

**Southern Railway observes Energy Conservation Week Southern Railway marches ahead in tapping alternative sources of energy Total installed capacity of Solar Plants is 5.07 MWp - 18.30 Million Units of Solar energy generated so far - Savings to the tune of Rs.8.03 Crores achieved Wind Mill generation installed capacity is 10.5 MW - 100 Million Units of Wind energy generated so far - Savings to the tune of Rs.55.71 Crores attained In a first-of-its-kind initiative, Southern Railway Chennai Division installs Solar/Wind Hybrid Systems 100% LED light fittings in all railway premises**

Chennai, Dec 16 2022: Southern Railway is making huge strides in energy conservation with progressive efforts to harness renewable energy sources. Energy Conservation Week was observed by the railway between 8th and 14th December 2022 as a means of promoting energy conservation among employees, rail users, and the general public. In this connection, a host of events were held all over Southern Railway divisions, Headquarters office and workshops which culminated on Energy Conservation Day (14th December 2022). As part of the

week, essay writing and quiz competitions, Seminars, Display of posters and banners, and awareness drives by distributing pamphlets to employees and rail users were held all over the zone.

Southern Railway's energy conservation efforts

Realising that rail transport plays a crucial role in achieving net zero carbon emissions, Southern Railway focuses on proliferation of Solar, Wind and other alternative energy sources across its vast expanse. The following are some of the noteworthy achievements of the

zone in this direction:

**Harnessing Solar Power**

Total installed capacity of solar plants so far in Southern Railway is 5.07 MWp. The annual solar energy generation during 2021-22 is 5.47 million units which amounts to a notional savings of Rs.2.386 Crores. The total energy generated so far by these solar plants is 18.30 million units which amounts to a notional savings of Rs 8.03 Crores.

**Tapping Wind Energy**

Presently, Wind mill generation installed capacity is 10.5 MW in



Southern Railway. The annual energy generation during 2021-22 is 25.68 million units which amounts to a notional savings of Rs.14.54 Crores. The total energy generated from the installations is

100 million units which amounts to a notional savings of Rs.55.71 Crores.

**Chennai Division's novel initiative**

In a first, Chennai Division installed three units of 1.5 KWp

Hybrid (Solar/Wind) systems at Chennai Suburban Terminal (MMC), New General Office Annexe Building & Light House station in September 2022.

Other noteworthy initiatives on energy conservation

The following energy conservation efforts were made by Southern Railway:

- 100% conversion of conventional lights to LED in all its premises
- Proliferation of BLDC fans for ceiling and air circulators.
- Timers for lights at stations, street lights, yard lights,



manual control of lights as per need, energy savers for air circulators and welding plants

VVVF drives for Lifts, escalators, battery chargers, cranes, generation testing in coaches.

Star rated and inverter based air conditioners

Occupancy sensors for lights, Air conditioners in officers chambers and meeting halls

Southern Railway is making a headway in its energy conservation efforts in line with Indian Railways' mission to become the largest Green Railways in the world.

**Ernakulam Junction Redevelopment work gains momentum Redevelopment work at a cost of Rs.299.95 Crore with 24 months time-frame for completion Multi-level building coming up on Western and Eastern Side of the building Soil investigation, Topographical survey and shifting of facilities progressing at a faster pace**

Chennai, Dec 16 2022: Ernakulam Junction Railway Station (also known as Ernakulam South Station) is all set for a world-class makeover at a cost of Rs.299.95 Crores. This NSG-2 category railhead handling more than 128 scheduled trains daily, will be revamped with futuristic infrastructure and state-of-the-art passenger facilities keeping abreast of times and satisfying the needs of rail passengers for the next four decades. As one of the busiest stations in South India, Ernakulam Junction presently handles over 1.96 Crore passenger footfall annually. The upgrade will accommodate exponential growth in passenger traffic in the years to come.

**Award of Contract**  
 Southern Railway has awarded the work of Redevelopment of Ernakulam Junction Railway station as EPC contract to M/s Bridge and Roof Company India Ltd, Kolkata on 13.07.2022 at a cost of Rs.299.95 Crores, setting a time frame of 24 months for completion of the project. The sanctioned cost of the project is Rs. 444.63 crores. M/s PEMS Engineering

Consultants, in joint venture with Balaji Railroad Systems Pvt Ltd have been tasked with the work of Project Management services (PMS). The PMS consultant is responsible for monitoring the project.

**Roadmap to Redevelopment**

The redevelopment project of Ernakulam Junction is planned at Western Side and Eastern Side of the existing station building for a total built up area of about 62,000 sq.m. The façade of the station building will be designed to reflect the vernacular architectural character of Kerala.

**Western Side**

The existing station building at Western side will be demolished in 3 stages. The revamped West Terminal structure with G+4 world class standards will house ticketing area, waiting lounges and commercial area with connectivity to all platforms facilitated by escalators and lifts and importantly to Ernakulam South Metro Station through a Skywalk. This meticulously designed multi-level building will help in segregation of operation related administrative activities from the passenger



movement.

