lok Sabha polls are around the corner making the summer of 2024 hotter than usual. As the electoral ball sets rolling, it will be a test for the ruling as well as the opposition to secure the numero uno spot.

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”

Political pundits have often mentioned that was due to the to the internal clash of the titans over ideological differences, selfish ambitions, and the hollow thirst for power, because similar gatbandhans have been formed in the past as well and didn't work either then.



PARLIAMENT OF INDIA

At the beginning, those who considered themselves as the saviors of democracy hailed the I.N.D.I.A as the sole torch bearer of hope. The only noodle that has tied the coalition together is the sole objective: wrest power from the hands of the incumbent Prime Minister, Narendra Modi, and his ruling Bhartiya Janata Party (BJP) & its alliance NDA. Showing solidarity in their aversion for Modi and his style of leadership and the way his policies have brought results, the alliance has their ever evaluated (and failed) agenda – a ray of hope to redefine the path of India's progress. However,

under this cloak of solidarity lies the filth of slyness and self-interest waiting to unravel.

“

The seeds of discord were sown early on as ideological differences simmered beneath the surface. While some parties advocated for progressive reforms and inclusive policies, others clung stubbornly to outdated ideologies rooted in caste, creed, and religion.

”



The clash between progressive and regressive forces within the alliance created a rift that widened with each passing day. As the Lok Sabha elections draw near, the alliance has found itself embroiled in bitter negotiations over seat sharing. Each party clamored for a larger share of the electoral pie, driven not by a genuine desire to serve the people, but by a lust for power and prestige. Backroom deals and political maneuvering have become the norm as leaders jockeyed for position, betraying the very principles they claimed to uphold.

Since 2019, the BJP-led NDA has seen two major transformations. Following the end of the Maharashtra Legislative Assembly Elections in late 2019, the Shiv Sena (SS) changed sides and joined the UPA. The SS divided into two groups with 18 MPs on its first list; the dominant bloc is now with the NDA. Additionally, the pro-Hindutva cadre voters of the Shiv Sena provide the Eknath Shinde-led wing of the SS

an advantage over Uddhav Thackeray. Second one being, the Janata Dal (United) leaving the NDA fold in the middle of 2022, and its leader Nitish Kumar teamed up with the RJD, its bitter foe, to create the government. Noteworthy is the fact that Nitish Kumar had openly criticized RJD leader in July 2017.



Nitish Kumar (former Chief Minister of Bihar and leader of Janata Dal (United)) had expressed his displeasure on the way the I.N.D.I. Alliance had been operating and quit the alliance!

In the words of Niccolò Machiavelli, "Politics have no relation to morals." This sentiment resonated deeply within the halls of power as leaders abandoned their lofty ideals in pursuit of personal gain. Amidst the chaos, the voice of the people was drowned out, relegated to the sidelines as politicians pursued their selfish agendas with reckless abandon. Parties like the Janata Dal (Secular), Bharata Rashtra Samiti, Bahujan Samaj Party, Biju Janata Dal, Shiromani Akali Dal, and YSR Congress were not invited to the Patna convention. Additionally, a lot of the participants at both summits have been at odds with one another in their home states. The Aam Aadmi Party's request that the Congress explain its position on the Center's ordinance during the June 23

meeting revealed the uneasiness that existed between the two parties. Though now they have almost formed an alliance for the 7 Delhi Lok Sabha seats!



Modi Ki Guarantee!

Meanwhile, Prime Minister Narendra Modi has been watching all these from the sidelines, his grip on power, tightening with each passing day.

“**While the I.N.D.I. Alliance bickered and fought amongst themselves, he has consolidated his hold over the electorate, promising stability, and security in tumultuous times with Modi Ki Guarantee!**”

His charisma and populist rhetoric struck a chord with the masses, blinding them to the shortcomings of his administration. As the general elections near, the Alliance has disintegrated like a sack of potatoes with it being a mere shadow of its former self. The once lofty ambition of unseating Modi now seemed like a distant dream, shattered by the very forces it sought to oppose. In the end, it was not Modi who brought about the downfall of the alliance, but the hollow ambition and moral bankruptcy of its own members. Yet amidst the chaos and despair, a glimmer of hope remains—a reminder that true change begins not in the corridors of power, but in the hearts and minds of the people. As disillusioned citizens turned their gaze away from the empty promises of politicians and towards the power of grassroots movements and community action, a new chapter in India's story has begun to unfold— one built not on hollow ambition, but on genuine empathy and solidarity

The downfall of the alliance

In the aftermath of the election, as the dust settles, it will be evident that the I.N.D.I. Alliance had failed not only in its mission to defeat Modi but also in its duty to serve the people. The nation languished in stagnation, trapped in a cycle of political infighting and corruption. India is yet to go to polls for the general elections of 2024, however the tussle for power marred with fractures within the I.N.D.I. Alliance had already exposed its hollow ambition and the self-serving agendas of its members. As the nation braced itself for the electoral battle ahead, the lessons learned from the downfall of the alliance served as a sobering reminder of the pitfalls of political opportunism and the importance of staying true to the values of integrity and service.

At this rate, by the time the 18th Lok Sabha sets into motion, Gandhiji's words, “In matters of conscience, the law of majority has no place,” will hold true. These words redefine that leading the masses does not equate to wielding power, but about serving the people with honesty and integrity. Only then can the hollow ambition of political alliances be replaced with a genuine commitment to the welfare of the nation and its people.

With these thoughts in mind, it is imperative for the citizens to critically evaluate the actions and motivations of their political leaders. The I.N.D.I. Alliance serves as a cautionary tale—a stark reminder of the dangers of placing blind trust in political entities driven by self-interest and ambition.

“**With these thoughts in mind, it is imperative for the citizens to critically evaluate the actions and motivations of their political leaders. The I.N.D.I. Alliance serves as a cautionary tale—a stark reminder of the dangers of placing blind trust in political entities driven by self-interest and ambition.**”



FAROOQ ABDULLAH (National Conference Chief & former Chief Minister of J&K) - had mentioned a couple of weeks ago that his party would be contesting the Lok Sabha elections on its own as the seat sharing didn't materialize!

As the country moves forward, it is essential to demand accountability, transparency, and integrity from those entrusted with power. For in the absence of these values, the hollow ambitions of political alliances will continue to undermine the fabric of democracy and the well-being of the nation.

By delving deeper into the intricacies of the I.N.D.I. Alliance's downfall, we uncover not only the flaws within the alliance itself but also the broader issues plaguing Indian politics. It is a sobering reminder that the pursuit of power and prestige often comes at the expense of the greater good, leaving behind a trail of broken promises and shattered dreams. As we reflect on the lessons learned, let us strive to build a future where integrity, empathy, and solidarity reign supreme—a future where the hollow ambitions of political alliances become outdated.

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Policy Reforms: Simplifying the Business Ecosystem

“ The rollout of the Goods and Services Tax (GST) in 2017 was a bold step towards removing the complexities of the tax system ”

Despite initial challenges, GST unified the tax landscape, offering a much-needed relief to MSMEs burdened by the previous regime's convolutions. This landmark reform was a testament to the government's resolve to enhance the ease of doing business, making it simpler for MSMEs to grow and compete.



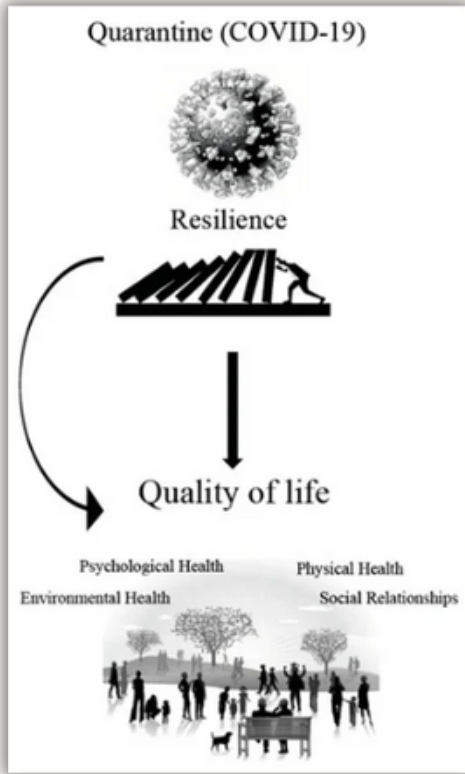
Global Integration: Projecting Indian MSMEs on the World Stage

The "Make in India" initiative has been instrumental in positioning India as a global manufacturing powerhouse. By incentivizing manufacturing and promoting foreign investment, the initiative opened new horizons for MSMEs to engage with global supply chains. This strategic vision not only attracted international capital but also spotlighted the capabilities of Indian MSMEs, enabling them to compete internationally.



Resilience in Adversity: The COVID-19 Pandemic Response

The COVID-19 pandemic posed an unprecedented challenge, threatening the very survival of MSMEs. The government's prompt response through the Emergency Credit Line Guarantee Scheme (ECLGS) underscored a proactive and empathetic governance model. By providing collateral-free loans, the scheme ensured that MSMEs could weather the storm, preserving jobs and sustaining economic activity during critical times.



Reflecting on the Past, Building for the Future

The contrast between the pre-2014 era and the subsequent years under Modi's leadership highlights a dramatic shift in the government's approach to empowering MSMEs. From being constrained by red tape and limited support, the sector has moved towards a future where growth and innovation are nurtured through thoughtful policies and initiatives. The Modi government's comprehensive strategy has not only addressed the immediate needs of MSMEs but has also set the stage for their long-term success and global competitiveness.

Conclusion

As India continues its march towards becoming a \$5 trillion economy, the transformation of the MSME sector under Prime Minister Modi's leadership will be a cornerstone of this journey. The shift from a restrictive pre2014 environment to one that fosters empowerment, innovation, and resilience reflects a governance philosophy that prioritizes inclusive and sustainable growth.

“ The story of India's MSMEs is no longer one of unmet potential but a testament to the transformative power of visionary leadership and strategic policymaking ”

As this vibrant sector gears up for future challenges and opportunities, the foundation laid in the past decade will undoubtedly be a beacon of inspiration and a blueprint for success.



Author : **MALHAR PANDEY**
(state co-incharge - Social Media, BJP, Maharashtra)



Wrinkles with a Twinkle: Adding Smiles to Your Golden Miles @Seniorbees

Imagine a place where laughter ripples like warm sunshine, where minds stay sharp and bodies move with joy, where every day is an adventure waiting to happen. That's Seniorbees, a community where growing older isn't about slowing down, but about turning your golden years into sparkling gems!



My story began with a wish, a sparkle in my heart to see my own mom, once full of life, blossom again after retiring. It hit me hard – retirement shouldn't be a lonely corner, but a playground buzzing with possibilities. So, Seniorbees bloomed, its roots in empathy and its branches reaching out to every senior who wants to keep shining bright.

We're not just a company, we're a family, a big, happy bunch where age is just a number and everyone's story matters. We don't see wrinkles, we see smiles. We don't see limitations, we see endless possibilities. Think

dance classes that make your feet tap, workshops that keep your brain young, and chats with friends new and old, all sprinkled with laughter and fun.

At Seniorbees, we get to witness countless stories of joy and connection. Whether it is Mr. Sunil, whose eyes sparkle like stars as he talks about we planting a tree in his honor, or Mrs. Shilpa, whose mom, Auntie Malini, found laughter and friendship after a health scare, her spirit rekindled by the warmth of our community. And then there's Mrs. Supriya Karmarkar! At the inspiring age of 73, she wasn't just a participant, but a dream chaser. She hosted her first ever crochet workshop with us, proving that it's never too late to chase your passions and share your talents with the world. These are just glimpses of the magic we create, proving that age is just a number, and joy knows no bounds.

Of course, staying healthy is important too. But at Seniorbees, we believe true well-being is about more than just pills and checkups. It's about keeping your mind sharp, your body moving, and your heart full of purpose. We have something for everyone, from painting classes that unleash your inner artist to fun games that keep your brain young, all sprinkled with laughter and friendship.

