

Dengue on the rise: understand and prevent yourself - Dr. Thomas George

Chennai, November 19, 2021: Dengue, an emergent viral infection has increased exponentially with the onset of monsoon. Dengue cases continue to climb in TN and across the country too. The effects of climatic change and its consequences increase the incidence of dengue now. Increased population due to urbanization and deforestation have also favored the conditions of the vectors to thrive. Areas with poor sanitation and water stagnation provide an ideal ground for mosquito breeding.

Dengue is caused by the four types of dengue virus which are predominantly transmitted if an infected female Aedes mosquito bites. Considering dengue has no vaccine, it is better to prevent than treating after infection. There is no specific drug too to treat the disease. It is important to take complete bed rest and maintain fluid balance in the body.

Diagnosing dengue

Medics/pathologists use blood tests to check for the presence of viral antibodies in the body. There are two primary tests available to test the infection molecular testing and antibody testing. The antibody test helps to detect dengue antibodies in an initial blood sample which in turn helps to identify whether the patient is infected with the dengue virus recently. Once the infection is detected Plaque Reduction Neutralization Test will be used to confirm the presence of dengue antibodies and to rule out other viral infections. Molecular testing using PCR detects the presence of the virus and is considered the



most reliable means of diagnosis. The positive result from PCR test is considered conclusive.

Initially, it is difficult to diagnose without the support of pathological analysis as the symptoms may resemble other diseases like chikungunya, malaria, and typhoid. If the warning signals are not averted and if the physician ensures early and adequate treatment at the initial stage, then the risks and death rates can be drastically reduced.

Dengue symptoms

Dengue symptoms are difficult to recognize as the early symptoms like fever, headache and body ache resemble those of other diseases like chikungunya, typhoid, and malaria. There are chances for misdiagnosing dengue. While 75% of dengue infections are asymptomatic 20% of infections are mild to moderate. Only 5% of cases are severe dengue and require hospitalization.

The symptoms are
- High fever
- Severe headache
- Pain behind eyes
- Severe joint and muscle pain

- Skin rashes
- Nausea and vomiting
Symptoms of dengue typically lasts for two days to a week. Most people will recover after a week. Something like COVID, the infection does not protect you from recurrence as there are four different dengue viruses. In many cases the second time infection is more serious. Even if you have slightest doubt of it being dengue, visit the doctor to confirm and for further treatment.

(Image is sourced from open source)

Treatment

There is no specific medication available to treat the disease. There is no vaccine too. The best available option is complete rest with maintaining the body fluid levels. If you visit the doctor the doctor will diagnose and prescribe medication depending on your body condition. While treating dengue patients, physicians should remember the 'Formula of 20' i.e., rise in pulse by more than 20; difference between low and high BP of less than 20; fall of BP by more than 20 and presence of more than 20 hemorrhagic spots after a tourniquet test suggest a high-risk condition and the person need immediate medical attention.

Prevention

Prevention is always better than cure. This fits apt in the case of dengue spread. The most excellent way to prevent is to prevent bites by infected mosquito.

The following precautionary measures helps to protect oneself from



dengue:

- Try to stay away from densely populated areas
- Use mosquito repellent, both at indoor and outdoor
- While stepping out, wear long sleeved shirt and pant with socks covering the toes
- Make sure that the door and window are free from holes. Fit mosquito nets at door and window or use a mosquito net at bed
- If you have any symptoms or even have the slightest doubt of dengue infection, visit a general physician at the earliest
- Stagnated water is the breeding point of mosquitoes. Keep your locality dry and free from water stagnation. Change the water regularly in the dishes used for watering pets.
- Be more vigilant as a bite of an infected mosquito will spread the infection to others at home

It's very simple if you don't want to get infected with dengue, don't let the mosquito bite you. Be more vigilant and cautious.

