

Volume 1, Issue 3

The Founder

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KUSHAL RASTOGI

THE FORCE BEHIND KNIGHT
FINTECH'S SUCCESS

THE MAKING OF KNIGHT FINTECH

THE TECHNOLOGY POWERHOUSE THAT EMPOWERS BANKS,
NBFCs AND OTHER FINANCIAL INSTITUTIONS



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20th September 2024, Mumbai

NAVIGATING THE FUTURE OF BANKING: INNOVATION, SECURITY AND CUSTOMER CENTRICITY

Welcome to the Future of Indian Banking



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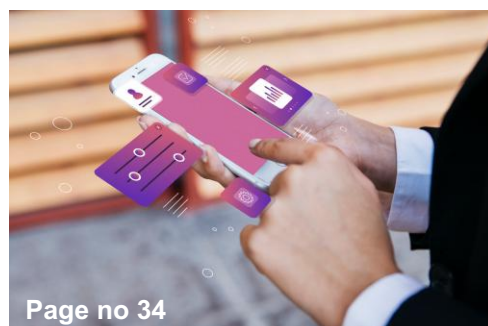
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FROM THE FOUNDERS' DESK

INNOVATING
TODAY, SHAPING
TOMORROW



Ashish Srivastava (L) and Anupam Gupta (R), Founders, The Founder Magazine

Dear Prime Reader,

In a world where uncertainty is the only constant, the ability to adapt, innovate and lead is what will define the future. Welcome to another edition of **The Founder** magazine, where we bring you an in-depth exploration of the dynamic sectors reshaping our world today. From the cutting-edge developments in EdTech and Electric Vehicles (EVs) to the innovative strides in Non-Banking Financial Companies (NBFCs) and FinTech, this edition is dedicated to some of the trailblazers who are leading these transformative industries.

While we celebrate the achievements of Knight FinTech (an ecosystem where banks harness the innovation of FinTech companies) featured on our cover page, the other stories and accounts inside are about the future of industries and the people who are making that future a reality.

In education technology, the Covid pandemic accelerated digital learning, bringing a vast potential as well as complex challenges. Leaders in this space are navigating issues of accessibility and scalability, aiming to revolutionise the future of education.

The sustainable mobility sector faces hurdles such as infrastructural inadequacies and consumer adoption. Yet, the commitment to reduce carbon emissions is driving innovation and new business models in the EV industry. In the financial sector, Non-Banking Financial Companies (NBFCs) are embracing digital transformation to stay competitive.

All these sectors, though, have something in common: the relentless pursuit of innovation. In this edition, at the heart of the stories are the people who are shaping the future. Their dedication and vision are not just building businesses, but also paving the way for industry-wide transformations.

BUILDING THE FUTURE

As industries evolve and markets shift, the ability to adapt and innovate has become more crucial. In this edition of The Founder, we bring to the forefront the remarkable journey of Knight FinTech—a company that has not only navigated the complexities of the financial technology landscape, but has emerged as a leader, setting new standards for innovation and service delivery. Our cover story, "The Making of Knight FinTech," offers a deep dive into the strategic vision, challenges and triumphs that have shaped the company's path to success.

While Knight FinTech's journey is just one of many that illustrate the dynamic nature of today's business environment, The Founder continues to explore the ever-changing landscapes of various sectors. We also shed light on other industries that are undergoing significant transformation — sectors that hold immense potential for growth, but also face their own unique challenges.

Recently, we had the privilege of hosting three major conclaves: SchoolTechX, EMFAI Sustainable Mobility Summit, and the NBFC & FinTech Conclave. Each of these provided us with invaluable insights into the current state and future prospects of the sectors they represented, and the stories and experiences of industry experts at these conferences have enriched the content of this edition.

While technology and innovation are critical to the success of any business, it is the people behind these advancements who truly make the difference. At the conferences, we dived into the stories of the founders, leaders and innovators working tirelessly. Their stories of perseverance, vision and dedication are a reminder that, even in the most challenging times, the human spirit is capable of achieving extraordinary things.

As you read this edition, we hope these stories inspire you to see the future possibilities and the people driving these forward.

Happy journey through the pages!

LETTER FROM THE EDITOR

While technology and innovation are critical to the success of any business, it is the people behind these advancements who truly make the difference

Akanki Sharma, Founding Editor, The Founder Magazine

THE MAKING OF KNIGHT FINTECH



***Kushal Rastogi**, an IIT Roorkee alumnus with a background in finance and technology, founded **Knight FinTech** in 2019. Today, with a mission to revolutionise the financial sector, his company offers innovative digital solutions that empower banks and NBFCs, driving operational efficiency and digital transformation while staying ahead of market trends. Discover more in the full story....*

The journey to founding Knight FinTech began with a strong foundation in engineering and a passion for technology. Kushal Rastogi, Founder and Chief Executive Officer (CEO) of the company, honed his technical skills during BTech and MTech days at the Indian Institute of Technology (IIT) Roorkee. There, he developed a mindset that prepared him for the pressures and challenges of the future. His time at IIT Roorkee was not only for technical education, but it was also a character-building experience that taught him the importance of striving for excellence.

In 2010, Rastogi's career took a sharp turn towards finance when he started working with a proprietary fund. It wasn't long before he moved on to a quantitative hedge fund in Vienna, which exposed him to the intricacies of the global financial world. These roles laid the groundwork for his belief that technology has the transformative power to create large-scale impact. While being deeply engaged in the financial sector, he noticed significant gaps within

financial institutions, especially in their adoption and utilisation of technology. This observation ignited his curiosity and eventually led him to explore the FinTech space in greater depth.

The beginning

The initial vision for Knight FinTech was to build a robust technological infrastructure for financial institutions, assisting those in their digital transformation. Rastogi and his team very much carry the same and bolder vision today.

“We aimed to create solutions that would enhance operational efficiency, ensure compliance, and foster innovation within the financial sector. Our goal is to be the technology powerhouse that empowers several banks and Non-Banking Finance Companies (NBFCs) and transforms them to new-age institutions or neo banks,” he says.

His global exposure had introduced him to the best practices in financial technology, and he was determined to apply

these innovations to the Indian financial sector. His time working in finance, coupled with the mentorship he received in his previous jobs, provided the perfect launchpad for entrepreneurship. These experiences equipped me with resilience and prepared me to navigate the complexities of running a business.

In 2019, Knight FinTech was launched in Mumbai with the vision of building robust technological infrastructure for financial institutions, assisting those in their digital transformation. The company's goal was simple yet bold: to be the technology powerhouse that empowers banks, NBFCs and other financial institutions, helping those evolve into new-age entities or even neo banks. From the outset, the vision was clear – “We aimed to enhance operational efficiency, ensure compliance, and foster innovation within the financial sector,” emphasises Rastogi.

He further adds, “We began our journey by offering a treasury management solution in 2019. This intelligent tool provided better management of investments across fixed income instruments such as government securities, corporate bonds and commercial papers. The success of this product gave us the momentum to expand rapidly. In 2020, we launched our full-stack digital lending solution, which used Artificial Intelligence (AI) and Machine Learning (ML) to revolutionise the entire lending lifecycle. By 2021, we introduced our flagship co-lending solution, which facilitated seamless collaboration between banks and NBFCs, and this was followed by mobile-first banking and supply chain finance solutions.”

Each of these solutions was driven by extensive market research and direct interactions with customers. Knight FinTech prioritised a customer-centric approach, ensuring that its products addressed real market pain points. This focus on aligning with customer needs became its competitive advantage.

The challenges and opportunities

Huge success requires overcoming daunting challenges. Like every entrepreneur, Rastogi also had his own challenges. One of the most significant obstacles came in early 2020, just two months after the company completed its seed fund

raise. The Covid pandemic hit, creating an unprecedented environment of uncertainty.

“These were uncharted territories, but we adapted quickly, taking numerous digital initiatives to help both our business and our clients navigate the crisis. In many ways, the pandemic accelerated digital transformation as physical movement was restricted, which ultimately worked in our favour,” informs Rastogi.

Securing initial clients during the pandemic was a pivotal moment for Knight FinTech. It solidified the company's belief in its products and the ability to build a strong business despite adverse conditions.

“Throughout this period, our founding team's cohesion played a crucial role. I had known and trusted my co-founder since 2010, and our shared experience in FinTech made our collaboration seamless as we developed Knight FinTech together. For our initial team, I sought individuals who were not only knowledgeable, but also passionate about innovation, and aligned with our vision.”

During the initial days, Knight FinTech bootstrapped for over a year, building its product and gaining market traction before securing seed round in January 2020 from Prime Ventures. Convincing investors required demonstrating not only the market need, but also the significant impact its solutions could create. The company ensured that its solutions were designed around real pain points, avoiding the flashy features often used by competitors that added little value to customers. This approach helped it to secure a product-market fit quickly and allowed it to scale rapidly.

The development of Knight FinTech's first product involved extensive market study and visiting some of the remotest places to meet actual business users and decision-makers. By gathering problem statements and validating its Minimum Viable Product (MVP), the company ensured that its solutions met the needs of its target market.

