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Editor's Note

Navigate Your Financial Future with Financial Consultants

In an ever-evolving financial landscape, the importance of sound advice and strategic guidance cannot be overstated. Financial consultants are the unsung heroes behind many financial success stories. They are the expert navigators who assist in charting a course toward financial stability, growth, and prosperity. Financial Consultants offer tailored strategies to manage investments, minimize risks, and ensure that financial goals are not just dreams but attainable realities. In a world where financial markets can be as unpredictable as the weather, the insight provided by these professionals is more crucial than ever. Their deep understanding of economic trends, tax laws, and investment opportunities equips them to make informed recommendations that can steer their clients toward financial security.

What sets financial consultants apart is their unwavering commitment to your financial well-being. They take the time to get to know your unique financial situation, your goals, and your risk tolerance. This personalized approach allows them to craft strategies that align with your aspirations, whether you're planning for retirement, saving for education, or growing your business.

In a world of financial complexity, expert guidance is not a luxury but a necessity. The role of financial consultants extends far beyond mere number-crunching. They are the architects of financial security and the stewards of prosperity.

In this special feature of Consultants Review magazine, we offer a glimpse into the

world of financial consultants where we highlight their expertise, featuring some of the leading professionals in the field, and provide insights into the latest trends and innovations shaping the financial consulting industry. Their journeys are testaments to the invaluable partnership between clients and consultants, and a testament to the power of sound financial advice.

Consultants Review is excited to present this issue as a tribute to the financial consultants who work diligently behind the scenes, ensuring that our financial futures are secure. In the spirit of recognition, we are proud to introduce the featured listing of '10 Most Promising Financial Consultants 2023,' who have demonstrated exceptional dedication, expertise, and results.

As we explore the world of financial consulting, we invite you to take full advantage of the insights shared within these pages and let us know your opinion!

Do let us know your opinion!



Deepshikha

Deepshikha Singh
Managing Editor
Consultants Review

Consultants Review

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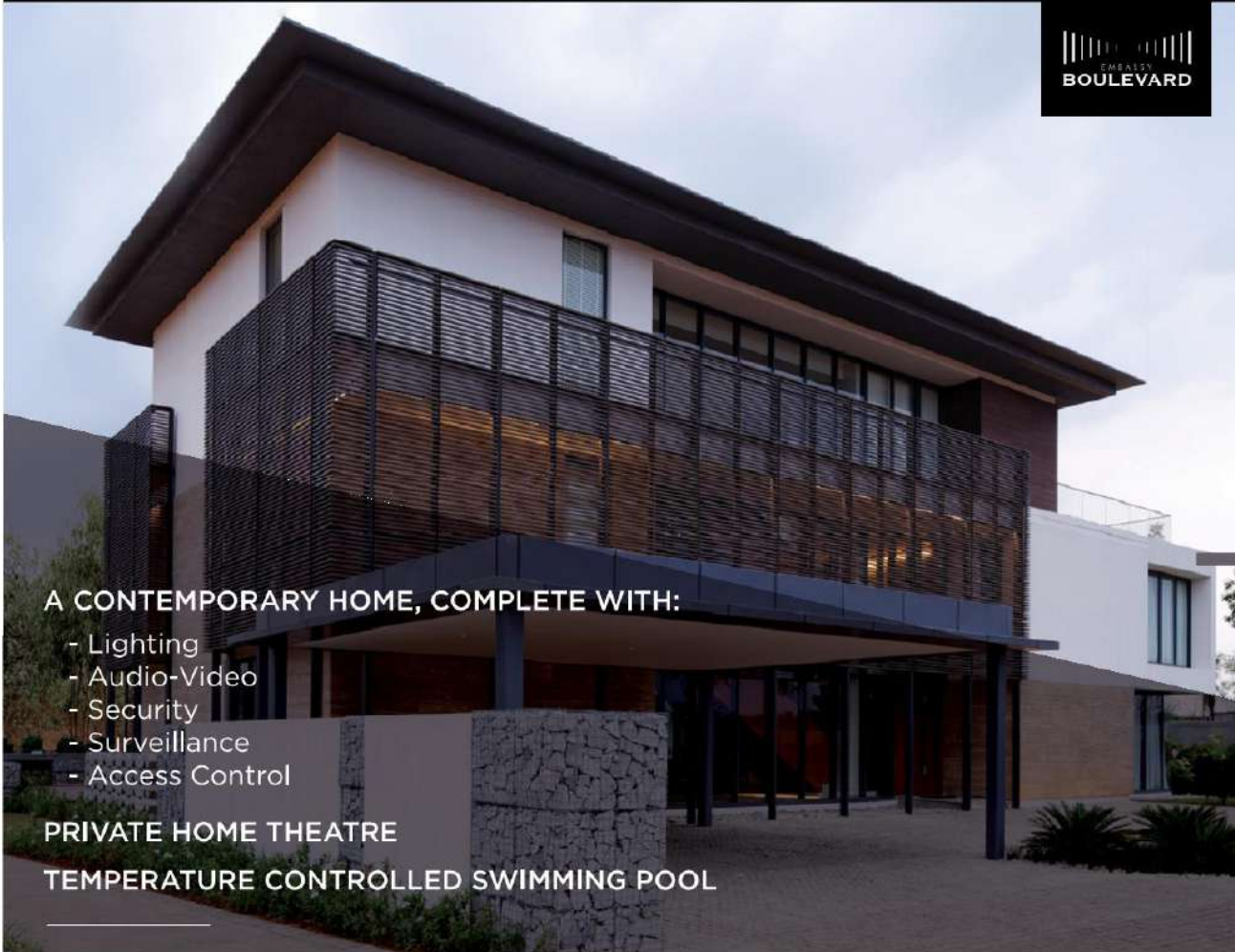
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Late Niranjan Panjwani,
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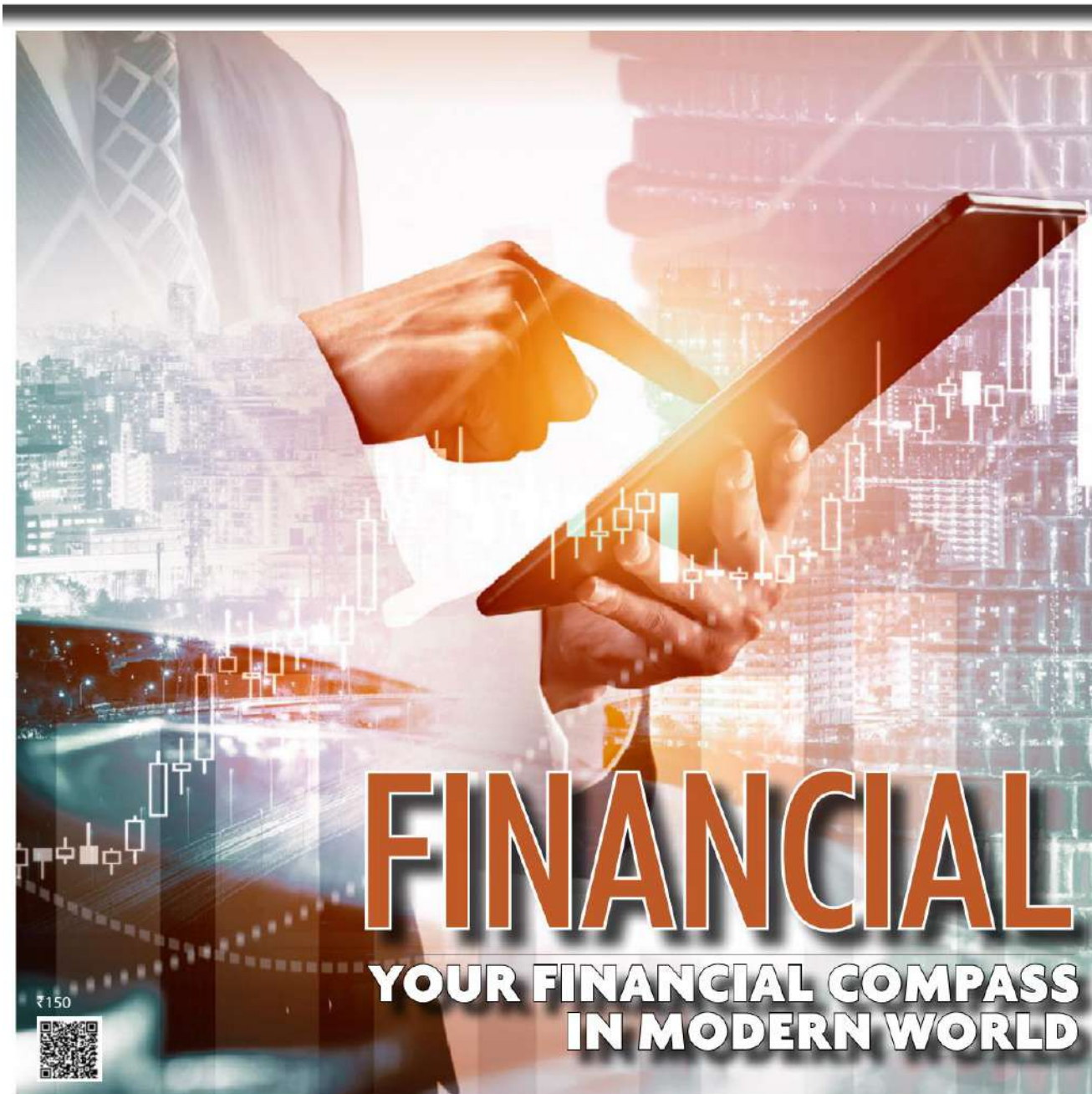
LEADING THE EVOLUTION OF SMART HOME TECHNOLOGY