Two concourses are proposed on the western side. This will provide access to all platforms with lifts and escalators and will also have direct connectivity with Ernakulam South Metro Railway Station. Of the two proposed concourses, totalling 4753 sq.m, each one is planned for segregation of arrival and departure passengers. This will facilitate hassle free movement as there will be complete segregation of incoming and outgoing passengers.

**Eastern Side**

A separate 3-storey East Terminal Building (G+3 structure) is planned which will be equipped with a passenger booking facility, Railway

Hospital, and various Railway Administrative offices.

Total of 14 numbers of Escalators and 22 numbers of lifts are to be provided in addition to the existing, as part of redevelopment.

It is proposed to construct Multi-Level Car Parking (MLCP), which will be a G+5 structure with EV charging facility. This spacious parking lot will offer parking facility for 108 cars and 90 Two-wheelers.

Works-in-progress & executed so far

The following works have been executed so far:

- Ø All the mandatory clearances taken from Forest Department, Greater Cochin

Development Authority, Kochi Metro Rail Ltd, Kochi Corporation and other civic authorities.

Ø To facilitate necessary construction works, shifting of Materials and facilities from the East Terminal building site has been

completed.

Ø Soil Exploration and topographical survey works have been completed as part of preliminary work for construction of various buildings.

Ø Test Pile Concreting for service building, West Terminal,



Skywalk and various railway offices has been completed. Further, the initial Pile Load Test has been completed for Multi-level Car Parking and office buildings

Ø Demolition of offices of SSE/Works and stores for facilitating the construction of Multi Level Car Parking.

The following works are in progress:

Ø Demolition of

staff quarters is in progress and alternate accommodation has been provided for residents.

Ø The construction of site office for Project Management Consultancy is in progress

Southern Railway has accorded top priority for completion of all infrastructure projects and passenger amenities work.

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## U.S. Mission India Chargé d'Affaires Ambassador Elizabeth Jones visits Chennai Meets business and cultural leaders, visits First Solar facility

Chennai, Dec 16 2022: U.S. Mission India Chargé d'Affaires, a.i. Ambassador A. Elizabeth Jones met with U.S. and Indian businesspeople during her visit to Chennai on December 14 and 15. Ambassador Jones acknowledged the strong U.S.-India commercial ties, demonstrated by over one thousand U.S. companies present in South India.

At a December 14 reception for commercial, cultural, and business leaders hosted by Consul General Judith Ravin, Ambassador Jones lauded the innovation of firms based in South India that are working to address common challenges like climate change and clean energy transitions through emerging technologies.

She added, "Earlier today, I visited First Solar's solar panel manufacturing facility, made possible through a \$500 million loan from the U.S. International Development Finance Corporation and support from the Indian central government and the Tamil Nadu state government. When fully operational in 2023, the facility will illuminate two million homes, generate thousands of jobs, and help India meet its climate targets, while reducing dependence on fossil fuels." The seven-year \$500 million U.S. International Development Finance Corporation (DFC) debt financing for First Solar Inc., the largest American solar manufacturing company to build a solar-panel factory in Tamil Nadu, is one of the biggest deals in the history of the U.S.



agency.

During her visit, Ambassador Jones also underscored that the United States looks forward to supporting India's leadership of the G20 in the coming year to engage on crucial priorities that deepen our partnership in sustainable and inclusive growth, climate change, and tackling the food crisis. She emphasized Mission India's tireless work to address demand for visa services following the past two years of processing disruptions, and shared that the State Department has made aggressive plans to staff all Mission India consular sections to their highest levels ever.

Bio of Chargé d'Affaires, a.i. Ambassador A. Elizabeth Jones

Ambassador A. Elizabeth (Beth) Jones assumed the role of

Chargé d'Affaires ad interim on October 26, 2022.

Ambassador A. Elizabeth (Beth) Jones spent 38 years in the U.S. Foreign Service, where she achieved the highest rank of Career Ambassador. Her senior assignments included: Assistant Secretary of State for Europe and Eurasia, Assistant Secretary of State for the Near East (Acting), Ambassador to Kazakhstan, Principal Deputy Special Representative for Afghanistan and Pakistan, Deputy Permanent U.S. Representative of the U.S. Mission to the UN, Principal Deputy Assistant Secretary for the Near East, Senior Advisor for Caspian Energy Diplomacy, Executive Assistant to Secretary of State Warren Christopher, Deputy Chief of Mission at the U.S. Embassy in

Bonn and Deputy Chief of Mission at the U.S. Embassy in Islamabad. Her other overseas posts included Kabul, Cairo, Amman, Baghdad and West Berlin.

