

Artium Academy forays into the Southern India Markets; Welcomes Music Maestros KS Chithra, Aruna Sairam and Ananth Vaidyanathan to its esteemed Academic Board

Chennai, December 01, 2021: Online Music and Community platform Artium Academy today announced the launch of its South Indian music learning courses, and presented the newest members of the Artium Academic Board:

- Smt. KS Chitra, Faculty Head, South Indian Popular Film Music

- Smt. Aruna Sairam, Faculty Head, Carnatic Classical Music

- Shri. Ananth Vaidyanathan, Chief of Pedagogy and Faculty Head – Voice Training

Artium Academy is proud to offer unique performance driven music courses designed by these Music Industry stalwarts, catering to the South Indian Diaspora spread across India and the Globe who are culturally deep rooted in Music Learning.

Speaking on the occasion, Ashish Joshi, Founder and CEO, Artium Academy said, "South India is a vibrant cauldron of brilliant music traditions, talent, creativity, innovation, commitment to learning and growth; where families and communities venerate the arts as expressions of God, where artists have inspired us to place the pursuit of musical values above self. To this Southern India, Artium Academy feels privileged to bring a unique platform of technology supported, performance oriented music training, and is honoured to have the impeccable trio of Smt. KS Chithraji, Smt. Aruna Sairam and Shri Ananth Vaidyanathan as a part of the Academic Board to instil and impart a love for



their music amongst eager learners across the globe. Under the leadership of these maestros, Artium feels proud to have created novel methodologies of training for popular and light music genres. At Artium Academy, every student is guaranteed quality education from a passionate instructor. Apart from training in classical techniques of swara, tala, raga, form and improvisation, students will get voice, repertoire and performance training and the guidance to discover their own artistic individuality. Our goal is not only to provide students with the holistic knowledge of music but to convert them into true performers."

Said K. S. Chithra, "Talent is God given. But knowledge, techniques of skill development, understanding of standards and musical values - all can come only through proper training. I feel happy to be able to infuse my learnings of a lifetime into the courses of Artium, which are novel initiatives, designed to serve a wide generic variety of learning aspirations of students in today's ever changing popular music scenario."

Aruna Sairam added, "Carnatic music is a highly crystallized precipitation of generations of extraordinary

sadhana, inspiration, dedication, surrender to ideals and divinely inspired creativity. Training in this art at the highest level continues to be the preserve of the guru shishya parampara. Yet, we have to make continuous and relentless efforts to capture the nebulous and mysterious values and principles of traditional training into institutional systems and achieve the best results possible. This is my vision for Artium."

Shri Ananth Vaidyanathan further added, "The human race is a singing race. The human voice is a singing voice. You are a human being - so you can sing. To have one's natural singing potential unlocked and placed on the path of development and self-expression is the greatest gift any music lover or aspirant can receive. I feel privileged to be able to bring this truth and an entire science of voice development to all levels of aspirants through Artium Academy."

The Academic Board comprises of some of the industry's renowned singers and composers like Sonu Nigam, Patron-in-Chief who along with Shri Anant Vaidyanathan, India's leading voice expert & the academy's Chief of

Pedagogy, will be framing the academic policy and the accreditation process. In addition, Artium's Academic Board comprises music maestros like Shubha Mudgal (Hindustani Classical), Aruna Sairam (Carnatic Music), KS Chitra (South Indian popular film music), Louiz Banks (Keyboard), Aneesh Pradhan (Tabla), Raju Singh (Guitar) and Gino Banks (Drums) acting as Faculty Heads, driving the curriculum for their respective genres

The platform aims to enable Indians across the globe to not just listen but also learn music through a structured performance driven curriculum designed by music maestros, taught 1:1 by certified teachers on a digital platform that provides learners with personalized dashboard, learning tools, learning graphs, virtual auditorium to perform live for audiences & practice studio.

