

# Prime Minister Narendra Modi reviews the progress of National Maritime Heritage Complex at Lothal, Gujarat

Chennai, Oct 19 2022: The Prime Minister Shri Narendra Modi reviewed the progress work of the Project of National Maritime Heritage Complex (NMHC) developing at Lothal in Gujarat, by the Ministry of Ports, Shipping and Waterways (MoPSW) in collaboration with Government of Gujarat. The Rs.3500 crore project is being built at the historic Indus Valley Civilization region of Lothal in Gujarat under the Sagarmala Scheme of the Ministry of Ports, Shipping and Waterways.

about 400 acres with various unique structures such as National Maritime Heritage Museum, Light House Museum, Heritage Theme Park, Museum Themed Hotels & Maritime themed eco-resorts, Maritime Institute etc. which would be developed in a phased manner. Once completed, this project will provide tremendous job opportunities to the local people and will transform the socio-economic condition of the entire region' said, Union Minister Shri Sarbananda Sonowal.



The Prime Minister reviewed the work progress of the NMHC and conveyed his satisfaction on the pace of the project. While addressing a huge gathering of the people from the neighboring villages and nearby areas, The Prime Minister stated that "India has a rich maritime history which were ignored for long. We should preserve it so we decided to recreate Dholaveera and Lothal in the same way as they were during their peak time in ancient time".

'NMHC is to be developed as a first of its kind in the country dedicated to the legacy of Maritime Heritage of India, to showcase India's rich and diverse maritime glory. It will also highlight the robust maritime history and vibrant coastal tradition of our country at one place and would uplift the image of India's Maritime Heritage in the international forum', he added.

'NMHC would be developed in an area of

Chief Minister of Gujarat emphasized upon the historical importance of Lothal and maritime traditions of Gujarat.

Union Minister Ministry of Health and Family Welfare Shri Mansukh Mandaviya while highlighting the various aspects and prospects of this project, stressed upon the technological innovations and real life experience being provided in this proposed NMHC to the visitors.

The Prime Minister has reviewed the progress of the project via drone in presence of Chief Minister of Gujarat Shri Bhupendra Patel, Union Minister of MoPSW Shri Sarbananda Sonowal, Union Minister

Ministry of Health and Family Welfare Shri Mansukh Mandaviya, Minister of State of MoPSW Shri Shripad Naik, Minister of State for Communications Shri Devusinh Chauhan, Minister for Ministry of Health, Family Welfare, Medical Education, Water Resources & Water Supply, Gujarat of Gujarat Shri Rushikesh Patel, MLA for Dholka Shri Bhupendrasinh Chudasama along with Secretary MoPSW Dr. Sanjeev Ranjan and other senior officials of MoPSW

and Government of Gujarat.

Showcasing India's rich and diverse maritime heritage, NMHC is proposed to be developed as a world class international tourist destination, the first of its kind in the country, comprising of maritime museum, light house museum, maritime theme parks, and amusement parks, etc. It would showcase maritime heritage of the country from ancient to modern times by adopting an

edutainment approach using the latest technology to spread awareness about India's rich maritime heritage.

Lothal was one among the prominent cities of the traditional Harappan civilization dating to 2400 BC, located in Gujarat, a crucial western state of India. Archaeological excavations have discovered the oldest man-made dockyard, over 5000 years old, in Lothal. A maritime heritage complex at such a crucial location will fit the historical

importance of Lothal and help it become an area of extraordinary and unparalleled maritime heritage.

It is proposed to have a pavilion for each coastal State and Union Territory (UT) of India at NMHC to showcase the artifacts/maritime heritage of the specific States and Union Territories. Each coastal State and UT can present its vivid cultural identities including both tangible and intangible heritage at NMHC and represent India's cultural diversity at international level.

The unique feature of NMHC is the recreation of ancient Lothal city, which is one of the prominent cities of the ancient Indus valley civilization dating to 2400 BC. Apart from that, the evolution of India's Maritime Heritage during various eras would be exhibited through various galleries. NMHC would have pavilion for each coastal states and union territories to showcase the artefacts/maritime heritage of the respective states and union territories. It is also planned to provide the

following types of digital experiences to the visitors:

Augmented/virtual reality to offer immersive experience of maritime heritage.

Sound and light shows

Touch screen kiosks

Short films on important events related to the Maritime history.

Various theme parks would be developed at NMHC such as Maritime & Naval Theme Park, Monuments Park, Climate Change Theme Park, Adventure & Amusement Theme Park through public-private partnership which would provide a complete package and fulfilling experience to the visitors. These also provide opportunity for the private investments in this area along with lots of employment opportunities to the people of the region.

The Prime Minister during his recent visit to Bhavnagar had highlighted the significance of Lothal and the proposed NMHC project for the Nation as well as to Gujarat which will make its own identity just like the project of Statue of Unity.

# Compressed Bio Gas (CBG) is the need of the hour, and Government is taking all steps to promote ecosystem around it: Hardeep S. Puri

Chennai, Oct 19 2022: Addressing the inaugural event of Asia's largest Compressed Bio Gas (CBG) plant in Lehragaga, Sangrur, Punjab, Union Minister of Petroleum & Natural Gas and Housing & Urban Affairs Shri Hardeep S. Puri, said that this plant in Sangrur is just the beginning of India's master plan for a CBG-based rural economy. He said that the CBG is the need of the hour, and Government is taking all steps to promote the ecosystem around it.

scheme, which was launched by Government of India in October 2018 to establish an ecosystem for production of Compressed Bio Gas (CBG) from various waste/biomass sources in the country. The scheme aims to empower and unleash the rural economy by supporting farmers, increase India's domestic energy production and self-sufficiency and also reduce the air pollution, and help India lead the world toward a clean energy transition. Apart from this plant, 38 CBG / Biogas Plants have been commissioned under the SATAT initiative.

