

**We have to make Indian infrastructure up to world standards: Union Transport Minister**

Chennai, Aug 22 2022: Union Minister for Road Transport and Highways, Shri Nitin Gadkari today said that we have to take Indian infrastructure to world standards. He said 'I have decided to make Indian road infrastructure, even in Bihar and Uttar Pradesh, up to the road infrastructure standards of 2024'. The Minister was addressing National Conference for Civil Engineers and Professionals from Allied Industries, being organized by Association of Consulting Civil Engineers (ACCE) in Mumbai.

Exhorting the engineers and industry professionals at the conference, the Minister said India has got huge potential in infrastructure. 'In Indian infrastructure, there is huge potential for road construction, river connectivity, solid and liquid waste management, parking

plaza, irrigation, busports, ropeways and cable car projects'. Speaking about various ongoing projects of the Ministry of Road, Transport and Highways, Shri Gadkari said: "We are making 26 Green Express Highways and Logistics parks of Rs. 2 lakh crores. At the same time, we have many innovative ideas by which we can develop infrastructure further".

Union Transport Minister further said that the future of Indian infrastructure sector is very bright. "We need to accept good technology, research, innovation and successful practices from across the world and from within India. We should use alternative materials to reduce cost without compromising on quality. Time is the most important aspect in construction, it is the biggest asset." The Minister underlined the role of civil engineers and said it is very important for job



creation and for growth.

Pitching his idea of using greener alternatives in road construction, Union Transport Minister said: "You should find alternatives to cement and other raw materials.

Glass fibre steel can be used in place of steel. If there is competition, cost will come down and become reasonable."

Propagating the idea of use of alternative fuels, Union Minister Shri Gadkari said Green

hydrogen is future fuel. He said hydrogen can be made from petroleum, coal and biomass, organic waste and sewage water. He further said 'my dream is to make green hydrogen available at \$1/kg which

can be used in aviation, railway, bus, truck, chemical and fertilizer industry instead of coal and petroleum'.

Shri Gadkari said 1 litre of ethanol costs Rs. 62 but in terms of calorie value, 1 litre of petrol is

equivalent to 1.3 litre of ethanol. He said 'Indian Oil collaborated with Russian Scientists and worked on the idea and now Petroleum Ministry has certified the technology for making calorie value of ethanol equivalent to petrol'.

Reiterating his idea of creating wealth from waste, Union Transport Minister said: 'In Nagpur, we are recycling sewage water and selling it to state government for power projects, which is earning us Rs. 300 crore royalty per year from sewage water. In India, there is huge potential of Rs. 5 lakh crore in solid and liquid waste management."

Union Minister further said: 'Knowledge is power, conversion of knowledge into wealth is the future. It is leadership, vision and technology which enables conversion of waste into wealth; this is the need of the hour. Using knowledge, we can reduce cost and improve quality of construction'.

Citing examples of Mumbai Pune Expressway and Worli Bandra Sealink to illustrate leveraging capital markets for public infrastructure projects, Shri Gadkari said: "Under InvIT, our idea is to take money from poor people and give them 7%-8% monthly return on their money. We have decided to go for capital markets, we will sell shares of maximum Rs. 10 lakh to one person, they will invest and we can raise resources', he said.

He further said NHAI is AAA-rated and has good economic viability. 'Our toll revenue at present is Rs. 40,000 crore per year, by end of 2024, it will become Rs. 1.4 lakh crore per year. So, we don't have any problem of money'. He informed that 70% of Delhi-Mumbai Express Highway has already been completed. He said 'My dream is to take citizens from Nariman Point, Mumbai to Delhi in 12 hours; we are now working to connect Nariman Point.'

**Zoho for Startups completes 5 years, goes global**  
**The programme has impacted 9k startups in India, partnered with over 150 collaborators**

Chennai, Aug 22 2022: Zoho, the Chennai-headquartered global technology company, announced today that it will be launching its Zoho for Startups programme globally, starting with the Middle East and Africa (MEA) region. The programme, which turns five this year, was launched in 2017 with the goal of removing access barriers to enterprise technology for early-stage startups. It has impacted more than 9,000 startups in India through partnerships with over 150 collaborators that include incubators (70+), accelerators, government bodies, and co-working spaces across 19 states.

Zoho provides collaborator-associated startups with Zoho Wallet credits, training, consultation, and support. The Wallet credits can be used to purchase any of Zoho's 55+ applications. This includes Zoho One, the operating system for business that provides a unified platform of over 45 applications. Zoho, in collaboration with the ecosystem partners, also engages with the startups through periodic and exclusive workshops, in addition to community-building activities.