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STEPS SMALL BUSINESSES CAN TAKE IN ORDER FOR INCREASING CUSTOMER ENGAGEMENT THROUGH CLOUD COMMUNICATION

By Ranga Jagannath, Director, Agora

Ranga is renowned for his design thinking and agility abilities and is driving the business expansion for the company.

To thrive in the new normal, contextual engagement is the need of the hour. A truly engaging experience requires shared context. The ability to share the same space, hear the same audio, witness the same sights—these are the details that build bonds. Now that consumers are comfortable using video, they increasingly crave this shared context and expect to have video engagement directly inside the apps they are already using.

Small businesses can partner with real time engagement service providers to make customer engagement more scalable, engaging and cost effective. Real time engagement will help small businesses move beyond a typical voice or video call and engage with the end user in creative ways like implementing AR and VR alongside live video calls. The key to success is to replicate the real-life experience in the virtual world.

Digital experiential revolution is happening on the backbone of real-time engagement platforms supporting business continuity across sectors namely education, retail, gaming, entertainment, healthcare, among others. Technologies such as Augmented reality, Virtual reality and Mixed Reality are in demand as they are helping com-

panies with remote assistance, training, and workshops.



Ranga Jagannath
Director

The world is moving towards an increased virtual collaboration model. While connecting with customers through traditional cloud communication platforms, small and medium businesses can face a dilemma on their brand recall. At times, there is very little differentiation between one small business from another in terms of branding and customization of the online experience for the end user. This will invariably act as a deterrent to position a

particular business in the market due to the lack of a strong differentiator.

Brands will shift towards real time engagement to redefine customer experience in the new normal scenario. With the right content and live video solution, businesses can create inspired experiences that increase engagement, brand awareness, customer loyalty, and sales. The key now is to replicate the seamless in-store experience into an online channel to avoid customer loss and brand loyalty. Both brands and customers will be leveraging real time engagement platforms for both interactions and transactions. An example of this is LiSA, a software startup that brings human interaction, authenticity, and fun to online shopping experience by live streaming shopping among retailers and brands.

Prodigious Shift in the Workplace

The pandemic has altered the definition of workplace and the future of workplace is definitely hybrid. With the success of the remote workplace in the last few months, most Global MNCs will shift to a hybrid model where physical and remote workplace will co-exist with one another. Employees will have the freedom and flexibility to work from anywhere they feel they are the most productive. Moving



forward, businesses are going to see a mixed mode of communication or engagement with only certain types of engagements requiring face to face communication. For example, Pragli is a virtual office solution for remote

quick audio calls and schedule video meetings, all while using personalized avatars as a fun way to let their co-workers know when they are at their desks, in a meeting, or simply taking a break.

The world is moving towards an increased virtual collaboration model. While connecting with customers through traditional cloud communication platforms, small and medium businesses can face a dilemma on their brand recall

teams that powers dynamic remote office environments. Users can host

Another significant impact will be seen in the gig economy sector.

The post pandemic job sector will be heavily influenced by a fundamental change in approach towards traditional working style or concepts. Geographical location will not be a hindrance anymore for a deserving candidate from accessing the opportunity they want. The advent of gig economy will provide enterprises with benefits such as reduced hiring costs and resource utility while for the worker a contractual role will mean improved quality of work life balance.

Organizations will also start paying more attention towards mental well-being of its workforce. Mental health affects the productivity of an employee and encouraging employees to maintain a healthy work life balance is the biggest investment an organization can make. Mental health is not a stigma anymore and the first step is to create a workforce that will be empathetic to the cause. (R)

CXO INSIGHTS



By Husain Habib, Co-Founder & CMO, Hats-Off Digital

Founded in Autumn of 2011, Hats-Off is a full-service digital marketing agency which is flourishing in this Digital Era. The firm is breaking the shackles of Digital Marketing by offering Social Media Marketing, Search Engine Optimization, Wikipedia Page Creation & Maintenance, PR services, and more.