At APCO Worldwide as Executive Vice President 2005-2011, Ambassador Jones led the Business Diplomacy practice at its Washington, DC headquarters office. She worked in the Exxon Mobil International Government Relations group in Washington, DC 2015-2021. Ambassador Jones served on several non-profit boards, including the Middle East Institute, Atlantic Council, IREX, Eurasia Foundation for Central Asia, American Academy of Diplomacy, Institute for the Study of Diplomacy at Georgetown University, Supporters of Civil Society in Russia, Una Chapman Cox Foundation and Ascend Athletics. Ambassador Jones has a master's degree in International Relations-Strategic Studies from Boston University and a Bachelor of Arts degree from Swarthmore College. She is married to Don Ruschman and has two adult children.

## Pension Adalat conducted in Southern Railway

Chennai, Dec 16 2022: As per the direction of Railway Board, every year Pension Adalat is being conducted during December 15th based on the guidelines issued by Department of Personnel and Training and further guidelines of Railway Board from time to time. This year also Pension Adalat was conducted on 15.12.2022 (Today) in Headquarters, Divisions, Workshops and other units of Southern Railway.

During the month of October, grievances were called from pensioners through



post, email, whatsapp and web portal. Once the grievances are received they are registered and examined by the respective departmental officers, where the pensioners last worked and grievances were

disposed by 15th of December.

Again on the day of Pension Adalat, i.e. 15.12.2022, fresh/new cases were registered and heard in Adalat Booths / grievance redressal desks arranged for this purpose.

This year 710 grievances were received from all over Southern Railway and 676 cases were disposed off. Fresh cases registered on 15.12.2022 are 179 and out of this 15 cases were disposed on the day itself.

## Flipkart's service arm, Jeeves recognised as India's Most Trusted Consumer Durables Service and Solution Provider 2022 for the second year in a row

Chennai, Dec 16 2022: Flipkart, India's homegrown e-commerce marketplace, today announced its service arm, Jeeves, that provides end-to-end post-purchase service solutions to consumers and businesses, has received the INDIA'S MOST TRUSTED BRAND AWARDS under the category India's Most Trusted Consumer Durables Service and Solution Provider. Jeeves was felicitated with this award by International Brand Consulting Corporation (IBC), USA, for the second consecutive year.

IBC InfoMedia conducted a physical survey in more than 20 major cities of India, and based on the brand research report, the brands were selected for the awards. INDIA'S MOST TRUSTED BRAND AWARDS is a distinctive recognition for a brand recognized as "MOST TRUSTED" in its industry category based on current year market standing. Its evaluation was based on a nationwide quantitative qualified consumer survey, expert analysis, and attributes-based qualitative brand research.

Within a short span of time, Jeeves has emerged as an undisputed market leader in providing unmatched after-sales services to consumers across India. With over 9,000 skilled service technicians, Jeeves continues to strengthen



its post-sales services, including features such as same-day installations, making it the most trusted and demanded service partner in the country.

An array of comprehensive post-purchase solutions such as installation, demo, repair, maintenance, and VAS (Value-added service), including protection and extended warranties, inbound, outbound, and non-voice customer care services spanning across 40+ product categories, has helped Jeeves scale to the top. Positive feedback from recognized brands associated with the service provided has reaffirmed its strong proposition and unwavering commitment to its customers.

Commenting on the achievement Nipun Sharma, CEO at Jeeves, Flipkart Group, said, "As a homegrown brand, it is an honor to be recognized as India's Most Trusted Consumer

Durables Service and Solution Provider of India, two years in a row. At Jeeves, we have always endeavored to build the

Most customer centric end-to-end post-purchase solutions for businesses and consumers alike. We have strived to become a brand that resonates with our loyal customers. Our solutions, driven by consumer insights and feedback, have made us their preferred partner of choice. As a commitment to our customers, we will continue to strengthen the quality of services and rewire to adapt to the changing needs of customers."

As a trusted brand partner of Jeeves, Avneet Marwah, CEO, Super Plastronics (Brands - Thomson, Kodak, Balupunkt), said, "I want to thank Jeeves for this fantastic journey we embarked on from 2014 onwards. The appreciation we receive from our happy

customers validates the dedication and the excellent service of the management and the ground force. Jeeves has provided more than two million installations and provided door-to-door service for more than 19000 pin codes."

Hemant Kaushik (CEO) International Brand Consulting Corporation, USA, said, "Jeeves is a well-deserved recipient of this recognition. Being felicitated as India's Most Trusted Consumer Durables Service and Solution Provider for the second year in a row underscores its commitment to customers and continued efforts in maintaining the quality of service consistently."

Jeeves caters to a wide range of categories of products, including home appliances, mobiles, IT products, furniture, consumer electronics, and more. It has more than 300 walk-in service centers and 1,000+ on-site service partners to provide businesses of all sizes and consumers hassle-free post-sale assistance. Jeeves' services are sought to provide end-to-end after-sales services in India and ensure the creation of robust processes and superior quality training programs to deliver a seamless experience through technicians. Additionally, it brings its extensive expertise in working with industry-wide brands to offer reliable solutions for customers pan India.