But Seniorbees isn't just about filling time; it's about filling lives with meaning. We're a big, happy family where you belong, where you're heard, and where your laughter lights up the room. We celebrate every milestone, big or small, because every day is a gift, a chance to write a new chapter in your story. And guess what? The fun spreads beyond our community! Families reconnect, bonds

strengthen as kids see their parents blossom, and communities come together, young and old learning from each other. It's a beautiful ripple effect, making the world a brighter place, one smile at a time.

Our journey has just begun, but our dream is big: to paint seniorhood with vibrant colors of connection, purpose, and joy. We dream of a world where age is just a number, and life is a vibrant adventure waiting to be lived.



But we can't do it alone. We need your voice, your stories, your laughter. If you're a senior looking to rediscover your spark, we welcome you with open arms. If you're a caregiver seeking support and understanding, we're here to listen. If you simply believe in the power of friendship and the endless potential of every age, join us!

Let's celebrate the essence of Seniorbees, where every moment is an opportunity for growth, joy, and new beginnings. As we gather, let's cherish each story and shared experience, forging bonds that transcend age, and collectively craft a vibrant tapestry of seniorhood enriched with endless possibilities and shared adventures.



Author :

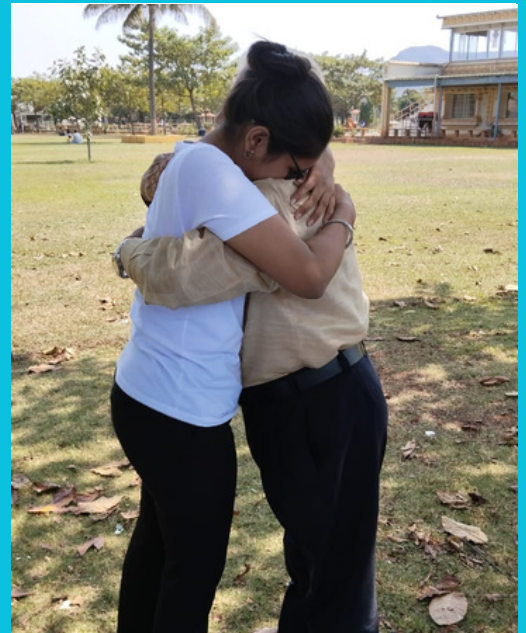
NIDHI NAG

Founder & CEO, Seniorbees

Nidhi Nag is the dynamic Founder and CEO of Seniorbees, a startup committed to enhancing the lives of seniors through a supportive community, resources, and opportunities for a fulfilling life. Inspired by her own experiences and guided by a deep sense of social responsibility, Nidhi founded Seniorbees in September 2022 to address the unique challenges faced by seniors in their golden years.

With over a decade of diverse professional experience, Nidhi has honed her leadership skills and expertise in marketing and management. Before founding Seniorbees, she earned her MBA from IIM Kozhikode, specializing in marketing and strategy. Nidhi then served as the Head of Marketing at Enalito, an AI-based marketing automation app for online D2C brands. Nidhi also held key positions at RetailAutomata Analytics Inc, contributing to the strategic growth of the organization. Her earlier roles include an impactful tenure as Assistant Manager at WNS Global Services and a foundational period as a Software Engineer at Tech Mahindra.

Nidhi's vision for Seniorbees is deeply rooted in creating a community where seniors find purpose, connection, and unwavering support. Leveraging her rich professional background and personal experiences, she is steadfast in making Seniorbees a transformative force in the lives of seniors, ensuring that they age with dignity and fulfillment.



Reach out to us with your questions, concerns, or simply to say hello !! We're here to listen, to guide, and to celebrate the journey together.

Website: <https://www.Seniorbees.in>

Email: contact@Seniorbees.in

Phone: 9307859075

Remember, age is just a number, and life is a beautiful adventure waiting to happen. Let's sparkle together at Seniorbees!

THEORY OF REFERENCE BUILDING: LEGACY MATRIX

INTERVIEW

1. What is Legacy Matrix?

Legacy Matrix is a PR intellectual property developed with 12 years of qualitative research for crafting a legacy of brands. The brands can be a human, a product, a service or an organization. It is a strategic framework based on theories and concepts for legacy building presented in a triangular figure. The decision makers will have to align the messaging and action on this framework and use their creativity to integrate the elements. Theory of Reference building is the base and soul of Legacy Matrix.

It is the world's only PR IP for legacy building of brands proudly Made In India.

2. Why a book on this topic?

Honestly, I didn't want to make a book on this as I wanted to keep this as a Trade Secret IP. Due to some experiences in 2023, I thought of changing my approach and making this a public domain knowledge and also create evidence. Organizations generally didn't want to sign NDA and Term Agreement to review and evaluate the core of the IP. I eliminated that process as a part of business tactic through this book.

Also, unique research with a unique framework deserves a book. I thought of being aatmanirbhar and self-published the book. This book is my business asset as it includes a business plan too.

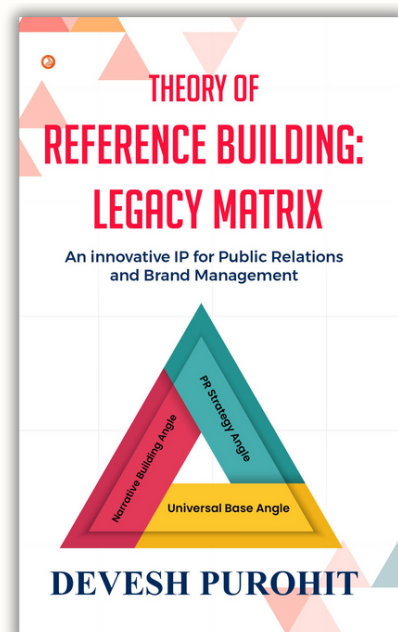
Through this book I am empowering people who wish to create a legacy of this generation as well as for generations to come. I am transforming the mindset from brand building to legacy building.

3. What was your research process? How long did it take for you to develop this intellectual property?

Technically it took me a span of 12 years to research and develop it. I curiously started working on it since 2011 inspired by Shah Rukh Khan. As a secondary data, I read books, media articles, blogs, journals, watched interviews and Press Conferences on YouTube, watched documentaries and movies.

Primary data was social observations, focus groups of certain fan clubs, interactions with varying people in general life, attending media events, business events, red carpet events, press conferences and trade fairs at a ground level.

In 2022, I focused all my energies in drafting the outline, content, strategy, framework and concept at large.



4. What was your thought process while making this IP? What kept you going for 12 years?

In 2011, I was influenced and inspired by Shah Rukh Khan and I was curious that why do only some brands enjoy stardom and influence which others aspire to achieve. With this curiosity I started researching. At that point in time, I was not aware of Public Relations at all.

Prior to this, subconsciously I was influenced by Swami Vivekananda, Aryabhata, Michael Jackson, Troy movie starring Brad Pitt, Shri Balasaheb Thackeray and Sachin Tendulkar.

I remember reading a quote of Swami Vivekananda on the last page of notebook in my 8th grade when I was a teenager. "Get up, and set your shoulder to the wheel - How long is this life for? As you have come into this world, leave some mark behind. Otherwise, where is the difference between you and the trees and stones? They too come into existence, decay and die." This quote influenced me and made me think what should I do something remarkable in my life.

My thought process was to decode the core that can help any brand create a legacy.

Curiosity was the only thing that kept me going for 12+ years. Legacy Matrix is my dent in the universe.

5. Name some books that you read as a part of the research.

Walt Disney once profoundly quoted, "There is more treasure in the books than in all the pirates' loot on treasure Island."

I read a literature set of Swami Vivekananda of his speeches and letters. I read Wings of Fire of Dr. APJ Abdul Kalam in Hindi in 2010. Chetan Bhagat novels, Rashmi Bansal books, Paulo Coelho's novels and Anupama Chopra books were an integral part of research process and gratification. Biographies and autobiographies of Dev Anand, Dilip Kumar, Shah Rukh Khan, Amitabh Bachchan, Shatrugan Sinha, Hitler, Guru Dutt, Rajesh Khanna, Naseeruddin Shah, Larry Page, Steve Jobs, Michael Jackson, Emraan Hashmi, Mahatma Gandhi among others were some of the books I read and referred. Khalil Gibran books also shaped my worldview. I read some portions of the holy Shrimad Bhagvad Geeta in English at varying points in time.

We can't read all the books in a single lifetime. As a part of social interactions with varying people, I depended on them for their knowledge and understanding of the books that they have read.

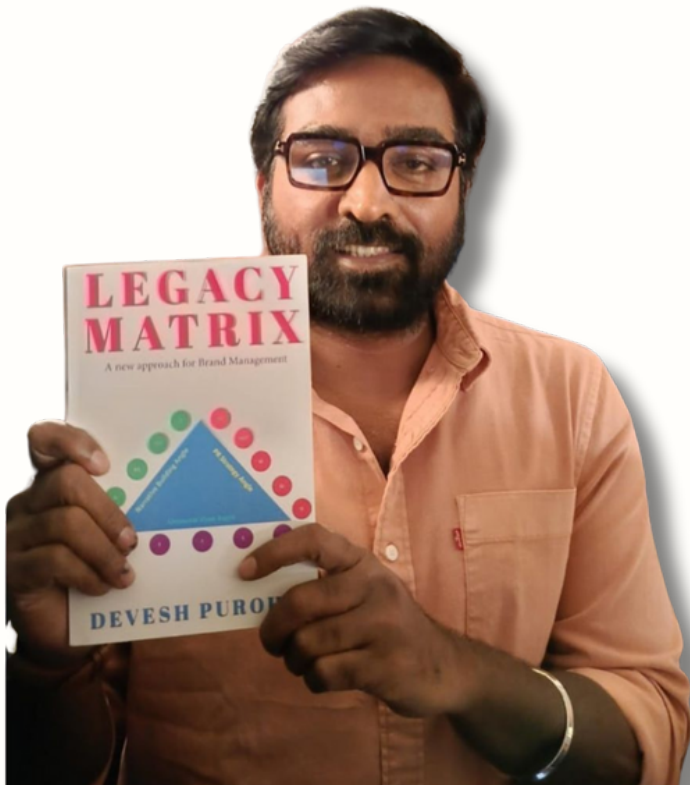
6. How will your book help Public Relations professionals globally? Apart from the pr agencies, how will it help the brands?

PR Agencies being in the business of brand communication will easily understand and grasp the gist, thought process and framework that will help them plan for crafting legacies for their concerned clientele.

If you focus on legacy building, brand building will be a by-product of the process. Legacy Matrix enhances the PR role of presence building to power building.

There are many Entrepreneurs, Artists, Social Workers and other professionals who want to create a legacy for themselves, but they don't have a blueprint or a plan or a direction and knowledge. Legacy Matrix fills that gap. Humans across cultures, socio economic groups have an inner desire to be remembered for their work, their deeds, their personality as we are mortal beings and we all wish to create something that lasts longer as suggested by multiple psychological studies. Legacy Matrix gives a generic tactical blueprint and universal concepts for legacy building of brands which can be customized for each brand.

Legacy Matrix smoothens the process of decision making for decision makers who want to craft a legacy for their brands.



Actor & National Award Winner Vijay Sethupati

7. How many people would you like to thank for this? And what was their contribution?

I have mentioned and thanked some people in the acknowledgements section of my book. Gratitude helps in seeing what is there instead of what is not.

I would like to thank Shah Rukh Khan who was a huge catalyst and a part of my research. He helped me being curious and kept me going. He was the biggest source of inspiration for me.

I would also thank actor and entrepreneur Vivek Oberoi as he suggested me to work on Proof Of Concept in March 2023.

I would also thank Superstar Vijay Sethupathi, who was very welcoming and gracious to click a photograph with my book draft to help me in organic publicity.