"Since the time we launched the Zoho for Startups programme, India has seen a 12 to 15% growth YoY in number of startups, making it the third-largest startup ecosystem in the world," said Kuppulakshmi Krishnamoorthy, Global Head of Zoho for Startups. "Government initiatives like Digital India and Startup India have been critical in creating a conducive environment for entrepreneurs, and we are happy to have been one of the first to have partnered with them. In its fifth year, we are taking the programme global, starting with the MEA region. We will be partnering with collaborators in countries where we have presence to help develop the startup ecosystem in those economies."

The Zoho for Startups programme offers the most diverse range of SaaS applications for startups to choose from. The apps, all built on the same technology stack, integrate seamlessly and scale easily. As Zoho has data centers in India, startups can be assured that their data stays within the country. The company's privacy commitment extends to all users that come



through the programme.

Through Zoho for Startups, the company has observed the following trends emerge among Indian startups over the past couple of years:

App adoption: The highest demand is seen for the Zoho Books (accounting) and Zoho Invoice (invoicing) apps, followed by Zoho CRM and Cliq (team collaboration). Accounting and invoicing software have become a basic necessity for every startup. The apps help them keep track of finances, provide online payment options for customers that improve cash flow, and also run detailed reports enabling them to make smart business decisions. Founders looking to raise

funds use the apps to share up-to-date financial data during pitches. Zoho Invoice is a completely free invoicing app, and Zoho Books is one of the top GST-compliant accounting solutions in India, making these apps preferred choices.

Geographical distribution: Most of the startups participating in the programme are from Bengaluru, followed by NCR, Mumbai, Chennai, Hyderabad, and Pune. However, over the past two years, there has been an uptick in startups from tier 2 towns like Ahmedabad, Jaipur, and Coimbatore, and even tier 3 cities like Indore and Bhubaneswar.

Sector adoption: The education sector is the most popular for Zoho for

Startups, followed by IT services, e-commerce and IT hardware. The education sector went through a massive upheaval during the height of the pandemic, and it continues to transform even now.

Edtech startups require digital communication tools like a team collaboration platform (Zoho Cliq), web conferencing and webinar solution (Zoho Meeting), and office suite (Zoho Office Suite) in order to

expand their reach. State governments have also been promoting access to education, especially during the pandemic, which had further led to an increase in demand from the sector for these tools.

"One of the most common mistakes that founders make is not investing time in researching SaaS tools," said Krishnamoorthy. "They need to look at it as a long-term investment. Decision needs to be made based on whether they can scale using the tools, and how these apps would work with each other. They also need to carefully evaluate which function needs to be handled through a SaaS tool at what time, and

keep in mind that buying software applications and implementing them are two separate processes. Through Zoho for Startups, we help the founders plan their SaaS journey, ensuring they have a holistic view of their SaaS architecture."

Privacy Pledge  
 Zoho respects user privacy and does not have an ad-revenue model in any part of its business, including its free products. More than 80 million users around the world, across hundreds of thousands of companies, rely on Zoho everyday to run their businesses, including Zoho itself. For more information, please visit : <https://www.zoho.com/privacy-commitment.html>

**இ-சேவை மையம்**  
 ஸ்டார் ரெயின்போ சர்வீசஸ்  
 11, SOUTH PERUMAL KOIL STREET, VADAPALANI, CHENNAI - 600 026.  
**8148231942 / 8144337349**  
**வாது இ-சேவை மையம்**  
**ALL ONLINE SERVICES**



## Sports Minister Meiyannathan graced the occasion of The Grand launch of South India Schools Cricket Associations(SISCA)

Chennai, Aug 22 2022: INDIA, although the most secular country in the world - binds its people by ONE religion - CRICKET. From revered national and international players to playing in the streets - it is a dream of millions to hit a six for the nation one day. However, many young players find it difficult to enter the sport despite their exceeding talent - the prime reason being lack of proper guidance and knowledge about the procedure to showcase their performance to the next level. Hence, in an attempt to bring the golden opportunity to every young player, South India Schools Cricket Associations (SISCA) has emerged as a platform to take the talented ones to the next phase and develop their skills to participate in National level tournaments. Further, the organization will develop a separate wing for young girls and women with complete provision of special training and guidance, for rapid advancement in the future of women's cricket in India. The launch of the event happened on 16th August at ITC Chola. Mrs. Sneha Nair has been selected as the Honorary President of SISCA which was created with the aim of encouraging youngsters to shine in the world of



cricket at school age. Pradeepkumar has been selected as the General Secretary and Joshua Edison has been selected as Secretary along with Kudanthai Ashraf as the Treasurer. Also, Dr. APJ Abdul Kalam's grandson and the Co Founder of Dr. APJ Abdul Kalam International Foundation - APJM Shaikh Saleem, has been chosen as Honorary President, Mr. Vignesh as President and Mr. Kanmani Pandian as the vice President of Tamil Nadu School Cricket Federation (affiliated to SISCA). All the selected executives officially took oath in the swearing ceremony administered by our honorary sports Minister Mr. Meiyannathan. The ceremonious event was graced by the celebrities of South Indian Film fraternity, Govt officials, Eminent political leaders,