## Minister of Civil Aviation, Shri Jyotiraditya Scindia inaugurates direct flight between Mumbai and San Francisco

Chennai, Dec 16 2022: Union Minister of Civil Aviation and Steel, Shri Jyotiraditya M. Scindia inaugurated a direct flight between Mumbai and San Francisco today.

Air India will operate the non-stop flight on this route effective from 15th December 2022 as per the following schedule:

In his address, Minister of Civil Aviation, Shri Jyotiraditya Scindia said that under the visionary leadership of Prime Minister Shri Narendra Modi, the Civil Aviation Sector in India is on the cusp of a transformation. It only had 74 airports in the first 68 years of India's independence which has now increased 145 including heliports and water aerodromes. There has been democratisation of the Civil Aviation in the country. From a very



low base of close to 63 million travellers in 2013-14, we have reached 144 million travellers in the year 2019-20. Similar growth has been experienced from the international side as well.

Minister urged Indian carriers to look at increasing international

traffic and to get more wide-bodied aircraft to capture the long-haul route market which is currently dominated by international carriers.

Shri Scindia added that the government is in the discussion with major airlines to establish India's first international hub in Delhi which will have

multiplier effect on all sectors of the economy.

The occasion was graced by Shri Eknath Sambhaji Shinde, Chief Minister of Maharashtra. Shri. Rajiv Bansal, Secretary MoCA, Shri. Campbell Wilson, CEO-Air India, and other senior officials from AAI and MoCA were also present.



## SSN Institutions and Shiv Nadar University Chennai Award Scholarships Worth Rs. 5 Crores to 500 Students

Chennai, Dec 16 2022: To support meritorious students overcome financial constraints, SSN Institutions and Shiv Nadar University Chennai recently awarded scholarships worth Rs. 5 Crores to 500 students from the two institutions in a joint ceremony. Mr. Lakshmi Narayanan, former Vice Chairman and ex-CEO of Cognizant and former Chairman NASSCOM and ICT Academy graced the occasion as the chief guest. The other dignitaries present included Mr. Srinivasan, Chairman of SSN Institutions and Chancellor of Shiv Nadar University Chennai, Dr. Kala Vijayakumar, President of SSN Institutions and Pro Chancellor of Shiv Nadar University Chennai, Dr. Sriman Kumar Bhattacharyya, Vice-Chancellor of Shiv Nadar University Chennai, Dr. V. E. Annamalai, Principal of SSN College of Engineering and eminent alumni of SSN Institutions.

Mr. Lakshmi Narayanan, former Vice Chairman and ex-CEO of



Cognizant and Former Chairman of NASSCOM and ICT Academy said, "We are on the cusp of innovation, and access to quality education will help our youth embrace this transition. I would like to congratulate all the scholarship recipients as I can foresee them leading India's next phase of growth. Through these scholarships, we can engage the meritorious students further in learning as this financial support will allow them to dream without the constraints of financial burdens that are holding them back."

Speaking on the occasion, Mr. R. Srinivasan, Chairman of SSN Institutions and Pro-Chancellor of Shiv Nadar University Chennai said, "I am proud to say that

SSN is Mr. Shiv Nadar's first initiative in the field of education and today, this Institution stands tall being in the forefront of education in India and has gained a formidable reputation among students, parents, and industry. We now also have Shiv Nadar University Chennai, the first state private university to be legislated in Tamil Nadu after 90 years. The institutions are set up with a vision of bringing world-class education to deserving students regardless of their economic status."

Elaborating on the genesis of the scholarship scheme, Dr. Kala Vijayakumar, President of SSN Institutions and Pro-Chancellor of Shiv Nadar University Chennai

shared, "Mr. Shiv Nadar himself is a standing example of the benefits of a scholarship scheme, as he completed his education through a Merit scholarship. Keeping his vision in mind, our scholarship schemes recognize merit in various spheres and extend a hand of financial support to those who are in need. This effort has been further strengthened by continuous support from our dear Alumni and corporates who have contributed to the corpus for meritorious deserving students."

The scholarships awarded are a part of the universities' philanthropic endeavour to identify and nurture young talent in academics and sports while also making sure that no deserving student is denied an education due to financial restrictions. Since 1999, SSN Institutions have been giving scholarships to deserving students in a variety of categories. Over 10,000 students have received scholarships worth Rs 90 crore till date.

## Medix Global and Mpower are partnering to further reduce the stigma around mental health in India

Chennai, Dec 16 2022: Globally, the world is witnessing an ongoing rise in mental health issues, accelerated by the global pandemic.

Medix, a global health management company, delivering impactful responses to health needs servicing millions of customers, with a team of over 300 in-house physicians, and a global quality accredited network of over 4,500 world-leading specialists, has entered into a strategic partnership with Mpower - an Initiative of Aditya Birla Education Trust and leader in the mental health space in India that brings together a strong force of over 600 experienced mental health professionals, offering world-class, scientifically proven intervention techniques impacting more than 121 million lives positively. As part of the collaboration, Mpower and Medix will offer integrated and advanced tech solutions for making mental health services more accessible in India.