“We built the solutions around real pain points and avoided flashy words or features that weren't really much valuable to the customers and were being used by competition in their sales pitch. After achieving initial product-market fit, we rapidly scaled up our offerings, invested heavily in

and innovation, and stayed ahead in terms of offering maximum features that matter to the business at the most competitive price points. That strategy resonated well with our customers, and we rapidly built our market share,” Rastogi mentions.

The company, today, offers a comprehensive suite of full-stack solutions tailored for financial institutions, including banks, NBFCs and FinTechs. Its digital lending platform leverages AI and ML to streamline the lending process from origination to management, collections and recovery. Its co-lending middleware facilitates seamless collaboration between banks and NBFCs, enabling multiple lenders to co-lend while ensuring compliance and robust integration. The company has also introduced cutting-edge treasury management solutions to optimise investment management and liabilities. Its platforms utilise AI/ML technologies for various use cases across decision-making, portfolio monitoring and enhancing operational efficiencies.

Standing out in the crowd

What sets Knight FinTech apart is its commitment to first principles of software development. It built agile and new-age products in a market that was largely saturated with dated solutions. Its API-first approach ensures the flexibility required for complex enterprise implementations, allowing for quick integrations and scalable solutions. Additionally, its ability to adapt to customer preferences, regulatory changes and constant innovation has distinguished it from its competitors.

In addition to it, talking about the company's culture, Rastogi says, “Our company culture is built on openness, collaboration and inclusivity. We foster an environment where ideas are freely shared, ownership is encouraged, and transparency is key. Regular team-building activities, feedback sessions and townhall meetings help us to maintain this culture. My leadership style is rooted in leading by example, empowering my team and fostering creativity. We have a leadership club within the company that aims to build the next generation of leaders, ensuring that our team is aligned with our long-term goals and success is shared across the organisation.”

In the long run

Rastogi's long-term vision for Knight FinTech is to create a large and enduring global business that generates significant value for all stakeholders – customers, investors and employees. He aims to build a robust technological infrastructure that drives digital transformation for over 500 financial institutions globally, impacting and improving the lives of more than 500 million people.

“True success, to me, goes beyond financial metrics; it encompasses driving financial inclusion, addressing the credit gap, and fostering a more collaborative and efficient financial ecosystem,” says Rastogi.

The journey has taught him many lessons: resilience, consistency and the importance of unit economics to ensure a sustainable business model.

“Agility and adaptability have been essential in the rapidly evolving FinTech landscape. Building a strong and cohesive team that shares our vision has been key to our success. Transparency and open communication have fostered trust and collaboration, while valuing customer feedback has helped us to refine our products and better meet market needs,” notifies Rastogi.

In retrospect, every experience has been a valuable learning opportunity for Rastogi. While there are always things that could have been done differently, he believes that each step has contributed to where Knight FinTech stands today.

“Embracing the journey, learning from every challenge, and remaining committed to our vision have been the driving forces behind Knight FinTech's success. As we continue to evolve and expand, I am confident that the impact we create will only grow, further transforming the financial landscape for the better,” he believes.

“Embracing the journey, learning from every challenge, and remaining committed to our vision have been the driving forces behind Knight FinTech's success”

GREEN WHEELS, BRIGHT FUTURE: THE MIND BEHIND ZYPP ELECTRIC



*When the Covid pandemic struck, it halted lifestyles and businesses, globally. However, the implementation of lockdown created avenues for several businesses. One of the sectors which saw a hike since then, is the last-mile logistics. **Akash Gupta, Co-Founder, Zypp Electric**, tells **Dorina Bhattacharjee**, about his journey of establishing EV fleet and his dream of making zero-emission transport industry*

How did the concept of launching Electric Vehicles (EVs) for quick commerce services come up?

Our core vision has always been to reduce emissions, and we started with solving the last-mile mobility with dockless bicycles and EVs in our initial business model. In January 2020, we pivoted to the delivery sector which was intended to solve deliveries with EVs and reduce emissions along with the bike-taxi model. In March 2020, the Covid pandemic, unfortunately struck and the last-mile deliveries came out as our fastest-growing business segment. We pivoted to scale it as India's biggest EV fleet enabling emission-free deliveries which have now crossed more than 73 million deliveries in total.

With a journey of seven years in the EV-led service platform, what has been your biggest learning experience? Tell us about your journey.

These seven years have been a roller-coaster ride transforming the entire last-mile logistics landscape with EVs. We tried and pivoted multiple times, and frankly speaking, we still pivot alongside our main cash-cow of

EV logistics as EV-as-a-Service. During this journey, we, as a business, figured out what is something we can do and what is something we must not do.

For instance, we are good at creating technology and solving a problem by patching and integrating the right elements together, but this doesn't mean we will go on to solve each problem ourselves. We understand the power of the right partnerships and collaboration.

If we need a battery-swapping network, it won't be wise to create our own network and get disconnected from our vision and strengths. We have collaborated with Original Equipment Manufacturers (OEMs) and battery-swapping networks, built our own technology and created an ecosystem which works wonderfully. Building the right partnership, the right team and creating a win-win scenario is something I have learnt during this journey.

Delivery and riding jobs are usually male-dominated. How are you planning to establish Zypp as a gender-inclusive space?

Yes, definitely. We understand and support inclusiveness of gender and provide earning opportunities to every person to make them financially independent. But, currently, as you said, this segment is male-dominated and is evident in the Zypp fleet as well. With more women delivery partners joining in, we are determined to change this. We even have plans to team up with NGOs and social enterprises to onboard women and specially-abled delivery personnels. At present, we have more than 25,000 delivery partners and we want to take it to 10x with at least 20 per cent women strength in the next two years.



In this rapid urbanisation, where people are always in a hurry while travelling, EVs are considered as slow-paced vehicles. What is your preventive measure to tackle the issue?

When we first ventured into micro-mobility and later pivoted to EVs and delivery services, we immediately recognised the challenge of EVs being perceived as slow-paced vehicles in our rapidly urbanising world. To address this, we took strategic steps.

We partnered with reputable OEMs offering high-speed EVs and promptly integrated these vehicles into our delivery fleet. It's important to understand that EVs come in two main categories: low-speed scooters, which are primarily used for leisure and short-distance travel and are subject to less stringent motor vehicle policies; and high-speed scooters, which are better suited for longer commutes and delivery purposes, subject to stricter safety regulations.

We've chosen to exclusively use high-speed scooters on our platform, which have become the preferred choice for our delivery partners. To further enhance performance and range, we've ensured our vehicles are equipped with long-lasting batteries and fast-charging capabilities. These features allow our delivery partners to cover greater distances efficiently and effectively, countering the perception of EVs as slow and impractical for urban transportation needs.

While EVs are replacing fuel vehicles due to environmental concerns, reports say that EV batteries need to be mined in a few years which is a costly alteration. How do you plan to execute it?

Well, EVs offer environmental benefits, but the mining and manufacturing of EV batteries can have negative impacts. As EV adoption grows, battery recycling and disposal will become a greater challenge. To maximise the environmental advantages of EVs, automakers and governments must address the lifecycle impacts through improved recycling, renewable energy integration and sustainable mining practices. With continued technological advancements, the environmental footprint of EVs can be further reduced to support the transition to sustainable transportation. We always look for better options for our fleet to ensure we stay aligned with our vision of zero emissions.

How do you manage your employees' work-life balance?

This is an interesting question. I love the idea of a hustle-with-fun approach. That is why, I ensure every member of the team has their Key Performance Indicators (KPIs) and Key Responsibility Areas (KRAs) defined towards the common growth of the company, and encourage them to achieve those and keep a balance between work and life. In addition, the people working for Zypp electrics, I would not call them employees, but my team. We have a policy of flexible timings, shorts on Monday to avoid Monday blues and we party often on every achievement and keep the stress away. I prefer the concept of a fun approach to work with accountability.

What steps are you taking to make the last-mile logistics successful?

The last-mile logistics is a huge industry and business potential in itself. With rapid urbanisation and changing shopping habits of people, quick commerce is growing bigger and bigger. We have built the right partnerships for operations, business manpower and in-house technology capabilities. We already have our success recipe in place, it's just the pace at which we will be executing this right. We want to ensure all deliveries take place with EVs, and every delivery partner getting better earnings and going deeper into our existing markets will ensure that many more businesses will venture into this space and policymakers will encourage the last-mile logistics with EVs.

As I already mentioned, we have completed 73 million deliveries with nearly 5.4 million plus deliveries every month and growing month on month, we are already writing a success story of last-mile logistics in India with EVs.

Tell us how Zypp is performing in the cities it's currently operating in, and how do you plan to expand your business further?

We are leading in India in terms of fleet strength, and we would want to keep it this way. We already have more than 25,000 delivery partners on board with us, doing more than 5.4 million deliveries every month and reducing 939 tonnes of carbon monthly. Our revenue is growing, the fleet size is growing, and we are growing at the right pace, and already considered a unicorn which we are humbled to be proud of. Nowadays, our business is operational in eight cities including Delhi NCR, Mumbai and Bengaluru, and we aim to grow to 30 more cities in the next 24-36 months, but, before that, we would want to go much deeper into the existing market.