Consulate Generals of eleven countries and other dignitaries. Honorary sports Minister Mr. Siva Meiyannathan speech I'm glad to have launched the South India School Cricket Association (SISCA) on the stage of Indian Awards 2022. Our honorable Chief Minister Mr. M. K. Stalin have gone to great lengths in the recent years to create more opportunities for sports. It was highly evident when the TN Govt hosted the 44th CHESS OLYMPIAD in Tamil Nadu and made the event a grand success. The event opening ceremony was graced by our honorable Tamil Nadu Chief Minister Mr. M. K. Stalin and our nation's Prime Minister honorable Mr. Narendra Modi. This event has brought in the world's attention towards Tamil Nadu. We taught them about the hospitality, our culture and our

food. Following it when John Amalan came to us with the idea of starting a school to support sports we were happy to extend our support to them in all means. A sport is the means to bring solutions to all the problems around us. Sports is the only means to guide our youth in the right direction. A locality with a playground doesn't need a hospital. A place where you have playgrounds doesn't have communal riots. Our Chief Minister is well aware of it. When Neerav Chopra won Gold in Olympics every single person in our nation felt like we won the Gold. Sports has the ability to bring in the unity among us. When these youngsters have taken such a huge initiative we are all but happy for such a great deed. We from the Tamil Nadu Government wish them to take it forward and succeed.

## TTK Prestige's Vertical Wet grinder with timer offers home cooks versatility and convenience in the kitchen

Chennai, Aug 22 2022: TTK Prestige, India's leading kitchen appliances company has launched the innovative Prestige Vertical Wet Grinder (PVG) with a timer. Offering the home-cook versatility and convenience, the timer turns off the device after a pre-set time. This ensures that there is no need for constant monitoring.

Now home cooks can grind batters for crisp dosas, soft idlis, fluffy vadas and even knead dough for soft chapattis. All they have to do is set the timer for the desired grinding duration. Designed specially to handle wet grinding tasks effortlessly, the PVG is truly a must have gadget in every Indian kitchen. The compact tabletop design in vertical form factor is perfect for kitchens that

have space constraints. The PVG ticks the functionality and the aesthetics box, as it comes in a stylish combination of black and orange.

The uniquely designed high-quality grinding stone offering larger contact area is supported by a heavy-duty 200W motor, which ensures quicker grinding. The advanced interlocking mechanism ensures proper alignment of the roller shaft, thus reducing noise whilst grinding. Robust and natural, the grinding stones help in effectively grinding the batter, whilst prolonging the life of the product. Since the batter is ground using natural stones, it provides an authentic taste. It replicates the delicious flavors that we enjoyed from our grandmother's cooking, without the burden of

manual grinding. The batter doesn't heat up, which also helps to retain its authentic taste. The PVG comes with a transparent lid for easy viewing. Home cooks can either choose the 1.5litre or the 2litre stainless steel drum. Both come with mirror finish, which are durable and easy to clean.

Over the last 66 years, TTK Prestige has emerged into the go-to kitchen appliances brand for home-cooks across the country. The brand operates on the pillars of trust, safety and innovation, which forms the basis of every TTK Prestige product. Right from inception, the brand has addressed the pain points of home-cooks across the country. The PVGs are perfect for the busy home cook who is juggling a busy lifestyle.



The PVG comes with a 2-year warranty on the product and a 5 year warranty on the motor. The PVG 1.5 litre model retails for INR 7070, whilst the 2 litre model is available for INR 7520.

Both models can be purchased at Prestige Xclusive stores, select dealer outlets, the exclusive.

## ART Fertility Clinic, Chennai appoints Dr. Dakshayani as Clinical Director

Chennai, Aug 22 2022: ART Fertility Clinics, India has announced the appointment of Dr. Dakshayani as their Clinical Director of the Chennai unit. Dr. Dakshayani has previously been associated with NOVA IVI Fertility Clinics. She has also been associated with Apollo Fertility Clinics as a Clinical Director since the time of its inception in Chennai.