Article authored by
Dr. Thomas George

Diabetologist and General Physician

Fortis Hospital, Vadapalani, Chennai

SANCHU Animal Hospital unveils a brand-new facility in Velachery

Chennai, November 19, 2021: Continuing their successful run in veterinary care, SANCHU Animal Hospital today opened its fourth facility in Velachery, Chennai that is set to offer an array of medical services for pets in the area. The facility spread across 2000 sq.ft with a team of 3 expert doctors will offer best-in-class care for pets. The facility also houses advanced facilities including emergency services and labs that are set to provide pets quality care from ailments. An ambitious project of FMCG stalwart Mr. C.K Ranganathan, SANCHU Animal Hospital is a first-of-its-kind venture for pet-care in the country that is set to expand across the country, bolstering veterinary health standards. SANCHU Animal Hospital offers specialty services at affordable cost in Dermatology, Dentistry,



Cardiology, Internal Medicine, Neurology, Surgery, Orthopedics, Ophthalmology, Physiotherapy & Rehabilitation, as well as Emergency and Critical care services.

Commenting on the launch, Mr. Manuranjith, Director - Retail said "SANCHU is an ambitious project that is very close to my heart, as I come from a family of animal lovers. With the launch of SANCHU's fourth facility in Velachery, we have extended the access to our

uncompromised and quality healthcare and grooming services to the pet owners in and around the locality. Our main goal for SANCHU is to expand nationwide to 100 facilities by 2024, making our services available across the country. We strive to provide the highest quality healthcare and client satisfaction with the leading-edge technology and equipment available across all our facilities."

A one-of-a-kind spot for pets and other animals in the Velachery area,

SANCHU comes to the rescue of all pet owners and animal lovers as quality healthcare and grooming services for pets has been elusive to the locality all this while. The hospital, like its other counterparts, boasts many premium amenities that are on par with international standards animal care facilities like a Pet Salon & Spa, a Pet Supermarket, a Vet Hospital with an in-house laboratory equipped with services like X-ray, ECG, and Ultrasound. SANCHU is the first pet care facility in India to offer amenities of such quality for animals, under one roof.

For more information, visit their website: www.sanchuanimalhospital.com, or call 7825881525, 7825881526 to connect either through call or WhatsApp to avail of the quality pet care service at SANCHU Animal Hospital.

Tata International felicitated for outstanding performance at the CLE National Export Excellence Awards for FY20 and FY21

Chennai, November 19, 2021: Tata International, the global trading arm of the Tata group and one of India's leading exporters of Leather and leather products, bagged major awards at the National Export Excellence Awards by the Council of Leather Exports, India on November 17th, 2021. The company was conferred with the prestigious industry awards in recognition of their contribution towards the sector and their excellent performance for two consecutive years 2019-2020 and 2020-2021. The award ceremony took place in New Delhi in the presence of Chief Guest, Shri Piyush Goyal, Hon'ble Minister for Commerce & Industry and Textiles, Govt of India and Smt Anupriya Patel, Hon'ble Minister of State



for Commerce & Industry, Govt of India

Commenting on the occasion, Mr. Anand Sen, Managing Director, Tata International Limited, said, "It is an honor that Tata International has been consistently recognized by the Council for Leather Exports, the most prestigious industry platform, since over the past two decades. The awards for FY20 and FY21 are very special to us, as at the beginning of the year, awards were farthest from our minds in face of the unique challenges presented by the pandemic.

Our focus was on employee safety and wellbeing, during the lockdowns and on resumption of operations in line with the government's Covid guidelines. We appreciate the support of our teams who rallied around and ensured that we were able to deliver the customers' orders."

Mr. Atul Kumar Nagrath, Head Leather Products accepted the award for securing the 1st Place in Leather Footwear (Rs. 200 - 300 Crore) for the year 2020-2021 and Mr. Ashish Jha, Head

Operations, Leather Business, Tata International Limited, received the award for winning the 1st Place in Finished Leather (Rs. 100 - 200 Crore) category for the year 2019-2020.