"To maximise the environmental advantages of EVs, automakers and governments must address the lifecycle impacts through improved recycling, renewable energy integration and sustainable mining practices"

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FROM OWNERSHIP TO ACCESS: HOW THE SUBSCRIPTION ECONOMY IS REDEFINING MODERN SOCIETY



Gaurav Rathore, Co-Founder, Eveez, explores how younger generations are driving the transformative shift from ownership to subscription models. He highlights the significant impact of the subscription economy on environmental goals, consumer behaviour and innovative business models, offering a compelling vision for a sustainable and shared future

The shift in human mentality from always wanting to own everything to embracing the idea of subscriptions marks a big change in society's values. This change is especially noticeable among younger generations. Unlike older generations who thought owning things meant stability and success, today's youth values freedom and flexibility more. This cultural shift has not only driven the rise of the shared economy, but it also aligns well with the sustainability principles of the circular economy model.

Traditional ideas about ownership are being questioned as more and more young people choose to have access to things rather than owning those outright. This shift is driven by a desire for fewer commitments and more financial flexibility. While renting/subscribing was once mostly about homes and cars, it now includes a wide range of items like furniture, office spaces and gadgets. This trend not only reflects changing consumer behaviours, but also supports economic models focused on resource efficiency and reducing waste.

Economic factors play a key role in this transition.

Subscriptions often turn out to be cheaper than buying, especially for expensive items like Electric Vehicles (EVs). Eveez exemplifies this trend by offering affordable electric two-wheeler subscription options. It operates on the principle of access over ownership, envisioning a future with fewer vehicles on the road. This approach reduces the problems associated with ownership, such as maintenance and depreciation, and avoids concerns about technology becoming outdated. Furthermore, using Eveez's services is more cost-effective than traditional EV ownership, making sustainable transportation more accessible and affordable for everyone. This shift represents a significant societal move towards sustainable and stress-free living, highlighting a growing preference for efficient resource use and economic prudence in today's society.

Innovative business models are emerging in response to the growing preference for subscriptions. Companies are adapting to meet the demands of a population increasingly inclined towards flexibility and sustainability. Services that offer subscription-based access to items like fashion, home appliances and recreational gear show the expanding scope

of the rental economy. These platforms not only meet evolving consumer preferences, but also contribute to a more resource-efficient society.

The societal implications of this shift are profound. Beyond economic and environmental benefits, the sharing economy promotes a culture of sharing and collaboration. It encourages community-driven initiatives and reduces individualistic consumption patterns. Additionally, by democratising access to goods and services, it enhances social equity, ensuring that technological advancements and comforts are available to a wider range of people.

Looking to the future, the subscription-based economy is likely to reshape consumption patterns and economic structures. Its appeal to younger generations, who prioritise experiences over possessions, suggests a sustainable path for future markets. This trend is expected to influence various sectors, from urban planning to retail strategies, as businesses and policymakers recognise the advantages of a shared-resource model.

The growth of the subscription economy has been accelerated by digital platforms, making transactions easier and more accessible than ever before. Apps and websites dedicated to subscription services allow users to browse,

compare and subscribe to products effortlessly, fostering a culture of convenience and immediacy. These technological advancements not only expand market reach, but also improve user experience, reinforcing the viability of subscription solutions in a digitally connected world.

Importantly, the rental economy addresses changing consumer preferences in an era marked by rapid technological advancement and increased environmental awareness. It encourages product innovation focussed on durability and reusability, challenging the traditional cycle of planned obsolescence. By extending the lifespan of goods through shared usage, it supports sustainable development goals and promotes responsible consumption patterns.

The transition towards subscription is not without its challenges. It requires investments in infrastructure and regulatory frameworks to support shared ownership models. Additionally, issues of quality control and liability management need to be addressed to maintain consumer trust and satisfaction. However, the benefits of a subscription-based economy outweigh these challenges, offering a compelling alternative to traditional ownership models.

In conclusion, the shift from ownership to subscription reflects a broader cultural movement towards sustainability, flexibility and economic pragmatism. It gives individuals more choices and affordability while promoting environmental stewardship and community cohesion. As this trend continues to grow, it promises to reshape industries, redefine consumer behaviour and contribute to a more equitable and resilient global economy. Embracing the subscription economy signifies not just a change in how we acquire things, but a transformative approach to thrive in a shared world.

Looking to the future, the subscription-based economy is likely to reshape consumption patterns and economic structures



JITENDRA EV: MAKING ELECTRIC MOBILITY ACCESSIBLE



*In this exclusive interview, **Dorina Bhattacharjee** delves into the inspiring journey of **Jitendra New EV**, from its initial venture into the electromobility sector to its innovative breakthroughs and commitment to sustainability. **Jitendra Shah, Co-Founder, Chairman and Managing Director (CMD)**, tell his story*

What made you venture into the electromobility sector?

Our decision to venture into Electric Vehicles (EVs) in 2010 was driven by a vision for a sustainable future. The growing environmental impact of traditional automobiles was increasingly concerning, prompting us to seize the opportunity to pioneer the EV space in India. There were initial challenges and skepticism navigating technological and regulatory hurdles, but with our commitment to innovation and collaboration, to overcome all hurdles, we invested heavily in Research and Development (R&D) to develop efficient and reliable EV technologies. The key breakthroughs included the development of high-performance two-wheelers and efficient motor systems. We also worked closely with regulatory bodies to ensure compliance and advocate for supportive policies.

Tell us about your journey from the initial idea to the launch of your first product.

Having worked in the auto industry for nearly 45 years, I aimed to leave behind a legacy of innovation along with

sustainability. I envision Jitendra EV leading the charge in making electric mobility accessible and affordable for all. Our goal was to reduce the carbon footprint of transportation and promote cleaner and greener alternatives. By continuously advancing EV technology and advocating for supportive policies, we aimed to contribute significantly to a more sustainable future and entered in EV 2W industry with launch of JMT 250, JMT Classic and JMT 1000 HS in the first two years of operations.

Do you think, in recent times, there is a hike in the number of people shifting from diesel/ petrol vehicles to EVs? Explain reasons for your answer. What steps are you taking to minimise the carbon footprint of your production and operations?

In recent times, there has been a noticeable surge in the number of individuals transitioning from diesel and petrol vehicles to EVs. This trend can be attributed to several factors. Firstly, there is growing awareness about the environmental impact of traditional vehicles, prompting many to opt for EVs due to their lower emissions.

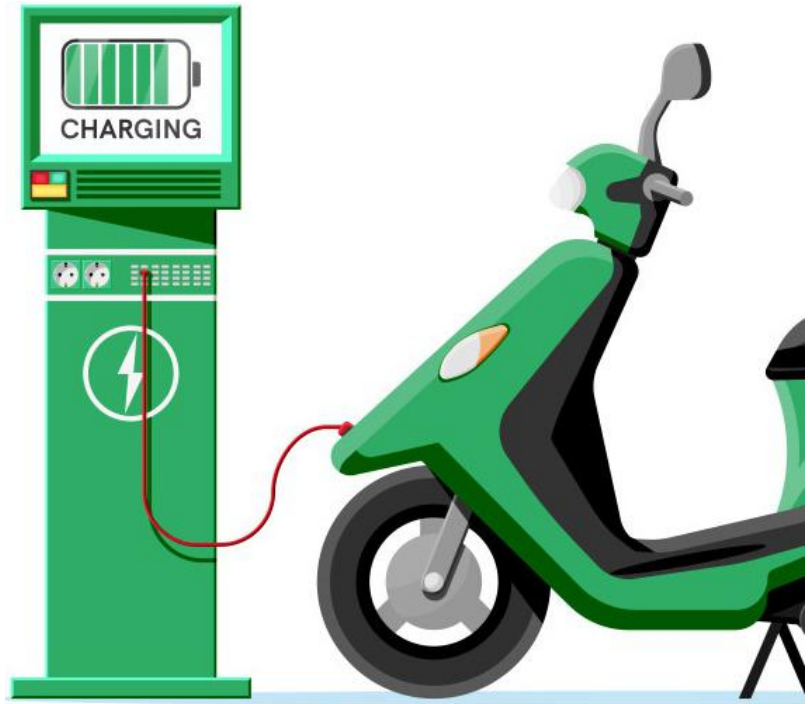
Government incentives and policies supporting EV adoption have also played a significant role, making EVs more accessible and financially attractive.

Technological advancements, particularly in battery technology and charging infrastructure, have addressed previous concerns about EV range and convenience. Regarding measures to minimise the carbon footprint of production and operations, we are actively implementing several strategies. We prioritise energy efficiency across our manufacturing processes, employing advanced technologies and optimising resource use to reduce energy consumption. Additionally, we are increasing our use of renewable energy sources such as solar and wind power to power our facilities, thereby lowering our reliance on fossil fuels. We collaborate closely with our suppliers to enhance sustainability throughout our supply chain, from sourcing materials to reducing transportation emissions. Moreover, our product design emphasises recyclability and durability, supporting longer product lifecycles and reducing the overall environmental impact. These efforts underscore our commitment to sustainability while meeting the evolving needs of our stakeholders.