Together, Mpower and Medix will change the mental health dialogue in India while promoting new ways of getting help and support. The partnership brings a new, holistic approach to mental and emotional

counselling and mentorship, specifically designed to reach the youth of the country.

As part of this strategic partnership, Medix India will bundle Mpower's mental health services into its various care programs, offering its customers and partners which include leading insurers, corporate employers and other stakeholders, access to Mpower clinics and virtual mental health services.

Through the partnership Mpower as a knowledge and service partner will bring in its expertise in the mental health space offering various proven mental health solutions and therapies to patients seeking mental health support, whereas Medix will bring forth its global expertise in quality assurance, goal-setting strategies, clinical pathways, digital mental and physical assessments and innovative tools for outcomes measurement and analytics etc, thus reshaping how mental care is perceived and accessed so far in India

Commenting on the partnership, Dr. Neerja Birla, Founder and Chairperson of Mpower said, "Mpower has always been a pioneer in the mental health space in

India and this partnership is yet again a step forward to consolidate our position as a change-maker in the space. Mental health problems are common in people with medical conditions, because of a complex interplay between psychological, physical and social factors thus Mental and physical health are equally important components of overall health. The collaboration provides holistic solutions to patients who can now opt for physical and mental health services on one platform" We hope such collaborations mark a new chapter in the holistic healthcare management in India and provide equal importance to mental and physical health thus encouraging further research, engagement, accessibility and wipe of stigma associated to mental health".

"We are proud to partner with Mpower, as we see strong alignment between the two brands, who greatly impact people's lives," said Ms. Sigal Atzmon, President and CEO of Medix, "Mental health is a very broad group of conditions which have a serious impact on the way they think, feel and act. We are seeing the younger generation which is faced

by increased pressures driven by various factors and often, they lack the tools to cope with these challenges in a positive way. We aim to dissociate the stigma with mental health and encourage conversations and discussions while providing tangible and actionable tools to overcome challenges."

Mental health is one of the most pressing issues in India today, particularly among young people. According to WHO's World Mental Health Report 2022, people with severe mental health conditions die 10 to 20 years earlier than the general population, primarily from preventable physical diseases. According to Deloitte's 2022 survey titled, "Mental health and well-being in the workplace," 80 percent of the Indian workforce has reported mental health issues in the previous year. Despite these alarming statistics, societal stigma prevents approximately 39% of affected respondents from seeking treatment for their symptom.

Through this partnership, Mpower & Medix are committed to driving better accessibility for mental health services in India beginning 2023!

## SIMPLIFYING LOAN AGAINST PROPERTY FOR FIRST-TIME BORROWERS

**Manish Shah, MD & CEO, Godrej Capital**

Chennai, Dec 16 2022: For years, savings have been the foundation of financial independence for a family to achieve dreams or meet contingencies. However, relying on savings is not enough when the size of savings is not adequate to fulfill the financial requirements. At such times, we often think of availing of a loan.

However, the availability of multipurpose loans in the market makes choosing a loan product or securing funds against pledged collateral challenging for a borrower. Many financial experts say that a Loan Against Property (LAP) is one of the most effective and hassle-free solutions compared to other options for the multiple benefits.

Allows availing larger amounts compared to conventional loans

Rate of interest offered is lower since it is a secured loan

Offer relatively longer tenure loans for up to 15-25 years

End use of the funds can be directed towards any purpose other than speculative/illegal activities

Greater flexibility to borrow funds against diverse properties

Explaining Loan Against Property as a concept; it is a type of loan in which a borrower can deploy the value locked up in a property by mortgaging it for personal or business needs while continuing to occupy the property during the tenure of the loan. In simple words, Loan Against Property is a loan that you can get by keeping your residential/commercial property as collateral.

However, there are various aspects of Loan Against Property, such as type of property (commercial or residential) or status of the property (self-occupied, unoccupied, or rented), which

determines the loan amount you shall receive. Residential properties generally get more LTV (Loan to value - loan offered against the property's value) than commercial properties. Similarly, financial institutions provide a relatively higher LTV over a rented property for a self-occupied or unoccupied property.

**Availing Loan Against Property**

At the onset, you must ensure that you have all the KYC, income, and property documents before initiating the loan application. You can then apply for LAP online or at the nearest financial institution.

Once you apply for LAP, lenders authenticate the applicant and perform a background check to verify the authenticity of the application. This is usually based on the credit score, repayment capabilities, and other parameters such as age and occupation. A property assessment follows this. Your lender (a bank or an NBFC) assesses your property directly or through an empaneled valuer. Depending on considerations including location, age of the property, physical condition,

Land ownership documents, your lender arrives at a specific value of the property, which may vary from the market value of your property.

Lenders generally offer an LTV of up to 80%, depending on the factors associated with the property. For instance, after property assessment, the value arrived at is INR 1 crore, and if the lender offers you a loan basis an LTV of 70%, you will get a loan amount of INR 70 lacs.