Artium Academy is India's first online academy to have music maestros collaborate as faculty heads for a performance driven curriculum especially designed by them. Students across all age groups can attend live and interactive classes on Artium Academy's own platform which are delivered by highly qualified music teachers who are trained and certified by the academy.

Providing highest quality video lectures with a flexible schedule suitable for all, Artium Academy endeavours to make music learning easy. The courses are structured to be a stepping stone towards a bright and musical future.

B.S. Abdur Rahman Crescent Institute of Science and Technology launches Online MBA and MCA Programmes

Chennai, December 01, 2021: B.S. Abdur Rahman Crescent Institute of Science and Technology announced the introduction of UGC entitled and AICTE approved Online MBA and MCA programmes today. These programmes are AICTE approved and UGC entitled. The aim of these programmes is to provide an alternative mode of education through online which is affordable to all and especially to those who seek higher education at flexible time. These programmes are oriented towards working professionals who want to pursue higher education without quitting their job.

Present on this momentous occasion were the dignitaries from B.S. Abdur Rahman Crescent Institute of Science and Technology; Dr.A.Peer Mohamed, Vice-Chancellor; Dr.A.Azad, Registrar; Dr.N.Raja Hussain, Additional Registrar, Dr.S.S.M Abdul Majeed Director (Admissions), Dr.S.Kaja Mohideen Director (PG Admissions) and Dr.V.Rhymend Uthariaraj,



Director(CDOE).

B.S.A. Crescent's Online programmes are beautifully crafted, adhering to the demands of today's requirements.

Some of the features and benefits of the Online Programmes include

- Mentoring by experienced and qualified faculty members as well as professionals from industry

Comprehensive curriculum designed to enhance technical skills and creative thinking.

- Industry relevant case study discussions through webinars.

- Hi-Tech Learning Management System (LMS) for effective Teaching-Learning.

The application

process for the Online Programmes is ongoing at B.S. Abdur Rahman Crescent Institute of Science and Technology.

For admissions or for any queries, please visit

www.online.crescent-institute.edu.in / www.crescent.education or

Call + 91 - 9543277888.

SBI and Capri Global Capital sign MOU to accelerate MSME lending

Chennai, December 01, 2021: With an aim to boost MSME lending, the country's largest bank, the State Bank of India (SBI), has entered into a co-Lending arrangement with Capri Global Capital Limited (CGCL). This association will offer strategic and customized financing solutions to the underserved MSMEs of the country in line with RBI guidelines.

SBI is constantly working towards associating with various NBFCs to create multiple co-lending opportunities

for the financial empowerment of the MSMEs. This initiative will provide further impetus to financial inclusion in the country.

Shri Dinesh Khara, Chairman, SBI said, "Banks are the backbone of India's economic growth and as the country pivots to sustainable growth, the banking sector will have to accelerate MSME lending.

To improve the credit to the underserved and unserved, we are happy to associate with Capri Global Capital. We believe this collaboration will provide

the nimble footedness of NBFC and quality credit to the right set of population which will further deepen lending to MSMEs through the last mile connect. We are also confident that, in days to come, co-lending can generate employment opportunities through MSMEs which can translate into the country's GDP growth."

The MOU was exchanged in the presence of Shri Dinesh Khara, Chairman, SBI; Shri C.S. Setty, MD (Retail & Digital Banking), SBI; Shri S.

Salee, DMD (SME, Agri and FI), SBI; and Shri Rajesh Sharma, Managing Director, Capri Global Capital Limited.

RBI had issued guidelines on the co-lending scheme for banks and NBFCs for Priority Sector Lending to improve the flow of credit to unserved and underserved sectors of the economy and to make funds available to borrowers at an affordable cost. The co-lending model aims to give the borrower the best interest rate and better reach.