You launched India's first transparent EV two-wheeler. How do you think the market accepted this new innovation? What led to the development of this concept? Tell us about your execution journey.

A transparent EV would attract attention due to its novelty and potential aesthetic appeal. It could generate curiosity and interest among consumers who are searching for eco-friendly and innovative transportation solutions. The perception of transparency, as a design feature, could influence consumers' attitude. Transparency might convey modernity, openness and sustainability, which could resonate well with those consumers who are environmentally-conscious.

The concept of having a transparent EV two-wheeler was purely based on our vision to be innovative in technological innovation, addressing environmental concerns and visually-appealing products. A transparent design could tap into this preference for innovative and eco-friendly transportation solutions.



“We prioritise energy efficiency across our manufacturing processes, employing advanced technologies and optimising resource use to reduce energy consumption”

Execution of having a transparent vehicle includes initial ideation and conceptualisation of the transparent EV, design considerations, feasibility studies, market research, and prototyping and testing.

Being a veteran technocrat, how do you ensure safety and security of the two wheelers?

As a veteran technocrat, I focused on developing innovative two-wheelers, ensuring safety and security be paramount. We have several key strategies implemented like comprehensive design and testing, materials selection, safety features, battery safety, user education and training, regulatory compliance, continuous monitoring and improvement.

How does Jitendra New EV cater to the B2B sector? What are the unique features of your electric scooters compared to your competitors? Tell us about the distribution structure of your scooters.

We offer electric scooters as part of fleet solutions for traditional and e-commerce businesses, including delivery services, logistics companies and corporate fleets looking to adopt sustainable transportation. We provide customisation options to meet specific business needs, such as range per charge, branding, special features tailored for commercial use (e.g., cargo capacity, enhanced battery life), and fleet management software integration.

We have developed numerous battery options with different technologies like lead acid, NCM, LFP and LMFP in various sizes for different use cases. We have entered into business tie-ups with renowned leasing companies, offering financing options to make it easier for businesses to adopt electric scooters in bulk, reducing upfront costs, and aligning with operational budgets. We do direct sales and have a huge authorised network to cater to the sales and after-sales support needs across the nation.

What is your upcoming EV launch?

We recently increased our product portfolio by introducing two variants to our existing PRIMO Scooter named as Primo S and Primo Plus with new consumer-preferred and user-friendly features, and soon will be adding high capacity and feature pack big scooter to our existing scooter portfolio.

Is there any suggestion you would like to give to startups venturing into the same industry?

Startups venturing into the EV industry must focus on innovation, collaborate with industry experts, suppliers and strategic partners to leverage their expertise, resources and networks, and ensure that their EVs are of high quality, reliable and safe. They should also invest in rigorous testing and certification processes to meet industry standards and customer expectations.

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TECHNOLOGY FOR ORGANISATIONAL EFFICIENCY

*A functional workplace reflects a healthy working ecosystem. In modern days, the integration of technology in the working habitat is reshaping contemporary businesses profoundly. **The Founder** peeks into the transformative processes followed that enhance operational efficiency and enable remote work flexibility and much more...*

- By Dorina Bhattacharjee



Imagine it's twilight, and you are on a bus returning from a delightful mountain trip and suddenly the bus stops. Being the curious soul that you are, you got down and came to know that there has been a landslide, all the vehicles have been instructed to halt till the roadblock clears which will take minimum six to seven hours. The following day you had to join your office, which now is not plausible, based on the situation you are stuck in. Paid leave is no more in your bag and it is a day robbery situation to lose a working day. But, wait! The advancement of technology comes to the rescue, as it lets you work from any remote location. This is how technology is impacting the work culture and increasing productivity of employees across organisations.

With budding startups pivoting in tech-based sectors, inclusion of technology in work culture is rapidly increasing.

According to Global Innovation Index (GII) 2023, published by the World Intellectual Property Organisation (WIPO), India ranks at 40th position from 52nd position in GII 2019. The transition from human force to technology-based software in the workplace is narrowing employee-executive gaps and increasing time efficiency.



Hardika Shah
Founder and CEO
Kinara Capital

"We promote a 'tech-forward culture' encouraging all employees to see how technology can be utilised to build efficiencies in their functions"

Transition from human-driven forces to tech-bound space

Before the time when Millennials-Gen Z were not a topic of battle and the internet was also not having adverse influence on the lives of people, workplace witnessed the innovation of personal computers that crafted the working culture of the late 90s. The next big evolution that shook the working class was the introduction of the internet followed by mobile phones. For more than a few decades, desktops, along with the internet, were the solo warriors for the employees. Data entry reduced the physical load of people. The productivity of work increased with the popularity of spreadsheets, database programmes, word processings, etc., as tasks that took hours or days of employees' time, could then be completed within no time. Hand-written letters that dominated the communication system in the corporate world, transformed with the introduction of emails. The rise of the internet also contributed to the establishment of e-commerce, FinTech, HRTech and many other tech-bound institutions.

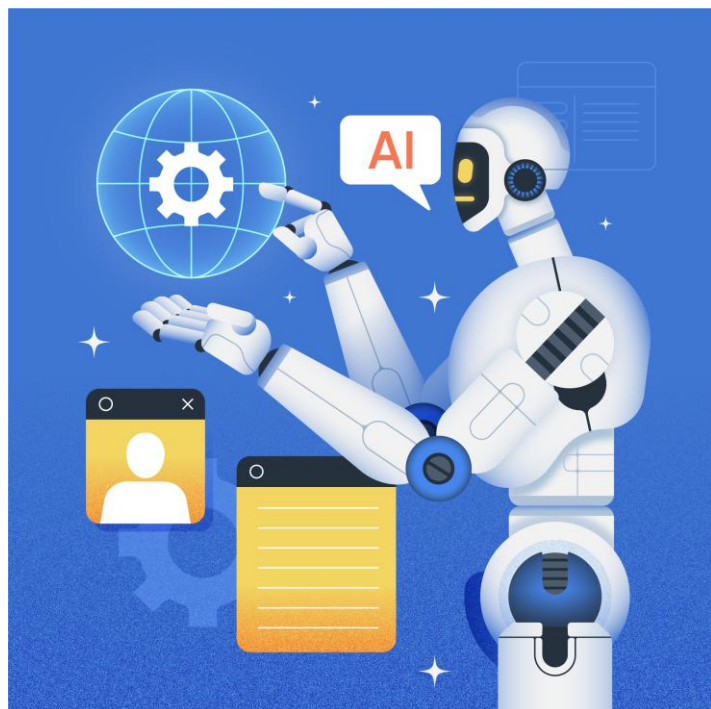
services. From automated loan approvals to AI-driven risk assessments, these advancements are enhancing efficiency and helping reach under-served communities. The integration of technology is revolutionising how MFIs operate, making financial inclusion a reality for millions around the nation.”



HP Singh
Chairman and MD
Satin Creditcare

“Our integration with banking partners facilitates seamless loan disbursements directly to customers’

accounts. We use biometric and IRIS- based authentication to securely verify identities during disbursements, reducing the risk of fraud”



Shedding light on the role of technology in the microfinance sector, HP Singh, Chairman and Managing Director, Satin Credit Care, said, “In the microfinance sector, technology and Artificial Intelligence (AI) are driving continuous innovation, streamlining processes, and expanding access to financial

How companies are adapting technology at their workplace

The 21st century saw the rise of AI and Virtual Reality (VR) that are currently paving the way for a more tech-bound inclusive working ecosystem. Several companies are transforming their internal and external operations based on technology for both its stakeholders and employees.

Hardika Shah, Founder and CEO, Kinara Capital, says, “Our credit decisioning is powered by an AI/Machine Learning (ML) data-driven model, and is automated. At the backend, the entire document verification cycle is also automated. Similarly, the myKinara app enables automated straight-through processing of loan applications. Not only does it benefit customers, it also enables the field staff to now provide customers with eligibility details within a minute, significantly reducing wait times for updates.”

Singh added, “We have consistently upgraded our technological infrastructure for data-led governance, strategy, business decision-making, as well as engagement with our key stakeholders. We leverage technology across



the entire loan lifecycle, aiming to elevate the customer experience comprehensively. Our user-friendly digital loan application platforms enable customers to easily apply via mobile apps, reducing paperwork and enhancing convenience. Automated underwriting systems powered by AI expedite credit analysis and loan approval processes. Electronic document management systems digitise and securely store loan documents, accelerating processing times.”