Few colleagues from the PR industry who supported me morally and selflessly were Ranita Samanta, Smriti Mehndiratta, Himanshi Thakur, Vaibhav Chandra, Yashna Advani, Kalyani Nippani, Shiksha Chauhan, Ankita Sule, Vishakha Goswami and Hena Kausar. Finding such sweet people in this industry is really a huge thing. Things didn't work as planned but they were gems. Also, my friends Ashish Ukey, Piyush Ranjan and Amit Gupta.

Devesh Purohit



About Devesh Purohit:

Devesh Purohit is a PR Consultant with expertise in the niche of brand legacy building. In a career span of a decade, he has worked with 70+ brands from varying niche that enriched his experience and insights. Academically, Devesh is a Gold-Medallist in MAPR from Hinduja College, Mumbai and he graduated in BMS from the renowned Mithibai College. He is the author of Theory of Reference Building : Legacy Matrix book developed with 12+ years of research. As a PR Consultant, Devesh's expertise includes PR Planning, Thought Leadership Planning, Brand Advocacy, Public Affairs tracking, Reputation Management, Brand Storytelling and Content Strategy. Legacy Matrix is his ambitious project that transforms the mindset of business leaders from brand building to legacy building and providing customizable blueprint for legacy building of brands. As an intellectual property, Legacy Matrix upskills PR professionals for PR strategy, brand building and brand advocacy and enhances the PR role of presence building to power building.



ADVENT OF HIGH VOLTAGE DRIVE TRAIN IN E2W

For many years, people have relied on trusty two-wheelers for getting around busy cities. But

“ with growing concerns about pollution and climate change, electric scooters have become a popular choice. While low-voltage electric scooters have been around, a new exciting development is taking place: high-voltage drivetrains in electric two-wheelers. ”

Advantages of High Voltage Drivetrain

High-voltage drivetrains are revolutionizing the landscape of Two-Wheeled Electric (2EW) vehicles, providing many advantages that significantly enhance their performance and efficiency. One of the foremost benefits is the ability to harness increased power and speed with lower heat loss.

This is particularly advantageous for larger and heavier 2EWs like scooters and motorcycles. Moreover, the adoption of high-voltage drivetrains brings about improvements in efficiency. These systems operate at lower currents, effectively minimizing energy losses caused by heat generation in cables and electronic components. The result is an extended range and reduced charging times, offering a practical solution to address the critical aspects of electric vehicle usability.



Efficient High-Voltage Charging with CCS2

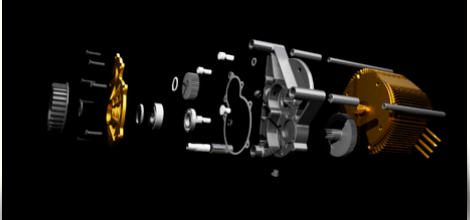
CCS2 charging, a dedicated DC fast-charging standard tailored for high-voltage electric vehicles (EVs), enables remarkably faster charging rates when compared to standard AC or earlier DC fast-charging protocols. The key to its efficiency lies in the utilization of high voltage in the electric drivetrain.

Low-voltage electric scooters, running on voltages below 72V, have had some problems. They couldn't go very far, weren't very powerful, and took a long time to charge. The small batteries meant short travel distances, and the

lack of power made them slow and unable to climb hills well. But now, high-voltage drivetrains, operating between 200V and 800V, are changing the game and bringing a new era of electric two-wheeler mobility

By employing more powerful electric motors, high-voltage systems contribute to superior acceleration, higher top A notable advantage of high-voltage drivetrains is the reduction in weight and complexity. The motors associated with high-voltage systems tend to be lighter and more compact, contributing to an overall weight reduction in 2EWs. This not only enhances efficiency but also plays a pivotal role in improving the agility and handling of vehicles. speeds, and enhanced capabilities in navigating challenging terrains such as hills for a sustained period.

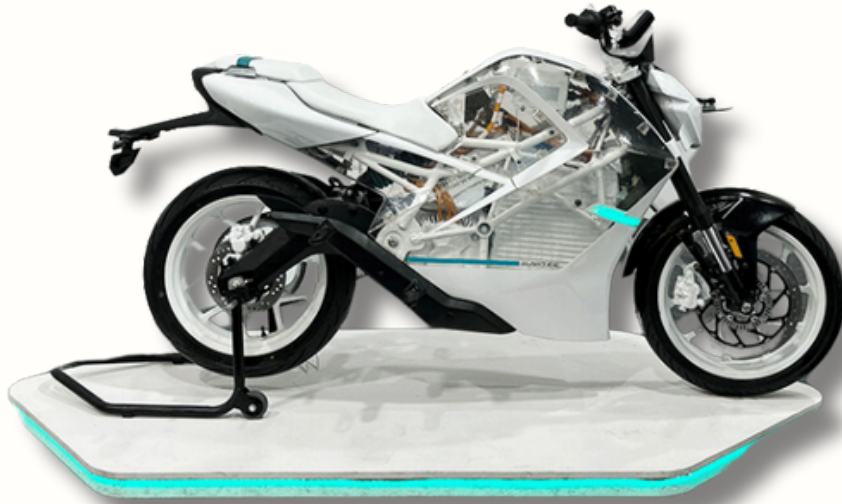
This approach necessitates specialized equipment on both the vehicle and charging station sides, optimizing the charging process for high-voltage EVs. By leveraging elevated voltage levels, CCS2 charging significantly reduces charging times, offering a more expedited and convenient experience for electric vehicle users.



Reimagining 2EW Design and Manufacturing

“ The integration of high-voltage drivetrain technology significantly influences the design and manufacturing processes of Two-Wheeled Electric (2EW) vehicles, presenting engineers with both opportunities and challenges.

In terms of design, the advent of high-voltage drivetrains prompts a reimagining of the vehicle's architecture. The battery, now a pivotal component, requires meticulous placement and efficient thermal management to ensure both safety and optimal performance. Light weighting becomes a significant consideration, necessitating the optimization of chassis and components to maintain strength without compromising efficiency. Additionally, the focus on aerodynamics intensifies, influencing the design of bodywork and wheels to reduce drag and maximize the vehicle's range.



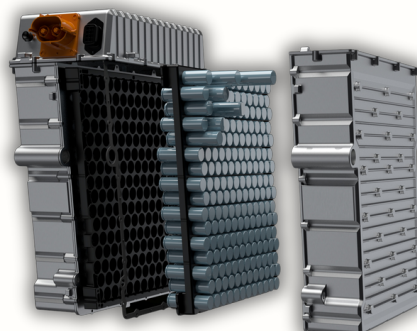
“ In order to enhance customer confidence, safety measures such as robust insulation, additional safety features, and emergency protocols are implemented, ensuring the safety standards similar to those observed in other vehicle implementations.

As the market witnesses the initial introduction of high-voltage drivetrains, the manufacturing process undergoes a significant transformation. Adaptations are made in production lines to

accommodate specialized components and systems, necessitating the acquisition of new skillsets and equipment. Sequential testing and validation protocols are implemented to guarantee the safety, reliability, and compliance of vehicles with regulations. Battery production and quality control take center stage, emphasizing the need for advanced monitoring and management systems. The supply chain experiences a shift as manufacturers navigate the complexities of sourcing high-voltage components and materials reliably.

Safety and Standards in High-Voltage Drivetrain Integration

The integration of high-voltage drivetrain systems into Two-Wheeled Electric (2EW) vehicles brings about implementation of specific measures to ensure a safe and smooth riding experience. In order to ensure safety, robust insulation is done to prevent any accidental contact or leakage. Physical and software-based interlock systems ensure restricted access to high-voltage components during maintenance or operation, while emergency disconnect switches act swiftly to isolate the battery.



The Road Ahead

Additionally, advanced Battery Management Systems (BMS) monitor vital parameters such as battery health, temperature, and charge levels. Optimized performance of each key component is achieved through the meticulous selection of flame-retardant materials. Specific safety features tailored for 2EWs include the implementation of low-voltage control circuits, ensuring that critical functions such as throttle and brakes are managed by separate, low-voltage systems to improve safety. The design of 2EWs prioritizes crashworthiness, optimizing battery placement and chassis design to protect the battery pack and eliminate damage. Audible and visual warning systems alert riders to potential hazards, such as low battery levels.

Compliance with stringent regulations, such as UNECE WP.29 and IEC 62133, sets the foundation for safety requirements in high-voltage systems within vehicles. Manufacturers are increasingly adopting industry-specific standards like UL 2580 for electric motorcycles to ensure that highest industrial safety standards are met.

As the industry progresses, continuous innovation, rigorous testing, and adherence to evolving regulations are essential to guarantee the safety. With the maturation of technology and improvements in infrastructure, the trajectory points towards even safer and more efficient electric vehicles on the road. It is crucial to emphasize that the implemented safety measures are robust, evolving and with proper training and responsible use, we can provide a safe and sustainable mode of transportation.

Of course, the future comes with its own set of challenges. Infrastructure needs to evolve to support widespread high-voltage charging, safety regulations need to keep pace with innovation, and affordability must remain a key focus to ensure widespread adoption.

But one thing is certain: the high-voltage revolution has ignited a spark of creativity and innovation in the 2EW world. With continued collaboration, investment, and a shared vision for a sustainable future, the possibilities for electric two-wheeled transportation are as limitless as the open road itself.

About Raptee

Raptee is a Chennai based Electric motorcycle company. The concept of Raptee was initially coined in 2019 with a sole intention to democratize electric mobility in India. Raptee is a full-stack electric motorcycle startup with a very strong technical moat. The company is founded by four engineers from Chennai (Ex Tesla, Wipro), working on bringing a no-compromise upgrade motorcycle to an otherwise scooter-only EV market.

They are on a mission to craft a motorcycle that is more than just an EV; instead, an augmented machine built with an adaptive machine-learning algorithm intuitive, intelligent, and safe, with features like throttle mapping, blind-spot detection, and Bluetooth connectivity to bring you an effortless experience.

Mr. Dinesh's Arjun Co- Founder & CEO

Mr. Dinesh oversees the overall operations at Raptee and collaborates closely with the Branding & Marketing team. He completed his Master's in Industrial Engineering at Purdue University, Indiana, and his undergraduate degree in Production Engineering from Madras Institute of Technology, Chennai, before venturing into the automotive industry.

Hailing from an engineering background, he has since worked with automotive giants such as Royal Enfield, Yamaha, and Hyundai, most recently working on the design feedback and manufacturing team at Tesla. Raptee is Dinesh's third venture in the automotive space. He holds an overall holistic business approach and envisions building a truly effortless product, elevating, and enhancing the automotive ecosystem in India.



CreditEnable

CREDITENABLE

Budgeting for Inclusivity: MSMEs and Women Entrepreneurs in the 2024 Economic Landscape

The recent interim budget, unveiled by Finance Minister Nirmala Sitharaman on February 1st, outlines a vision for the country rooted in four pillars: Uplifting the poor, Youth, Women, and Farmers. As we delve into the policies aimed at achieving these goals, an integral fifth pillar emerges—the Micro, Small, and Medium Enterprises (MSMEs). Contributing to over 27% of the country's GDP, MSMEs play a crucial role in boosting the economy, creating jobs, and driving innovation, serving as a robust backbone to India's economic structure.

The Role of MSMEs: Driving Economic Resilience and Growth

The Role of MSMEs: Driving Economic Resilience and Growth

Let's first understand the unsung heroes of economic development – MSMEs. Despite their smaller scale, these enterprises showcase flexibility and adaptability, substantially contributing to job creation, innovation, and regional development. The recent interim budget, allocating Rs 22,138 Cr to the MSME Ministry, recognizes their vital contribution and reflects a commitment to fostering their sustained and sustainable growth.

Despite the substantial impact of COVID-19, this sector demonstrated resilience, bolstered by initiatives such as the Emergency Credit Line Guarantee Scheme (ECLGS) and the Atmanirbhar Bharat Abhiyan. These measures, offering collateral-free loans and financial support to MSMEs, align with the government's commitment to fostering self-reliance and economic recovery, standing as a testament that with the right support, MSMEs have the potential to overcome challenges and reach new heights in their endeavours.