Tata International is one of India's leading exporter, manufacturer and supply chain integrator of leather and leather products with exports to over 35 countries. The quality and customer centric approach have helped them build global associations with brands like Clarks, Caleres, Wolverine, Gabor, Deichmann, Zara, H&M, Marks & Spencer, Alpine Stars, Kenneth Cole and others. The company incorporated eco-friendly methods into leather manufacturing processes with the use of emerging technology and extensive in-house R&D.

RETAIL LEADERS DELIBERATE ON STRATEGIES TO SURVIVE, SUSTAIN AND SUCCEED IN 2022 AND BEYOND AT RAI'S CHENNAI RETAIL SUMMIT

Chennai, November 19, 2021: The Retailers Association of India (RAI) brought together more than 30 Indian retail stalwarts to speak at their Chennai Retail Summit 2021 (CRS 2021) and have a common dialogue on strategies to Survive, Sustain and Succeed in 2022. The summit was held on 18 November 2021 at the Hotel ITC Grand Chola, Chennai.



Addressing the retail fraternity at the summit Kumar Rajagopalan Chief Executive Officer, Retailers Association of India, said, "The pandemic has created a new world order for all of us. It has created a new set of opportunities, and new means and ways of doing business. At the Chennai Retail Summit retailers of all sizes and formats congregated to deliberate on the strategies to make the best of the opportunities and chart the way ahead for retailing beyond 2022."

The summit started with a welcome address by Suhail Sattar, Director, Hasbro Clothing & Chairman Chennai Chapter - Retailers Association of India (RAI). Speaking about the summit he said, "The Chennai Retail Summit (CRS) 2021 provided the perfect platform for fellow retailers to meet in person after a long gap and compare notes with each other. The world has changed since the pandemic and many of us have come out better on the other side. CRS provided a great opportunity for us to share our experiences on things that we did to survive, how we improved ourselves, and look back at the lessons we learnt that can be applied for a better tomorrow."

Bijou Kurien, Chairman, Retailers Association of

India (RAI), spoke about digital transformation enabling retail business to stay afloat as consumers began to shift online to discover, buy and pay during the prolonged lockdowns, he said, "The last 20 months has witnessed dramatic shifts in the lives of people across the world. India is not behind. People have remained sheltered, concerned about their health, fearing public spaces and dreading contracting the virus. But the situation has improved significantly, with confidence peaking, demonstrated by loosening purse strings. Technology has driven several changes in the way consumers get to know of products, buy them, pay for them, and receive them. Retailers who have seized the opportunity and changed with the times, have succeeded. The Chennai Retail Summit provides all retailers the opportunity to network with others, learn from experiences, witness new technologies and most importantly, develop new ideas and perspectives."

Setting a positive tone for the day, Ramesh Pothy, MD, Pothys delivered an inspiring keynote. Other highlights of the day were two fire-side chats with leading entrepreneurs whose business acumen and entrepreneurial journey

inspires one and all. In a one-on-one conversation with CK Kumaravel, Co-Founder, Naturals; CK Ranganathan, Chairman & MD, CavinKare Pvt. Ltd. shared lessons learnt along his journey from selling a single shampoo brand to running a multi-billion dollar, multi-category conglomerate. In a free-wheeling dialogue with Dr Hitesh Bhatt, Director-Marketing & Communication, RAI; Satishkumar T, Chairman & MD, Milky Mist Dairy opened up about what made it possible for Milky Mist to expand into newer product categories and grow during the pandemic when several businesses were reporting negative growth.

Sharing his views on what businesses require to survive, sustain and succeed in today's world, CK Ranganathan, Chairman & MD, CavinKare Pvt. Ltd., said, "The post-COVID era requires innovation, workable IT automation and analytics. Surviving requires adapting and finding a way of intelligent decision making by focusing on software building and analytics."

Expressing his views on CRS 2021, CK Kumaravel, Co-Founder, Naturals, said, "The illiterates of the 21st century are not the ones who

cannot read and write but the ones who cannot Learn, Unlearn & Relearn said Alvin Toffler. One of the best ways to grow in difficult COVID times is to learn continuously and learn from the best. CRS gives an opportunity to do exactly that and that's why I am very happy to attend this event."