With 71% self-pregnancy success rates that are comparable to the best-in-class global success rates ART Fertility Clinics has six fully operational clinics and

advanced genetics labs in India and is planning to expand to twelve more locations in the next year.

Dr. Somesh Mittal, the Chief Executive Officer, ART Fertility Clinics, India, said, "Dr. Dakshayani brings a rich experience of more than 2 decades in the field of reproductive medicine. She has a coveted academic background, with international affiliation, her expertise shall pave the way for giving hope of parenthood to lakhs of couples who have been struggling to conceive." He also emphasized, "under Dr. Dakshayani's leadership,

we shall continue to provide excellent service standards that are accessible and affordable to the Indian populace."

Commenting on taking up the new role, Dr. Dakshayani said, "I am honored to be a part of ART Fertility Clinics, a global leader in human reproductive medicine, widely recognized for the adoption of advanced research, and technologies in their treatment protocols. We shall remain committed to delivering the highest clinical practice standards, and patient care protocols and ensure the highest ethical standards matching global

best practices in India. Our goal is to not only offer advanced treatment but also bring sensitivity in care delivery by understanding individual preferences, respecting their choices, and empowering couples to make decisions that work best for them."

India is fast climbing the global infertility chart and it has about 27.5 million couples falling prey to infertility issues. Clinical factors alongside issues like longer median age for family planning and sedentary lifestyles of people have increased the number of couples seeking assisted reproduction.

## Mahindra inaugurates its state-of-the-art EV design studio in the UK; Mahindra Advanced Design Europe (M.A.D.E) to be a global design centre of excellence

Chennai, Aug 22 2022: Mahindra & Mahindra, India's leading SUV manufacturer, today formally inaugurated its new design centre of excellence, Mahindra Advanced Design Europe (M.A.D.E), which will serve as the conceptual hotbed for the company's portfolio of EV products.

Physically present at the heart of innovation, M.A.D.E is located at the global automotive and EV hub of Banbury, Oxfordshire. Home to Oxford University, this region is renowned for its high-end research and academic institutions. Importantly, Oxfordshire also offers access to new and emerging technologies like artificial intelligence, autonomies, advanced robotics, etc. that promise to shape the future of mobility.

The primary objective of M.A.D.E, which forms part of the Mahindra Global Design Network

that includes the Mahindra India Design Studio in Mumbai, is to conceive and create all future Mahindra EVs and advanced vehicle design concepts.

M.A.D.E was inaugurated by Mahindra Group Chairman, Anand Mahindra along with International Trade Minister for UK, Ranil Jayawardena.

M.A.D.E is equipped with state-of-the-art design tools, enabling it to handle end-to-end design activities including conceptualisation, 3D digital and physical modelling, Class-A surfacing, digital visualisation and Human-Machine Interface (HMI) design.

It also incorporates a complete digital visualisation suite, clay modelling studio, VR digital modelling and digital as well as physical presentation areas.

Anand Mahindra, Chairman, Mahindra Group said, "Mahindra Advanced Design Europe is another vital node in our neural network of innovation. In 15 short months, their work has already laid the blueprint for an electrifying future. How we play our cards today will determine the way the world is shaped tomorrow."

International Trade Minister, UK, Jayawardena, said, "Securing investment in Britain creates jobs, boosts wages, and grows our economy. It is how we help people live better lives now and in the future, so it is fantastic to see Mahindra's investment and expansion in Oxfordshire. We are seeking to double Anglo-Indian trade over the next decade and a free trade deal will be a significant step towards achieving that, tackling trade barriers and helping

businesses in both countries to seize new opportunities".

Mahindra & Mahindra Chief Design Officer Pratap Bose said, "Our primary mission at M.A.D.E is to give expression to our Born Electric vision. All of the technology, all of the automotive design talent, all of the state-of-the-art tools assembled here will be geared towards that objective - that is to disrupt the status quo and serve as the wellspring for Mahindra EV design and Innovation."

With a staff strength of 30 of the brightest and most experienced talent in global automotive design, M.A.D.E is headed by award-winning automotive design veteran Cosimo Amadei. M.A.D.E has been instrumental in the development of three of the five e-SUVs to be showcased as part of Mahindra's Born Electric launch.