**The Role of Channel Partners or DSAs**

Today, multiple lenders in the market offer Loan Against Property to consumers seeking financial aid. However, scouting for the right lending option and fulfilling the required paperwork for a loan application can

be challenging. Many customers seek end-to-end assistance from DSAs or Direct Selling Agents in such a case.

These agents act as a one-stop destination for all loan-related requirements and offer the most affordable and suitable finance deals through their vast network of banks and NBFCs. They simplify your journey with their personalized doorstep loan assistance and help you navigate requirements at each step of your loan application, approval, sanction, and disbursal process, without any hassle.

That said, financial institutions like banks and NBFCs are increasingly simplifying their customer journeys. They are focused on making it more transparent, more digital, and faster, enhancing the customer experience. In the end, a customer can focus on the end-use of funds and not be hassled in just availing those funds.

**Essentials of Choosing a Lender**

Taking a loan is a long-term financial commitment and requires some serious deliberation. Thus, irrespective of the application route, direct financial institute, or through DSAs, it is wise to research well before selecting the lender. As a starting point, one should consider the following essentials.

**The reputation of the lender**

A financially strong player with a reputation for trust should be one of the key criteria when choosing a lender. In recent times, it is observed that consumers are ready to pay a premium to deal with a financially sound and trusted entity for a better overall experience. It is strongly recommended to opt for illustrated players.

**Tenure of the loan**

Unlike shorter tenure, opting for a longer tenure is

beneficial as it translates into lower EMI and increases a consumer's affordability. For instance, at a monthly income of INR 70,000, if you avail of a loan of INR 25 lacs at 12.5% for a 5-year tenure, your EMI will stand at INR 56,245. However, by increasing your tenure to 15 years, your EMI will come down to INR 30,813.

**Loan To Value**

A Loan to Value or LTV ratio is the percentage of the property value that a financial institution lends to a borrower. Based on the property's valuation report, this ratio is calculated by dividing the amount you are eligible to borrow by the property's appraised value. Usually, the LTV ratio ranges between 40% and 75% for Loan Against Property.

**Loan Amount Eligibility**

Most lenders use Fixed Obligation to Income Ratio (FOIR) as a foundational basis to ascertain the mortgage capability of a consumer. The maximum loan differs from lender to lender and depends on the applicant's FOIR. It usually ranges from 50% to 80%.

**Repayment Options**

As mentioned before, any loan requires a commitment of 10-30 years. And more often than not, our disposable income also varies from time to time, affecting our contribution to the EMIs. Before applying for a loan, opt for a lender that allows repayment flexibility without compromising your creditworthiness.

**Conclusion**

The benefits and features make Loan Against Property a preferred choice over any unsecured loan. Borrowers can easily avail of this loan type and fulfill various financial obligations hassle-free. However, consumers must perform their own due diligence while making a decision.



## Upcoming Singer Award 2022 from Radio Adda Award honoured to Dr.Chhavi Kalra

Chennai, Dec 16 2022: Such a beautiful Start Of Dr.Chhavi Kalra's Second Upcoming Song Video JANNAT releasing soon Got A Promo At Radio Adda Award Function.

2021 Chhavi Kalra's NAZAR SONG was released, written and sung by Chhavi Kalra made a great success.

On receiving this award Dr.Chhavi Kalra said that Feeling blessed ñ emotional as living this special moment which came to me as a surprise... I show my gratitude to the Universe as God is been truly kind to shower these surprises towards me as



Dr Chhavi Kalra view her website m/ <https://drchhavikalra.com/>

## Sathyaraj as terrorizing police officer in Angaaragan Sathyaraj making his comeback as a villain with Angaaragan?

Chennai, Dec 16 2022: Producers Jomon Philip and Jeena Jomon of JULIAN & JEROMA INTERNATIONAL are producing a film with a new-fangled premise and gripping package titled 'Angaaragan'. Sreepathy is playing the protagonist in this movie and he has written the screenplay and has worked as a creative director as well. He currently works as a Senior Manager in a well-reputed software firm. With an insatiable passion for films, especially acting, he has now embarked on a new journey as an actor. The film is directed by Mohan Dachu, who has earlier worked in films of Ram Gopal Varma's magnum opuses like Sarkar-3, Killing Veerappan and Cinderella. Sathyaraj appears as a terrifying police officer in this movie. Malayalam actress



Niya is playing the female lead role in this movie, which marks her debut in the Tamil film industry. It is worth mentioning that she played the female lead role in versatile filmmaker Vinayan's recent Malayalam movie 'Pathonpatham Noottandu', and has shared the screen with famous Telugu Comedy actor Ali in the movie Lawyer Viswanath as well. Angaadi Theru fame Mahesh, Reina Karad, Roshan, Appukutty, Diya, Neha Rose, Guru Chandran, KCB Prathap, and many prominent actors are a part of this star-cast. Lyricist Ku Karthick, who has proved his caliber with fantabulous lyrics for more than 125 songs including the Chartbuster hit song 'Jolly-O-Gymkhana' from 'Beast' makes his debut as music director with this movie. Karundhel Rajesh, who has won appreciation for his commendable work in movies like Soodhu Kavvum, Indru Netru Naalai, and