The current scenario of COVID-19 has majorly affected the economy around the world. But today we all have a benefit of increased connectivity through the internet which is helping a lot of companies to continue their operations even during this pandemic. Despite not being able to start our offices physically we can connect with all our clients and plan things through the internet.

During this pandemic there's a huge impact on human beings which is the major reason for not starting the workplaces or starting it with a lesser number of employees, keeping in mind their safety. Nevertheless, we can actively contribute to our economy as we have a huge benefit to the digital reach of our country. Digitally, business and economy can fight against a massive financial burden to a certain extent.

Therefore, we have listened to some key digital marketing trends which are worth focusing on amidst the current situation and help in increasing responses followed by successive sales.

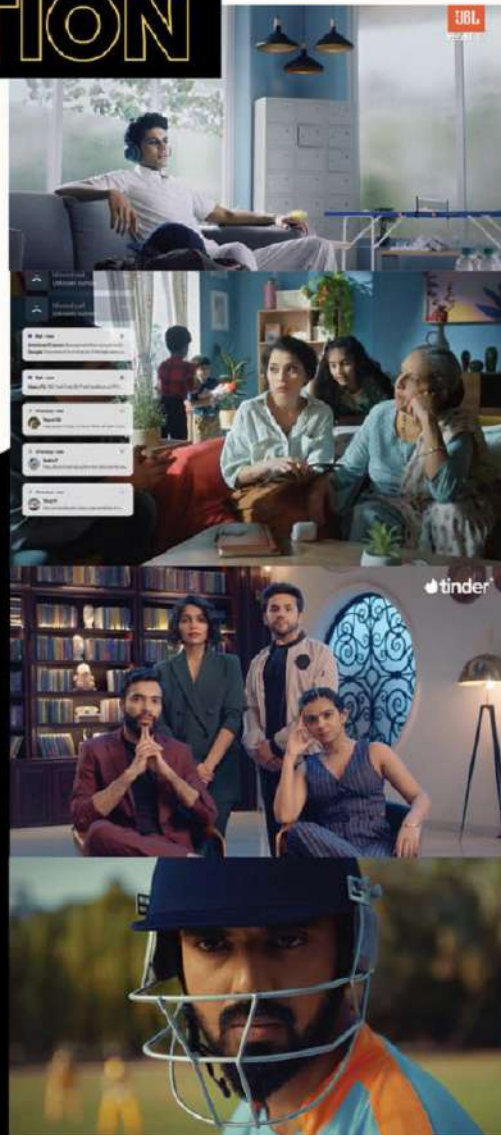
Interactive Content

These days we all are content creators that are trying to reach an audience. Therefore, as digital marketers, we need to give our readers a professional approach that should be unique. Our content should be a mixture of consulting, educating, entertaining, interacting, and visual written content. As any successful interactive content will allow a user to dive in and enjoy the process of it without feeling targeted for motive marketing. For instance, polls, quizzes, shoppable posts or 360-degree videos, etc. This is an old concept that will be very useful and help businesses in various ways as it gives your

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audiences to stay on your page and share your post further making your page reach to more number of people. Also, people love to quietly interact these days!

Shoppable Posts

We all have witnessed brands coming up with shoppable posts which helps their potential customers to get details of the products and buy them directly through that particular post on social media. A lot of surveys also stated that about 60 percent of social media users discovered a certain product on Instagram, Pinterest, or any other social media platform. These platforms have shown a huge development of e-Commerce stores. Brands have taken note of this fact and have turned their social media pages into visual stores. This helps them in both creating traffic for their page and also increasing the sales. It came into notice in the last year but currently, it has become a norm for all the brands for the products and sales.

Social Messaging Apps

Currently, social media apps are not just used for connecting with your friends and family but also becoming popular for business communication with their customers. According to a study, people are using more social messaging apps like WhatsApp, Facebook messenger, Instagram messenger and more. rather than social media apps like Facebook, LinkedIn, Instagram, and Twitter. Facebook messenger exchanges over 10 billion individuals as well as business messages each year. These apps are helping customers to be in direct contact with the companies and allow personalized services which as a result are building more trust among them. Social messaging apps help businesses in establishing contact and building relationships with their customers individually, educating the potential customers about their product and services, boosting business sales,

providing customer support, and a lot more which every customer likes!

Visual Search

Visual search is a technology that helps people to search for anything using an image instead of keywords. It is already being used by some apps like Amazon, Pinterest, Google, and more. In this you just need to click a picture of anything you want to search like the type of clothes or a book that you want to buy and upload it on the search engine, the uploaded picture will be used to find the result and it will be displayed on your screen. Visual search is not very popular but it is one of the easiest ways to find what you want. A study states that 62 percent of the millennials these days wish to use it rather than any other type of search as they find it more convenient helpful and time-saving. Also, it has been predicted that the future of search will be taken over by pictures rather than keywords. Therefore, to be visible and up to date be on the list of some pioneering companies to initiate visual search and the future of your company will be secured!



Husain Habib
Co-Founder & CMO

It has been stated that about 63 percent of customers trust influencer's opinions of any product and services and around 58 percent of people tend to buy products because of their recommendations

Influencer Marketing

It is a way to attract potential customers through some people who already have a social presence. It can be called as word of mouth marketing which uses social media influencers to inform the audience about their product or services. The influencers are usually someone who has a huge number of organic followers like Instagrammers or YouTubers. It has been stated that about 63 percent of customers trust influencer's opinions of any product and services and around 58 percent of people tend to buy products because of their recommendations.

As you know, technologies change every moment. Therefore, to be on the right track always know what's best for your business growth and be adaptive! 📈



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A financial consultant is a professional who provides financial advice and expertise to individuals, businesses, or organizations. They help clients make informed decisions regarding their financial assets, investments, and overall financial health. Financial consultants offer a wide range of services, including financial planning, investment management, retirement planning, tax optimization, and estate planning. They work closely with clients to understand their financial goals and develop customized strategies to achieve them. Many financial consultants hold a bachelor's degree in finance, economics, or a related field. Some may also have advanced degrees or certifications, such as Certified Financial Planner (CFP) or Chartered Financial Analyst (CFA), which demonstrate their expertise.

Financial Planning & Analysis

Ongoing education is crucial to staying up-to-date with financial regulations and market trends. A key aspect of a financial consultant's role is building strong client relationships. They need to listen to their clients' needs and concerns and provide tailored solutions. Trust and communication are vital in this profession. Financial consultants help clients choose appropriate investment

strategies based on their risk tolerance, time horizon, and financial objectives. They may recommend various investment vehicles, such as stocks, bonds, mutual funds, or alternative investments.