Shri Hardeep S. Puri inaugurated Asia's largest CBG plant in Sangrur today. The Plant has been commissioned with an FDI investment of Rs. 220 crores (approx.) by Verbio AG, one of Germany's leading Bio-energy companies. Shri Bhagwant Mann, Chief Minister, Punjab and senior management from Verbio India Private Limited were present at the event.

The CBG Plant at Sangrur, is spread across an area of 20 acres (approx.). The plant's present production is about 6 TPD CBG, but soon this plant will process 300 Tons Per Day of paddy straw at max. capacity to produce 33 TPD of CBG using 8 digesters of 10,000 cubic meters.

The Compressed Bio Gas (CBG) plant inaugurated by Shri Hardeep S. Puri in Sangrur is a step in achieving objectives of the Sustainable Alternative Towards Affordable Transportation (SATAT)

Noting the importance of the day of the CBG plant inauguration, Shri Hardeep S. Puri said the plant is inaugurated a day after announcement of pivotal schemes and benefits for the farming community by Prime



Minister Shri Narendra Modi. Yesterday, PM released the 12th instalment of the PM-KISAN direct benefit transfer scheme. Rs. 16,000 crores were instantly transferred into farmer-beneficiaries accounts. The Prime Minister also inaugurated 600 Pradhan Mantri Kisan Samruddhi Kendras (PMKSK), which will not only be sales centres for fertiliser but a mechanism for establishing a deep bond with the farmers of the country. He had also launched the Pradhan Mantri Bhartiya Jan Urvarak Pariyojana - One

Nation One Fertiliser, a scheme for ensuring affordable quality fertiliser under the 'Bharat brand to the farmers.

Union Minister of Petroleum & Natural Gas said that the initiatives such as this CBG plants are a huge leap forward in arriving at a win-win situation for farmers and the environment.

Talking about the benefits of the Sangrur CBG plant for rural economy, the Minister observed that this plant will consume 100,000 tons of paddy straw, which will be procured

from 6-8 satellite locations within a 10 km radius of the plant. There shall be daily production

of about 600-650 Tons of FOM (Fermented Organic Manure), which can be used for organic farming. The CBG Plant shall also provide direct employment to 390 and indirect employment to 585 people.

Not only will this plant generate additional income for Sangrur's farmers, but it will also provide a much-needed alternative to stubble burning, the Minister added further. He said that this Plant will reduce stubble burning of 40,000 - 45,000 acres of fields, translating into an annual reduction of 150,000 tons of CO2 emissions, which will not only ensure that the citizens of Sangrur, Punjab, breathe in cleaner

air but also contribute towards India's COP26 Climate Change targets of total projected carbon emissions by one billion tonnes from now to 2030 Achieving the target of net zero emissions by 2070.

Referring to the efforts being made to encourage the indigenous manufacturing of CBG Plant equipment such as Cascades, Compressors & Dispensers, Shri Hardeep S. Puri noted that this will ramp up 'Make in India' opportunities across India's manufacturing sector. We are working with the stakeholders to make cheaper credit available for the plants' establishment, he said.

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## Age no bar for Arthritis early diagnose helps to lead quality life Prof. Dr. G Mohan, Orthopaedic Surgeon, Fortis Hospital, Vadapalani

Chennai, Oct 19 2022: World Arthritis Day is designed to raise global awareness on Arthritis. Medical professionals try to raise attentiveness by conducting activities and awareness campaigns. Discussions are held regarding the symptoms connected to arthritis and the importance of early diagnosis. Prof. Dr. G Mohan, Orthopaedic Surgeon, Fortis Hospital, Vadapalani shares his expert opinion on Arthritis, its importance, who can get it and about its cure.

Arthritis is a condition involving inflammation of the joints. It can affect any living thing that has bones including animals. Many associate arthritis with elderly and the health concerns that affect them. Although this could be correct, but an alarming number of rise - 1 in 14 people less than 45 years old are found to be diagnosed having arthritis.

Young people who are actively in sports or other physically demanding activities or those who have sustained an injury like a tear in the ligament or cartilage injury of the knee are prone to develop the condition earlier in life.

### Osteoarthritis

This is the common type of arthritis results from gradual wear and tear on the cartilage-cushioning joints. Anything that increases wear and tear of the joints, such as high-impact



sports or having excess weight, or if you are suffering with osteoporosis may increase a person's risk for OA. This applies to both older and young adults.

### Rheumatoid arthritis (RA)

This is an autoimmune disease. This means it causes the immune system to attack healthy tissue, usually in joints and organs. It can affect multiple joints and a person's overall health. As this is an autoimmune disease, it very much affects young adults as well. It involves all joints, especially small joints of hand, foot and the knee. It is more commonly seen in females.

### Gout

Gout happens when there is too much uric acid, a waste product in the body. Certain medical conditions such as heart or kidney failure can increase the person's risk

for developing it. While gout is common to occur in older people, it can also befall on young adults. This condition is often found to be higher among men who eat more of seafood, red meat and consume alcohol.

### Common symptoms

The symptoms vary depending on the type. Although it is a chronic pain particularly occurring in the joints, some common symptoms include:

- Pain, swelling or redness near the joints
- Difficulty in mobility
- Tenderness of the joints
- Lack of energy or weakness
- Depression
- Fever

### Treatment

Treatment focuses on reducing inflammation and pain management.

Treatment depends on the type of arthritis a person has.