NITI Aayog organises knowledge sharing workshop on Natural Farming

Chennai, December 01, 2021: As a part of Azadi Ka Amrit Mahotsav to celebrate and commemorate 75 years of progressive India, NITI Aayog is organizing a series of events from November 2021 to April 2022. In this connection, a national workshop on Natural Farming was organized by Agriculture vertical, NITI Aayog on 30th November 2021 from 10 AM to 1 PM involving Krishna Vigyan Kendras across India under the Chairmanship by Dr. Rajiv Kumar, Vice Chairman, NITI Aayog. Opening remarks of the event was given by Dr. Neelam Patel, Senior Adviser (Agriculture), NITI Aayog which was followed by address by Shri Ramesh Chand, Member (Agriculture). He also mentioned about the journey of the Country from food deficient to food surplus and the need to focus on doubling of farmers' income. He also emphasized on the scientific validation of natural farming practices.

An exclusive website on natural farming developed by NITI Aayog was launched by Dr. Rajiv Kumar, Vice Chairman, NITI Aayog. The website covers information

regarding natural farming including coverage of the practice in India, various schemes and initiatives by progressive India, NITI Central and State Governments, success stories from farmers and relevant publications among others. The website can be accessed at https://naturalfarming.niti.gov.in/. During the Chairman's address Dr. Rajiv Kumar mentioned about the sustainability issues associated with chemical agriculture in view of the impending climate change and emphasized on the need to shift to natural farming for improving farmers' income, human health, soil health and conservation of environment and the need to propagate this practice among wider farmer community. He also encouraged the scientific community to come forward for scientific validation and holistic cost benefit analysis of natural farming.

Shri Acharya Devvrat, Governor of Gujarat in his presidential address elaborated about his personal experiences in practicing natural farming and his experiences in Himachal Pradesh as Governor of

Himachal Pradesh. He stated that shift to natural farming from chemical farming resulted in considerable reduction in cost of cultivation, improvement in the soil health and better yield. He also mentioned about the advantage of natural farming over organic farming considering the lesser input requirement and reduced labour cost. Acharya Devvrat emphasized that natural farming was based on frontline technologies and scientific principles. This was also pointed out by Dr. Rajiv Kumar.

The first technical session of the workshop was chaired by Shri T. Vijayakumar, Vice Chairman, Rythu Sadhakar Sanstha, Andhra Pradesh. He shared the experiences of Andhra Pradesh in natural farming. Shri Priya Ranjan, Joint Secretary, Ministry of Agriculture & Farmers' Welfare, highlighted the schemes and initiatives of Department of Agriculture and Farmers' Welfare for promotion of natural farming. The potential of natural farming for addressing the global challenges related to

agriculture sector were underlined by Dr. Ravi Prabhu, DDG, World Agroforestry Centre, ICRAF. Dr. A. K. Singh, DDG (Agriculture Extension), ICAR elaborated on the role of KVKs to demonstrate and disseminate natural farming practices. Dr. Rajeshwar Chandel, Executive Director, Prakriti Kheti Kushal Kisan Yojana, Govt. of Himachal Pradesh deliberated on natural farming for fruits and vegetables.

The second technical session of the workshop was chaired by Prof. J. P. Sharma, Vice Chancellor, SKUAST, Jammu & Srinagar and included experience sharing by farmers and KVKs from Uttar Pradesh, Rajasthan and Haryana and Maharashtra followed by open house discussion.

More than 1000 participants including State Government and KVK officials, researchers from ICAR and Agriculture Universities and farmers have attended the workshop virtually from across the country.

A 5-year-old Bangladeshi Boy with 72 hours of Survival, Airlifted from Qatar to Rela Hospital, on Ventilator Support for an emergency liver transplant

Chennai, December 01, 2021: Master Mohammed, a 5-year-old Bangladeshi boy living in Qatar underwent a successful emergency liver transplant at Rela Hospital, Chennai after being diagnosed with Fulminant Hepatic Failure (a clinical syndrome of acute and severe liver impairment).