## Alliances drive financial inclusion in life insurance

Chennai, Aug 22 2022: The entry of private players in life insurance over 20 years ago changed the contours of product sales, with the emergence of a multi-channel distribution architecture, from what was earlier dependent on individual agents. Mr. Amit Palta, Chief Distribution Officer, ICICI Prudential Life Insurance said that "It threw open the gates for alliances and partnerships and facilitated new ideas, skills and opportunities. It also allowed life insurance companies to reach out to a larger set of prospects, drive penetration and scale up."

Mr. Palta also said that alliances enable companies to leverage strengths, gain insight into the local market place and understand customers better. Alliances also have the power to change industry paradigms, usher in healthy competition and provide customers with a better value proposition.

The multi-channel distribution architecture enabled life insurers to provide customers with the flexibility to choose their most preferred route of interacting with their life insurance service provider. This new model expanded to include web aggregators, insurance marketing firms, and corporate agents such as digital/fintech companies, microfinance institutions, non-banking financial companies, and banks (referred to as the

bancassurance channel). More recently, this included small finance banks and even e-commerce players. With growing aspirations, nuclear families and a mobile population, the need to provide financial security to family members and dependents have increased. Also, a majority of India's population lives in rural geographies. Considering that life insurance caters to the fundamental needs of customers i.e. protection and savings, it is crucial for life insurance to be accessible.

To provide wider access to customers, life insurance companies stitched new partnerships with large banks, small finance banks, mobile wallet companies and others. Banks are the first point of contact for an individual conducting a financial transaction and they are their trusted partner. While most insurance companies already have such alliances, they continue to expand.

Technology powering depth and reach

The sheer convenience offered by mobile wallets is unmatched and more so in these challenging times where social distancing has become the new normal. These partnerships, backed by new-age technology, including advanced digital platforms and a simple delivery mechanism, are enabling

insurers to reach out to a wider customer base for their products and services in both existing and under-penetrated markets. Using technology to dive deep into the customer psyche and preferences has enabled life insurers to design relevant products and simple delivery mechanisms.

In turn, it has given the partners the flexibility to choose the most appropriate products best suited to the needs of their customer segment. For instance, companies offering mobile wallet can offer small-ticket sachet products, which can be purchased off-the-shelf by customers.

The insurance regulator, in its efforts to enhance penetration, has permitted fintechs to work towards expanding the distribution landscape and include new-age platforms such as e-commerce sites to offer life insurance products to their large and expanding customer base. This could prove to be a game-changer for the life insurance industry, considering the popularity of these platforms. The penetration of telecom services, high-speed internet, affordability of smartphones and rising financial awareness open up a whole new front for life insurance players.

Despite the rapid adoption of technology, human-to-human interactions will continue to remain a key component of the industry's distribution model. Agents will continue to co-exist and play a pivotal role in reinforcing the importance of life insurance. As customer behaviour evolves and the use of data and predictive analytics grow, agents would need to adapt to the changing business dynamics. At a time when physical interactions are a challenge, life insurance companies continue to train their agents and distributors and equip them with various collaboration tools so that they are prepared to operate in a virtual world without compromising on the human touch.

As insurance companies seek to build partnerships and explore alternate distribution channels, they will explore new opportunities to increase value proposition, reach out to untapped markets and expand customer base. This is possible only by forging alliances.

As we know, life insurance has a larger societal role to play in ensuring families have financial security, especially in times of a pandemic. The need to provide for one's family cuts across various strata of society and, these alliances are allowing the industry to penetrate deeper into the hinterland, thus emerging as a powerful way to drive financial inclusion in the country.

## Federal Bank opens 15 new branches in service of the nation, 7 are in Tamil Nadu

Chennai, Aug 22 2022: Federal Bank today opened 15 new branches across the country and 7 of them are located in Tamil Nadu. The branches were opened at Acharampattu, Kilacheri, Kumbakonam, Perambalur, Ponpathi, Salem Gugai & Thiruvarur in Tamil Nadu. These branches are equipped with ATMs, Safe deposit lockers, state-of-the-art platforms such as Fed-e-studio, etc. With this, Federal Bank has 171 branches in Tamil Nadu. In addition to opening new branches, the Bank flagged off 'Bank on the Go', a mobile banking unit that will



bring banking services to customers doorsteps.

Speaking on the occasion, Nandakumar V, Head of Branch Banking, Federal Bank said, "After

opening 10 Branches in a single day in last June, today we are opening 15 branches across various locations in the country. Bank would continue to focus on territories like Tamil Nadu,

Telangana & Gujarat. Federal Bank believes in the theme – DIGITAL at the fore and HUMAN at the core."

To cherish 75 years of India's independence and to add value to the society and its customers, the Bank also organised a range of activities which included distributing 75000 plantable cards to school students, platinum felicitation for citizens above the age of 75, supporting education of 75 girl children, financial awareness through social media and other CSR activities.