1. Osteoarthritis Treatment involved lifestyle modification, incorporating exercises like walking, switching to a healthy diet, NSAIDs and Physiotherapy. In the case of Advanced Osteoarthritis Intra-articular injections and knee replacement surgery.

2. Rheumatoid Arthritis Treatment involves DMARD's, Physiotherapy and Intra-articular injections. For advanced stages of this disease Joint Replacement Surgery is recommended.

3. Gout Treatment involves NSAID's, Allopurinol (Zyloric). We recommend avoiding seafood, red meat and alcohol, reduce the intake of salt and start an exercise routine.

Arthritis affects people of all ages. But because many people see it as an older person's disease, young people with arthritis may struggle to find support, wait longer for an accurate diagnosis, and feel misunderstood. Timely treatment can help, and may even send the disease into remission, allowing a person to live symptom-free.

The right combination of medical care, psychological support, advocacy, and self-care can improve a young person's quality of life.

## Tips of Six for a healthy and safe Diwali Article by, Dr. Vaibhav Suresh, Preventive Health Specialist, Fortis Hospital, Vadapalani

Chennai, Oct 19 2022: Are you looking forward to Diwali celebrations and spending time with your family? Diwali is synonym with great food, colorful rangoli, festive lights, new decorative attire and a vibrant fireworks display. As you get caught up in the festivities, it's equally crucial to remember to stay safe during Diwali to avoid mishaps. Thousands of people visit the Emergency Room each year during Diwali because of unexpected accidents, burn injuries, exacerbation of asthma and heart attacks. Some of the injuries can have a permanent impact on your life. Firecrackers for example cause also harm to our environment by being both an air and a noise pollutant. Here are a few healthy and safe tips to celebrate Diwali as shared by Dr. Vaibhav Suresh, Preventive Health Specialist at Fortis Hospital, Vadapalani.

### Bursting crackers can be harmful to heart & lung:

Burning rubbish, dry leaves, a bonfire, firecrackers or any smoke can cause significant short and long term health risks. People with pre-existing allergic diseases may have worsening of their symptoms due to carbon/metal particles from fumes and chemical vapors from firecrackers. Smoke particles can adhere to the nostrils and stay there for an extended period of time, triggering allergic rhinitis, asthma and can lower the immunity. The increase of harmful gases in the blood maybe detrimental for patients with pre-existing cardiac diseases and hypertension. The toxic gases and heavy metals released from smoke maybe carcinogenic and leads to cancers. It also exacerbates pre-existing



lung diseases.

Excess sound from firecrackers may increase your heart rate and blood pressure and thereby leading to plaque ruptures and increased incidence of heart attacks. So use silent crackers.

### Before lighting Diya/candles, do not use a sanitizer:

Over the last two years the alcohol based sanitizers have become a part of our routine hygiene practice. Sanitizers are combustible as they contain alcohol and can readily catch fire resulting in severe burn injuries, resulting in permanent deformities. So before lighting diyas/candles / firecrackers we recommend that you wash your hands with soap and water; and keep your sanitizer bottles in a secure location away from fire.

### Choose your food wisely:

Diwali and mouthwatering dishes, delicacies and sweets go hand-in-hand. On this occasion, people also take non-vegetarian diet with more spice and oil, over-filling their stomach with excess proteins. We recommend you take less spicy and less oily foods with a balance of proteins

and vegetables.

Stay away from street food and purchase food and sweets from trusted sources that guarantee their quality; or preferably make sweets and food at home because it is hygienic and prepared with love and care. Before eating, make sure you and your children wash your hands properly.

### An eye on blood sugar:

Indians from all four corners (Kashmir to Kanyakumari and Arunachal to Gujarat) love and cherish sweets. A festival is seen often as the best occasion to indulge. However, these indulgences will have harmful effects in the long term. India being 'the diabetic capital of the world,' and Indians being genetically at risk of diabetes, are advised to restrict the intake of sweets to a minimum to keep blood sugar levels under control. If you wish to celebrate the occasion with sweets, you may consider a limited intake of sweets / sugar-free sweets and drinks.

### Gift good health:

Diwali is the occasion when people exchange gifts with their friends and loved ones. Think and make sure that your gifts are healthier than

low calories rather than the usual sugar and ghee-rich sweets. You can consider gifting healthy fresh fruits, dry fruits and nuts for this season. Almonds are one best example, as it lowers bad cholesterol and increases good cholesterol and is beneficial for a healthy heart. Healthy gifting inculcates good health habits in the recipients and also indicates that you care about the health of your dear ones.

### Vigilant and responsible with glass:

Diwali is the time to meet friends and loved ones to share your joy and happiness. For some, the celebration and enjoyment would be with sweets and food, for others it's with a glass of alcoholic beverage. Excessive consumption will adversely impact your health, including hardening your arteries, affecting the liver and kidney. When combined with excess food leads to more incidence of heart attacks during the Diwali occasion. Hence, we advise being mindful about your alcohol consumption.

Also, please make sure that neither you nor your friends try to drive under the influence of alcohol, as it may lead to irrecoverable damages.

Enjoy the festive occasion responsibly to create a memorable and exciting experience for yourself and those near you. It is your duty to ensure that senior citizens and sick individuals in your neighborhood also have a safe and enjoyable Diwali. We hope these small tips will assist you in ensuring a safe and healthy Diwali.