Master Mohammed who was previously a normal school-going child was diagnosed with fulminant hepatic failure when his liver enzymes, ammonia, and coagulation profile were drastically deranged. Various tests by the medical experts in Qatar could not ascertain the exact cause for this rapid and sudden deterioration. Unfortunately, despite their best efforts his condition worsened substantially. He became critically unwell, put on a ventilator and medication to support his blood pressure. Specialists in Qatar opined that given his fragile condition, in the absence of liver transplant, this child will be able to survive only for 72 hours. Following an emergency consult with the liver specialist at Rela Hospital, a plan was made to airlift



the child to Chennai for a likely supra-urgent living donor liver transplant. It must be noted that safely transferring a child overseas in such a precarious, and unstable condition is no mean feat.

The tremendous support of the Bangladeshi government and its embassy in India allowed for a seamless logistic support and the child was transported to Rela Hospital, Chennai by its highly skilled paediatric Intensive care team. Upon arrival at Rela Hospital, the boy's condition was stabilised. At the same time, the father of the child in an effort to save his son's

life came forward to donate a part of his liver. He was thoroughly evaluated for his fitness and suitability for liver donation. Typically, this process along with the requisite paperwork would take more than 10 days to complete however, given the critical state of Mohammed, the whole process was fast-tracked without cutting corners, and liver transplant was scheduled on the third day of his arrival in Chennai.

The father's donor operation was performed robotically enabling a less painful and earlier recovery. Master Mohammed's successful

liver transplant recipient operation was performed by Prof. Mohamed Rela. "He had an uneventful postoperative period and was discharged home on the 10th post-transplant day. Hearteningly, on follow-up both the donor and the recipient remain well. The meticulous planning by our multi-disciplinary liver transplant team saved the life of the boy. Despite such a rapid and precipitous deterioration in his health, the boy recovered well. This would not have been possible without the emergency liver transplant", said Prof. Mohamed Rela.

Healthy diet tips for this monsoon

The article is authored by DhivyaaSvarna, Nutritionist & Dietician, Fortis Hospital, Vadapalani

Chennai, December 01, 2021: Monsoon have arrived and the climate tempt us to munch pakoda, bajji or bonda with hot tea/coffee. Beware, while rain could bring some seasonal diseases, reckless eating during rain will fuel health problems. Monsoon season affects the immunity system and can trigger health issues like infections, allergies, hyperacidity, indigestion, hair fall and skin disorders. The increased humidity during monsoon will reduce the urge of water intake and impact metabolism. Oxygen deficiency in the air will cause breathless and general weakness. Care is needed on body immunity/resistance and a healthy digestive system during monsoon. Dhivyaa Svarna, Nutritionist & Dietician, Fortis Hospital, Vadapalanishares some monsoon diet tips to keep the body healthy also to enjoy the rains.

Remember that waterborne diseases peak during monsoon, so boil water before drinking it if you don't have a purifier at home.

Your body also needs loads of fluids during monsoon because humidity and sweating

tend to occur more during this season. Drink freshly prepared soups, broths, herbal tea like kadha, ginger tea, etc to boost your immune system.

□ Fruits during monsoon are plenty and vibrant, and you should have as many types as you can every day to get vitamins, minerals and antioxidants into your diet.

□ Gourds, like bitter melon, bottle gourd, ridge gourd, sponge gourd, pointed gourd and different types of squash and pumpkin are available during monsoon. These are all rich in dietary fibre, vitamins, minerals and antioxidants, so eat them regularly.

□ Spices and herbs like turmeric, ginger, garlic, pepper, Indian basil, mint, lemongrass, etc have antiseptic, antibacterial and anti-inflammatory properties which can help keep diseases away during the monsoon.

□ Nuts and seeds are packed with nutrition, especially proteins, vitamins, minerals and antioxidants - and you should have them during every season, including monsoons.

□ Omega-3 fatty acids are essential fatty acids that also have

immune-modulatory effects. Research suggests that both omega-3 and omega-6-derived metabolites have important immune-regulatory functions. In monsoon where the risk of infection through food and water increases, boosting immunity may help fight these infections to an extent. Omega-3 fatty acids are present in foods like fish, shrimp, oysters, nuts, and oilseeds like walnuts, pista, chia seeds, flax seeds, etc.