Panel Discussions included captivating dialogues on topics such as Retailing in 2022: Survive, Sustain and Succeed, Changing Dynamics of Collaboration and Competition, and Voice, Video & WhatsApp: New Ways of Engaging the Changed Consumer, in addition to presentations on various solutions that enhance retail by partners.

Speaking at these panels were some sought out names in the Retail Industry like Charath Narsimhan, MD & CEO, Indian Terrain Fashions Ltd.; Subhash Chandra, Managing Director, Sangeetha Mobiles Pvt. Ltd.; Sunil Sanklecha, Founder, Nuts n Spices; Sushanto Dey, Partner, Sreeleathers; Varun Ramesh, Director, Pothys; Venu Srinivasan, MD and CEO, Leo Coffee; Jahabar Sadique, Co-Founder & CEO, Chai Kings; Nishanth Chandran, Founder & CEO, TenderCuts (GFM Retail Pvt. Ltd.); and Vijaya Darshan Jeevagan, Co-Founder & Managing Partner, Waalai Foods, among others.

Over the years, 'Chennai Retail Summit' (CRS) has come to known as the premier platform for retailers with business interests in South India to gain knowledge and network with peers, potential partners and industry leaders.

Aster Institute of Physical Medicine and Rehabilitation starts functioning at Aster Wayanad

Madurai, November 19, 2021: Aster Institute of Physical Medicine and Rehabilitation, a holistic centre dedicated for physical medicine and rehabilitation (PMR), has started functioning at Aster Wayanad Speciality Hospital, located at Meppadi in Wayanad district. The centre modelled after CMC Vellore is the first such centre in north Kerala.

Physical Medicine and Rehabilitation (PMR), also known as physiatry or rehabilitation, is a medical specialty that helps people to regain body functions and movements lost due to disease, disorder or injury. Dr. Babeesh Chacko, Chief Consultant and Head, Aster Institute of Physical Medicine and Rehabilitation, said that the centre is headed by Dr. Babeesh Chacko, who has done MD in PMR from CMC Vellore.

injuries, patients bedridden for a long period following paralysis, patients suffering from multiple sclerosis or cerebral palsy, persistent back and neck pain and burn injuries and amputees. He added that PMR treatment helps to address various conditions in children including Down syndrome and other genetic disabilities, autism and speech disorders to some extent, if treated early.

Aster Institute of Physical Medicine and Rehabilitation at Aster Wayanad, equipped with state-of-the-art equipment and facilities, follows a team approach in treatment. The team includes doctors, other health experts, patients and their family members. The centre is headed by Dr. Babeesh Chacko, who has done MD in PMR from CMC Vellore.

Neurologists, orthopaedic surgeons and psychiatrists are part of the PMR team. The team also includes occupational therapists, physiotherapist, speech and language therapists, social workers, nurses, psychologists and dieticians.

Aster DM Healthcare Chairman Dr. Azad Moopen addressed the function presided over by Executive Trustee U. Basheer at Medical College campus. Dr. Jacob Alappatt, HOD, General Medicine, DM WIMS; Dr. Jayakumar M., Head, Orthopaedics Department, DM WIMS; Dr. Prasad Mathews, Consultant, Psychiatrist, UK; Dr. Vinay Kumar, Consultant, Neurosurgery, Aster Wayanad and Dr. Pratheesh Anand, Senior Specialist, Neurology, Aster Wayanad attended the inaugural function.

Dr. Babeesh Chacko spoke on the PMR treatment

ECMO therapy helps to recover lung function in a majority of patients during COVID-19 pandemic

Chennai, November 18, 2021: Apollo Hospitals, Chennai is the pioneer (since 2010) in utilizing extracorporeal membrane oxygenation (ECMO). During the brutal second wave of Covid-19, the team broke records by successfully helping lung function to recover in the largest number of patients in India.

What is ECMO? The patient's blood is purified and oxygenated through large tubes placed inside large veins (close to the heart) and returned back by means of a pump. In the majority of patients who have COVID-19 that causes lung failure, only lung support is required. In a small number of patients, it is required for the support of the heart function also.