**Fortis Hospital, Vadapalani offers Free Pickup Ambulance Services for 5 kms radius of Vadapalani. Call 044 4020 4020.**

## Shiv Nadar Foundation Announces the Launch of Shiv Nadar School in Chennai

Chennai, Oct 19 2022: Shiv Nadar Foundation, a philanthropic venture of Mr. Shiv Nadar, Founder, HCL - a US\$ 12.1 billion leading global conglomerate, has announced the launch of its iconic K-12 school chain - Shiv Nadar School in Chennai, which is envisioned to be an international school with traditional values. Reaffirming the Foundation's deeply-rooted commitment to education, the school is affiliated with the International Baccalaureate (IB) Board and would offer world-class education for the holistic development of young learners. Around 150 students would be enrolled in the first year of operations and the intake will progressively increase every year.

The academic session for Nursery to Grade 4 will begin from June 2023 onwards, and the registration details are available at <https://shivnadar.school.edu.in/chennai/>.

Mr. Shikhar Malhotra, Trustee of Shiv Nadar Foundation and Chairman of Shiv Nadar School said, "Tamil Nadu



will always be special since it is the birthplace of Mr. Shiv Nadar, and thus makes it an ideal location for starting an international school. Shiv Nadar Foundation pursues the philosophy of 'Creative Philanthropy,' which envisages the creation of institutions that are built to last and continue to impact future generations. We already have two educational institutions in the higher education space set up in the city, and starting a school in the K-12 space was a natural step in integrating the learning journey. After successfully running three Shiv Nadar Schools

in Delhi NCR, we are thrilled to launch the fourth one in Chennai."

Col. Gopal Karunakaran (retired), CEO of Shiv Nadar School, said, "We are delighted to launch Shiv Nadar School in Chennai. We will offer students a holistic learning experience, where academic excellence is combined with pursuit of the arts - music, theatre, dance and visual art, excellence in sport, problem solving and project-based learning, and leadership all essential elements of building an intellectually, socially and emotionally

balanced citizen of tomorrow. Our school practices envision building a learning community of teachers, students and parents, through new age progressive educational methods. The International Curriculum is led by exceptional educators, from India and abroad, and will be supported by outstanding academic infrastructure. Shiv Nadar School in Chennai would benefit from the best practices and teaching methodologies that evolved at our three schools in Delhi-NCR over the last ten years."

## Tata Electronics to scale its employees; partners with Tamil Nadu universities to develop talent

Chennai, Oct 19 2022: Tata Electronics, the new-age greenfield company from Tata Group with a focus on manufacturing precision components, is continuing to ramp up its employee base as it prepares for commercial operations. The company is planning to add significant numbers to its existing about 8,000-strong workforce in the next few weeks, a Company spokesperson said.

The employees who will be directly or indirectly employed by the company will be based in the Krishnagiri district, Tamil Nadu where Tata Electronics has invested in a large manufacturing plant. The company is focused on having upwards of more

than 80% of its workforce from the state of Tamil Nadu itself.

The Tata Electronics spokesperson said, "We already have about 5,500 people employed from the state of Tamil Nadu. We reiterate our unwavering commitment to the state of Tamil Nadu and its people as part of our company's growth plans and plan to have upwards of more than 80% of our workforce from the state of Tamil Nadu itself by the time we start our commercial operations."

Tata Electronics has a significant base of employees from Krishnagiri district and strives to grow the same while ensuring diversity of talent in the organisation. The Company offers meals,

accommodation, and transport to its employees from other parts of Tamil Nadu.

The spokesperson informed that Tata Electronics continues to conduct recruitment drives in collaboration with Government of Tamil Nadu in almost all districts in the state as it taps potential talent, and has selected 475 people in the last few days from Krishnagiri, Dharmapuri, Villupuram and Namakkal districts.

In addition to recruiting people from Tamil Nadu, as part of its plan to continue to develop talent in the state, Tata Electronics has also tied up with leading universities of Tamil Nadu. VIT, Vellore, Bharathiar University,

Coimbatore, and Sastra University, Thanjavur are the universities where undergraduate and postgraduate courses are being offered aligned to the emerging needs of the company. Over 400 students are already enrolled in these courses this year and these courses are expected to scale significantly next year.

Apart from growing employment opportunities in the district and state of Tamil Nadu, Tata Electronics aims to make a difference in the social and cultural landscape in the surrounding areas through necessary intervention and assistance in health, hygiene, and education.

## UTI Flexi Cap Fund - A flexi-cap portfolio with emphasis on business sustainability Creating wealth since 1992

Chennai, Oct 19 2022: Setting a realistic financial goal is the first-step towards successful investing for any investor. While looking for an investment option which can consistently reward you is important, it is equally important to understand the risk associated with it to aim for an optimal outcome in the long-term. Mutual fund option can be explored for meeting financial goals ranging from short-term to long-term, while choosing to invest from wide-range of products across the asset class. Here is one mutual fund product category that investors can look for investing in meeting long-term wealth creation goals. Flexi-cap funds are open-ended equity funds investing at least 65% of total assets are invested in equity assets of companies across the different market capitalizations viz., large-cap, mid-cap or small-cap fund. UTI Flexi Cap Fund is one of the oldest funds in the category (launched in 1992) and has a long-term track record of consistent performance. The Fund has completed 30 years of wealth creation in May 2022 and has successfully weathered market storms since 1992. The Fund has a corpus of around Rs. 25,700 crores and trusted by over 18.87 lakh investors (as on September 30, 2022). This offering from UTI Mutual Fund is suitable for any long-term

investor looking for a fund that endeavors to invest in quality businesses having potential for creating economic value for investors.

UTI Flexi Cap Fund's investment philosophy is built around the three pillars of Quality, Growth and Valuation. The portfolio strategy would be to focus on businesses that have an ability to show strong growth for a long period of time and are run by seasoned managements.