□ Antioxidant nutrients commonly include vitamin E, C, beta carotene, carotenoids, lycopene, selenium, and magnesium. All these antioxidants improve the immune system differently and may reduce the risk of many diseases like heart diseases and certain cancers. The antioxidant is a powerful nutrient that helps your body fight off infections, and therefore has a powerful effect on the immune system.

Nutrition mistakes you should avoid during monsoon

Don't miss to take citrus fruits

Citrus fruits are a great source of vitamin C. Vitamin C is great for your immunity as it fights infections, making it the



need of the hour. Owing to the sourness of these fruits, people tend to avoid them during the monsoon, thereby compromising their immunity.

If you do not like consuming citrus fruits, you can always sprinkle a lemon on your food or make yourself a nice fruit drink. If you really cannot have citrus fruits, do not forget to consume foods such as papaya, guava and bell pepper as these are rich sources of vitamin C.

Avoiding prebiotic and probiotic foods

Similar to citrus fruits, people are often seen avoiding probiotic foods like curd. During monsoons, you need to ensure you provide your gut with a diet that pleases it and takes care of your immunity, too. Foods like curd, buttermilk, pickled vegetables help the gut fight disease-fighting germs and other harmful bacteria.

As house construction season kicks off, demand for dealers of sand, ready-mix concrete, and MS pipe rise across Tier-I cities: JD Mart Consumer Insights

Chennai, December 01, 2021: With the economy at large bouncing back to normalcy and revival in consumer sentiment, construction activities have renewed with increased vigour across Tier-I cities, leading to a high-demand for construction materials, as per the latest JD Mart Consumer Insights.

Searches for dealers for sand, MS (Mild Steel) pipe, and ready-mix concrete have been on the rise across Tier-I cities with Chennai seeing maximum demand for all materials on JD Mart, India's latest B2B marketplace by Just Dial.

Tier-I cities witnessed a 13% QOQ growth in searches for sand dealers, 9% for MS pipe, and 8% for ready-mix concrete

dealers as demand for residential real estate bounced back during this festive season after being hit by the after-effects of the second wave of COVID-19. Demand in Tier-II cities remained stable with marginal growth.

Speaking on this trend, a JD Mart spokesperson said, "We are in the phase that typically sees maximum house construction activities. While demand in Tier-I cities have risen, searches in Tier-II cities have also witnessed marginal growth, largely remaining stable. This trend not only hints at economic recovery across the country at large but also clearly indicates positive consumer confidence along with renewed vigour in the

construction space."

Chennai, Mumbai, and Bengaluru were the leading three Tier-I cities that witnessed maximum demand for sand dealers followed by Pune, Hyderabad, Delhi, Kolkata, and Ahmedabad. Among Tier-II, Coimbatore, Patna, Visakhapatnam, Mysore, and Goa were the top-5 cities generating maximum demand.

Searches for MS pipe dealers remained highest in Delhi, Mumbai, and Bangalore followed by other Tier-I cities like Chennai, Ahmedabad, Hyderabad, Pune, and Kolkata. Coimbatore, Indore, Nagpur, Jaipur, and Patna were the top 5 Tier-II cities that saw maximum searches for MS pipe.

Demand for ready-mix concrete dealers was the highest in Hyderabad, followed by Bengaluru, Chennai, Delhi, Mumbai, Pune, Ahmedabad, and Kolkata in Tier-I cities. Among Tier-II cities, maximum searches for ready-mix concrete dealers came from Coimbatore, Indore, Mysore, Chandigarh, and Ludhiana.

Searches of cement dealers remained high in Delhi, Bengaluru, and Kolkata among Tier-I cities followed by Chennai, Hyderabad, Mumbai, Pune, and Ahmedabad. In Tier-II cities, Jaipur saw maximum searches with Chandigarh, Bareilly, Lucknow, and Srinagar making the rest of the top-5.