Apollo Hospitals in Chennai has the country's most advanced ECMO unit, which has successfully treated over 270 ECMO patients since 2010. ECMO is employed in a variety of situations, including poisoning, trauma, and infections such as H1N1, pre and post-transplant patients



and most recently, COVID-19. We have demonstrated that ECMO was very effective in patients who were unable to be treated with conventional ventilator therapy. Among the many records the Apollo Chennai ECMO unit has set, we also have the longest bridge to lung recovery patient on ECMO for 116 days (183 days of hospitalisation). In addition, some of the other records include longest average stay 60 days, and the most number of patients who have recovered normal lung function after three months.

Sharing insights with the media Dr. Paul Ramesh, Senior Consultant Cardiothoracic and Heart and Lung Transplant Surgeon, Apollo Hospitals, said "The average period on ECMO prior to discharge is 60 days. The current

survival rate (at 6 months) for ECMO patients is 73.9 percent, which is higher than the global average of 40-50 percent. One of the most effective outcomes of Apollo Hospitals' ECMO programme is a patient who was on ECMO for 116 days, the longest bridge to recovery in India. By using ECMO we have seen that the majority of patients with significant lung injury recover fully, eliminating the need for a lung transplant."

He also added, "Of the 23 persons infected during the second wave of covid-19 with the delta variant placed on ECMO, ten patients have been discharged, one patient had a successful transplant, two patients are off ECMO and undergoing rehabilitation, and we lost six patients due to severe illness."

Dr. K. Madhankumar,

Senior Consultant Cardiothoracic and Heart and Lung Transplant Surgeon, Apollo Hospitals, said, "The reasons for our team's success include awake ECMO, which allows patients to remain awake and engage with their families, which boosts their morale and enhances the likelihood of a faster recovery and better treatment outcomes. Patients on ECMO are urged to exercise on a regular basis, and physiotherapy is provided to fully mobilize them quickly after they have been removed from the machine."

Ms. Suneeta Reddy, Managing Director, Apollo Hospitals Group said, "In order to establish a state of the art ECMO unit that can deliver outcomes on par with the best units in the world, many streams of expertise, knowledge and skill from medical, nursing, perfusion technology as well as management and administrative streams have to come together. It is with a deep satisfaction that I acknowledge that has happened at a time when it was needed the most."

Mahindra Finance enters new age Vehicle Leasing & Subscription business under 'Quiklyz' brand

Chennai, November 18, 2021: Mahindra & Mahindra Financial Services Limited (Mahindra Finance/MMFSL), part of the diversified Mahindra Group, today announced the official launch of its leasing and subscription business 'Quiklyz'. This venture is a new-age digital platform for vehicle leasing and subscription, that aims to provide great convenience, flexibility and choice to customers across cities. Mahindra Finance sees this as a great opportunity to create value for its stakeholders with a profitable business model and build a strong balance sheet out of emerging opportunities in this adjacent business vertical.

Quiklyz is the first-of-its-kind digital journey on car usership with which the customer can access a brand-new car without all the hassles of car ownership. Quiklyz will take care of registration, insurance, scheduled and unscheduled maintenance, road-side assistance etc.

In the initial phase

Quiklyz will launch its services in metro cities like Bengaluru, Chennai, Delhi, Gurugram, Hyderabad, Mumbai, Noida, Pune, and will further expand it to other cities across India, including tier II cities, covering 30 locations over the next one year. Quiklyz is also in discussions with several automotive OEMs and will announce partnerships with them on Leasing and subscription shortly.

Quiklyz will be available for both corporate (B2B) and retail (B2C) customers. Under the B2B segment, the company aims to offer services to corporates and fleet operators, while in B2C segment it will target customers with millennial mindset. It will cover vehicles across all major auto OEMs, with wide range of choice in terms of vehicle models, variants and colors.