"Quality" signifies the ability of a business to sustain a high Return on Capital Employed (RoCE) or Return on Equity (RoE) over a long period of time. Truly high quality businesses are those that are able to generate high RoCEs and also RoEs even during difficult times for their respective industries or sectors and therefore operate above their cost of capital at all times. More often than not, a business with a high RoCE/ RoE shall be able to generate strong cash-flows and these strong cash flows become the source of economic value creation.

"Growth" on the other hand signifies long term secular growth for the business. The fund emphasizes on businesses that have steady and predictable growth trajectory rather than cyclical and volatile growth. Cyclical growth or de-

growth can be very sharp and unpredictable and can surprise investors in either directions, as against secular growth where there is relatively more certainty in understanding the long term drivers and hence future outcomes. While high quality businesses create economic value, a high growth business enables compounding of this economic value. It is for this reason that the fund's favorite hunting ground for stock selection is the intersection of quality and growth.

The last pillar of the fund's investment philosophy is "Valuations". Valuations are an important metric as an entry point into a great business and therefore one should very carefully study this before entering a stock. Although a Price to Earnings (P/E) multiple is a good starting point for understanding the valuations of a business but it is also a widely misunderstood valuation technique. The P/E is merely a shorthand metric for the firm's cash flow generation and value creation potential over a long period. More often than not, a high RoCE and high growth business creates more value over the long-term and would hence mathematically deserve a higher P/E. It would still be an attractive investment for long term investors who invest on the basis of business

fundamentals rather than on the basis of what would outperform in the next few months or quarters. Therefore, before reaching a judgement by looking solely at P/Es, one has to carefully study the characteristics of each business and then establish the fair valuation band for each of them. The P/E hides more than it reveals and must always be considered in the context of RoCE, opportunity to reinvest in the business and free cash flow.

The Fund invests across the market capitalization spectrum following the "Growth" style of investment. The scheme's top ten holding consists of Bajaj Finance Ltd., ICICI Bank Ltd., HDFC Bank Ltd., Infosys Ltd., Kotak Mahindra Bank Ltd., Avenue Supermarts Ltd., L&T Infotech Ltd., Info-Edge (India) Ltd., Astral Ltd. And HDFC Ltd. which accounts for around 40% of the portfolio's corpus as of September 30, 2022.

UTI Flexi Cap Fund is suitable for those equity investors looking to build their "core" equity portfolio and seeking long term capital growth through investment in quality businesses that generate economic value. Investors with moderate risk-profile and looking to invest for at least 5 to 7 years to meet a long-term financial goal, may consider investing in this fund.

## TVS Credit adds sparkle to the festive season with its "Magical Diwali" Campaign Winners get prizes up to Rs.10 lakh upon participation in the contest

Chennai, Oct 19 2022: India's leading and one of the fastest-growing financial services providers, TVS Credit, is celebrating the Diwali festivities with its ongoing campaign, Magical Diwali. Through this integrated marketing campaign, targeted at loan seekers and its brand followers, the company is offering exciting prizes worth Rs. 10 lakh on the purchase of products financed with a TVS Credit loan. Participation in the contest is open to customers across India from October 1 - 24, 2022.

Over the last 16 days, the campaign has attracted many participants who have engaged with the Magical Diwali contest by sharing a selfie with the purchase made using a TVS Credit loan. This makes them eligible to win daily and mega prizes like a TVS



Jupiter, Gold Coins, a trip to Dubai, and many more. This contest is open for customers availing of a TVS Credit loan to purchase Two Wheelers, Smartphones and Consumer Durable products.

Additionally, for TVS Credit's brand followers, the company has also introduced the #SwagatKhushiyonKa

contest, which enables them to win exciting vouchers by simply clicking and sharing pictures/videos/reels about the Diwali festivities on social media.

Commenting on the campaign, Charandeep Singh, Head of Marketing, said: "With the right mix of content, and exciting offers used

in the Magical Diwali campaign, we expect to further strengthen our position as a dependable partner that drives customer delight by providing easy access to finance. TVS Credit family wishes its customers an incredibly happy festive season."

This Diwali, the company is fulfilling the customers' aspirations as well as their wish-list for the festivities. So far, the campaign has connected with over 1 million online users.

TVS Credit remains committed to enriching the lives of every Indian across the length and breadth of the nation. With its range of thoughtfully designed financial products and festive promos like Magical Diwali, TVS Credit envisions itself as a partner in its customers' aspirations, augmenting their ambitions with its expertise.

## Tata AIA introduces Indian consumers to Vitality, a globally renowned Holistic Wellness program

Chennai, Oct 19 2022: Tata AIA Life Insurance (Tata AIA), a leading Life Insurer in India has enhanced its bouquet of life insurance solutions with the launch of a unique wellness program - Tata AIA Vitality -available through its rider packages, Vitality Protect & Vitality Health. With this launch, Tata AIA introduces consumers in India to the globally renowned Vitality platform, that is already available in 40 countries and has benefitted over 30 million individuals over the last 25 years.

Accessible through an easy-to-use mobile app, Tata AIA's policyholders can use it to avail health check-ups and adopt wellness activities thereby benefiting from a healthier lifestyle. Add to this, consumers get upfront discount and renewal on their premiums.

Tata AIA Vitality wellness program uses data driven analytical tools to help consumers take essential measures towards holistic well-being. The mobile app-based interface is divided into three sections:

Ø Know Your Health - Enables consumers to assess their current health and wellness status

Ø Improve Your Health - Comprises weekly challenges and activities that consumers can participate in to improve their mental, physical, and social wellbeing

Ø Get Rewarded - Helps consumers avail discount on premiums upon reaching specific



wellness milestones.