Maragadha Nanayam, is penning dialogues for this movie. S. Christy, Executive Producer states that the production works are progressing at a brisk pace and the film is scheduled for a summer 2023 release. Technical Crew: Cinematography & Direction: Mohan Dachu. Screenplay & Creative Direction: Sreepathy. 2nd Cinematographer: State Government Award Winner R. Kalaivaanan. Dialogues: Karundhel Rajesh. Editing: Madurai Valar Pandian. Music Director: Ku. Karthik. Stunts: Jacky Johnson. Choreography: Vasu Navaneethan. Art Director: K. Madhan. Executive Producer: S. Christy. Production Design: L. Vivek (Primerose Entertainment). PRO: A. John.

## Zoho's Customer Service Platform Zoho Desk Achieves 57% CAGR over 5 years, Introduces Blended Conversations to Deliver Exceptional Support

Chennai, Dec 16 2022: The new additions include Blended Conversations—a combination of human-driven and bot-powered conversational service experiences—as well as several refinements to the user interface to make it simpler, and more accessible. The new UI includes options to support: cognitive and dyslexia challenges; visual impairments including astigmatism; animation reduction for those with seizure disorders; customization capabilities for colour-blindness.

Commenting on the accessibility features Bala Siva, Founder & Chief Enabler, Able Aura said:

"Able Aura is an ecosystem for persons with disabilities (PwD) where they can avail healthcare, education, sports, travel, tourism, social life and more. We are a small group, with 25% of our colleagues



being PwD. We wanted an enterprise software that could be used by both our employees and our customers. We chose Zoho. No enterprise software is completely accessible for all PwD. However, the Zoho Desk team took our feedback and built a beta version that enables visually impaired people to work as customer service agents. We look forward to continuing our journey with Zoho, and helping

employee experience and customer experience. Thus, naturally, vendors are compelled to focus on designing tools in a way that facilitates a great experience for both employees/agents and customers. The introduction of blended human-driven and bot-powered conversational service further enhances Zoho's notion of simplifying customer service operations and enhances employee productivity in delivering superior customer experience. With Zoho Desk, the company delivers a solution that is well appreciated among the user community for its ease of deployment and maintenance. For Zoho, CSR is not an afterthought but an important thread on which the company's technology solutions are built. The fact that Zoho Desk was developed and launched from Tenkasi, Zoho's first rural office, in 2016, explains and attests to that."

Senior Industry Analyst from Frost & Sullivan, Ankita Singh has said:

"Companies in the APAC region are realising the importance of delivering a memorable and effortless customer experience as a competitive differentiator. At the same time, they are recognising the interdependence of

## "Singaari" upscale Boutique for Women inaugurated by Geetha Rubin, Devi Krishna, Nisha & Ram

Chennai, Dec 16 2022: Singaari is an upscale store selling exclusive handmade embroidered blouses made in Raw silk, Bangalore silk, Kalamkari, Pen kalamkari, tie and dye, Ilkats, cottons and much more.

They have wedding, party and casual wear to suit all occasion. Besides blouses, we also have exclusive night wear and maternity wear outfits which is trendy and first of its kind in Chennai.

Singaari is co-founded by getting siblings Nisha & Ram.



The store was inaugurated by Mrs. Geetha Rubin, Director-Transcon Group and Devi Krishna, founder of Dhvani Entertainment in the presence of Sona Prakash, Shanti Ramachandran, Usha Sampath, Thylambal Vishwanath, Jayanthi Suresh, Bhuvana Raj supported by Moin and Anandan of Marina Mall. The ceremony began at

11.30 a.m., which was followed by ribbon-cutting, lighting of the lamp, a Singaari tour, and socialization at the end of the event.

To know more about their brand and collection, you can visit Singaari store, located at Level-2, Marina Mall, OMR, Navalur, Chennai 603103 between 11 am and 9pm.

You can follow them on Instagram @singaari\_boutique and explore their premium collections.

## "The title 'Uyir Tamizhukku' is perfect for the current situation" - Producer Suresh Kamatchi "Anand Raj is the real hero in the recent release Naai Sekar Returns" - Director's sensational speech