Speaking on the new business launch, Ramesh Iyer, Vice-Chairman & Managing Director, Mahindra Finance said,

"Car leasing and subscription is a lucrative and fast-growing business in India. We aim to achieve a book size of Rs 10,000 crore in a span of 3-5 years. Leasing is seeing significant traction in the last mile mobility space especially with EVs, something our business module will also focus on. With leasing being a relatively new concept for Indian retail consumer, we wanted Mahindra Finance to be at the forefront of this module facilitating millennials and new age corporates alike for hassle free ownership of vehicle".

Raul Rebello, Chief Operating Officer, Mahindra Finance mentioned, "The leasing and subscription module in India is currently at a nascent stage and we at Mahindra Finance would

be pioneer in this segment. Coupled with the multi-faceted advantages accruing from the Mahindra Group companies, our spread and reach pan India would be an advantage as we expand our coverage. I'm

confident that our customers, individuals and corporates alike would be very encouraged with our customized and unique packages on offer".

Turra Mohammed, SVP & Business Head - Quiklyz said, "The customers are looking at flexibility in vehicle ownership and with Quiklyz we will provide convenient way of owing a vehicle. Leasing currently accounts for 10% of corporate registered vehicles; and we expect it to grow to 20-25% share in the next 5 yrs. In the Retail - B2C segment, subscription could account for 3-5% of car sales in next 3-5 years. We will leverage Mahindra Group's extensive network to expand Quiklyz to 30 cities within a year".

Quiklyz will leverage Mahindra Finance's expertise as India's Leading NBFC as well as #1 NBFC in Car Financing driven by a passionate base of 7.3 million customers as well as an extensive reach of 1,380+ branches pan India.

SBI signs pact with U Gro Capital for Co-lending to underserved MSMEs

Chennai, November 19, 2021: Country's largest bank, State Bank of India (SBI), has entered into a Co-Lending agreement with U GRO Capital to offer strategic financing solutions to the unserved and underserved MSMEs of the country in line with RBI guidelines.

SBI is actively looking at co-lending opportunities with multiple NBFCs through their products for financing the MSMEs

and to enhance last mile connect. This initiative will financially empower MSMEs and further drive financial inclusion in the country.

Shri Dinesh Khara, Chairman, SBI said, "We are glad to have joined hands with U GRO Capital under the co-lending program. This collaboration will further enhance our distribution network, as we aim to extend our credit reach to more MSMEs. Such partnerships align with

our commitment to accelerate effective and affordable credit to MSMEs in India and contribute to the country's financial inclusion imperative towards building an Atmanirbhar Bharat."

The partnership was signed in the presence of Shri Dinesh Khara, Chairman, SBI, Shri C.S. Setty, MD (Retail & Digital Banking), SBI and Shri Shachindra Nath, Executive Chairman and MD, U

GRO Capital.

RBI had issued guidelines on co-lending scheme for banks and NBFCs for Priority Sector Lending to improve the flow of credit to unserved and underserved sectors of 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.

IndusInd Bank launches 'Indus Merchant Solutions', a one-stop mobile app for merchants

Chennai, November 18, 2021: IndusInd Bank today, announced the launch of 'Indus Merchant Solutions' a comprehensive mobile application (app) to enable merchants, retailers and professionals to carry out banking transactions digitally, on a single platform. The all new application, will enable merchants and retailers to undertake an array of activities such as accept instant cashless payments on mobile phones from customers through multiple digital modes, track inventory via in-built dashboards, apply for an exclusive Point of Sale (PoS) machine to facilitate card based payments, as well as avail small ticket business loans from the Bank in a completely digital & paperless manner, without having to visit a bank branch.

Any current account holder of IndusInd Bank can instantly download the 'Indus Merchant Solutions' app and start using it. A non-customer can even open a current account with the Bank through a fully digitised process, and get themselves registered as a merchant, almost instantly.

Currently, the app is

available on smartphones with Android operating systems. It will shortly be available for smartphones using the iOS operating system as well.