Consumers can avail this holistic wellness platform by purchasing riders available with Tata AIA's insurance plans spanning term, saving and, retirement. Riders provide valuable benefits to consumers on payment of small additional premium along with the base insurance policy. Vitality Protect rider offers comprehensive cover against eventualities such as Accidental Death, Accidental Total & Permanent Disability, apart from giving consumers the option to increase their term insurance cover. The Vitality Health rider covers like Critical illness cover and daily cash in case one is hospitalized for any treatment.

Speaking on the occasion, Venky Iyer, President & Chief Distribution Officer, Tata AIA Life Insurance, said, "At Tata AIA, we are driven by our value of consumer obsession. We continuously evolve in line with the changing needs of consumers and ensure introduction of

innovative and consumer centric solutions. Introducing Vitality proposition is a significant step in our transition from a Payor to Partner. We are confident that our initiative will provide the opportunity to our consumers to adopt a healthier lifestyle and give them additional benefits, over and above what they enjoy from our other solutions"

Commenting on the announcement, Barry Swartzberg, CEO of the Vitality Global, said, "We are very proud to be associating with TATA AIA to expand the reach of Vitality program and its ability to make millions of people healthier. This is a significant milestone for us as the addition of India to the list of countries linking Vitality to insurance marks the 40th market across the globe."

On launching the initiative, Neeraj Chopra, Tata AIA Brand Ambassador said, "The importance of being healthy and agile, cannot be emphasized enough. But being healthy is going beyond

mere physical fitness and needs to encompass all facets including mental, nutritional, and social fitness. I am proud to be a part of the launch of Tata AIA Vitality in India, as I believe this is a significant step taken in changing how we view wellness. By incentivising good health, Tata AIA Vitality will contribute to transforming the health status of Indians."

The Vitality Wellness Program was founded over 20 years ago in South Africa, and Vitality is guided by the wealth of data and information at its disposal. Vitality can continuously evolve its model by using its massive data asset - over 50 million life years of behavioral-linked insurance data. Based on sound clinical and scientific research, it uses actuarial savings to incentivize better health choices.

The app-based wellness program delivers age-based assessment to educate consumers about their health goals, ways to pursue a fitter lifestyle, and keep at bay any factors that might put them at risk for disease. Users are assessed for health risks, with a review that involves 14 modifiable health risk factors. The app is specifically designed keeping in mind consumer convenience - users can access their Virtual Health Record (VHR) both online as well as on the app. Scientific evidence shows that members who actively engage in the program live longer and have lower healthcare expenses.

## Fortis Vadapalani Announces Painting Competition for Children to commemorate its 2nd Anniversary Celebration

Chennai, Oct 19 2022: In lieu of its 2nd Anniversary Celebrations, Fortis Hospital, Vadapalani Chennai announced a painting contest for children to encourage their artistic talents. The Competition would take place on October 30th 2022 at Fortis Vadapalani from 9:30 onwards. Students of class 1 to class 10 can participate in the painting competition.

The contest welcomes children to use any medium of their

choice be it watercolors, poster colors, acrylic, etc. to depict their ideas based on the themes. Different contest themes have been allotted based on the standard they are studying. 1st standard to 3rd has 'Care for Planet' as the theme to which the children can expand their imagination to artistically depict the concept through their art form. 4th standard to 6th would paint 'Care for Health' theme to which the children should express the importance of health through their

colors. Standard 7th to 10th will have the theme as 'Care for Elders'.

Mr. Jai Prakash, Director, Thapasiya School of Arts, Chennai and Ms. Ajanta Das, Alumnae of Kalakshetra, Chennai would be the Guest Judges for this event organized by Fortis Hospital. The first three winners in their respective age group will get a chance to win cash prizes ranging from Rs. 10,000 to 2,000 based on their category of participation.

Children who are participating should be present at the hospital half an hour prior to the actual starting time of the competition. They must carry their own paint materials, water bottles and snacks. Children should bring their school ID card for verification purposes. Judges call would be the final call with regards to selecting the winner.

For further details, please contact: - Nirupa 78100 66466 / Revathy 90949 63497 / 98402 04444.

## Toyota Kirloskar Motor's young employees trained at its Toyota Technical Training Institute (TTTI) makes the nation proud by winning Bronze at WorldSkills Competition 2022

Chennai, Oct 19 2022: In a major boost to Toyota Kirloskar Motor's contribution to the country's "Skill India" program, Mr. N Akhilesh and Mr. S N Karthik Gowda, from the company has made the nation proud by winning a bronze medal at the Mechatronics Skills during the WorldSkills Competition held in Germany from 4th to 7th October 2022. Having first been selected through an internal skill competition, they made it to the District, Zonal, State, Regional and IndiaSkills competition before reaching the WorldSkills arena.



Began in 1950, the WorldSkills Competition is the global hub for skills excellence and development. It is the global space for government, education, industry, and association leaders to discuss relevant and important issues related to skills management.

The participants were selected through a nationwide screening process under the aegis of National Skill Development Council (NSDC) and Electronics Sector Skills Council of India (ESSCI). Participants from 26 Countries including India, Japan, Korea, Chinese Taipei, Germany, Switzerland, United Kingdom etc. showcased their skills during the WorldSkills competition. In the Mechatronics Skills category, India won the bronze, Chinese Taipei bagged silver and Japan received gold.

President, Human Resources and Services from Toyota Kirloskar Motor (TKM) commented: "Mr N Akhilesh and Mr. S N Karthik Gowda's win at the WorldSkills has given our skill development initiatives a much-needed boost. At Toyota, we are dedicated towards developing a self-sufficient and globally competitive value chain by making significant efforts and investments in human development. Toyota's human development efforts stem from the company's belief that its most valuable asset is its people and these initiatives contribute towards our mission of 'Producing Mass Happiness for All' by sharing knowledge and developing young people into world-class technicians. As a result, we believe in promoting skill development as the foundation for realizing Atmanirbhar Bharat. We thank Government of Karnataka and Government of India for promoting and developing young minds through the Skill India Mission."