Financial consultants offer strategies to minimize tax liabilities, whether through tax-efficient investments, deductions, or credits. Consultants can aid clients in structuring their estates to minimize estate taxes and ensure assets are passed on to heirs according to their wishes. In the digital age, financial consultants often use specialized software and tools to analyze financial data, monitor investments, and model various financial scenarios. Overall, financial consultants play a crucial role in helping individuals and businesses navigate the complex world of finance. Their expertise and guidance can lead to better financial decisions, increased wealth, and financial security for their clients.

With a notion of assisting the firms to forge a noteworthy alignment with the top-notch companies in diverse sectors of the country, the Consultants Review magazine has enlisted '**10 Most Promising Financial Consultants - 2023**'. These companies can give you timely insights into issues such as your risk exposure, areas where you may grow, and expand.

10 MOST PROMISING FINANCIAL CONSULTANT - 2023

| Company | Management | Description |
|--|--|--|
| 4S Planners Chennai 4splanners.in | Sukanya K S Founder & Chief Financial Planner | An investment advisory firm working with clients for the last five years, providing full range investment and goal planning services for individuals, families & business owners |
| AUM Financial Services Pune aumfinancialservices.com | Vivek Mulay Founder | An industry with over 15+ years of experience in financial services, providing services including child's education, child marriage, retirement plans and wealth management |
| Bloom Green Capital Bangalore bloomgreencapital.com | Manjunath Reddy Founder & Chief Financial Consultant | An organization that provides investment banking, investment management, sales, trading, research and other services to global companies, governments, and institutional investors |
| Fasttrack Mumbai fasttrackfp.com | Neeraj Bahal Founder and Chief Financial Planner | An organisation offering an extensive client base of Individuals, families and businesses comprehensive financial planning services, proficient in insurance, corporate advisory, funds and planning |
| Finspire Financial Services Bangalore finspire.in | Gowrishanker V Founder | A financial service that offers investments, goals, expenses, insurance, loans, estate planning, and taxes, specializing in funds and insurance |
| Hc Bothra & Associates Jaipur hcbotraassociates.com | H.C Bothra, Abhishek Jain, Dilip C Agarwal, & Adhishri Jain, Partners | A prominent CA firm offering taxation, advisory, assurance and business support service with over four decades in business support and sets of services including organization, startups and entrepreneurial venture |
| Kothari Investments Mumbai kothariinvestments.com | Harsh Kothari Founder | A company that provides customized finance & investment solutions for individuals, families, and organizations, specializing in financial planning, wealth management, and estate planning |
| Madonna Financial Consultancy Thane madonnafinancialconsultancy.com | Pranjal Lawrence Founder | A financial organization providing services as well as finance business loans, mortgage lending, business consultation and more |
| Skyway Financial Services Ahmedabad skywayfinserve.com | Shyam Chetwani, Founder | A company offering specialized financial services including comprehensive financial planning, family need analysis, Investment in various assets, and Investor awareness training/ education |
| Value Finance Consulting Bangalore valuefinance.in | Sujay Shet Co-Founder & CEO | A company helping to evaluate business investment opportunities and provides quality management advice, strong abilities in accounting, finance, project appraisal and many more |

HC BOTHRA & ASSOCIATES:

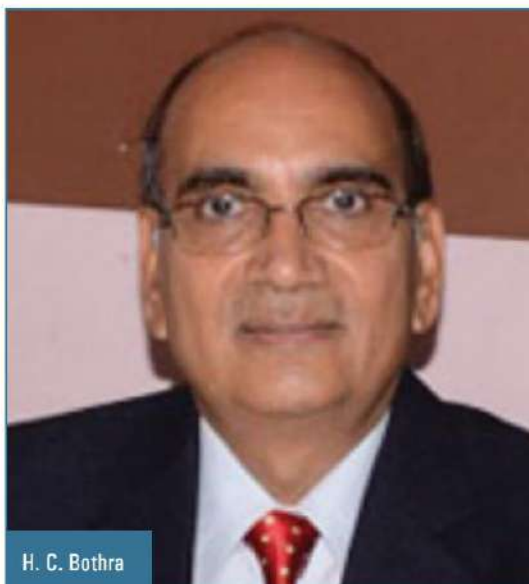
Navigating the Complexities of Business Support Services Since Four Decades

In an era of complex financial regulations and tax reforms, businesses seek expert guidance to navigate the market successfully. However, a significant challenge hampering the industry is the lack of awareness among Businesses Esp. MSMEs about Regulatory Environment and available financial options, despite their rapid growth. Additionally, there's a trust gap between Lending Institutions and Business Units (inc startups), hindering access to funding for promising ideas. Lack of knowledge of regulatory compliance also poses a gap between enterprise and its growth.

Established in 1979, HC Bothra & Associates is a prominent partnership CA firm, based in Jaipur and registered with the Institute of Chartered Accountants of India. The firm offers a comprehensive range of services to clients ranging from Taxation, Advisory, Assurance and Business Support Services including nurturing startups and MSMEs across the country. Bridging the gap between aspiring individuals / Business Units seeking finances and the institutions offering financial support, the firm's role is to understand clients' financial needs and find them the most cost-effective and hassle-free financing options. By supporting business units with regulatory compliance obligation fulfillment, the firm helps business units to grow with no regulatory compliance gaps.

Promising Offerings

HC Bothra & Associates's precise service verticals, include Taxation advisory (Direct, Indirect and International), Audits, Project financing, Business Due diligence. The firm also offers services for MSME Listing and related attestation and Certification Work. The firm offers strategic consulting to help navigate market competition efficiently, in addition to assurance and attestation. The firm holds category one Empanelment with the Comptroller and Auditor General of India and the RBI. Having served as the statutory Branch auditors for various nationalized banks since 1983, including Bank of Baroda, PNB, Union Bank of India, Bank of India to name a few. It has also been conducting other audits for both nationalized and private sector banks, NABARD, and had been Statutory Auditors of various cooperative banks/societies in Rajasthan and



H. C. Bothra

Gujarat, the firm prides itself on delivering a full spectrum of services within the realm of Chartered Accountancy. The Firm has dedicated Verticals for Cross Border Business Advisory, Setting up Business Units across Globe and NRI Taxation Cell.

The firm also offers two distinct sets of services, the first set of which consists of tailored services for well-established organizations with a track record of over 10 years in business, and typically requiring working capital or term loans for expansion or diversification. HC Bothra & Associates has a dedicated team to assist them in mobilizing and formalizing their financial requirements, ensuring the bank's confidence in the security and growth potential of their investments.

The second set of services are offered to startups and entrepreneurial ventures that face resource constraints and may lack financial expertise. For these clients, the firm's specialized team offers a comprehensive suite of services. From managing payrolls and processing payments to securing loans, optimizing channel financing,



Adhishri Jain



Dilip Agarwal



Abhishek Jain

Supporting sales invoicing, and ensuring timely realization, by providing end-to-end support in Finance Sphere.