Emergency Credit Line Guarantee Scheme

The Rise of Women Entrepreneurs: Shaping a Diverse Economic Future

Delving into the MSME landscape reveals a crucial element—the presence of women, constituting 13.76 percent of India's entrepreneurs. This growing trend challenges gender norms, with 40 percent of businesses pitched in the second season of the popular TV show, Shark Tank, being owned by women.

Women entrepreneurs infuse our economy with unique perspectives, innovative ideas, and dynamic growth, acting as catalysts for diversity and innovation within the entrepreneurial and MSME ecosystem. Beyond being a moral imperative, empowering women entrepreneurs is also a strategic move for India's economic prosperity. The recent interim budget reflects this momentum with the creation of a Rs 30 Cr fund within the PM MUDRA YOJANA loans specifically for women entrepreneurs.

Aligned with Prime Minister Narendra Modi's goal of creating 2 crore women entrepreneurs in villages, the Union Finance Minister, also announced the expansion of the Lakhpati Didi Scheme. Emphasizing empowerment and self-reliance achieved by nearly 1 crore women in rural areas through the scheme, Sitharaman proposed an increase in beneficiaries to three crores. These budgetary measures reflect commitments to empower women entrepreneurs and underscore the essential need for such supportive measures.

Past schemes, like the MUDRA YOJANA, have proven beneficial, with the government disbursing an amount of around 13 lakh crore rupees for 2015-2016, jumping to 45 lakh crore rupees for 2022-2023. This substantial increase underscores the impact of such schemes when brought to the forefront, showing how women entrepreneurs, in particular, can leverage and benefit from them when in need.

Navigating the Financial Landscape: Challenges and Seizing Opportunities

While entrepreneurial spirit is crucial, the intricate path demands more—adequate financial support and education. The current state of the lending landscape for MSMEs and women entrepreneurs presents challenges, highlighting the urgent need for policy and industry changes to support financial education and inclusion. As a woman entrepreneur familiar with the system's challenges, I've witnessed first-hand, the systematic hurdles hindering MSMEs and women entrepreneurs in the lending landscape.



CreditEnable aims to bridge this gap, assisting MSMEs and women entrepreneurs in securing funding through expert guidance and empathetic support. As a fintech led by a woman entrepreneur, CreditEnable actively engages with entrepreneurs, witnessing the unique challenges faced by women-led businesses. From the need for co-applicants to regulatory red tape and risk categorization, we understand these hurdles. We're dedicated to creating a lending ecosystem where all entrepreneurs, including women, have access to affordable finance, and the programs introduced in the 2024 interim budget are a welcome step in that direction.

The Interplay with the Budget: A Pivotal Move for Economic Growth & Inclusivity

The recent interim budget underscores the Indian government's commitment to economic growth and inclusivity. The Rs 22,138 Cr allocation to the MSME Ministry recognizes their pivotal role in the economy, complemented by provisions for the MUDRA scheme and Lakhpati Didi yojna. The startup sector receives a significant enhancement with a Rs.1 trillion fund and a ground breaking option for a 50-year low-interest or interest-free loan, setting the stage for unparalleled growth in Indian startups. Tax reforms take center stage, rationalizing direct and indirect tax rates, easing burdens, and improving compliance. In line with holistic MSME development, the budget emphasizes timely financial assistance and training programs for global competitiveness.

The interim budget thus, serves as a comprehensive framework, not just acknowledging but concretely supporting the crucial roles of MSMEs and women entrepreneurs in fostering growth, innovation, and economic impact.

Challenges in the Lending Landscape: Bridging the Gap for MSMEs and Women Entrepreneurs

Navigating the elaborate lending process presents common challenges for both MSMEs and women entrepreneurs, revolving around financial inclusion and education. In the Indian context, the landscape is marked by a glaring gap in financial education for entrepreneurs, limiting their ability to understand and navigate the intricate financial terrain and make informed financial decisions for their prosperity.

For MSMEs and women entrepreneurs, accessing affordable loans remains a formidable hurdle. Financial institutions, often risk-averse, may hesitate to extend credit, leaving these enterprises grappling for capital. The lack of financial education further compounds the issue, as businesses struggle to meet the stringent requirements imposed by lenders. Facing a cash crunch, many such businesses often resort to utilizing personal savings or borrowing from friends and family to raise capital while others are pushed to more unsavoury and informal channels of funding that are not governed by the RBI, leaving them vulnerable and exposed to financial exploitation.



There's a crucial need to demystify the borrowing process through financial education, enabling entrepreneurs to leverage policies and provisions introduced in the budget. Entrepreneurs take on significant risks when they start their ventures - these risks are magnified for women. In the current lending ecosystem, the human element of entrepreneurship gets lost. With the overwhelming volume of funding requests lenders get, they forget to treat every small business as someone's dream and their life's work.

The FM minister Nirmala Sitharaman, during her budget 2023 speech, announced the establishment of a National Digital Library- to promote financial literacy amongst the youth. She emphasized the importance of financial literacy by urging financial sector regulators and organizations to provide age-appropriate resources and reading materials that will foster this critical skill. Only 27 % of the country's citizens are financially educated, according to a recent SEBI survey.

This disparity highlights the pressing need for financial education nationwide. Policy measures and industry movements can play a transformative role in addressing these challenges. Initiatives like this, focusing on enhancing financial literacy and fostering a more inclusive lending environment are critical. Government policies that incentivize financial institutions to prioritize MSMEs and women entrepreneurs, coupled with awareness campaigns to promote financial education, can create a more level playing field.

Spotlight on Success: A Female Entrepreneur's Journey Through the Lending Landscape

At CreditEnable, we've been interacting and lending to many women entrepreneurs, and we feel the journey of a woman entrepreneur would help showcase the gap that exists in the industry. The story here is that of Ms. Sarita Sharma, the founder of Digital Solutions. A company that started out during COVID and stands to be 3 years old, today, offering manpower hiring & management, offboarding, and outsourcing working solutions to companies. Venturing into entrepreneurship for the first time, at the peak of the second wave of Covid-19, Sarita and her husband faced numerous challenges when they set out to build Digital Solutions. The lack of market awareness, savings and investors, no bureau history, and a novel service, made it difficult for them to find the funding to establish their business. So, they began applying for business loans from banks.

Here came the gap, the banks were unable to understand their business model and product. Dejected and rejected by multiple banks, they turned to CreditEnable to help them get the loan. We were able to bridge the gap by making lenders understand the nuances of their business and have faith in their growth. This challenge is among the many other challenges that CreditEnable addresses, but eventually, we're looking to build an educated ecosystem where this gap no longer exists - we believe in disseminating information, not gatekeeping. That's an industry shift we need to endeavour to have. Policies that focus on MSMEs, women entrepreneurs, and lending need to also push the industry to do so.

Conclusion

In conclusion, the 2024 interim budget marks a pivotal move toward economic growth, placing a significant focus on MSMEs and women entrepreneurs. The government's dedication to financial inclusion, education, and support programs aligns with the objective of fostering a thriving entrepreneurial ecosystem. Navigating the post-COVID economic landscape, the aspects of fostering diversity, innovation, and empowerment become paramount.

The budgetary measures unveiled, recognize the interconnectedness of MSMEs, women entrepreneurs, and overall economic prosperity. Further, addressing information biases in the sector calls for a well-knit and integrated ecosystem. As we look ahead, upcoming policies should promote public-private partnerships to ensure the sector's comprehensive growth.

Enhancing financial literacy is crucial, highlighting the importance of future policy changes. These changes signal a step towards providing the necessary support and guidance for the continued growth of MSMEs and women entrepreneurs.

Through strategic initiatives and adaptive industry shifts, the interim budget sets the stage for a more inclusive and resilient economy. This echoes the core sentiment of 'Dream Big. Borrow Smart!' for every entrepreneur in the country, emphasizing the government's commitment to creating an environment conducive to entrepreneurial success.

For MSMEs and women entrepreneurs, accessing affordable loans remains a formidable hurdle. Financial institutions, often risk-averse, may hesitate to extend credit, leaving these enterprises grappling for capital. The lack of financial education further compounds the issue, as businesses struggle to meet the stringent requirements imposed by lenders. Facing a cash crunch, many such businesses often resort to utilizing personal savings or borrowing from friends and family to raise capital while others are pushed to more unsavoury and informal channels of funding that are not governed by the RBI, leaving them vulnerable and exposed to financial exploitation.

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About Nadia Sood

Nadia is Founder and Group CEO of CreditEnable, an award-winning Global Credit Insights And Technology Solutions Company that applies proprietary data analytics, deep learning and AI to build solutions to the world's biggest financial challenges. Nadia is passionate about entrepreneurship and helping SMEs grow.

Prior to setting up CreditEnable and over her more than 20-year career, Nadia had founded and built several successful businesses including Impact Investment Partners LLP, the first FCA authorized Impact Investment Management and Advisory Services Firm in the UK. IIP invests into transformative technology-driven businesses that deliver significant social impact and advises institutional investors on how to deploy their capital for commercial and social return.

Over the course of her career, Nadia has successfully executed and managed complex investments, ranging in size from several million US\$ to several billion US\$, the largest of which was the establishment of an US\$ 8 billion joint venture with Tata Power in India. Nadia has held a number of senior positions including Executive Vice President of SN Power, an emerging markets renewable energy private equity investor, which she helped grow from US\$260 million in AUM to US\$1.75 billion in AUM and where she was a Director on the boards of more than 10 companies in India, Nepal and Chile.

She was also Director of Strategic Health and Wellness, Nestlé where she helped transition Nestlé from a food and beverage company to a Nutrition Health and Wellness company and a member of UN Secretary General Kofi Annan's speechwriting's team.

Nadia is a member of the SME Finance Forum's Governing Council, and has received many awards including being named one of the 100 Women Entrepreneurs Building & Shaping India (2022), part of Innovate Finance's Women in Fintech Powerlist 2021 and one of the Top 100 Asian Stars in UK Tech 2020. Nadia has written an article on the future of SME finance in a publication by the IFC, has appeared in a full feature article in Forbes and Harpers Bazaar and is a published and recognized author in the areas of AI and FinTech.

Two of her most recent articles appeared in FinTech Futures Banking Technology Magazine in July and a two-part article appearing in the October & November 2019 editions. She is also a frequent television and podcast contributor has been interviewed several times on the BBC world news and radio. Nadia holds a BSFS from the School of Foreign Service at The Edmund A. Walsh School of Foreign Service at Georgetown University in Washington DC, and a Masters In International Affairs from Columbia University, New York where she was awarded the prestigious Foreign Language and Area Studies Scholarship by the US Department of Education.

She is a member of the Young Presidents Organisation, a global platform for 27,000 chief executives in more than 130 countries. She is fluent in English, French and speaks Norwegian.



Nadia Sood, Founder and Group CEO of CreditEnable.



Discovering the Enchanting Beauty of Kashmir: A Tourist's Paradise

INTRODUCTION

Nestled in the lap of the Himalayas, Kashmir is often referred to as "Paradise on Earth." This breathtaking region, known for its pristine landscapes, majestic mountains, and serene lakes, has been a favourite destination for tourists from around the world. Let's embark on a journey to explore the captivating tourist places that make Kashmir a truly magical destination.

The iconic Dal Lake is the jewel of Srinagar, the summer capital of Jammu and Kashmir. Visitors can experience the charm of this picturesque lake by taking a shikara ride, surrounded by floating gardens and vibrant houseboats. The Mughal gardens along the shores add a touch of history and beauty to the experience.