Chennai, Dec 16 2022: Moon Pictures Producer Adham Bava has produced and directed the film 'Uyir Tamizhukku', which is getting released by blockbuster hit movie 'Maanaadu' fame Suresh Kamatchi of V House Productions. Director Ameer plays the content-driven protagonist in this movie and Chandini Sridharan plays the female lead role. The others in the star-cast include Anandraj, Imman Annachi, Marimuthu, Raj Kapoor, Subramaniam Siva, Mahanadhi Shankar, Raja Simman, Saravana Sakthi and many more prominent actors, who are appearing in prominent characters. Devaraj is handling cinematography and Ashok Charles is taking care of editing for this movie. Music director Vidyasagar is making his comeback after a small interval in the industry through this movie. Pa. Vijay is penning lyrics for this film, which has political backdrop as the story premise with Balamurali Varman and Ajayan Bala writing dialogues. With the film scheduled for the worldwide theatrical release shortly, the cast and crew of this film was present for the press meet at Prasad Lab. Filmmaker Ameer, who made his directorial debut with the movie 'Mounam Pesiyadhey' completes 20 years in the film industry. Marking this special occasion, the crewmembers of this film honoured him with a magnificent garland. Director-Producer Adham Bava said, "This is the first time, Ameer is acting in a movie, produced by another banner. Everyone acclaims him as a content-driven star, but I would say, he is the HERO. There were lots of challenges during the process of materializing this film, which delayed the completion of the works. I would like to thank him for blindly trusting me on this project. I trusted him as well. With Suresh Kamatchi sir's Midas-touch, the film's calibre is sure to get elevated to a greater extent. The film has all commercial elements including action, comedy and entertainment factors. Anandraj is playing an important role in this movie. It is noteworthy that he is the lead actor in the recent release 'Naai Sekar Returns' for he has



exhibited a fabulous performance. I am confident that his characterization and performance in this movie will be noticed and appreciated by all. Thank You." Actor-Director Saravana Sakthi said, "My directorial debut project had Adham Bava as the co-director. I am glad that today he has become a successful filmmaker and I am acting under his direction." Director Subramaniam Siva said, "I have played an important role in this movie. Ameer isn't just the hero, but a romantic hero in this movie. So far, we would have seen him playing an aggressive angry man and a hero, who fights for justice, but he appears in a different dimension.

close friend and it was a great experience working with him. He has carved a niche of excellence and clasped a unique stature in the industry. I am still craving to give better performances in every film, and am curiously waiting for such roles. This film, set in a political backdrop, doesn't deal with the political satire alone, but owns a good story premise as well." Producer Suresh Kamatchi says, "The film title is close to my heart and is something that is relevant to the current scenario. Even I am getting my movies released by other distribution firms, but I decided to release this movie out of respect for Ameer. I would like to continue my journey with him, and this is just a beginning. Ameer and politics are inseparable. The combination of Ameer-Imman Annachi will be more like Sathyaraj-Goundamani combination in the movies." Actor Rajasimman said, "The film was under production for many days. If there was some other actor involved in this project, they would have walked out, but Ameer remained firm and steady, thereby getting this project to the point of release. When I was suddenly asked to come for shooting without any prior intimation, I travelled all the way from Coimbatore to Chennai by two wheelers. I am so much attached to this project." Director-Actor Ameer said, "It's been 20 years I stepped into the movie industry with my debut movie 'Mounam Pesiyadhey'. Being in the industry for 20 years itself is a big achievement. I still carry the memories of my first press meet, where I stood nervous. When I was asked to speak bravely, few words I spoke had infuriated the film's hero Suriya, and he didn't talk to me for few days. When I was looking out to direct a full-fledged political movie, I came across this story, which had some

dissimilarities. Significantly, the film had a different title during the initial stages. When Suresh Kamatchi came forward to release this movie, I decided to give the title 'Uyir Tamizhukku' that I registered my directorial project. I felt this title would look befittingly apt for this project, and now it looks like a perfect title at this point of time. I always love watching Anand Raj in the comedian role than a villain. He has such scenes in this movie. Just like Sivakarthikeyan-Soori duo, the combination between me and Imman Annachi has worked out very well in this movie. If this becomes successful, the combination will be continued in future as well. I have always admired Vidyasagar sir after Isaigani Ilaiyaraaja sir. He has strained a lot to give the best for this movie. The film has four songs including MGR songs. I request everyone to watch this movie keeping aside the hatred and resentments on me. The film talks about the language, but doesn't deal with the linguistic issues. The title became an essentiality with the recent issues like imposing Hindi and the arrival of North Indians into Tamil Nadu that is turning out to be an issue for the Tamil Language. I have not developed the aptitude to become a proper politician, but at the same time, will keep discussing and sharing my views about it. I will be a content-driven hero forever. Cinema is a director's medium and I want to break the myth that actors are the pillars of this industry. At the same time, we must celebrate actors as fans. If Udhanidhi Stalin becomes minister, it is not definitely going to people. Even the current trend of Pan-India popped up, Mani Ratnam's Roja, Bombay and many movies proved its calibre. Hindi films like Sholay and Hum Aapke Hai Kaun successfully one year of theatrical run in Tamil Nadu theaters. Films like Kizhaku Seemaiyile, Autograph, Paruthiveeran and Subramaniam are nativity based movies. So I don't believe in the concept of Pan-Indian idea. I will be soon directing a movie under the production of Suresh Kamatchi's V House Productions. Currently, I am involved in a project titled 'Iraivan Miga Periyavan' and on this completion, will kick-start this directorial project."