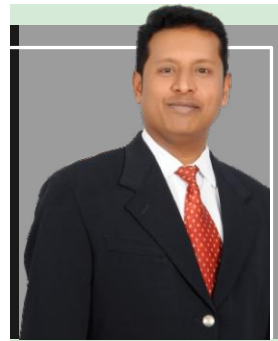
The need to include technology in the work culture rose with few factors such as the outspread of Covid. It forced people to work from home and search for alternative options to complete their task efficiently. The implementation of lockdown also paved ways for several B2B companies to set up. Another reason companies are welcoming technology is the boost in productivity and efficiency it offers. By streamlining repetitive operations and automation solutions, it saves time and effort in their completion.

By managing repetitive tasks, technologies like Robotic Process Automation (RPA), Artificial Intelligence (AI) and Machine Learning (ML) are improving workflow efficiency and freeing up employees to concentrate on more strategic and creative parts. The amalgamation of technology in the workspace is no longer a trend, but a necessity for the race to survival.

Hardika said, “Whether we're implementing vendor solutions or the ones developed in-house, we ensure the technology is intuitive and easy to use. We empower our workforce through ongoing training and updates to ensure they stay current with the latest tools and technologies. The comprehensive approach enables us to have a digitally profound workforce.”

Dr Kumaran Sampath, MD and CEO, AEGMA Capital, mentioned that the rapid modification in AI is the next big thing and employees must know how to command it.

“Technology is going to change even more and next is AI in full avatar. Our processing to the handling of customer needs will further be redefined but it depends on how capable we are to improvise AI into our business model which will reflect on the company and their deliverance, as technology comes with a cost,” he said.



Dr Kumaran Sampath

MD and CEO
AEGMA Capital

“We take regular inputs from employees to bring in the right balance to further set goals and achieve, and be aligned with technology

changes, provide hybrid models as that's the new norm to create better flexibility and time management”

Tools like video conferencing, instant messaging and collaborative platforms facilitate real-time communication efficiently. This also creates a barrier between personal and professional life by segregating different message-conveying platforms for formal and informal communications, instantly.

The switch from emails to instant messaging made organisation and employee interaction seamless and reduced response time. Based on the rising customer expectations, companies are able to provide superior customer service because of chatbots, Customer Relationship Management (CRM) systems and tailored marketing tools. Personalised recommendations, prompt and accurate responses to consumer inquiries, smooth customer journey across numerous touchpoints are all made possible by these technologies. This lets companies build a relationship with their consumers for a remote future that helps them gain customer loyalty, repeat business opportunities and establish a foundation for long-term success.

Dr Sampath further added, “We keep a close eye on the emerging trends in our industry, attending various technology-related seminars and workshops to give us a different perspective on the technology changes. We pick and choose which model helps us to minimise and bring in productivity, and such forums help us interact with the stakeholders to understand the impacts it can create if we implement.”

HR-based technology gaining popularity for businesses

The demand for technology-embedded HR solutions is paving the foundation for many similar solutions providing businesses.

Hardika opined, “Employee experience is crucial in ensuring employee well-being, and technology is critical in driving it. Deploying tech-enabled processes for employees accommodates as we continue to grow. In just the last five years, our employee base grew by 100 per cent and we currently have over 2,200 employees working from 135 different locations. Therefore, we have integrated technology extensively into our HR management systems.”

Human Resources Technology (HRTech) is gaining popularity among organisations for its ability to streamline HR processes, improve employee engagement and enhance the

so on. He highlighted that services like attendance tracking, leave management and payroll processing are high in demand.

Hardika further remarked, “Healthy employees and an efficient workplace are symbiotic. We ensure positive outcomes in the employees' lifecycle. The usage of technology is not restricted to process efficiency, but also for employee engagement programmes, enabling those who are working from home also to be a part of the programmes. Every quarter, virtual quarterly town halls are conducted to update employees on company developments. Additionally, we leverage technology to implement various employee engagement programmes such as yoga workshops to both in-office and remote workers.”



Prashant Shah
Co-Founder
TeamNest

“Our internal operations are a testament to the capabilities of our platform, where we make extensive use of timesheets and performance management system to drive our operations”

To increase the demand and seamless operations of HR-based technology software, the applications should be easy to learn and adapt along with being cost-effective.

Prashant added, “Our software is designed with user-friendliness at its core. We understand that HR personnel might not always have a technical background, so we focus on intuitive interfaces and easy navigation. We provide key features that enhance user adoption like Easy-to-use UI/UX interface, multi-lingual mobile app, interactive dashboards, video demo, etc.”

Singh also highlighted the need to educate employees with the latest advancement of technologies.

He added, “Beyond the mandatory 21-day induction training, we conduct refresher training sessions every three-



Prashant Shah, Co-Founder, TeamNest, notified that their suite of HR Tech solutions covers the hire-to-retire lifecycle of employees. The services include onboarding, leave management, attendance tracking, payroll processing,

to-four months, which involve on-field training for employees. These sessions ensure employees are well-versed in the latest operational processes and policies and showcase practical adoption of technology. Additionally, we provide need-based training to cover any updates on technology or operational processes, as required. Our HR management module enables online transfer, attendance, exit and leave management, among other functions, for our employees. They can engage with our systems in a fair and transparent manner.”

Prashant later emphasised on the awareness of cybersecurity threats that are alarming for the 21st century.

“Data security is a top priority for us. Our platform is deployed and hosted on Amazon Web Services (AWS) in India and backed up at multiple locations. We implement robust security measures to protect stakeholder data, including infrastructure security, application security, compliance and technical specifications such as Python, Django, Amazon Cloud Services, etc.,” he further said.

By using AI capabilities to empower employees and organisations alike, TeamNest wants to continue in building its vision of being the single point platform for working people to manage their professional lives easily, intuitively and securely.

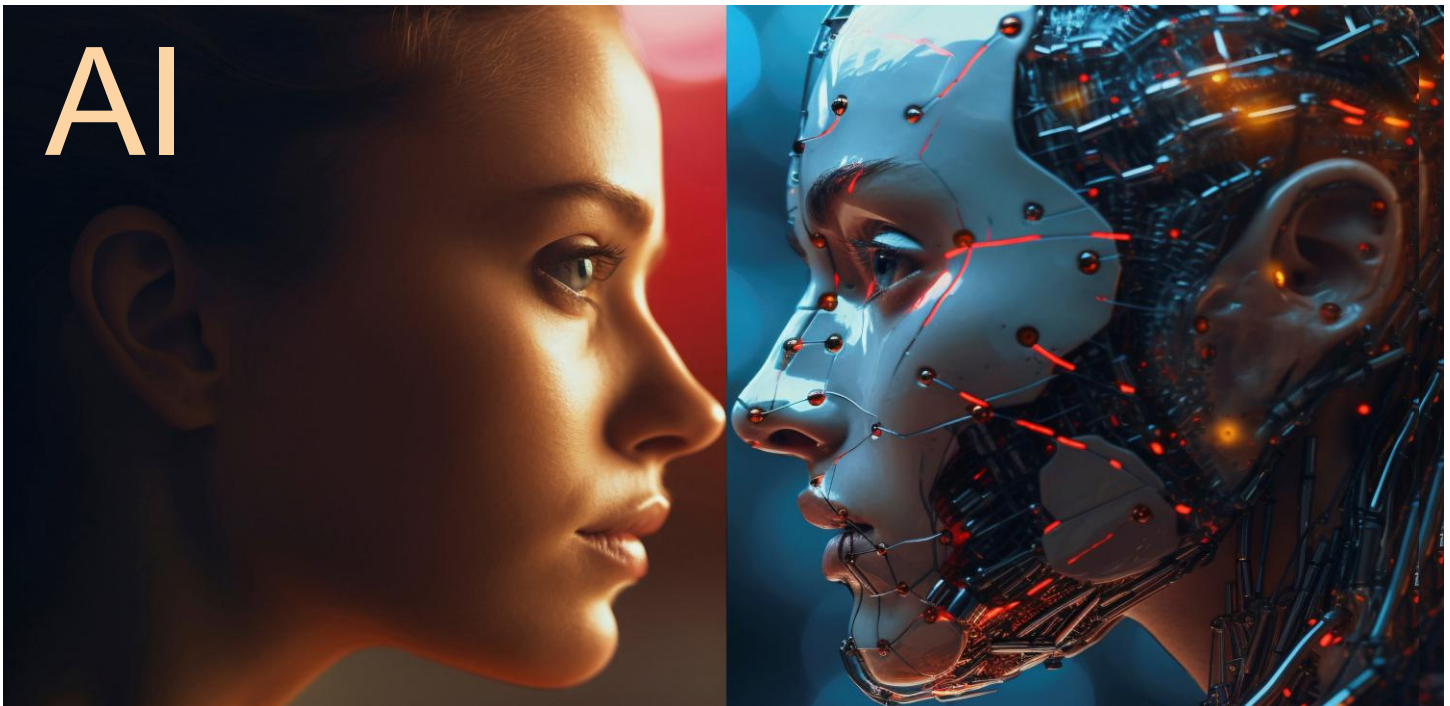
The future

As AI becomes more embedded in various industries, ethical considerations will take centre stage. Companies must ensure that their AI algorithms are transparent, unbiased, and adhere to ethical standards. The future of technology is filled with potential, propelled by advancements in AI, analytics, blockchain and other cutting-edge innovations.