DAL LAKE



GULMARG



Renowned as the "Meadow of Flowers,"

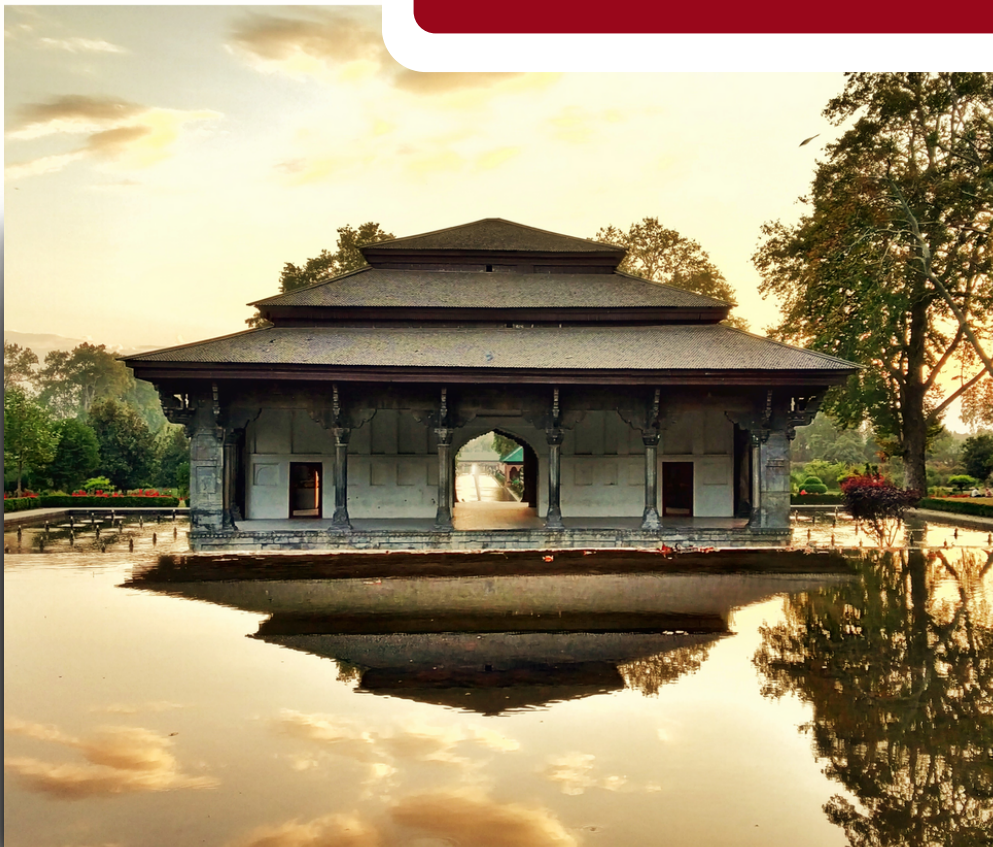
Gulmarg is a mesmerizing hill station that transforms into a winter wonderland during the snow season. Apart from being a popular skiing destination, Gulmarg offers breathtaking views of the snow-capped peaks and lush meadows. The Gulmarg Gondola, one of the highest cable cars in the world, provides a thrilling ride and panoramic vistas.

Nestled along the Liddler River, Pahalgam is a tranquil town known for its verdant meadows, pine forests, and pristine landscapes. The Betaab Valley, named after the Bollywood film "Betaab", was shot here, is a must-visit spot. Pahalgam also serves as a base for the annual Amarnath Yatra pilgrimage.

PAHALGAM



SHALIMAR BAGH



Built by Emperor Jahangir, Shalimar Bagh is one of the Mughal Gardens in Srinagar and a UNESCO World Heritage Site. Its terraced lawns, flowing fountains, and vibrant flowerbeds create a symphony of colours and fragrances, making it a haven for nature lovers and history enthusiasts alike.

SHANKARACHARYA TEMPLE

Perched atop a hill, the Shankaracharya Temple, also known as the Jyeshtheshwara temple, offers panoramic views of Srinagar. Dedicated to Lord Shiva, this ancient temple is a significant pilgrimage site and a perfect spot for those seeking spiritual solace amidst nature's grandeur.



SONAMARG



Translating to "Meadow of Gold," Sonamarg is a pristine valley surrounded by snow-capped peaks. It serves as a base for treks to the Zoji La Pass and offers a chance to explore the Thajiwass Glacier. The meandering Sindh River, verdant meadows, and alpine flowers make Sonamarg a haven for nature enthusiasts.

DACHIGAM NATIONAL PARK

For wildlife enthusiasts, Dachigam National Park is a haven of biodiversity. Home to the endangered Hangul deer and a variety of other wildlife species, the park offers trekking opportunities amidst the stunning Himalayan landscapes.



Conclusion

Kashmir's enchanting beauty, rich cultural heritage and warm hospitality makes it a dream destination for travellers. Whether you seek adventure in the snow-capped mountains, tranquillity by the serene lakes, or a glimpse into the region's history and spirituality, Kashmir offers an unforgettable experience that will stay etched in your memories forever. So, pack your bags and immerse yourself in the unparalleled charm of Kashmir – truly a paradise on earth.



Paradise on Earth



Zahid Khan

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SUSTAINABILITY INTO EDUCATION



The Role of Environmental Education in Business Schools: Integrating Sustainability into Curriculum

In an era where climate change and environmental degradation rank among the most pressing global challenges, the role of business schools in shaping future leaders who are not only business-savvy but environmentally conscious cannot be overstated. Integrating environmental education within business curricula is no longer a choice but a necessity—a transformation that holds the key to fostering a new generation of leaders committed to sustainable business practices.

The Need for Environmental Stewardship in Business Schools

With more and more people expressing significant concern about the impacts of global warming, the call for change is louder and clearer than ever before. The incorporation of sustainability into the business curriculum is about fostering a mindset of responsible stewardship among future leaders. A recent OECD findings underscore the importance of education systems in building sustainable societies, with an overwhelming 90% of educational systems identifying environmental sustainability as a critical priority for 2024. It calls for an educational paradigm shift that couldn't be timelier,

considering the escalating environmental crises confronting our global community. Furthermore, the integration of sustainability into the curriculum of business schools is gradually gaining momentum. According to Research Gate, sustainability-linked courses accounted for nearly 15% of total courses in business schools, reflecting a growing recognition of the importance of environmental stewardship in business education. Yet, the journey towards full integration is fraught with challenges, including curriculum redesign, faculty training, and developing relevant case studies that bridge the gap between theory and practice.

Navigating Challenges through Innovative Approaches

Overcoming these challenges requires innovative pedagogical approaches that not only impart knowledge but also inspire a sense of responsibility and a vision for sustainable future business practices. As per, The Journal of Environmental Education, digital technologies, for instance, offer a unique avenue to enhance environmental education by providing dynamic and interactive learning experiences that can deepen students' understanding of complex environmental issues.

Real-world sustainability challenges and success stories are exemplified through various case studies that demonstrate how businesses can address environmental and societal issues while also achieving success. These case studies highlight the practical application of sustainability principles and encourage critical thinking, problem-solving, and ethical decision-making among students.

A Mandate for Action

UNESCO's ambitious target to make environmental education a core curriculum component in all countries by 2025 further underscores the urgency and global consensus on the critical role of education in driving the sustainability agenda. Business schools, therefore, must heed this call to action by adopting a multi-faceted approach to curriculum development that not only integrates environmental education but also fosters a culture of innovation, ethical leadership, and social responsibility.



The integration of environmental education in business schools represents a crucial step towards equipping the next generation of leaders with the knowledge, skills, and ethos to navigate the challenges of a rapidly evolving, sustainability-driven global landscape. By embracing innovative pedagogical approaches and aligning curriculum development with global sustainability targets, business schools can play a pivotal role in shaping a future where business success is inseparable from environmental stewardship and social responsibility.

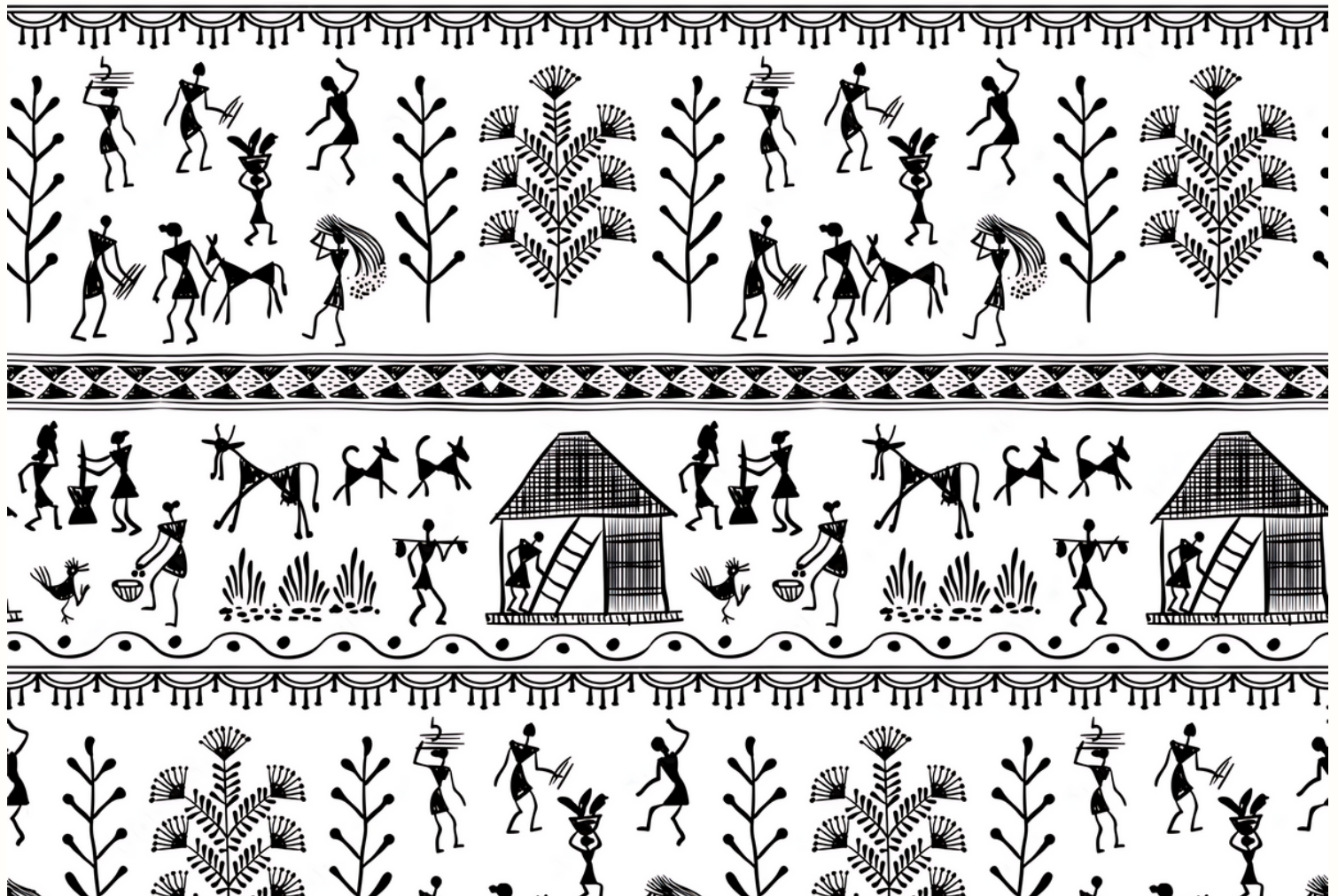
The time to act is now, and the opportunity to make a lasting impact on both business education and the broader sustainability agenda has never been greater.



Dr. Asmita Chitnis, Director, Symbiosis Institute of International Business (SIIB) Pune

Analytical, Innovative, adaptable to any environment and extremely passionate about teaching. Currently serving Symbiosis Institute of International Business (SIIB), Pune as its Director.

A post graduate in Statistics, Asmita holds a Ph.D degree in the field of Operations Management. She started her career with National Institute of Bank Management (NIBM) as a researcher and worked on different projects of Reserve Bank of India (RBI) during this tenure. Then, she moved into the teaching domain and ever since has more than 29 years of academic and corporate training experience to her credit.