Recently Mr. Likith Kumar Y P from TKM also won the Bronze medal at

the WorldSkills competition representing India in Prototype Modeling Skills which was held at Switzerland from 7th to 9th September 2022.

As a part of its commitment towards developing world class skilled workforce for the emerging Indian auto industry, Toyota in 2007 established the Toyota Technical Training Institute (TTTI) that offers a three-year rigorous full-time training in Automobile Assembly, Automobile Paint, Automobile Weld and Mechatronics to financially challenged students hailing from rural hinterlands across Karnataka state. This three-year free residential training program established by TKM concentrates not only on knowledge and skills but also on body and mind development. TTTI is recognized by National Council of Vocational Training (NCVT), Japan-India Institute for Manufacturing (JIM), Automotive Skill Development Council (ASDC) and Directorate General of Training (DGT).

TKM has undertaken a major expansion of TTTI with capacity going up from 200 to 1,200 students (academic batch-wise). This will be a major boost to the existing skill facility in its Bidadi plant with a focus to scale-up students' skillset for advanced technologies, by globally certified skilled faculty members of the institute.

So far, TKM has trained over 77,360 employable youths through a variety of skill development initiatives. TKM is currently working on establishing one Industrial Training Institute (ITI) in each district of the 31 districts in Karnataka. TKM continues to train students in 53 institutes across 22 Indian states through the Toyota Technical Education Program (TTEP). The primary objective of the TTEP initiative is to enhance the student's skill sets which will strengthen the talent pool from the grass root level and provide opportunities for youth with special focus on rural areas. Along with this, Toyota dealers also support by providing On-the-Job training to these students. TKM also has collaborations with the governments of Karnataka, Kerala, Odisha, Tamil Nadu, Maharashtra, Haryana, New Delhi, and Telangana to provide skill development to students and faculty members. TKM's skill outreach has grown over the years, resulting in creating world-class skill champions.

## Adani Foundation teams up with Sodexo India to support women farmers in Chennai

Chennai, Oct 19 2022:

The Adani Foundation, Kattupalli has been mandated to promote Organic Farming in Farmers holdings of Intervened Villages since last year. In line with that, Awareness meetings were conducted in these Villages to sensitize farmers on the ill-effects of indiscriminate application of Chemical Fertilisers and Pesticides and motivate them to take up Organic Farming. Last year, 30 farmers were supported to take up cost effective and eco-friendly Organic Methods in their holdings. Based on the success accrued, Organic Cultivation of Paddy has been scaled up to 300 Acres benefiting 300 farmers during this year



On World Food Day 2022 Sodexo India, through its Stop Hunger Trust, joined hands with

the Adani Foundation, to promote sustainable livelihoods for 600 women farmers. Sodexo India plans to procure 500 kgs of green gram per month, produced by the women farmers from Minjur Marutham Farmers Producer Company Limited, Minjur Block, Vaazhindhu Kaattuvom Project, Government of Tamilnadu, for use in preparing fresh and healthy meals at its client sites. By doing so, the company reiterates its

purpose of creating a better everyday for everyone to build a better life for all.

Further, Adani Foundation is also forming Farmers Groups with an objective to promote Collective Farming among them to augment an Organised Marketing of their Produce to evade Middlemen Exploitation to realise premium price. As a part of the programme, Adani Foundation has formed 3

Women Farmers Groups consisting of 126 Members who have been trained on various cost-effective indigenous technologies of Crop Husbandry.

Sodexo India flagged off this pilot project with Adani Foundation in Chennai. The company provides ~35 lac meals at 40+ client locations in and around Chennai and the produce sourced locally will help to boost the nutrient content of the meals. Sodexo India plans to keep supporting these women and increase their business with Sodexo by 20% every year. With the success of this project, the company also envisages associating with Adani Foundation to extend similar support in other cities across the country where their project is taking shape.

## Uzbekistan Welcomes Displaced Indian Students from Ukraine - Good News for Medical Students: Peoplehive

Chennai, Oct 19 2022:

In a recent announcement by the Ambassador of Uzbekistan to India it was announced that his country is going to provide seats to displaced Indian students from medical universities in Ukraine. He further mentioned that there will provision of up to 2,000 seats, admission to these seats would be based on the guidelines set by National Medical Commission, Government of India.

A major step in Indo-Uzbek cooperation further strengthening the relationship between the two countries especially with the backdrop of the SCO summit in Samarkand, Uzbekistan and visit of the Hon'ble Prime Minister Narendra Modi. This gesture by Government of Uzbekistan is a direct result of the progressive

foreign policy of the PM Modi's government.

We had the opportunity of meeting delegation from Bukhara State Medical Institute (BSMI) in New Delhi with their exclusive partner for student recruitment in India Peoplehive LLC. The delegation was represented by Dr. Angela Kurbonova from International Department and Advocate Parmod Joshi, Director, Medical Recruitment for Peoplehive LLC India Office. During our meeting we found out more information regarding the recruitment process for Ukraine students from Dr. Angela Kurbonova. She said, 'We are pleased to welcome displaced medical students from Ukraine to BSMI if they meet the required qualifications for transferring students to

Uzbekistan. They need to apply through our partner Peoplehive LLC only". Advocate Joshi further commented on the disparity of tuition fee between Peoplehive LLC and ONE CONSULTING and others for BSMI. As per Advocate Parmod Joshi (there is special fee for Ukraine students of \$3500 maximum per year as scholarship available).