Delhi Postal Circle observed Swachhta Pakhwada

Chennai, December 01, 2021: Delhi Postal Circle is observing "Swachhta Pakhwada", as part of Swachh Bharat Abhiyan of the Government of India from November 16, 2021 to November 30, 2021. All Postal and Railway Mail Units, Post Offices and Mail Offices under Delhi Circle have undertaken this drive with commitment. Ms. Manju Kumar, Chief Postmaster General, Delhi Circle is leading the campaign and Shri Harpreet Singh, Postmaster General (Mails and Business Development), Shri Ashok Kumar, Postmaster

General (Operations) & Shri Ram Vilas Chaudhary, DPS (O&HQ) are closely monitoring the daily activities for accomplishing the objective of this Swachhta Pakhwada.

The Pakhwada campaign commenced on November 16, 2021 with Swachhta Pledge at Post Offices, Mail Offices and Administrative Offices. As per the directives of Government of India for creating awareness among the public about the Swachhta Abhiyan and preservation of water, all units of Delhi Postal Circle organized various

programmes in Post office, Mail Office, Staff quarters, surrounding areas such as:

- Painting of Letter Boxes
- Cleanliness and Sanitization of Post Offices, Mail Offices, Administrative Offices and Postal Colonies.
- Awareness about cleanliness, social distancing and measures to prevent spread of Corona Virus.
- Distribution of masks, gloves and sanitizers.
- Organizing swachhta march.

Organizing essay writing and Poster making competitions on Swachh Bharat Mission etc.

Webinar on awareness about importance of cleanliness and sanitation.

During this campaign, postal staff took active participation in Shramdaan. The Postmen in the Delhi Circle worked as "Swachhta Doot" for spreading awareness about Swachhta in their delivery beats.

The Delhi Postal Circle is committed to make this Swachhta Mission a big success.

YES BANK collaborates with Amazon Pay and AWS to offer UPI payment services to customers

Chennai, December 01, 2021: YES BANK announced its collaboration with Amazon Pay and Amazon Web Services (AWS), to offer customers an instant real-time payment system via a UPI transaction facility. UPI facilitates inter-bank peer-to-peer and person-to-merchant transactions through YES BANK's digital payments platform, and expands YES BANK's digital banking offerings.

The integration enables Amazon Pay to issue UPI IDs with the @yapl handle, allowing customers to make secure, fast, and convenient payments. The collaboration with Amazon Pay and AWS marks another milestone for YES BANK, among the market leaders in UPI payments. In FY 2020-21, YES BANK recorded a market share of around 40% by volume in the UPI ecosystem and around 30% by volume in the UPI merchant acquiring business.

Based on a multi-bank model, this collaboration allows YES BANK to acquire merchants through



the Amazon Pay platform, further extending the Bank's presence in the UPI merchant business segment.

YES BANK has developed a cloud-native UPI processing platform to optimally handle the high traffic of transactions observed during surge periods like festivals or annual sales. The Bank is hosting its UPI processing platform on AWS. With AWS, the Bank will have more flexibility to scale with the exponential growth in UPI volumes driven by high customer demand.

Welcoming the development, Prashant Kumar, MD & CEO, YES BANK, said, "In our efforts to provide greater ease and convenience to our customers by continually simplifying payment journeys for them, YES BANK is pleased to announce its

partnership with Amazon Pay and AWS. With this collaboration, we will be able to offer our customers more control, flexibility and choice for a vast range of purchases and peer-to-peer transactions - through UPI-based payments. As our country embraces the change in the transaction environment from cash to digital, this timely integration will allow the Bank to better serve the evolving payment preferences of our customers, driving satisfaction levels and a superior and seamless payment experience."

Mahendra Nerurkar, CEO and Vice President, Amazon Pay, added, "It is our endeavor to make digital payments trusted, convenient, and rewarding for customers across India. Our collaboration with YES BANK is an extension of this effort and unlocks more choices for

our customers to pay anyone, anytime, anywhere, on or off Amazon.in. UPI is one of the most convenient and popular ways to pay in India. With a cloud native architecture we hope to keep raising the bar on availability, speed and customer experience using UPI through the Amazon app."