"Our goal is to alleviate the entrepreneur's burden, allowing them to focus on their core business while we handle the financial and regulatory aspects. Our unique value proposition lies in offering a one-stop solution for all financing and regulatory needs, setting us apart in the market and delivering significant benefits to our clients. We Ensure that the best available Government Support Schemes are made available to our clients to ensure the Business Growth", shares Abhishek Jain, Partner.



Future Roadmap

"We prioritize accuracy, transparency, ethical service delivery, and providing services that align with regulatory standards and are genuinely beneficial to our clients. For over 44 years, we have remained committed to delivering value rather than merely increasing business volumes.



HC Bothra & Associates prides itself on delivering a full spectrum of services within the realm of Chartered Accountancy



a testament to our unwavering dedication to ethical excellence", further shares Dilip C Agarwal, Partner.

Looking ahead, the firm has ambitious growth plans, aiming to broaden Client base in the next couple of years, by expanding its virtual presence in Southeastern countries, Gulf and the USA. Additionally, the firm is venturing into new verticals like ESG and IFRS Accounting. Its commitment to innovation and serving clients' evolving needs remains unwavering as the firm continues to forge ahead in the dynamic landscape of chartered accountancy and allied Services. (R)

MOVING FORWARD TOWARDS INCLUSIVE DIGITAL FINANCE

By Saroj Topno Mitra, Director, Margdarshak

An alumnus of University of Calcutta, Saroj specializes in financial management and accounting. She has successfully implemented financial management policies & practices in the current organization and has addressed challenges & issues relating to finance.

In the era of digital revolution, all businesses across sectors are embracing digital transformation to take a giant leap in business effectiveness and outreach. Digital solutions and new technologies also offer great potential to overcome the hurdles of balanced socio-economic development. With two-third of the world's population now connected to the mobile devices, the digital channel is opening-up new opportunities to reach unserved and underserved markets more quickly and efficiently. A major area of concern, particularly in India is the access to finance for the poor and the channel of delivery to these unserved section of society.

Despite significant progress, access to finance still remains a challenge. The poor find few takers when it comes to providing credit to them for strengthening their livelihood. The common conception amongst the financial institutions even now remains that 'Poor are not bankable'. The suppliers of credit do not believe that it can be economically viable to provide financial services to the poor. The bank officials are afraid of the poverty and lack of securities for the credit facility. On the part of borrower, the lack of



Saroj Topno Mitra
Director

knowledge and ability to communicate directly with the credit officials, fear of rejection, and over patronizing approach of the bank officials are few reasons for the poor remaining financially excluded. As of date, almost 1/5th of the population of the world are unbanked. India has the world's second largest unbanked population behind China. With the current government launching one of the biggest financial inclusion drives in India under the Pradhan Mantri Jan Dhan Yojana (PMJDY), the number of Indians having bank accounts have increased to 80 percent in 2017 from 53 percent in 2014. However, as per the latest Global Findex database report of World Bank, about half of these bank accounts are inactive, suggesting many Indians are still not integrated into the formal banking system. India has the world's highest share of inactive accounts, about twice the average of 25 percent for developing economies.

In financial services too, digital technology and data allow financial service providers to serve the financially excluded more effectively. Digital finance is a rapidly evolving area. In such an environment the relevance of Micro Finance Institutions (MFIs) emerge over the financial horizon where digitization of financial services can extensively increase the outreach and reduce significantly the cost of financing to the poor. Right from sourcing loan applications using mobile devices to using data analytics in determining risk profiles for financially excluded and new customers, traditional microfinance providers have begun to explore ways to digitize their existing operations or assets to keep-up with new technology. The digital data can be gathered, stored, retrieved, structured, cleaned, and analyzed much more efficiently than traditional paper-based methods. It also helps institutions to lower costs, provide customer centric products, reduce fraud, identify cross-selling opportunities, and expand their customer base. Mobile solutions offer instant transactions, savings, credit, and even insurance in rural areas and urban neighborhood where no bank has ever had a reach.

Shortcomings & Obstacles to Inclusive Digital Finance

Rural penetration still remains a major challenge. As per statistics 65 percent of the population in rural areas have access to phone, only 22 percent of Indian adults use the internet and 17 percent own smartphones, a must-have for many digital financial services platforms. Poor access to electricity and internet penetration hinders connectivity in India, which is a contributing factor to slow adoption of mobile banking. Moreover, most of the MFIs are not thinking beyond digitization their existing operations and products.



The proportion of the Indian population accessing financial institution accounts from their phones or the Internet, making digital payments or using mobile money wallets is significantly lower than in other developing economies. The Global Findex data shows, in 2017, five percent of Indians accessed a financial institution account from their phone or the Internet, and two percent of the population owned a mobile money account. The majority of Indians are not yet experiencing the benefits of mobile banking of transferring money, paying bills, checking balances, checking deposits, getting account alerts, and much more.

The Way Forward

Digital Finance is a powerful channel for making financial services accessible to the poor at low cost & risk. Digitized operations and alternative distribution channels bring a range of benefits to microfinance providers and their customers that traditional branches and paper-based banking cannot provide. Moreover, Digital Financial Services allow customers with no access to formal banking to begin building a transaction history, which will later enable them to access loans more easily. While MFIs recognize the value and necessity of digitizing their business models, more efforts need to be put into creating dedicated digital products and services by forming partnerships with banks and non banks, including FinTech companies each assuming different responsibilities according to their area of specialization and optimize synergies between digital finance and microfinance. Going digital is not only a technology exercise, it requires full buy-in from the management, the employees and the clients & must be seen as a strategic priority. By leveraging the growth of usage of mobile phones, digitization can reduce cost, increase efficiency and allow financial service providers to increase its outreach, enabling financial inclusion to reach the last mile. CR

KOTHARI INVESTMENTS:

Navigating the Wealth Management Landscape with Client-Centric Excellence

Wealth management and financial planning firms are vital for clients navigating today's intricate investment landscape. They provide personalized solutions that yield consistent, risk-adjusted returns surpassing critical personal financial goals. With expert guidance and cutting-edge tools, clients optimize portfolios, diversify assets, and mitigate risk, ensuring lasting prosperity and the protection of legacies for themselves and their families. In this complex financial arena, these services are essential for those aiming to amass wealth while maintaining financial security. Kothari Investments is a well-regarded provider of customized wealth and personal finance related investment solutions for individuals, families, and organizations. In the dynamic world of wealth management and personal finance industry, Kothari Investments shines as a beacon of client-centric excellence. Founded by Harsh Kothari in 2017, this firm has been on an impressive journey, redefining the way financial consulting is done in India.