Dr Sampath said, “To reach the desired goal, we generally form a dedicated team and hold it responsible for handling the tech changes in the organisation, equip it by giving hands-on training, and allow them to interact with the new technology, a kind of sandbox environment before they go ahead for implementation.”

Technological innovations promise to transform business functions, enhancing efficiency, engagement and overall well-being. As organisations navigate the complexities of the modern workforce and market, technology companies will play a crucial role in shaping the future of industries, enabling businesses to thrive in an ever-changing landscape. Embracing trends and innovations will be key to unlock the full potential of human capital and achieve sustainable growth across sectors.

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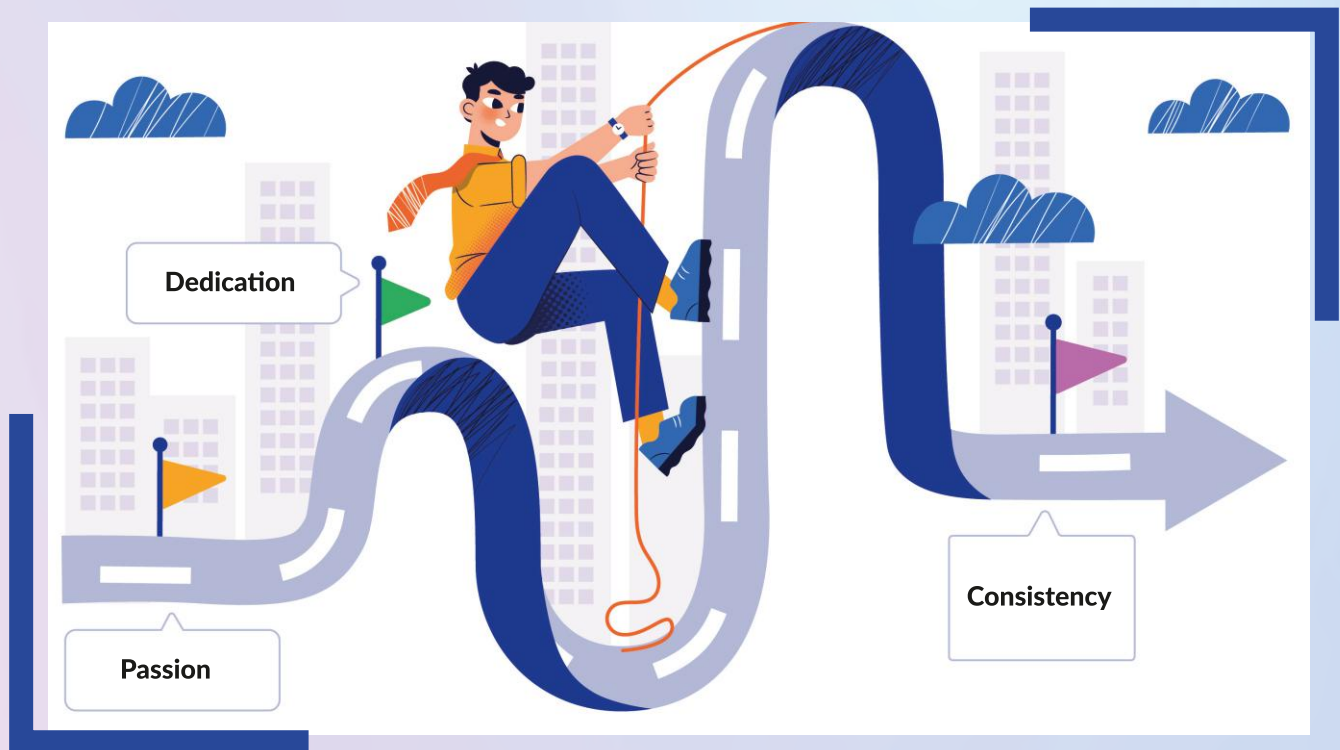


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FROM A CONCERNING PARENT TO A SUCCESSFUL ENTREPRENEUR



Ashish Chaturvedi, Founder, Schooldiary, in conversation with Dorina Bhattacharjee, explains how he turned a communication-based platform into a software for school needs. Read on to know his journey....

How was 'School Diary' founded? Tell us about your journey.

Well, the journey of founding School Diary had a twist. Initially, I created uFony, with a different idea of building a contextual communication platform, i.e. an instant messaging app with location and time scheduler. However, at the same time, being a curious and young parent, I realised that I wasn't getting frequent and timely updates from my child's school. To make the matter worse, the little information that was coming from school was scattered over multiple mediums.

We were getting SMS, emails, printouts, diary notes, phone calls and discovering stuff while dropping the child at the bus stop. Even, most of the time, the information was delayed.

On the other hand, my wife, being a school teacher by profession, was having a hard time keeping parents of 30 students from her class informed about the well-being of their children. She was writing diaries, sticking print notes, calling and what not, but all these were scattered sources of

delivering and receiving information for students as well as their parents. Then, we offered our existing simple smartphone solution to my wife to broadcast information quickly and she liked it. She took me to her school Principal, and that's when we got our first pilot contract.

What kind of solutions does School Diary provide? Which is the most popular solution among your stakeholders?

School Diary is a one-stop-shop solution for all school software needs. It has over 50 modules within its fold. Broadly, it

has a school Enterprise Resource Planning (ERP), student information system, child security solutions, school commerce, performance management, fee payments and testing platform. Some of the most popular modules are parent engagement, one-to-one connect with teachers,





parent ticketing system, live bus tracking, an e-store for buying uniforms and books, online fee payments, performance management analysis, etc.

School Diary is over a decade old in the EdTech industry. How do you think Covid changed the dynamics of online-based education platforms? Now that we are in the post-Covid era, how different is the EdTech industry from pre-Covid times?

Covid precipitated the use of technology in schools. From online classes to electrically connected real-time content to online exams to online payments, everything went online. However, euphoria for most of the B2C-focussed EdTech players was short-lived as life went back to pre-Covid era and offline industry made a comeback, the need for online services dropped drastically. However, the need for having an easily connected portal between school, parents and teachers under one roof shot up as everyone realised the old method of paper and prints is no longer sustainable and shifted to online platforms. This has benefitted us, as schools are going for digital adoption at a faster rate.

What factors make School Diary stand away from other EdTech solution Software?

We are an all-in-one solution that a school needs. Our solutions encompass software, hardware and content to create unique offerings and enable schools to choose relevant modules. We have a transportation solution that not only enhances child security, but also provides single-click route optimisation for school admins and e-store that enables parents to buy uniform, books, accessories and access other services from the convenience of their homes.

You have a global presence for providing school Customer Relationship Management (CRM). How different is the demand across the sea in comparison to India?

India is a huge market for any provider irrespective of the domain. Education is no different as the number of schools run into lakhs. However, Indian customers are very demanding. Thus, one has to be continuously learning about the fast-changing needs of the Indian schools and keep enhancing the solution. Another point, which needs to be kept in mind while dealing with Indian customers is that Indian schools are very price-sensitive as well.

International customers, on the other hand, are far less demanding in their customisations needs and their willingness to pay is generally higher. However, the volume of students and schools are far less compared to India.

Apart from educational institutes, what other sectors does School Diary cater to?

Currently, School Diary software caters to K12 schools, daycares, colleges and coaching institutes. However, our transportation solution that includes route optimisation, capacity planning and live tracking dashboard, is used by companies for their employee transportation as well.

With the growing popularity of EdTech software, how, in your opinion, can the education industry go paperless?

Parts of education management like admissions, communication, fees, attendance, etc have already been heading towards being completely digital. I feel the content side of things such as books, examinations, etc. will be hybrid as we don't want our children to be in front of the screens all the time.

"Covid precipitated the use of technology in schools. From online classes to electrically connected real-time content to online exams to online payments, everything went online"

SHAPING TOMORROW: KEY TRENDS REVOLUTIONISING PROFESSIONAL EDUCATION AND TRAINING



Suresh Kalpathi, Founder, Veranda Learning, explains the emerging trends that are shaping the white-collar education and training industry. He also highlights the popularity of e-learning platforms, bite-sized learning, AI-based learning, and gamification

In a world that's marked by changing economies and rapid technological progress, the future of professional education and training is set to witness significant transformations. As industries evolve, so will the skills needed to make a mark. Some of the emerging trends that will shape the future of professional education and training, ensuring professionals stay competitive and proficient in their fields.

Digital learning and e-learning platforms: The rise of digital learning platforms has revolutionised access to education and training. Online courses, webinars and virtual workshops offer flexibility and convenience, allowing professionals to learn at their own pace and from any location.

Massive Open Online Courses (MOOCs) and platforms provide a plethora of courses across various disciplines, often curated by industry experts and prestigious institutions. This democratisation of education ensures that continuous learning is accessible to all.