"Building YES BANK'S UPI processing platform on AWS allows the Bank to access the full breadth and depth of AWS to build a highly resilient and scalable payments platform. This platform is available to customers and offers YES BANK the ability to continuously add new features and services focused on enhancing customer experience. We look forward to working closely with the YES BANK team to bring innovative payments and digital services, providing their customers with secure, reliable, and effortless transaction options," said Puneet Chandok, President, Commercial Business, AWS India and South Asia, AISPL.

THINGS TO LOOK FOR BEFORE INVESTING IN AN IPO

Puneet Maheshwari, Director, Upstox

Chennai, December 01, 2021: India is no longer an exception to a global IPO frenzy. India Inc has thus far raised \$9.7 billion, the highest amount in nine months over the last 20 years, through IPOs in 2021. In EY's most recent Global IPO Trends report, IPO volumes increased 163% in the first half of 2021, and proceeds increased 245% year-on-year. With IPOs flooding the market, investors have a plethora of choices. However, it can be a daunting task to choose a good investment opportunity. To bring some method to your evaluation, you can consider the following steps.

Here are four steps that will help you identify an IPO worth investing in -

Understanding the business and reading the DRPH:

First, review the company's historical performance, business model, and management credentials. The company's unique offerings and attributes against its peers are important factors to evaluate to understand its competitive edge. Only once you are convinced with the financial health and management strengths that you should study further. The DRHP will have comparisons with the peers - both on financial numbers and valuations.

All companies going through the process of IPO issue a red herring prospectus that contains

information related to the company's performance, media reports, website, annual report, and other sources of material that you can refer to.

Growth Potential and Role of management:

The best IPO to invest in would be companies that showcase solid growth potential. The substantial revenue alone does not guarantee growth potential. Partnerships, collaborations, investments in new-age technologies, start-ups, and innovation are many factors that you weigh when selecting a company. Evaluate the growth potential of the industry that the company operates in and estimate the company's market share in the coming years. Do you foresee any growth in the market share?

Promoters and managers are the drivers of a company's operations and functions. Looking at an average number of years spent by the top management in the company also provides an idea about its working culture, stability, and work environment.

Utilization of the Proceeds:

It is pivotal to check that the proceeds raised from the IPO will be used appropriately. If the company says that the proceeds will be utilised to clear debt, it may not be an attractive investment. However, if the company plans to pay off the debt and invest in expanding

the business or use it for corporate purposes, then it is a good proposition to invest in.

Pricing of stock:

You can estimate the fair price of a stock through competition analysis. Two of the most commonly used multiples for this are Price-to-Sales and Price-to-Earnings. From the income statement, you can calculate these ratios by dividing the price of a company's stock by its sales per share and net income per share respectively. It is advisable to refrain from IPOs of companies whose ratios are higher than competitors'; the stock may be overpriced. Sometimes shares are priced higher because the company is doing better than its competitors and has the edge over its competitors due to its unique offerings or performance.

When to invest in an IPO?

Below are a few steps to follow that will tell you when you should invest in an IPO.

● **Strong Track Record: Companies with solid performance and historical track record**

● **Reason for going public: Understand the company's intent for going public and its plan to utilise the money**

● **Sector Performance: Don't look at the stock in isolation. Take into consideration the sector's growth prospects, strengths, and opportunities.**

● **Market Movements: Investors are optimistic when the market is high, but that does not guarantee that the stock you invest in will perform well. Be cautious of market movements. Everyone wants to be a part of the growth cycle, but trade carefully when the market performs well. Invest considering the strong fundamentals of the company.**

When it comes to the IPO market, a well-researched, doubtful investor is likely to do better. So do your research before picking an IPO; look for the long-run growth potential of the company before investing. By following these simple steps choosing an IPO becomes easy and systematic.