Inception and Motivation

Harsh Kothari started his journey in this industry as a channel sales manager back in 2012, having been associated with several notable firms. During this period, Harsh observed frequent instances of mis-selling and misallocation of financial products to the less-informed investors, driven by aggressive sales targets. He realized that products were often sold solely for revenue, neglecting client's genuine financial needs. Additionally, constant changes in relationship managers at traditional financial institutions disrupted client continuity, exacerbating their investment challenges.

Motivated by these observations, Harsh saw an opportunity to create a solution. The concept of a self-employed, independent wealth professional emerged as a way to minimize such disappointments and enhance the client's investment experience. With a desire to venture into entrepreneurship and a clear problem statement, Kothari Investments was born in June 2017.

Early Challenges and Resilience

Like any new business, Kothari Investments faced its share of challenges during its early days. Harsh initially had a



Harsh Kothari
Founder

limited pool of potential clients outside of his immediate network of friends and family, as his previous role primarily focused on B2B sales. The COVID-19 pandemic further complicated matters, as in-person meetings were off the table for nearly 1.5 years. While digital meetings provided a workaround, face-to-face interactions remained the preferred choice among High-Net-Worth Individuals (HNIs) for good reasons. Despite these hurdles, Kothari Investments demonstrated resilience and adaptability, which contributed to its growth and recognition in the industry.

Client Challenges and Solutions

Kothari Investments caters to a diverse clientele, each facing unique financial challenges. Speaking more on this, Harsh Kothari, the Founder of Kothari Investments says, "Common challenges faced by clients include procrastination in planning for essential life events such as retirement, excessive spending on consumption-related

expenses, ad hoc investments based on hearsay and limited data, underestimating lifestyle inflation, and overinvesting in illiquid and indivisible assets like real estate. Our firm mitigates these challenges through personalized strategies. We encourage clients to start early, allocate a significant portion of savings toward long-term goals, and educate them about the power of compounding. By distinguishing between trading and investing, the company promotes a long-term investment mindset."

Kothari Investments also emphasizes the importance of proper asset allocation to create wealth over time, explaining the advantages of financial assets over non-financial assets, particularly around the ease of liquidity and divisibility. Furthermore, Kothari Investments takes pride in its vision, "To provide a pleasant investment experience and create generational wealth for our clients." To achieve this, the firm employs a wide range of investment products, including mutual funds, ETFs, structured products, derivatives, and more. The uniqueness lies in crafting customized portfolios for each client by skillfully combining these products.



Competitive Edge

Kothari Investments stands out from its competitors due to its client-first approach. Instead of pushing products for the sake of sales targets, the firm focuses on addressing client needs comprehensively. This commitment to the client's best interests forms the bedrock of Kothari Investment's success.

Kothari Investments primarily serves mass affluent and HNI clients, including salaried professionals and business owners. One memorable case involves a 41-year-old

middle-management professional who sought assistance in managing his investments in early 2019. Initially, he only sought help with making regular investments for undefined long-term goals. However, Kothari Investment's thorough client onboarding process uncovered a critical issue – he and his family were grossly underinsured, relying on his employer's health insurance policy with inadequate coverage.

“

Kothari Investments stands out from its competitors due to its client-first approach

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Acting on the firm's feedback, he purchased a ₹1 crore family floater health insurance policy just before the pandemic hit in 2020. When he lost his job due to COVID-19-related layoffs and two family members fell seriously ill, the insurance policy proved invaluable. It covered almost ₹15.5 lakhs of their hospitalization expenses, turning a potentially devastating financial situation into a manageable one.

Growth and Future Plans

From starting with zero clients in 2017, Kothari Investments now serves 235 unique clients across 110 families. The firm's client-first philosophy has been the driving force behind its six profitable years in business. Looking ahead, Kothari Investments intends to continue its growth trajectory. The firm plans to onboard AI tools to enhance client servicing capabilities and aims to increase both the number of clients and their wallet share.

In conclusion, Kothari Investments is a testament to how a client-centric approach and a commitment to addressing real financial challenges can lead to remarkable success in the wealth management industry. Harsh Kothari's vision and dedication have paved the way for a brighter financial future for countless individuals and families across India. 🇮🇳

A NOTE FOR A MODERN MARKETER:

CONTENT IGNITES ENGAGING CONVERSATIONS WITH MILLENNIALS

By Neha Kulwal, CEO, Admitad India

Holding an MBA in Finance & Marketing from ICFAI Business School, Neha has close to decade of experience in the sales & marketing domain, and specializes in Search Engine Optimization, Customer Relationship Management, Market Research, and Management areas.

Ever since marketing was acknowledged as a discipline in its own right, marketers have been using a multitude of tools and strategies to reach-out to their target audiences. However today, when technology is permeating through to each and every part of our day-to-day life, marketing is undergoing unprecedented changes at a rapid pace. Strategies that have held true for decades have largely become redundant, and new approaches that emerged only a few years ago are no longer that effective. It is clear that modern-day marketers have to evolve in step with this change in the sensibilities of their target audiences and fast-evolving trends in content consumption.

A question here arises: why is this change happening? Because our millennial consumers have so many choices available to them today, be it in terms of content or services. Such

wealth of options ties into and feeds their love of experimenting with newer products and instant gratification. This is why marketers need to think beyond flashy ads and focus on creating a unique value proposition. They need to be authentic in order to engage millennial audience, and to get these new-age consumers to 'stop scrolling and start clicking'.

The Power of Social Media Influencers & Affiliate Networks

Social media has become like a chai point that millennials visit anytime they want. What makes it different is the amount of time that they do spend there; according to recent market research, millennial audience spent upwards of six hours every week on various social media platforms. More importantly, the Fear Of Missing-Out (FOMO) on social media makes 57 percent of them make unplanned purchases. This makes social media a lucrative avenue for



Neha Kulwal
CEO

marketers looking to engage their target audience and to drive favourable purchase decisions.

One of the biggest social media marketing trends to have emerged in recent times is the marriage of influencer and affiliate network marketing. It combines the distribution and tech capabilities of affiliate networks with the strong connect that top social media influencers/bloggers have with their followers to create tangible brand impact in an organic manner.



Such an integration establishes influencers as new-age publishers and unlocks newer ways of monetizing their reach and receiving payments. Moreover, through various support tools and performance data, affiliate networks also help influencers gain insights into the reception of branded content amongst target audience, enabling them to generate better content over time.

Brands, on the other hand, get access to native content created by top social media influencers on a larger scale through affiliate networks. There is also the ripple effect - the hallmark of any engaging social media content - to consider. Native brand integrations in influencer content can create organic conversations that can have a cascading impact through word-of-mouth, thus creating a strong resonance for the brand and/or product amongst the target audience. A strong enough influencer affiliate marketing campaign can also go viral and be picked-up by traditional and new-age media houses

Affiliate networks can also help brands measure the performance of their influencer affiliate campaigns to identify what kind of content works well with which consumer demographic

as a case study, further adding to the impact of the brand campaign.