EXPERIENCE INFINITE BLISS. EXPERIENCE KIMMANE

In the last year or so, the need for spacious, adventurous resorts and hospitality ventures that are within driving distance from cities has only increased – we've realised the importance of smaller breaks, thanks to the pandemic, and that has resulted in needing those few stress-free days every month.

Making fun a reality, Jairam Gundappa Gowda Kimmane's entrepreneurial spirit led him to create the Kimmane Golf Resort in Shimmoga, taking his business one bold step ahead with creating this leisurely space for unwinding and just pure joy. As someone who started his career with a business of Betel and Areca nuts 35 years ago, Jairam has always kept his vision board clear: His businesses over the years have only grown, and he has found himself in the midst of some of the biggest business houses. It was then that the desire to contribute to the community and create a place that would not only reflect his passion but also offer international standards in terms of service, food, and overall experiences overtook him, and that inspired him to build this golf resort. Creating an empire with his KTG Group Of Companies, his keen eye for detail has taken the KTG group across sectors, and with this Golf Resort, the first and only one in Bengaluru, Jairam is already making waves in the lifestyle and leisure community.

2020 was the year that Kimmane Golf Resort took over Shimmoga with its nine-hole golf course over spacious 65 acres of land. A sprawling 3236-yard course welcomes warmly, with freshly trimmed grass, the golfer in you – ready to enjoy your favourite sport.

A weekend away or just a few days of nothingness can help one go back to routine with productive, positive energy that only makes life better. Kimmane makes sure that leisure is on the top of your priority list with their offerings. Kayak on the lake that rings the golf course and take in the tranquillity and peace, or take a deep dive into their 72 sq. feet pool that overlooks the magnificent Western Ghats. Follow your swim up with a good rest on the sun loungers with a delish cocktail from the pool bar in your hand. For the outdoor adventurers who love a two-wheeler that makes them work their glutes, peddle across the 100-acre property on a cycle and explore the views from different corners. Exhilarating, isn't it?

Picture this: You've had a busy few weeks, and you're in dire need to just tune the world out and tune in, take a minute, and stretch. Kimmane's spa therapies are exactly what you need. Indulge in a Melo Signature massage, or opt for a Healing Hot Stone therapy to ease those stressed muscles. The spa also has delightful options for your juniors, so they don't feel left out of the pampering.

Nothing says family time like a cute picnic, and Kimmane offers the best kind – plan some one-on-one time and have a picnic with your family at the pristine lake, when the sun is just setting. Some wine, a woven basket with some cheese and fruit, and knick-knacks. Life is good!

A trip is successful when you experience a fabulous stay like beautiful, comfortable rooms. The premium room softly whispers comfort, with its queen size bed and a balcony for you to enjoy your morning tea. Want to enjoy an in-room bar? The Club Suite is your best bet. The Panorama suite is our most romantic room, with a palatial living room, and a separate dining area in case you want to have a date night. Families, the Kimmane Suite with its two-bedroom and large balcony setting, will ensure that you're all together while also enjoying your own space.



A trip's success is often defined by the quality of your stay, which includes staying in beautiful, comfortable rooms. The premium room offers a serene escape with its plush queen-size bed and inviting balcony, perfect for savoring your morning tea. For those desiring an in-room bar, the Club Suite is an unparalleled choice, blending luxury with convenience. The Panorama suite, our most romantic offering, features a spacious living room and a separate dining area, ideal for an intimate date night. Meanwhile, families will find the Kimmane Suite, with its two bedrooms and expansive balcony, the perfect blend of communal and private spaces, ensuring comfort and togetherness. Adding to the allure, each suite is designed with a unique theme, reflecting the local culture and landscape, offering guests not just a place to stay, but an immersive experience. High-speed internet, state-of-the-art entertainment systems, and 24/7 room service further enhance your stay, ensuring that every moment is filled with comfort, luxury, and unforgettable memories.

In a saturated market, resorts can no longer rely solely on plush accommodations. The key is crafting hyperlocal, authentic experiences that immerse guests in a destination's unique charm. From culinary adventures to guided tours by locals, these experiences foster a genuine connection, contributing to the sustainability of local communities. Collaborations with local businesses and cultural experts enhance authenticity, ensuring guests leave with a true sense of place.

These transformative experiences elevate guest satisfaction and position the resort as a thought leader. Practical strategies for resorts to lead in experiential hospitality include staff training for local insights, collaborations with local businesses, and technology for personalised experiences. Sustainability initiatives, community engagement, and social responsibility further solidify a resort's position as a leader in the evolving luxury landscape.



How experiential hospitality is redefining "Luxury"?

The travel landscape is evolving, and with it, the very definition of luxury, losing its traditional glitz and glamour to make way for a more profound and authentic experience. Today, travellers seek more than just opulence; they crave a connection with the essence of a destination, a journey that goes beyond the material and delves into the heart of local culture. This article explores how experiential hospitality is redefining luxury and provides practical strategies for resorts to become leaders in this new era.

Experiential hospitality acknowledges the uniqueness of each traveller, embracing personalised travel journeys. Resorts can leverage data-driven insights and innovative technologies to create tailor-made itineraries, aligning with guests' passions. This approach adds value to the guest experience, fostering a sense of exclusivity and genuine care.

The shift from material indulgence to transformative moments defines modern luxury. Experiential hospitality focuses on creating meaningful encounters that go beyond physical comforts. Resorts can offer cultural exchanges, community service, or wellness retreats, fostering personal growth and positive change.

At the core of experiential hospitality is a commitment to authenticity and storytelling. Each property, from boutique hotels to eco-resorts, has a unique narrative celebrating local culture, culinary adventures, and curated excursions. Sustainability and responsible travel are integral, with properties adopting eco-friendly practices and engaging guests in environmental and cultural preservation efforts.

Experiential hospitality also fosters genuine connections, addressing the yearning for meaningful interactions in today's world. Communal dinners, hands-on workshops, and cultural exchanges create moments of genuine human connection, enriching the travel experience.

In essence, experiential hospitality redefines luxury by focusing on curated moments that enrich the soul and create lasting memories. Beyond providing a place to stay, it offers an opportunity for travellers to reconnect with themselves, others, and the world. The growing demand for experiential hospitality calls for innovation, from immersive technology to personalised wellness programs, offering hotels and resorts the chance to attract a new generation of travellers and make a meaningful impact on the way we connect with the world.



Jairam Gundappa Gowda Kimmane, Founder of Kimmane Luxury Golf Resort, Shimmoga

The Kimmane Luxury Golf Resort is one of the many businesses established by Jairam Gundappa Gowda Kimmane. He is a visionary entrepreneur who is the first in his family to venture into this field. His career began with a successful business in Areca and Betel nuts, which has expanded significantly over the last 35 years and has resulted in strong business relationships with leading houses. Under his patronage, this business has flourished into an expansive empire called the KTG group of companies, which includes operations in coffee estates, e-governance, real estate, and manufacturing. Additionally, Jairam has served on the zonal board of LIC in an advisory capacity and has been a trustee for the Aurobindo Educational Trust, where he has had a profound influence on the education sector. Jairam Gundappa Gowda Kimmane is a visionary entrepreneur who has established the Kimmane Luxury Golf Resort as one of his many successful businesses.



He is the first entrepreneur in his family, and his illustrious career began with a thriving business in Areca and Betel nuts. Over the last 35 years, Jairam has expanded his business empire exponentially, leading to strong business relationships with leading houses. Under his accomplished patronage, his business has flourished into an expansive empire called the KTG group of companies, which encompasses diverse operations ranging from coffee estates to e-governance.

In addition to his business ventures, Jairam has also made significant contributions to the education sector. He has served as a trustee for the Aurobindo Educational Trust and has had a profound influence on the development and growth of the educational sector. Furthermore, Jairam has ventured into the real estate sector as well as the manufacturing segment, further expanding his business operations.

Jairam's tenure on the zonal board of LIC not only underscores his profound knowledge and expertise in the financial sector but also reflects his commitment to contributing valuable insights and strategies. His multifaceted business acumen, coupled with extensive experience across diverse industries, has positioned him as an influential figure in the business community. As an accomplished entrepreneur, Jairam's journey is a testament to his strategic foresight, innovative approaches, and leadership qualities, making him a source of inspiration for aspiring business leaders and entrepreneurs aiming to navigate the complexities of the corporate world. His achievements serve as a beacon, encouraging others to pursue excellence and innovation in their endeavors.





Sustainable Tech Practices in 2024: How Technology Manufacturers Will Drive Environmental Responsibility

Consumer electronics manufacturers in India are gearing up to redefine the way consumers interact with technology by embracing modular and upgradeable devices. This innovative approach not only aligns with the ethos of a circular economy but also offers a more cost-effective solution for consumers. By designing gadgets that allow easy replacement or upgrading of individual components, manufacturers are not just extending the lifespan of their products but significantly reducing electronic waste, marking a transformative shift in our technology consumption habits.

For instance, energy efficiency is a critical aspect that tech companies are prioritizing in response to growing environmental concerns. The focus here is not just on optimizing power consumption during usage but on developing devices that consume less energy overall. Additionally, manufacturers are actively promoting powersaving features and technologies, aiming to encourage users to adopt more sustainable usage patterns. This concerted effort to curb energy consumption contributes substantially to global initiatives aimed at reducing the carbon footprint associated with technology.

Navigating the Green Maze

A significant stride towards sustainability involves the conscientious use of materials, both in the manufacturing process and packaging. In the coming years, consumers can expect a shift towards the adoption of recyclable and eco-friendly materials. Manufacturers are also taking a closer look at packaging, aiming to minimize its environmental impact. This translates to the use of materials that are easily recyclable or biodegradable, accompanied by clearer product labeling indicating the use of recycled materials and providing guidance on proper disposal. These initiatives not only address the issue of plastic waste but also empower consumers to make more environmentally conscious choices.

To tackle the mounting problem of electronic waste, consumer electronics companies are establishing robust trade-in and recycling programs. These initiatives are designed to incentivize users to return their old devices for proper disposal or refurbishment, ultimately reducing the overall environmental footprint of electronic devices. Manufacturers may sweeten the deal with discounts or incentives, fostering a sense of responsibility among consumers and actively engaging them in sustainable practices. This proactive stance towards electronic waste management signifies a crucial step towards creating a more responsible and circular tech economy.



The Transparent Path to Responsibility

In an era where transparency is valued more than ever, consumer electronics manufacturers are set to actively communicate the carbon footprint associated with their products. This transparency empowers consumers to make more informed choices, allowing them to opt for devices with lower environmental impacts. Some companies may go above and beyond by implementing measures to offset carbon emissions linked to the production and distribution of their products, solidifying their commitment to environmental responsibility.



This heightened awareness is a testament to the industry's recognition of the growing consumer demand for ethically produced and eco-friendly technology.

Looking beyond the devices themselves, manufacturers are extending their commitment to sustainability to include the entire product lifecycle. Expect to see a shift towards minimalistic, eco-friendly packaging designs, accompanied by the use of sustainable materials for accessories such as chargers and cables. This holistic approach underscores the industry's dedication to creating a greener future by addressing environmental concerns at every stage of a product's life, from production to disposal.

Company Profile - Elista

Founded in 2020, Elista is India's leading world-class electronics, home appliances, IT, and mobile accessories brand. Part of the TeknoDome, UAE, Elista adheres to India's 'Atmanirbhar' principle of manufacturing. With a vision to put India on the global innovation map, Elista inspires brands worldwide to manufacture in India to cater to their demand across geographies.

Elista has a robust product portfolio distinguished by its global quality and distinctive design. In line with its philosophy that there is always a way to improve customers' lives, Elista has been pushing the boundaries to create value for money consumer electronics devices with superior functionality. Elista seeks to not only achieve greater success for the group but also to enrich and improve the lives of its customers, workers, channel partners, and other stakeholders.