## Samsung Announces Galaxy Z Flip4 and Galaxy Z Fold4 in India; Pre-book Now for Amazing Offers

Chennai, Aug 22 2022: Samsung, India's largest consumer electronics brand, today launched the latest Galaxy Z series in India. The fourth generation foldables, Galaxy Z Fold4 and Galaxy Z Flip4 are now open for pre-book online and across retail stores in the country.

"At Samsung, we continuously push the boundaries of innovation to create new smartphone experiences for consumers. Our latest Galaxy Z series is a testimony to just that. Now, in its fourth generation, Galaxy Z series offers the ultimate tools for both productivity and self-expression. Galaxy Z Fold4 is the result of Samsung's enduring smartphone innovation. Equipped with flagship camera, the fastest processor and all new design, Galaxy Z Fold4 is the most powerful smartphone yet. Galaxy Z Flip4's compact clamshell design offers unique experiences and its FlexCam enables shooting hands-free videos. With such unparalleled mobile experiences, our latest behavior-shifting Galaxy Z series will revolutionize the way users interact with their smartphones," said Mahesh Alanthar, Director, Mobile Business, Samsung India.



Galaxy Z Flip4 comes with the latest Snapdragon 8+ Gen1 processor and 10% higher battery capacity at 3700mAh, allowing you to capture, watch and connect longer between charges, and with Super Fast Charging, you can charge up to 50 percent in around 30 minutes.

With slimmer hinge, straightened edges, contrasting hazy back glass and glossy metal frames, the design is sleeker and the most refined one yet. Additionally, you can customize the cover screen clock with your AR emoji character. With Galaxy Themes on both Cover and Main Screen, users can tailor-make their Galaxy Z Flip4 inside out to complement their style with custom fonts, icons and designs.

### Galaxy Z Fold4

The most powerful and productive smartphone in your pocket, Galaxy Z Fold4 combines balanced and premium design, enhanced durability and powerful performance. Galaxy Z Fold4 offers increased functionality whether opened, closed or in Flex mode.

With our FlexCam innovation, you can shoot hands-free video or capture group selfies at various angles by voice commands or just displaying the palm of your hand. You can take high-quality selfies right from the Cover Screen by leveraging the main camera with the upgraded Quick Shot mode. Start high-quality video recording in Quick Shot mode and then seamlessly switch to Flex mode to continue recording hands-free without stopping the video. With Quick Shot, users can click selfies in portrait mode and see the preview in actual photo ratio. Additionally, with upgraded camera equipped with 65 percent brighter sensor, Galaxy Z Flip4 comes with Samsung's flagship Nightography feature ensuring your photos and videos are crisper and more stable through the day or night.

Content is even more immersive and distinctive on the 7.6-inch main screen with improved 1Hz-120Hz adaptive refresh rate and less visible Under Display Camera (UDC).

Take stunning photos and videos with its flagship camera hosting 50MP wide lens, 30X Space Zoom lens and 3x optical zoom all significant improvements as compared to its predecessor. Galaxy Z Fold4 also gets Samsung's flagship Nightography feature owing to 23 percent brighter sensor, enhanced Optical Image Stabilization and Video Digital Stabilization (OIS+VDIS) and all new AI Image Signal Processor (AI ISP). Galaxy Z Fold4 comes

with IPX8 water resistance, the latest Galaxy Z series are our toughest foldables ever.

### Price and Availability

Pre-book for Galaxy Z Flip4 and Galaxy Z Fold4 starts on August 16, 2022 across all leading online and offline retail stores. Consumers can also pre-book on Samsung Live at 12 noon on August 16.

Available in Bora Purple, Graphite and Pink Gold colours, Galaxy Z Flip4 is priced at INR 89999 for 8GB+128GB variant and INR 94999 for 8GB+256GB variant. Bespoke Edition that offers glass colours and frame options will be available on Samsung Live and Samsung Exclusive Stores for INR 97999.

Available in Graygreen, Beige and Phantom Black colours, Galaxy Z Fold4 is priced at INR 154999 for 12GB+256GB variant and INR 164999 for 12GB+512GB variant.

The new taskbar provides PC-like multitasking enabling smooth switching between apps, easy access to favourite and recently used apps and launch of multiple windows instantly from the task bar. You can also easily switch full-screen apps to pop-up windows or split your screen in half for more ways to multitask.