Affiliate networks can also help brands measure the performance of their influencer affiliate campaigns to identify what kind of content works well with which consumer demographic. This allows them to pursue more relevant influencer

partnerships in the future. Through multiple measurement and verification tools, affiliate networks also ensure that only authentic traffic is reported, thus raising the trust and credibility in the digital marketing domain.

The Road Ahead

It's a fast paced digital world we're living in, and consumers love experimenting with new ways of consuming content. More than that, they trust the influencers that they follow to recommend products & services that are relevant to them. Social media has become the new word-of-mouth channel. Marketers should therefore look beyond paid online ad space or content to influencer affiliate marketing in order to pull-in and retain today's millennial consumers. After all, content is still the king, but it should also ignite conversations that interest today's millennials - through the channels that they most frequently engage with. 

SKYWAY FINANCIAL SERVICES

Shaping the Future of Financial Consultancy through Personalized Transformation

In the dynamic world of financial consulting, a synergy of trends is reshaping the landscape, encompassing tailored guidance, technology infusion, sustainable investing, rigorous regulations, and adept global navigation. The financial advisory sector is propelled by factors including intricate market dynamics, evolving demographics around retirement, technological progress, globalization, and heightened risk management focus, leading to the evolution of advisory services to harmonize with diverse client demands. However, this sector confronts its share of challenges, spanning regulatory adjustments, fierce market competition, trust establishment amid privacy apprehensions, and skillful maneuvering through economic uncertainties, necessitating continuous innovation and unwavering client dedication. Skyway Financial Services emerges as a trusted solution provider, addressing these challenges through specialized advisory spanning planning, wealth management, and customized portfolios tailored to clients' aspirations, leveraging their proficiency in financial regulations and mutual fund expertise to customize investments, ultimately expediting secure retirement plans and goal achievements.

Skyway Financial Services, under the guidance of Shyam Chetwani, shines as a source of specialized knowledge, providing personalized financial solutions for individuals and families, effectively guiding them through the complexities of their financial voyage. Skyway Financial Services derives its vitality from the diverse background of its founder, Shyam. Having initially pursued engineering and management, Shyam's path underwent a distinctive evolution as he ventured into the realm of financial planning. His corporate involvement with Fortune 500 and MNCs such as Tata Group, Sandvik, and Yazaki equipped him with a profound understanding of the intricate financial landscape.

Navigating Financial Challenges with Transparency

Skyway Financial Services stands out through its resolute commitment to providing customized financial guidance. With an extensive history of conducting thousands of personalized financial consultations, the firm has gained invaluable insights into comprehending clients' individual



financial requirements. This tailored approach empowers the firm to devise solutions that harmonize with clients' specific objectives, assets, and liabilities. A bedrock principle at Skyway Financial Services is transparency. The firm's dedication to offering clear and comprehensive insights into both the benefits and potential drawbacks of financial products ensures that clients are well-prepared to make informed decisions. This commitment to transparency forms the basis of trust between the firm and its clientele. "Our suite of services spans diverse financial planning aspects, from comprehensive insurance solutions to investment opportunities like mutual funds and guaranteed income solutions. We cater to a spectrum of financial needs, tailoring each recommendation to harmonize with every client's unique financial journey", mentions Shyam.

Skyway Financial Services extends beyond being solely a Financial Services entity; it serves as a lifelong



“As the financial landscape transforms, the unwavering principles of personalized guidance and transparency stand as guiding beacons”

partner. The firm's dedication extends well beyond the initial detailed financial consultation, offering the right products as per needs and regular portfolio reviews along with lifetime support to ensure the continuous alignment of clients' financial strategies with their objectives. This ongoing commitment underscores the firm's emphasis on cultivating enduring relationships grounded in trust and dependability. In an age where information is easily

accessible online, Skyway Financial Services stands out by delivering personalized guidance that transcends generic advice. Backed by extensive expertise, the firm ensures that every client receives tailored recommendations aligned with their unique circumstances.

Future Roadmap

As Skyway Financial Services strides into the future, its trajectory is marked by personalized financial solutions, unwavering transparency, and steadfast support. Centred on tailored recommendations that mirror individual aspirations, the firm is poised to integrate technology for an enriched client experience and to extend educational initiatives for enhanced financial literacy. Embracing a holistic approach, Skyway Financial Services aims to harmonize financial decisions with personal values, cultivating enduring relationships founded on trust. “Grounded in these principles, our firm remains steadfast in our commitment to guiding individuals and families towards their unique financial objectives”, concludes Shyam. ❧

CXO INSIGHTS

The international definition for Building Information Modeling (BIM) reads 'digital representation of physical and functional characteristics of a facility which creates a shared knowledge resource for information about it, forming a reliable basis for decisions during its life cycle, from earliest concept to demolition'. The same is defined by the US National Building Information Model Standard Project Committee.

Fundamentally, it is a software driven interface which provides the project delivery team with a 3D virtual visualization of the look and feel of the building to be constructed. The traditional building design was largely reliant on two-dimensional technical drawings (plans,

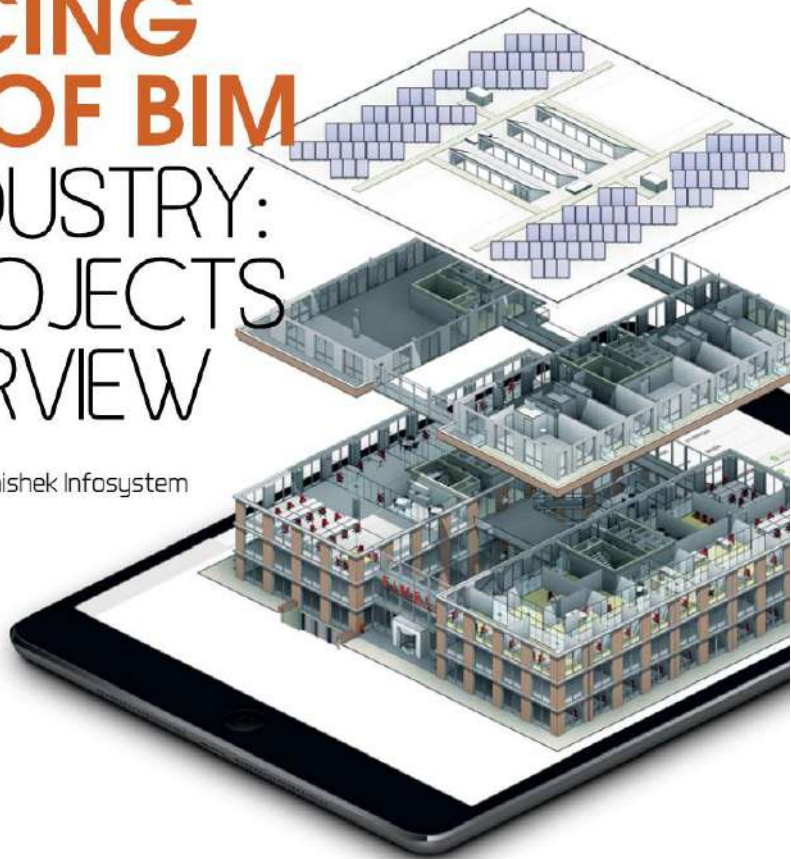
elevations, sections, and others). Building information modeling extends this beyond 3D, augmenting the three primary spatial dimensions (width, height, and depth), including time as the fourth dimension (4D), cost as the fifth (5D), estimation as the sixth (6D) and facility management as seventh (7D).