Elista's portfolio consists of LED TVs, Washing Machines, Coolers, Dishwashers, Refrigerators, IT Accessories, Mobile Accessories & Speakers. The top brass in the company is industry pioneers who have combined expertise of over 200 years. In addition to that, the promoters in Elista have a deep understanding of distribution channel and networks in over 25 countries, owing to the distribution prowess TeknoDome has for managing leading global brands in these countries. The company's initiatives are motivated by the dual objectives of 'being vocal for local' and 'creating employment possibilities in India. As an Indian consumer electronics company, Elista is driven by the ambition to better people's lives while establishing the brand.

Right from its inception, Elista has been clocking impressive growth year on year. In the first year of its existence, Elista's revenue touched Rs 35 crores; the following year, it exploded to Rs 145 crores. The company has chalked out aggressive plans for the current financial year, and the target is to cross over Rs 250 crores in revenues. After a successful launch in India, Elista is now eyeing launches in UAE and CIS countries in the near future. Elista has been the recipient of various awards during this time which includes, amongst others - BAARC award – Marketing Meister (2022), Device Next – Atmanirbar award (2020), C&C Awards- Most Innovating IT Accessories Award (2022)

For more info, please visit
<https://www.elistaworld.com>
Social media handles -
Facebook - @ElistaWorld;
Twitter - @ElistaWorld;
Instagram - @elistaworld

SAKET GAURAV, CMD ELISTA AND TEKNODOME

Saket is the Chairman and Managing Director of Elista and TeknoDome, a parent company for Elista. He is a visionary entrepreneur with a proven track record of successful business ventures in the consumer electronics space.

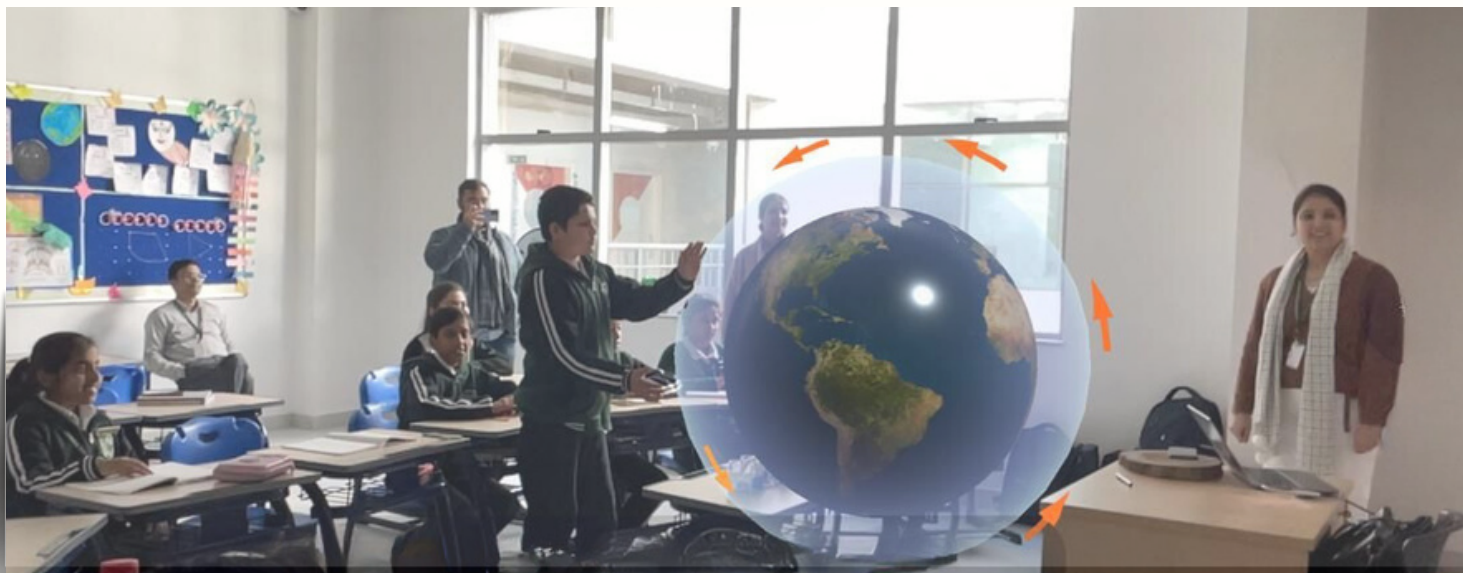


TeknoDome is a corporation that has a global presence. With Elista, the company has maintained a stronghold in the Indian market. TeknoDome is a well-known international brand and has a significant presence in CIS, UAE, the Middle East, and Africa. It has been a prominent global distributor of leading brands in the Consumer Goods, IT, and Gaming industries for over 14 years. The TeknoDome lineage strengthens Elista's manufacturing foundation in India. Incepted in 2000, Elista is committed to manufacturing best-in-class products for the world.

Saket has a Master's degree from the Moscow State Institute of Radio Engineering, Electronics and Automation and is skilled in International Business, Strategic Planning, Business Development, and Marketing Strategy. At Elista, Saket is responsible for fulfilling the larger vision of providing world-class products that are technologically superior at an affordable price points. Under his able guidance, Elista has mushroomed into one of the most prominent startups in the consumer electronic space.

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From Policy to Action: How Eco-Clubs Can Translate NEP'S Environmental Goals into Real-world Impact

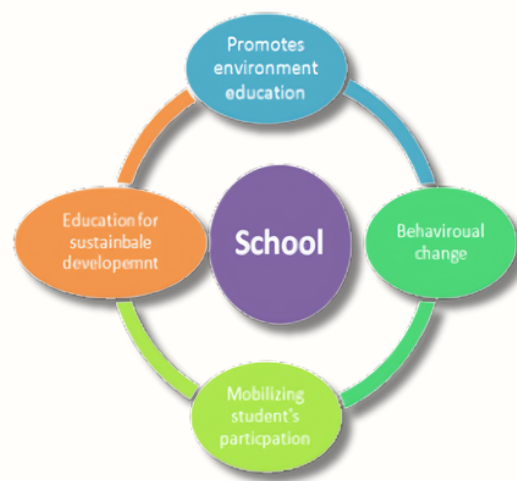
India's National Education Policy (NEP) in 2020 aims to address the need for environmental education in schools. The policy encourages a shift from content-based learning to skill-based learning, focusing on experiential learning in all subjects, including environmental education. It encourages hands-on pedagogy and ecological principles in school curricula, preparing students to become responsible environmental guardians and laying the foundation for a sustainable future.

NEP aims to integrate environmental education into the curriculum at all levels of schooling, emphasizing the importance of environmental awareness and sustainability. The goals of integrating environmental education into the NEP include fostering a sense of respect and responsibility towards the environment, promoting an understanding of the complex interconnections within natural systems, and encouraging behaviors that contribute to sustainable development. These goals are crucial in preparing students to address the environmental challenges of the 21st century, such as climate change, biodiversity loss, and resource depletion.

Humble Beginning

Earlier, the Ministry of Environment, Forest and Climate Change (MoEF & CC) initiated the National Green Corps (NGC) in 2001-02 to create environmental awareness among children. The program consists of Eco-Clubs in schools across the country, providing students with hands-on experiences and opportunities to transform their ideas into creative action. The objectives of the NGC are to impart knowledge about their environment, instill compassion towards the environment, and build young students' sensitivity towards environmental protection and conservation.

Eco-Clubs in schools are designed to empower students to engage in meaningful environmental activities and projects, promoting sound environmental behavior and exploring environmental concepts beyond the confines of the curriculum. Teachers can become the coordinators of the Eco-Green Club and schools committed to the initiative are expected to develop an annual plan for their Club. Besides, capacity building through training teachers and students creates awareness and sensitivity towards environmental issues, imparts knowledge to help individuals and social groups gain a basic understanding of the environment, builds attitudes to encourage active participation in environmental improvement and protection, and teaches skills to identify and solve environmental problems.



Eco-Clubs: Cultivators of Behaviors Change

Eventually, Eco-Clubs evolved into practical learning facilitators by providing opportunities, such as planting saplings, managing waste, and conserving water. They also organize awareness campaigns on environmental issues, engage students in community-based projects, develop essential skills like critical thinking, problem-solving, leadership, and teamwork, and foster environmental stewardship. By demonstrating the effectiveness of environmental education in schools, Eco-Clubs are also pivotal in influencing educational policy and encouraging the integration of more comprehensive environmental education into the curriculum.

'NATIONAL EDUCATIONAL POLICY' (NEP) 2020



Climate change is a pressing global issue that requires immediate action. While technological advancements and policy measures are crucial, behaviour change is also a key component in the fight against this pressing challenge where Eco-Clubs can play a decisive role. Our way of living, working, and consuming directly impacts the environment, and changing our behaviours can have a positive ripple effect in mitigating climate change.

Behaviour change addresses the root causes of the problem, such as burning fossil fuels, deforestation, overconsumption, and waste generation. Raising awareness about the impacts of climate change and the need for action is essential. Reducing our carbon footprint can be achieved by conserving energy, using public transportation, carpooling, using energy-efficient appliances, and reducing waste.

Changing our consumption patterns is also critical in the fight against climate change. Eco-Clubs through pragmatic environment awareness and control programmes. Such action-oriented programmes allow students to understand that overconsumption leads to increased production, contributing to more greenhouse gas emissions, deforestation, and resource depletion. In contrast, practicing sustainable consumption by buying locally, supporting environmentally responsible companies, reducing food waste, and opting for products with a lower environmental impact can help reduce our carbon footprint and contribute to a more sustainable economy.

Educators as Action Enablers

Active learning experiences in authentic contexts can empower learners to engage in pro-environmental behaviours and collective action. Research shows that active learning pedagogies, which encourage learners to take responsibility for their learning process, significantly impact environmental education outcomes compared to traditional approaches. Authentic experiences, which involve real-world tasks, multiple perspectives, and reflection, also contribute to effective environmental education. Policymakers can promote certain approaches through curricular reforms, but implementation efforts may not always align with these efforts.

The National Education Policy (NEP) emphasizes the importance of educators in fostering a positive connection with nature. They are encouraged to incorporate environmental education (EE) into their curriculum, ensuring they are well-versed in the subject. The policy also acknowledges the role of teachers in training and capacity building in EE. By providing professional development opportunities on educational premises, the policy aims to enhance teachers' understanding of environmental issues, teaching methodologies, and sustainability principles, ensuring efficient delivery of EE to all ages.



Action-oriented Strategies Institutes Need to Follow

The transformative power of education lies in shaping a future where ecological stewardship is an inherent part of our societal fabric. From primary schools to higher learning institutions, the journey towards a sustainable future begins in the classroom. By incorporating these strategies, educational institutions can help students become more aware of their environment and its impact on their lives.

To promote environmental awareness and sustainability, educational institutions must develop and adopt a comprehensive system by leveraging school labs and incorporating STEM subjects at every stage of schooling. These methods help students understand environmental concepts and develop their understanding of their surroundings.

The most pressing need in this direction is an ideal curriculum, which should be interdisciplinary, holistic, value-driven, locally rooted, and globally relevant, integrating sustainability concepts at all levels. This approach ensures a well-rounded and meaningful educational experience, connecting learners to their immediate surroundings and broader global contexts.

Technology at the Core of Transformation



Eco-clubs are a strategy that aims to translate the National Education Policy's environmental goals into tangible actions. This involves a combination of education, community involvement, and practical initiatives. The strategy includes educational workshops and seminars, curriculum integration, community engagement projects, sustainable campus initiatives, policy advocacy and leadership training, monitoring and evaluation, collaboration and networking, technology and innovation, funding and resources, and public awareness campaigns.

Educational workshops and seminars educate students and community members about the NEP's environmental goals, while curriculum integration involves developing lesson plans that align with the NEP's objectives. Community engagement projects involve engaging the local community in environmental conservation efforts, such as waste management and recycling, and partnering with local NGOs for tree plantation drives and awareness campaigns. Sustainable campus initiatives involve implementing waste segregation, composting, rainwater harvesting systems, and solar panels. Policy advocacy and leadership training are also provided to students.