### Offers

Customers who pre-book Galaxy Z Fold4 will get Galaxy Watch4 Classic 46mm BT worth INR 34999 at just INR 2999. Additionally, customers can get INR 8000 cashback using HDFC credit or debit cards or can avail Upgrade Bonus of INR 8000.

Customers who pre-book Galaxy Z Flip4 will get Galaxy Watch4 Classic 42mm BT worth INR 31999 at just INR 2999. Additionally, customers can get INR 7000 cashback using HDFC credit or debit cards or can avail Upgrade Bonus of INR 7000.

Pre-book customers will also get 1 year Samsung Care Plus worth INR 11999 at just INR 6000. They can also opt for No Cost EMI offer up to 24 months.

Additionally, customers who purchase Galaxy Z Flip4 and Galaxy Z Fold4 during Samsung Live before August 17 midnight, will get Wireless Charger Duo worth INR 5199 free. On purchase of Galaxy Z Flip4 Bespoke Edition during Samsung Live before August 17 midnight, they will get Slim Clear Cover worth INR 2000 along with Wireless Charger Duo absolutely free. These Samsung Live offers can be availed through pre-booking at Samsung.com or Samsung Exclusive stores.

With our Armor Aluminium frames and hinge cover along with exclusive Corning® Gorilla® Glass Victus®+ on the Cover Screen and rear glass, along

## Shriram Transport Finance Company Limited and Shriram City Union Finance raises Fixed Deposit Interest Rates by upto 50bps

Chennai, Aug 22 2022: One of the largest asset financing company in India Shriram Transport Finance Company Limited (STFC) and Shriram City Union Finance (SCUF) a part of the Shriram Group, announced a hike in fixed deposit rates by 25 to 50 basis points (0.25%p.a. to 0.50%p.a.) across different tenures.

Customers can earn interest up to 8.75% on FDs, effective from Aug 10, 2022.

An additional interest of 0.50% p.a. will be paid to Senior Citizen depositors (Completed age 60 years on the date of deposit/renewal).

An Additional interest of 0.25% p.a. will be paid on all Renewals, where the deposit is matured.

Tenure	Existing Interest Rate (p.a.)	Revised Interest Rate (p.a.) w.e.f. Aug 10, 2022	Increase in Interest rate (p.a.)
12 months	6.50%	6.75%	0.25% (25 basis points)
24 Months	6.75%	7.25%	0.50% (50 basis points)
36 Months	7.25%	8.00%	0.75% (75 basis points)
48 Months	7.80%	8.35%	0.55% (55 basis points)
60 Months	7.90%	8.25%	0.35% (35 basis points)

Tenure	Existing Interest Rate (p.a.)	Revised Interest Rate (p.a.) w.e.f. May 20, 2022	Increase in Interest rate (p.a.)
15 months	6.75%	7.25%	0.50% (50 basis points)
30 Months	7.25%	8.00%	0.75% (75 basis points)
45 Months	7.80%	8.15%	0.35% (35 basis points)

## YES BANK enables its business enterprise customers to go live on ONDC

Chennai, Aug 22 2022: YES BANK today announced its partnership with SellerApp, a seller-centric intelligence platform, to facilitate adoption of Open Network Digital Commerce (ONDC) amongst the seller segment of its customer base and help them increase their digital commerce footprint. Aimed at promoting open networks for the exchange of all kinds of goods and services over digital or electronic networks, ONDC is a strategic initiative aimed to democratize the entire digital commerce space.

Speaking on the development, Mr. T Koshy,

MD and CEO, ONDC, said, "This innovative initiative from YES BANK to enable their business clients to be part of ONDC through their strategic alliance with SellerApp, which is the one of the first Network Participants, is very encouraging. This is an excellent example of YES BANK creating a diverse business model to embed themselves in an Open Network. I am sure this model will evolve to be a great boon in enhancing market access for their corporate clients, especially small and medium enterprises who will be coming online first time."

Commenting on the partnership, Mr. Prashant Kumar, MD & CEO, YES BANK said, "We are pleased to create access for our enterprise customers to be part of the strategic ONDC network, which aims to democratize the digital commerce space and entrust more power to businesses. This association will enable us to positively impact the business momentum of our SME, MSME and other enterprise customers across India and Bharat. We believe this partnership model with SellerApp complements our Technology-First A.R.T (Alliances, Relationship & Technology) approach and

this synergy will benefit our customers with better data insights and wider access to the market by moving from a platform-centric model to an open-network model."

Mr. Brij Purohit, Co-founder, SellerApp.com, said, "Just going by the huge diversity and market size we have, any digital revolution in India has been impactful as seen in the case of UPI or Aadhar. The way we see ONDC taking shape, it is going to revolutionize how commerce is done today in India and it is our privilege to partner with YES BANK in this journey."