Speaking about the new proposition, Mr. Soumitra Sen, Head - Consumer Bank, IndusInd Bank said, "We have always believed, that the self-employed segment constitutes an integral part of the Indian economy. In keeping with this thought, we are delighted to bring forth the 'Indus Merchant Solutions' app that aims to enable lakhs of merchants, retailers and professionals to meet their banking requirements seamlessly, without having to visit a bank branch. Given the sharp rise in the number of consumers as well as merchants, who prefer transacting online, Indus Merchant Solutions is a holistic proposition that will significantly improve merchant engagement, user experience and convenience, and help us grow our merchant touch points multi fold over the next couple of months."

Ms. Charu Mathur, Chief Digital Officer & Head-Business Strategy, IndusInd

Bank added, "At IndusInd Bank, it has been our constant endeavour to bring forth innovative propositions that can accelerate the shift to a digital economy. 'Indus Merchant Solutions' is yet another path breaking step in the same direction that will facilitate merchants, retailers and professionals across the country to fulfil their financial needs across payments, deposits and loan products in a completely digital manner, on a single consolidated platform. Going forward, we aim to create more such products and services that can offer our customers with a seamless banking experience."

The unique features of Indus Merchant Solutions are as follows:

Single view dashboard: The app will enable merchants/retailers to view, collect and reconcile payments on a single platform

Seamless management of payments: Merchants can accept digital payments through multiple modes at any time, from anywhere

Applicable for over the counter payments and home deliveries: Indus

Merchant Solutions is suitable for retail stores where the buyer pays at the counter. It can also be used to collect payment from the buyer during home deliveries, as well as payment-on-delivery instances where the seller and buyer may not be physically present at the same location.

Consolidated banking platform: The app also provides a consolidated view of all banking relationships across deposits and loans held by the merchant

Lending functionality: Merchants can also apply as well as avail small ticket business loans in a seamless manner on the app

Fulfilling Service requests: Merchants can even place service requests including, but not limited to cheque book requests, reset debit card pins, report discrepancies among others

The Indus Merchant Solutions app currently has English as its default user interface language, but will soon be made available in multiple languages including Hindi, Marathi, Bengali, Gujarati, Telugu, Tamil, Kannada, Malayalam, Punjabi and more.

Freightwala Introduces AI-Powered Free Cargo Tracker to help MSME Exporters of Tamil Nadu

Chennai, November 18, 2021: India's leading digital freight forwarder Freightwala has launched a free supply chain automation platform, an intelligent shipment tracking service for MSME businesses of Tamil Nadu. An advanced predictive analytics system will help exporters/importers to combat risk associated with shipment delays and improve supply chain efficiency free of cost. This service would immensely help the MSME community with smart and state of the art tracking facility which significantly contributes to Tamil Nadu's \$26 billion export industry. The state is also the third-largest exporting state in the country, with an 8.97% market share.

The intelligent cargo navigation service backed by the latest ML algorithm will be available to all shippers, including local and global exporters and allied parties. Businesses can avail of the service at zero cost for tracking up to 20 containers per month.

Today, shippers in Tamil Nadu deal with multiple uncertainties like space constraints, equipment shortage, congestion at origin/destination ports, higher freight rates, and shipment delays. Furthermore, limited

visibility into the movement of goods has also made tracking the shipment cumbersome and time-consuming. This has necessitated managers and cargo owners to consolidate data from multiple sources through process-intensive tasks such as phone calls, browsing websites and e-mail communications. Without real-time insights on cargo movement, handling these challenges is extremely difficult and negatively impacts the entire business.

According to the Maritime Executive, on average, "Four out of every ten containers (39 per cent) missed their scheduled sailing. At the same time, some significant carriers and ports reported rollover rates of over 50 per cent." Whereas according to Sea-Intelligence's Global Liner Performance (GLP) report, "Global shipping line schedule reliability has dropped to 34.9% in January 2021, the lowest in history."

Armed with a host of advanced tech features, the tracking service aims to resolve the challenges logistics managers face in the wake of the current global crisis in the EXIM industry. The tracking system records multiple data points over the complete shipment journey. The platform will employ

ML (Machine Learning) algorithms capable of predicting shipment delays based on satellite tracking, port congestion, and other signals. It will thus offer access to predictive analytics to combat risks related to shipment schedules based on historical distribution.