Technologies like Artificial Intelligence (AI) and Augmented Reality (AR) emerge as blessings to impart real-world experiences on virtual platforms. These days many institutions are exploiting AR tools to educate students about environmental challenges and their role in nature conservation. The workshop, which includes an induction-cum-objective familiarisation session and interactive sessions on pollution-related concerns, is designed for students from diverse backgrounds who share an interest in making meaningful contributions to climate protection and conservation.

Through collaborating with EdAct players in the environmental sustainability landscape many schools in India are offering students a dynamic and interactive platform to engage with crucial topics like climate change mitigation and sustainable practices. Their innovative teaching techniques, which go beyond conventional classroom learning, provide students with a unique opportunity to visualize and address real-world environmental challenges. These environmental sustainability players are instrumental in using JIG space, Oculus, and IOS ecosystem in Ed-Act platforms to provide students with an immersive and transformative learning experience. Today's cutting-edge technologies have empowered institutions with customized environmental studies programmes to entice students from diverse backgrounds who share an interest in making meaningful contributions to the fight against climate change. These programmes foster a deeper understanding of environmental issues and encourage proactive measures to mitigate climate challenges.

The Bottom Line

The National Education Policy (NEP) emphasizes the role of educators in promoting environmental education (EE) and enhancing their understanding of environmental issues. To promote environmental awareness and



sustainability, educational institutions must adopt a comprehensive system, integrating sustainability concepts at all levels.

Technology plays a crucial role in transforming the NEP's environmental goals into tangible actions. Eco-Clubs, which combine education, community involvement, and practical initiatives, are a strategy that aims to translate the NEP's environmental goals into tangible actions. These strategies include educational workshops, curriculum integration, community engagement projects, sustainable campus initiatives, policy advocacy and leadership training, and a lot more. And, the collaboration of educational institutions with EdAct players is a significant breakthrough in the environmental sustainability landscape, which provides students with an immersive and transformative learning experience.

BLUE NUDGE

Blue Nudge is an Education-to-Action platform that drives sustainable education and Collective Responsibility Drive in over 1064+ schools, reaching out to more than 10,62,850+ students and has nudged 15930+ supportive teachers. The company focuses on community engagement and behavioral change to address environmental challenges. Blue Nudge aims to instill a sense of responsibility in students towards their planet and environment and encourages them to take up sustainability as a way of living. Blue Nudge intends to integrate waste management, sustainability, and academic curriculums. It is a simple yet effective way to reach the basic unit of a society, a household. Through these students/learners/individuals, Blue Nudge connects with families to encourage sustainable living and better management of waste.

Blue Nudge's Collective Responsibility Drive (CRD) is a simple and positive journey to encourage sustainable behavior and become a planet warrior. It is an initiative rolled out for schools/ institutions/ organizations passionate about contributing to the environment, wherein individuals are encouraged to practice source segregation and collect waste for a minimum of three months. The segregated waste is collected from schools/offices by team Blue Nudge and is upcycled into plastic benches that are donated on a need basis. The process instills, in the individuals, and through them in the families, the habit of proper segregation and management of waste for their lifetime and helps us build a climate-conscious society. CRD has been selected as one of the 75 Ideas by Niti Ayog to promote LiFE (Lifestyle For Environment) from a pool of 2,500 ideas received from 67 nations. This recognition serves as a testament to our shared mission of promoting sustainable and pro-planet behavior, aligning with #missionLiFE launched by Honorable Prime Minister Shri Narendra Modi.

Blue Nudge's My Social Responsibility (MSR) program, aims to provide holistic experiential education related to sustainability and climate change. Participating in this program will serve as a springboard for student's academic and professional growth. The interactive and problem-solving exposure will open doors for various national and international opportunities and deepen students' understanding of sustainability and climate change.



MSR covers a range of topics related to sustainability, including the impact of climate change, the importance of community engagement, and the need for behavioral change among individuals. Through a combination of lectures, discussions, and hands-on activities, the program helps learners gain a deeper understanding of these topics and develop the skills they need to make a positive impact on the environment. Although the program is not time bound, it is designed to be completed in 3 - 6 months and is suitable for a wide range of learners, including students, professionals, and community members.

Another key part of Blue Nudge is Environmental Studies Program (ESP). Environmental Studies and Behavior Change program is an activity-centric community engagement program for students who feel responsible for the future and are passionate about building a sustainable world. The program consists of online learning modules and community engagement activities. The modules cover nine topics that provide them with a holistic idea of sustainability, and the activities provide on-ground exposure to students. During their community engagement hours, students also extensively participate in a waste collection drive. The plastic and paper collected during the course are upcycled into benches/chairs to be donated to government schools in India.

Harsh Mehrotra Co-Founder & CEO – Blue Nudge

With over 15 years of hardcore corporate experience under his belt, Harsh Mehrotra, the alumnus of the Indian Institute of Management, Lucknow, now leads Blue Nudge C-Suite as Co-founder and CEO.

Mehrotra, the man behind India's unique Education-to-Action platform, brought sustainable education and Collective Responsibility Drive in over 1064+ schools, reaching out to more than 10,62,850+ students and has nudged 15930+ supportive teachers, leads an organization with a clear vision and sharp business acumen.

During his illustrative and impressive corporate career, Mehrotra contributed to the growth of many iconic companies in India in diverse sectors. At Mahindra Group, he served as Chief Business Officer, Head Training at Reliance LEAP, and Managing Partner & Certified Financial Planner at Shubhlaabh. The leader by example is armed with a multitude of professional expertise, including Investment Banking, Financial Modeling, Portfolio Management, Wealth Management, Financial Planning, Due Diligence, Market Research, Business Strategy, Business Planning, Team Management, and more.

Mehrotra is phenomenal in successfully managing relationships with key clients in various roles in companies across India. Under his astute leadership, Blue Nudge instrumentally raises awareness in schools, colleges, corporates, and societies about the importance of behavioural change in fighting climate. In the last six months, Blue Nudge reached 2500+ CBSE schools in India along with 800+ colleges of Mumbai University to nudge millions of students to become more climate-conscious. He continues to believe that climate change cannot be addressed only via social media platforms but rather by bringing people physically on a dynamic platform like Blue Nudge.

Mehrotra's Blue Nudge motivates learners to save the Earth. He believes that Blue Nudges would bring behavioural change, especially at a young age, by introducing concepts like Recycling, Food Wastage, Green Energy, Green Transport, Sustainability, etc. His mission is to incorporate sustainability learning opportunities into the learner's daily life, including health and environmental sustainability. Blue Nudge is a simple yet effective way for learners to use resources efficiently and earn a Planet Warrior Certification for their efforts.



INSIDER VIEW IN EVERY HAND: STORIES FROM VARIED LIVES



**SENIOR POLICE INSPECTOR, PELHAR POLICE STATION, MBVV
JITENDRA VANKOTI**



**KINNAR MAHAMANDESHVAR
HIMANGI SAKHI**



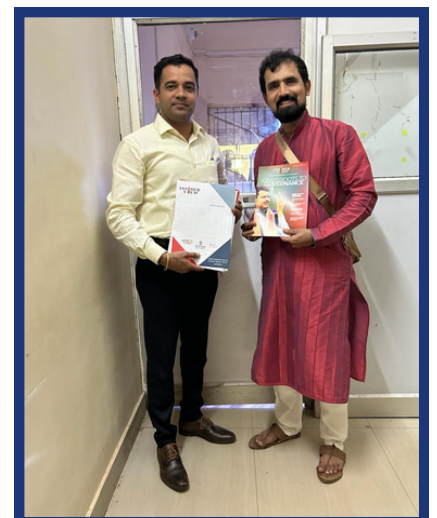
**FORMER MINISTER AND GOA PRADESH
CONGRESS LEADER - NIRMALA SAWANT**



**SHIV SENA LEADER (SHINDE GROUP), PALGHAR DISTRICT
NAVIN DUBE**



**SON OF FORMER DEFENCE MINISTER OF INDIA
UTPAL PARRIKAR**



**PROF. PRAJAL SAKHARDANDE
HOD (HISTORY), DHEMPE COLLEGE OF ARTS AND SCIENCE**

DIVE INTO WELLNESS WITH TEDDBOTS

Dive into Wellness with Teddbots: CEO Anil Daniel's Aquatic Revolution



ANIL DANIEL

In the realm of health and fitness, Teddbots isn't just making waves – it's creating a tidal shift. Founded over five years ago, Teddbots, under the visionary leadership of CEO Anil Daniel, is redefining wellness through a dazzling array of aquatic innovations that are not only cutting-edge but also surprisingly affordable.

Making a Splash with Unrivaled Products

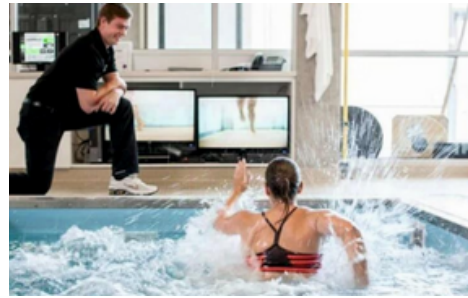


Under the Brand "AQUATEDD" their products cater to a diverse range of applications, including Cerebral Palsy, Autism, Muscular Dystrophy, Down Syndrome, ADHD, Dyslexia, Arthritis & Fibromyalgia, Neuro-Rehabilitation, Ortho Physiotherapy, Neuro-Physiotherapy, and athletic training. These products offer relaxation to children

with various symptoms, aiding in the enhancement of confidence, improvement in gait, handwriting skills, and motor functions.

1. Underwater Treadmills that's a "Wow"

Dive into fitness with patented options like drop-in, chamber, manual, and motorized treadmills with no current coming in the water. The only company in the world having inclination in the underwater treadmill category



2. Multigym Magic:

Elevate your aquatic workouts with a versatile Multigym that turns water into your ultimate fitness ally with rowing, cycling and pedalling in one equipment



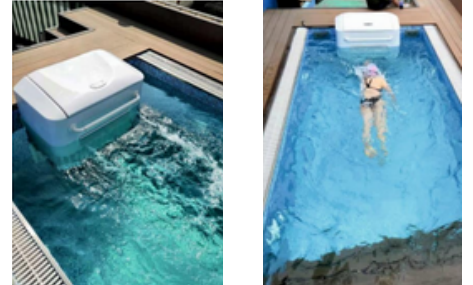
3. Heated Pools with hoists for Pure Bliss:

Immerse yourself in the luxury of therapeutic pools designed for relaxation and revitalization along with a hoist to enter and exit the pool for the challenged ones.



4. Counter Current Coolness:

- Experience the future of aquatic workouts with integrated and wall-mounted counter-current systems where you swim against the current in a static position.



5. Cryotherapy – Chill Like Never Before

Harness the power of cold therapy with Teddbots' cutting-edge Cryotherapy solutions.



Anil Daniel's Vision: Affordable Wellness for All:

At the helm is Anil Daniel, a visionary on a mission. Teddbots doesn't just sell products; it's a movement dedicated to making aquatic therapy and fitness accessible to everyone. Priced at a mere quarter compared to foreign counterparts, Teddbots products are a testament to its commitment to democratizing wellness.

From Hospitals to Homes: Teddbots' Impact Unleashed:

Hospitals, rehab centers, sports facilities – Teddbots is making waves in every domain. But the revolution doesn't stop there; residential communities and apartments with pools are embracing Teddbots products, transforming lifestyles and embracing a new era of wellness.

Aquatherapy: Where Results Speak Louder:

Teddbots isn't just selling products; it's selling results. The focus on Aquatherapy isn't a trend; it's a lifestyle shift. As more individuals experience the transformative power of Teddbots' aquatic solutions, the ripple effect is felt across the health and wellness industry. In essence, Teddbots isn't just a company; it's a celebration of wellness, a splash of joy, and a revolution in every drop. As Anil Daniel and his team steers the ship toward a future where wellness knows no boundaries, Teddbots invites you to dive in, make a splash, and redefine your idea of fitness and rejuvenation.

INSIDER VIEW

(RNI: MAHENG14735)

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