## Re-birth of an Icon: Switch Mobility Ltd. unveils India's first and unique electric double-decker bus - Switch EiV 22

Chennai, Aug 22 2022: Switch Mobility Ltd ('Switch'), the next-generation, carbon neutral electric bus and light commercial vehicle company, today unveiled India's first and unique electric double-decker air-conditioned bus - Switch EiV 22. Designed, developed and manufactured in India and utilising Switch's global electric bus experience, Switch EiV 22 is equipped with the latest technology, ultra-modern design, highest safety and best-in-class comfort features. The renewed iconic double-decker bus is designed to revolutionize public transportation in the country and will set new standards in the intra-city bus market.

The Switch EiV 22 is a significant achievement in terms of packaging, making it the world's first - standard floor, air conditioned, electric double-decker with wider door on rear overhang and a rear staircase. The double-decker has a lightweight aluminium body construction, which offers higher passenger to weight ratio and a competitive cost per km, per passenger.

Shri. Nitin Gadkari,



Minister of Road Transport and Highways of India, said, "There is a need to transform the country's transport system from a long-term perspective. With focus on reforming urban transport, we are trying to build a low footprint and high passenger density integrated EV mobility ecosystem. Government's vision and policies are supportive towards EV adoption with growing consumer demand for greener solutions. I would like to congratulate Switch Mobility, subsidiary of Ashok Leyland, for being the one to revive the double-decker and remain committed to introducing new technologies for the benefit of passengers and society, at large."

Mr. Ashok Hinduja, Chairman - Hinduja Group of Companies (India) commenting on the launch, said, "Launching the Switch

EiV 22 in Mumbai today is a proud moment for the Hinduja Group. The Group has a clear vision to support economies in delivering their net zero objectives through renewable energy, finance and zero emission transportation. We are confident that our new zero emission double-decker bus will deliver a cleaner and more sustainable future, reinforcing our commitment for India and the globe."

Commenting on the launch, Mr. Dheeraj Hinduja, Chairman - Switch Mobility, said, "It's an extremely proud moment for us as we bring back the iconic double-decker to India. Ashok Leyland was a pioneer among Indian manufacturers when it first launched the double-decker in 1967 in Mumbai and Switch is carrying forward that legacy. With our strong expertise in double-deckers,

both in India and UK and with over 100 Switch electric double-deckers in service on UK roads, we are happy to not only bring back this icon to life, but also reinforces our commitment to create this form factor for India and the globe."

Talking about the brand's entry into the EV double-decker space for the Indian market, Mr. Mahesh Babu, CEO - Switch Mobility India, COO - Switch Mobility Ltd, said, "We are pleased to unveil the Switch EiV 22, India's first and unique electric double-decker. We have strived to meet multiple challenges to fulfil new age customer requirements, while retaining the iconic double-decker lineage. The Switch EiV 22 is designed and developed to meet Indian conditions, while at the same time provide superior customer comfort and delight. Mumbai and double-deckers are synonymous with public transport, and we are certain that Switch EiV 22 will not only bring back fond memories for Mumbaikars, but will transform the public transport space in terms of sustainability and footprint which is the need of the hour in India."

## Independence Day was celebrated by Indian Overseas Bank

Chennai, Aug 22 2022: Independence Day was celebrated by Indian Overseas Bank (IOB) .At Central Office Chennai it was marked by an impressive Parade and hoisting of National Flag by MD & CEO, Shri.Partha Pratim Sengupta. Executive Directors Shri.Ajay Kumar Srivastava and Ms.S Srimathy, CVO Shri.RBalasubramanian were also present.Senior Executives and other employees participated in the function and

administered the National Integration Pledge.

Shri.Partha Pratim Sengupta while delivering the Independence Day speech recalled the 75 years journey of Independent India in the field of Commerce, Industry, Defence, Banking etc.

He also stated that when Nation is Celebrating "Azadi ka Amrut Mahotsav" all Citizens should take pride and strive towards "Atma Nirbhar Bharath" as

envisioned by our beloved Prime Minister. He congratulated the Bank for its digital achievements.

The Bank launched today a special variant of Debit Card "IOB Rupay Select Card," that can be used for domestic and International payments. 6 VIP Customers of the Bank were present at the function to receive the initial issue of the Card. The Card is designed to cater to HNI Customers with add on freebies at Airport lounges, Gyms, Spa Clubs etc.



Sportspersons of the Bank were also honoured at the function for winning several laurels to the Bank.