Microlearning: It is gaining traction as an effective approach to professional development. This trend focuses on delivering bite-sized, easily digestible pieces of information that can be consumed quickly and applied immediately. Micro-learning modules typically last a few minutes and cover specific topics or skills. This approach caters to busy professionals who may not have the time for lengthy training sessions, making it easier to integrate learning into their daily routines.

Blended learning models: Blended learning, which combines online and in-person instruction, is becoming increasingly popular in professional education. This approach leverages the strengths of both digital and face-to-face learning, providing a more comprehensive educational experience. For instance, theoretical concepts can be taught online, while practical skills and collaborative activities are conducted in a physical setting. Blended learning fosters a deeper understanding of the material and enhances the development of inter-personal skills.

Focus on soft skills: While technical skills remain crucial, there is a growing emphasis on soft skills in professional training programmes. Skills such as communication, leadership, problem-solving and emotional intelligence are becoming essential for career advancement. Employers are recognising the importance of these competencies in fostering a productive and harmonious workplace. As a result, training programmes are increasingly incorporating modules designed to develop these vital soft skills.

Long-lasting learning and continuous professional development: The concept of life-long learning is becoming a cornerstone of professional development. With the pace of technological change, professionals must constantly update their skillset to stay relevant. Companies are encouraging Continuous Professional Development (CPD) by offering training opportunities and supporting employees to pursue further education.

Gamification and interactive learning: Gamification is an innovative trend that enhances engagement and motivation in professional training. By incorporating game elements such as points, badges and leaderboards, training programmes can make learning more interactive and enjoyable. Simulations and Virtual Reality (VR) environments are also being used to provide immersive, hands-on experiences. These technologies allow professionals to practice real-world scenarios in a risk-free setting, leading to better retention and application of knowledge.



Collaboration and peer learning: Collaborative learning is becoming a key component of professional education. Peer learning, where individuals share knowledge and experiences with each other, fosters a culture of continuous improvement and innovation. Online forums, social learning platforms and collaborative projects enable professionals to learn from one another and solve problems collectively. This trend emphasises the importance of teamwork and the exchange of diverse perspectives in professional growth.

Credentialing and digital badges: As traditional degrees and certifications evolve, digital badges and micro-credentials are gaining prominence. These credentials represent specific skills or accomplishments and can be easily shared on professional networks such as LinkedIn. These provide a more granular representation of a professionals' competencies, allowing employers to identify candidates with the precise skills required for a role. This trend supports a more skills-based approach to hiring and professional development.

Sustainability and ethical considerations: In response to global challenges, there is an increasing focus on sustainability and ethical considerations in professional education. Training programmes are incorporating topics such as environmental responsibility, Corporate Social Responsibility (CSR) and ethical decision-making.

The future of professional education and training is being shaped by an interplay between technological innovations, changing workforce demands, and evolving learning methodologies. As professionals navigate this landscape, the ability to embrace continuous learning becomes the key. By staying abreast of these emerging trends, individuals and organisations can ensure they are well-equipped to meet the challenges and opportunities of the future.

With the pace of technological change, professionals must constantly update their skillset to stay relevant



FROM SOUP TO NUTS: BRIDGING GAPS WITH GYANDHAN



*The education sector each year sees around 7,00,000 students migrating abroad for studies. However, arranging funds, forex cards, visa processes, etc becomes a daunting task. **Ankit Mehra, Co-Founder, GyanDhan**, tells **Dorina Bhattacharjee** how the company minimises such challenges and helps students to fulfil their educational goals*

Tell us about your entrepreneurial journey in establishing GyanDhan.

I was a student of Mechanical Engineering at the Indian Institute of Technology (IIT) Kanpur. In 2007, I joined Capital One as a Business Analyst in Bengaluru. There, I met Jainesh Sinha, who later co-founded GyanDhan with me. After six years at Capital One, in 2013, I was working as a Senior Business Analyst in the Washington DC Metro Area when I prepared to enrol at IESE, Barcelona. I joined IESE as I wanted to build a startup in the sports sector in India and IESE was the best choice for me. I saw students struggling to arrange funds and that is what seeded the idea of GyanDhan—enabling Indian youth to achieve higher education through accessible financial products.

Since 2015, GyanDhan has helped more than 8,000 students with their education loans. Every day, our team works hard to ensure that aspirants get the best possible loan for their journey.

What are the categories of services that you provide

in your organisation?

GyanDhan is a one-stop solution for someone who is planning and executing a successful study-abroad journey. Our platform offers a suite of tools designed to support students from the initial stages of planning through to their time abroad. Aspirants can leverage our resources to make smarter and more informed decisions on their target country, course selection, university applications, scholarships, visa processes, accommodation, forex and more.

To ensure the best possible experience for our users, we have partnered with trusted providers for services like Forex and USA credit cards. These partnerships guarantee our customers access to the most competitive rates and exclusive deals, making their study abroad affordable and seamless.

What measures does GyanDhan take to ensure the security and confidentiality of applicants' personal and financial information?

We have implemented several measures to ensure data protection:

Data masking: Sensitive information such as PAN card and Aadhar card details are masked to prevent unauthorised access.

Role-Based Access Control (RBAC): Our systems are built on the RBAC philosophy, ensuring that only authorised personnel can access specific data based on their role.

Information collection and storage: We adhere to the Reserve Bank of India's (RBI) compliance guidelines. Sensitive information like credit card numbers, is not stored.

Two-Factor Authentication (2FA): Every GyanDhan employee requires a 2FA for login, adding an extra layer of security to our users' accounts. We also encourage our users to use 2FA login for managing their accounts.

Data sharing and privacy policy: We have a strict privacy policy governing the sharing of data with third parties. As a core principle, GyanDhan does not engage in bulk selling of leads to third-party providers, ensuring our applicants' data remains confidential. Through these measures, GyanDhan ensures that the personal and financial information of our applicants is protected and handled with care.

What partnerships or collaborations does the company have with educational institutions or financial organisations?

GyanDhan has established partnerships with more than 500 admission consultants across India, helping their students secure the necessary funds for studying abroad. We also collaborate with top banks, Non-Banking Financial Companies (NBFCs) and international lenders to facilitate funding for Indian students pursuing education overseas. Additionally, we have partnered with several upskilling institutes and Indian universities to support their students' overseas studies. For post-departure services like accommodation, credit cards, forex cards, bank accounts, German Blocked Accounts and more, we have partnered with the best in the industry.

How, in your opinion, are technologies like Artificial Intelligence (AI), shaping the LendTech industry?

In the past decade, the LendTech industry has undergone a significant transformation, primarily driven by advancements in technology. Ten years ago, borrowing options were largely confined to local banks with lengthy application processes and limited accessibility. However, that is not the case today, thanks to technological advancements.

One of the most notable changes is the accessibility of personal loans. Thanks to India Stack, instant loans have been introduced, drastically reducing the number of documents required for loan applications. This shift has been a game-changer for many, reducing the Turn Around Time (TAT) and providing quicker and easier access to funds.

On the other hand, AI has played a crucial role in this evolution with the introduction of sophisticated self-learning models that enhance decision-making processes. With AI, lenders can assess applications more accurately and quickly, as all necessary user information is available upfront in digital formats. This availability of digital documents has not only reduced the TAT for loan approvals, but also improved the overall convenience for users.

AI-driven models bring a level of objectivity to the lending process that was previously unattainable. Unlike human decision-makers who can be biased, AI bases its decisions purely on data, ensuring a fair lending process. To summarise, the technological advancements have improved user convenience, reduced TAT, and provided an unbiased, data-driven approach to lending, thereby democratising the entire process.

Which country, do you think, has the highest migration of Indian students to study abroad? Why do you think Indian students are moving out?

As per a report by the Ministry of External Affairs (MEA), since 2016, most Indian students travel to the US. In 2022, this number was 4.65 lakh, followed by Canada (1.83 lakh), UAE (1.64 lakh), Australia (1 lakh), and the UK (0.55 lakh).

This data includes students at all educational stages, not just higher education. In 2023, the total number of Indian students who went abroad was 7.65 lakh (till October). Indian students are travelling abroad for various reasons, including quality education to enhance skills, diverse and specialised courses, better career opportunities and advanced research facilities, among others.

How do you plan to expand your business further?

We plan to enhance access and affordability for students by collaborating closely with all stakeholders. We aim to make our products more efficient. For instance, we've recently introduced a Loan-Based University Selector tool for our admission partners. With this tool, the consultants can find

the universities for which a student is eligible for an education loan. We aim to simplify and increase the TAT in the decision-making process for students. We also recognise that students need various services. So, we strive to work with specialised players to address their needs, from language and academic tests, admissions, financial aid to accommodation, refinancing and more.

Additionally, we plan to expand our partnerships with Indian universities to raise awareness about educational financial services, empowering Indian students to pursue their study abroad without financial barriers.