Large scale infrastructure projects are the need of the hour so as to meet the demand of a vast country like ours. We need large residential complexes, mega malls, multispecialty hospitals, multistoried parking, and hypermarkets. Multi-crore investments are involved in such projects, and errors here also cost in crores. Architectural Engineering Construction (AEC) companies face various challenges while executing these large projects. These

ADVANCING IMPACT OF BIM IN AEC INDUSTRY: LARGE PROJECTS IN THE PURVIEW

By Soumya Das, Director, Rudrabhishek Infosystem

Holding a Masters in Environmental Planning from the School of Planning & Architecture, Soumya started her career as an Architect Planner for Boston Reconstruction and later moved-on to Rudrabhishek Infosystem, where she has played a key role in its growth journey so far.



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projects are executed by a team of professionals – architects, structural engineers, service engineers, and various consultants & contractors who may not necessarily work out of one location. The coordination and collaboration between these teams is very important for the success of a large complex project. Today, the industry is limited in the way teams work together and shares information i.e. via drawings. Everyone is working as per their own set of drawings, which most of the time, despite all efforts, do not match, as they might lose a link in the entire cycle. Also, these large scale projects have long gestation periods, which sometimes get executed in multiple phases. During the course, team compositions also change. Due to a lot of reworking and redesigning, there is loss of information in the transition.

BIM has the capacity to minimize errors, as it identifies any potential clash due to incorrect or mis-communicated information at an early stage


Hence, a single interface is required, to which all parties should have equal ownership. Any additions or alterations to the design would pass through the modeling software for acceptance and integration into the original plans. BIM works as a lifesaver in such cases. Using BIM is beneficial for both the client as well as the construction team. From the perspective of containing risk, BIM has the capacity to minimize errors, as it identifies any potential clash due to incorrect or mis-communicated information at an early stage. Since the design information is more readily accessible, there is a greater degree of quality control over the contract, as the modeling allows the project team to visualize the impact of any amendments in the design. This in-turn allows closer monitoring and cost control. Despite budget constraint, limited manpower, accelerated schedules, and limited or conflicting information, par-



Soumya Das
Director

ticipants in the construction process are constantly challenged to deliver the project successfully. BIM aids in collision detection at the initial stage, identifying the exact location of discrepancies.

Being a consultant in architecture, services, structure, MEP, PMC, and other fields requires different departments to work on the same project. So, coordinating on one platform, i.e. BIM, prevents miscommunication and loss of information, and helps in detecting problems from design stage itself. It helps in saving on loss of working hours as well as crores of rupees for the clients. Various teams are working on BIM and successfully delivering projects. Being BIM enthusiasts, we feel that there should be prescribed BIM standards in our country just as it is followed in various countries across the globe. Each country has its own standards depending on its geography. These standards help all disciplines stay coordinated and aid in pre-fabrication and evaluating the combined performance of materials & components.

The only problem with BIM implementation in India is the unavailability of trained manpower and training centers to provide training and handholding. Taking this into account, we have started training programs and training centers to increase the adaptability of BIM. We strongly feel BIM has a great future in our industry. 

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LAST WORD

SUSTAINABLE DEVELOPMENT - THE WAY FOR FUTURE

By Shabbhir Kanchwala, Senior VP, K Raheja Corp

Experienced Senior Vice President with a demonstrated history of working in the real estate industry, Shabbhir is skilled in Operation Management, Business Planning and Budgeting



Sustainability and Green are concepts synonymous with energy renewal, re-use, preserving natural resources and harnessing the power of the sun and the wind. With growing consciousness and the understanding of the benefits of a Green Building, developers are more cognizant of crafting Green compliant offerings to their clients. Incorporating green building practices have lasting effects on environment conservation.

With a massive shift in mind-sets now inclining towards the idea of encouraging sustainability, green building concepts have taken the front foot in the Real Estate industry. There are a wide variety of new technologies used in green buildings such as Net Zero Concept (Zero Energy and Zero Water Concepts) which depend on renewable sources to produce as much energy as they use. One of its numerous features is that it does not get influenced by any external source for energy and water. Extensive use of renewable source of energy like solar panels and wind turbines, stand among the advancements used to achieve net-zero status.

In addition to that, emerging technologies like HVAC (Heating ventilation, and air conditioning) helps in the flow of warm and dehumidified air in all rooms and is the most quiet and convenient way to cool an entire building. The main objective is to decrease the electricity consumption of the building from the electricity grid, a

fossil fuel based thermal power dominated grid and thus contributes to the reduction in emissions of pollutants including GHG emissions. Glazing is another technique used wherein a Low 'e' double glazed glass is used to reduce the heat ingress into the building.


Efficient use of energy resources and their conservation are essential for curbing wasteful consumption and sustainable development

These windows help make the indoor areas more comfortable and reduce energy costs to create a brighter, cleaner and healthier environment. The use of solar photovoltaic (PV) modules generates electricity from sunlight, which can be fed into the main electrical supply of a building. Reducing the need for fossil fuel generation, the growing grid-connected solar PV sector helps cut greenhouse gas emissions and is a pure pollution free form of power generation.

Moreover, passive solar heating, sustainable building materials, mechanical systems and energy, healthy

indoor air quality, optimal natural light inside residences and efficient water fixtures help in creating more sustainable buildings. Making use of local and recycled materials having lower embodied energy is very crucial. The reduction or no use of low VOC paints, adhesives and sealants are better for the environment, for indoor air quality and are approved for use by people with environmental sensitivities. Furthermore, sewage treatment helps remove the contaminants from wastewater, through physical, chemical, and biological processes and produce environmentally safe treated wastewater.

The use of Integrated Building Management Systems is vastly preferred by developers today. This is an automatic centralized control of a building's heating, ventilation and air conditioning, lighting and other systems through a building management system. These help improve security, occupant comfort, and efficient operation of building systems, reduce energy consumption and operating costs and improve the life cycle of utilities.

Efficient use of energy resources and their conservation are essential for curbing wasteful consumption and sustainable development. These help reduce wastage of water, conserve natural resources, improve air and water quality, and protect biodiversity and ecosystems. To achieve more significant results, incorporating green factors in the planning and construction stage will be worth it. 

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