We asked Dr. Kurbonova about the admission process for Ukraine students. She said 'there is a very streamlined process of the Ministry of Higher Medical Higher Educational Institute (MHEI) Gov. of UZ. All students must submit their academic transcript/electronic journals for academic evaluation. We match the credit hours, hours studied by subject with our curricula. Based on

this we will offer the applicant the year and semester of admission. Please DONOT believe agent who are assuring you the same year of study that you were studying in Ukraine as our curricula is different. We are a government institute number 2 in UZ. We follow Government guidelines for transfers, if you don't follow these guidelines, you will not be able to get your final degree'. She informed us that she met with several parents in Hyderabad & Kerala, who have been assured falsely same year admissions. As well as they have been given inflated tuition fees and other charges. Further, she informed the parents that their official exclusive partner for ALL admissions is Peoplehive LLC, a USA based global education consultancy with office in Uzbekistan and India as well.

## ManipalCigna Health Insurance onboards actor Manoj Bajpayee as Brand Ambassador

Chennai, Oct 19 2022: ManipalCigna Health Insurance Company Limited, today announced the appointment of Padma Shri awardee and actor, Manoj Bajpayee, as its brand ambassador. Through this association with Manoj Bajpayee, ManipalCigna aims to spread the message about the value of health insurance, drive customer conversions and propel distribution growth across India.

Prasun Sikdar, MD and CEO, ManipalCigna Health Insurance said, "At ManipalCigna, our goal is to provide lifetime access to quality healthcare and ensure financial wellbeing in the lives of the millions of people in India. Manoj Bajpayee is a phenomenal ambassador for this mission and it is a moment of pride for us to be associated with a self-made, passionate, expert, and trustworthy personality like him who has a pan-India appeal. Sikdar further added, "As an actor, Manoj strongly resonates with our brand

because ManipalCigna possesses all these values, expertise, and more. Over the years, we have built a comprehensive health insurance portfolio with a range of benefits, including inpatient, outpatient, and wellness benefits to take care of healthcare financing needs, and will continue to be there for our customers and their families, especially when they need us most"

Actor Manoj Bajpayee said, "When it comes to my family's health and my own, I always rely on trusted medical experts as I value their expertise above all else. So, it's an honour to be part of a brand that's viewed as a Health Insurance Expert for its level of reliability when it comes to supporting people's healthcare financing needs. ManipalCigna's rich expertise lies in offering several innovative and fully loaded products in the market, providing quick and easy claim settlement, and delivering better healthcare experience. I

am happy to join in their journey and spread awareness about the importance of health insurance."

Sapna Desai, Chief Marketing Officer, ManipalCigna Health Insurance said, "We are excited to bring Manoj Bajpayee on board to raise awareness about our health insurance solutions and build a purpose-driven connection with our customers. Manoj inspires trust and has the expertise to be associated with a category like health insurance, thus with ManipalCigna, it is a seamless brand association. Further given his mass fan following across the country, we believe that this association will help us maximize our reach, strengthen our brand awareness and build a deeper connection with the consumers. We look forward to our engagement and an enriching partnership"

Since its launch in 2014, ManipalCigna Health Insurance has



built the identity of a Trusted Health Insurance Expert with Global Experience and Local Expertise. Manipal's healthcare delivery expertise and Cigna's global leadership in health insurance firmly establishes the brand as an expert. ManipalCigna, as a health insurance expert, makes it easier for people to get the care they need, by making healthcare Simple, Predictable, and Affordable. By offering bespoke health insurance products, high-quality customer service and easy and faster settlement of claims, the Company's goal is to help its customers across the country, to live a healthier and more financially secure life.

## Khatabook Unveils Platform Monetization Strategy; Expects to turn profitable in 18 Months

Chennai, Oct 19 2022:

Khatabook, India's leading Fintech / Finserv start-up, revealed that it has kicked off its strategic platform monetization model and is expecting to reach the profitability milestone in the next 18-20 months. The start-up started monetisation early this year and currently has an annualized gross revenue of INR 70 Cr.

Khatabook's monetization model is focused on scaling its FinServe / Digital Lending offerings along with increasing the subscriber base for its paid SaaS service offerings. Khatabook has concluded a successful pilot for digital lending, which is now available in all major metros and tier-1 cities in India. The startup intends to gradually scale up

digital lending with a plan to touch an AUM of 1000 Cr. in the next 12 months. On the paid SaaS services, Biz Analyst by Khatabook has 150K+ paid users and will be launching a paid desktop version of Khatabook in November.

"We had a strategic timeline to focus on Growth for the first three years and then enter monetization. Our growth journey has been very satisfying. We stand at 10 million monthly active users spread across almost every district in India, and our platform records more than \$32 billion in monthly transactions (in value) by our MSME users. We are now focusing on organic growth and adding 600K+ monthly installs organically. Early this year, we started our

platform monetization initiatives with a clear strategic roadmap to turning profitable" said Ravish Naresh, CEO, and co-founder, of Khatabook.

With its Biz Analyst platform, Khatabook is focused on simplifying accounting for relatively large businesses within the MSME segment, while its core platform will continue to solve everyday business and financial management challenges for small to large merchants.

"We are an experiment-driven start-up. We have developed a strong understanding of MSME business and finance behaviour with our scale of offerings, and now we are well positioned to enable financial service offerings



suitable for the segment. We are consolidating all our SaaS offerings under Khatabook and Biz Analyst platforms and building FinServe / Digital Lending on top of SaaS." he added.

Khatabook closed a USD 100 million Series C funding round, with a valuation close to USD 600 million in August 2021.