Besides offering real-time tracking and ETA through a single dashboard, the tracker will also provide additional services such as carrier performance evaluation, predictive analytics to combat risks, and carrier schedule plan to optimize the supply chain. The service will be available to not only the cargo owners booking shipments through Freightwala, but also the exporters/importers who wish to avail an intelligent tracking tool to plan and execute shipments effectively, regardless of the service provider they choose to work with.

Commenting on the development, Mr. Sanjay Bhatia, Co-founder & CEO, Freightwala, said, "The pandemic has completely changed the dynamics of world trade whereby the need for real-time tracking and intelligent post-shipment solutions have become even more crucial. Tracking as a Service is a new-age disruptive technology that will enable smart tracking and

offer advanced predictive analytics, thus empowering exporters to undertake intelligent and informed decisions. It is now more critical than ever to be able to pre-empt logistics challenges so that the buyer-supplier relationship is not hindered by the uncertainties of today's shipping industry. Enhanced visibility and real-time intelligence will help drive transparency and sustainability across supply chains, thereby paving the way for healthy business ties."

Freightwala has partnered with 60+ shipping lines to enable exporters and importers to track containers across multiple carriers seamlessly from a single platform. The service will offer a unified and real-time view of all shipments, including transshipment carrier tracking for advanced supply chain planning and eliminate manual tracking. Besides, the platform will capture several data points such as shipment departure, arrival time, and ports visited.

The digital freight forwarder aims to bring transparency and visibility in the shipping and logistics sector, modernize the operations across the supply chain and contribute to the government's Ease of Doing Business in India.

Aditya Birla Sun Life Insurance launches ABSLI Assured Savings Plan

Chennai, November 19, 2021: Aditya Birla Sun Life Insurance (ABSLI), the life insurance subsidiary of Aditya Birla Capital Limited (ABCL), announces the launch of its new-age savings solution, ABSLI Assured Savings Plan. A non-participating savings product, this plan will provide fully guaranteed lumpsum benefits on policy maturity and will offer consumers long-term financial security, by integrating savings and protection in a single plan.

Keeping in mind the financial needs of the new-age customer, ABSLI Assured Savings Plan provides guaranteed monetary cushion to protect policyholder's important life milestones such as child's education,

retirement planning, legacy planning etc. especially in face of unpredictable circumstances and economic uncertainty.

ABSLI Assured Savings Plan, offers the flexibility to tailor one's diverse savings and protection needs across life phases. This hyper-personalised savings plan provides fully guaranteed benefits on death or maturity, along with the convenience of customizing the plan benefits as per the customer's desired milestones. The plan offers varied choices such as, joint life protection, multiple premium payment term options, flexible policy term and rider options, to help design a unique resolution for the policyholders and their family members.

In addition to the guaranteed lumpsum benefit, policyholders will be eligible to receive accrued loyalty benefits, on maturity of the policy, which will further boost the total pay-out. Policyholders will also be able to enhance their financial safety net by adding multiple protection-oriented riders such as critical illness rider, accidental death rider etc.

Commenting on the launch of ABSLI Assured Savings Plan, Mr. Kamlesh Rao, MD & CEO, Aditya Birla Sun Life Insurance, said, "The experience of living through the pandemic and an uncertain economic environment has made individuals more aware and financially cautious.

Today's customer needs adequate life insurance and would like to be covered for specific risks. At ABSLI, we understand this requirement and aim to offer solutions which are simple, innovative, and differentiated, catering to customer's emerging needs. With ABSLI Assured Savings Plan, we want to provide a cushion of double protection to our policyholders and their loved ones from financial crisis, in case of an unfortunate event, and help accumulate lumpsum saving benefits to achieve all their dreams. ABSLI's Assured Savings Plan provides the right mix of protection and savings benefit for a hassle-free, non-compromised future."