"I saw students struggling to arrange funds and that is what seeded the idea of GyanDhan– enabling Indian youth to achieve higher education through accessible financial products"

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FROM PAGERS TO PIONEERING FINANCE



*In an exclusive interview, **Brijesh Parnami, Founder, Flyhi Finance**, talks to **Akanki Sharma** about his journey from selling pagers in the telecom sector to becoming a prominent figure in the BFSI sector. Starting in 1999, he swiftly transitioned to financial services, with pivotal roles at GE Capital and Standard Chartered Bank*

Tell us about your journey in the BFSI sector and how it led to the founding of Flyhi Finance.

My journey in the BFSI sector began in the year 1999 in telecom sector, selling pagers, but quickly pivoted to financial services through an MBA classmate's help. I worked at various marquee institutions i.e. GE Capital, Standard Chartered Bank, notably transforming Centurion Bank into a fast-growing entity, becoming its youngest group head. Post-merger, I co-founded Destimoney with private equity support, building a strong distribution and housing finance business that was later sold at a 5X return to giant US-based private equity. My entrepreneurial spirit continued with Essel Finance, which I acquired, and turned digital during Covid times, selling it for a 10X return and using the proceeds to start the current NBFC, Flyhi Finance.

What inspired you to focus on fee financing for education sector in India?

Inspired by a washer-dryer purchase on zero-cost EMI and a maid's request for a loan to pay her daughter's school fees,

we decided that Flyhi Finance will provide fee financing for education on similar structure. Now, the company offers paperless, collateral-free and guarantor-free study loans with quick approval and covers a wide range of courses with low ticket sizes and affordable EMIs.

Kindly explain how Flyhi Finance's digital loan application process works and what makes it unique.

Flyhi Finance's digital loan application process is designed to be user-friendly, efficient and accessible. Here's how it works:

Application initiation: The process begins with the customer entering their registered mobile number, along with their PAN and Aadhar details for the KYC verifications.

Documents upload: The customer then uploads the last six months' PDF file of bank statements. This step is crucial for Flyhi Finance to assess the customer's creditworthiness and repayment capacity.

Quick approval: Once the necessary information is provided, the application is processed, and approval is given within 10-12 minutes. This rapid turnaround is a significant advantage for customers who need funds quickly.

Loan agreement execution using Aadhaar-based authentication: After approval, the loan agreement is signed using Aadhaar-based authentication, which is a secure and convenient way to confirm the customer's identity.

Repayment mode setup through E-NACH process: Repayment of the loan is facilitated through the E-NACH process, which is an electronic version of the National Automated Clearing House system, allowing for automated debits from the customer's bank account.

What makes Flyhi Finance's digital loan application process unique is its paperless, collateral-free and guarantor-free loans. This approach reduces the time and effort required for customers to secure a loan. Additionally, Flyhi Finance covers a wide range of educational courses, from K-12 schools to vocational and skill development courses, with loan amounts starting at Rs 30,000 and highly affordable EMI structures. This inclusivity and flexibility set Flyhi Finance apart in the education financing sector.

What are the biggest challenges you have faced in the FinTech and education financing sectors and how do you see the landscape of education financing evolving in India in the next five years?

Challenges in the FinTech and education financing sectors include assessing customers' credit behaviour, fraud prevention and guiding digitally-unsavvy customers through the loan application process. Despite these challenges, the education financing market in India is poised for significant growth, with the AUM of education loans projected to increase to \$315 billion.

What strategies do you use to lead and motivate your team at Flyhi Finance and what are your future plans and vision for Flyhi Finance, especially in terms of growth and technological advancements?

I am trying my best to lead Flyhi Finance with a customer-first approach, passionate ownership, frugality, innovation and a



focus on profitability. I have envisioned making quality education affordable and convenient for the masses, aiming to become a top-III player in domestic study loans within five years. Technological adaptation and customer-centricity are key strategies for growth.

How do you balance your professional life with personal interests and hobbies?

I normally plan my day in advance to include all activities, ensuring time for health and family. My team members follow a similar practice, aiming to finish work by 7 pm to spend time with their families and maintain optimal productivity.

What has been the most rewarding part of your entrepreneurial journey so far?

The most rewarding aspects of my entrepreneurial journey are the freedom to test ideas without fear of job loss or judgement, creating ventures from ideation to delivery, and achieving financial stability. I must say that by God's grace, my entrepreneurial path has been much more financially rewarding than my previous job career.

"I have envisioned making quality education affordable and convenient for the masses, aiming to become a top-III player in domestic study loans within five years"

editor@thefoundermedia.com



THE DIGITAL REVOLUTION IN HOUSING FINANCE



*India's financial sector has transformed over the past 20 years through technology, government initiatives and changing consumer behaviours. This shift from traditional to digital transactions has expanded access to financial services while improving efficiency, transparency and inclusivity. **Amit Sharma, Founder, Satin Housing Finance**, sheds light on this digital evolution in housing finance*

The Indian financial sector has transitioned from traditional methods dominated by intermediaries and brokers to a modern ecosystem driven by technology. Initially characterised by spreadsheets and manual recordkeeping, this transformation began in earnest with the privatisation of banks in the early 2000s. Private banks embraced technological advancements, introducing online banking, ATMs and plastic cards, thus revolutionising the banking experience for Indian consumers.

The pace of digital adoption accelerated significantly post 2016, following the government's demonetisation initiative aimed at curbing black money and promoting a cashless economy. The launch of the Digital India further bolstered this shift by fostering widespread digital literacy and financial inclusion.

Key innovations shaping the digital journey

Unified Payments Interface (UPI): UPI has emerged as a cornerstone of digital transactions in India, simplifying the payment process through its ease of use and interoperability.

Mobile wallets: Platforms like Paytm, PhonePe and Google Pay have facilitated convenient digital payments, encompassing a wide range of services.

FinTech ecosystem: The rise of financial technology startups has introduced novel financial solutions across payments, lending, insurance and wealth management.

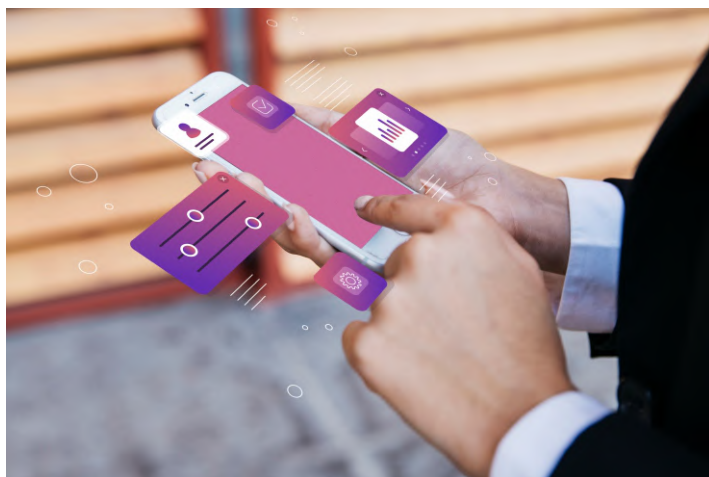
Digital lending and insurance: Innovations in digital lending and insurance have streamlined access to credit and protection, leveraging Artificial Intelligence (AI) and data analytics.

The growth-driving factors

Several factors have contributed to the rapid growth of digital financial transactions in India. These are as follows:

Government initiatives: Programmes such as Digital India and the promotion of UPI by the National Payments Corporation of India (NPCI) have played a crucial role in driving adoption. The disbursements, EMI presentations,

payments, updation and loan information can be integrated with Loan Management Software (LMS) of housing finance companies, providing seamless service experience to customers.



Technological advancements: The proliferation of smartphones, affordable data plans and advancements in internet connectivity have broadened access to digital housing finance services.

Consumer behaviour: Increasing consumer preference for convenience and digital solutions has fuelled the adoption of digital transactions.

Financial inclusion: The integration of Aadhaar (unique identification numbers), Jan Dhan accounts and mobile connectivity has advanced financial inclusion efforts, and have become a big booster for housing finance companies.

The challenges

Despite substantial growth, the expansion of digital housing finance transactions faces several challenges:

Internet connectivity: Inadequate internet infrastructure in remote areas hinders the reach of digital financial services.

Cybersecurity risks: The rise in digital transactions has heightened concerns about cyber fraud and data breaches, necessitating robust security measures.

Technological disruptions: The rapid pace of technological change can lead to disruptions and requires continuous

adaptation from consumers as well as providers.

Language and literacy barriers: Language differences and varying levels of digital literacy pose barriers to effective usage of digital financial tools, especially in rural areas.

Economic disparities: Disparities between urban and rural populations can exacerbate inequalities in access to digital financial services.

Stamp duty laws: Different states have different laws. So, integration of the stamp duty values and making it 100 per cent digital is in the wish list to facilitate transactions.

Balancing technology and human connect

Roti, Kapdaa and Makaan (home) are the utmost requirements of survival for any human being. Housing finance facilitates the dream of owning a house. Due to rapid urbanisation, the demand for homes is increasing. In housing finance business, technology has played a humongous role in facilitating the growth of business and the reach, along with transparency. Technology has made the processing much faster and much transparent. The customers have a wide choice, comparison parameters and they can choose the best housing finance company taking care of their financing need.

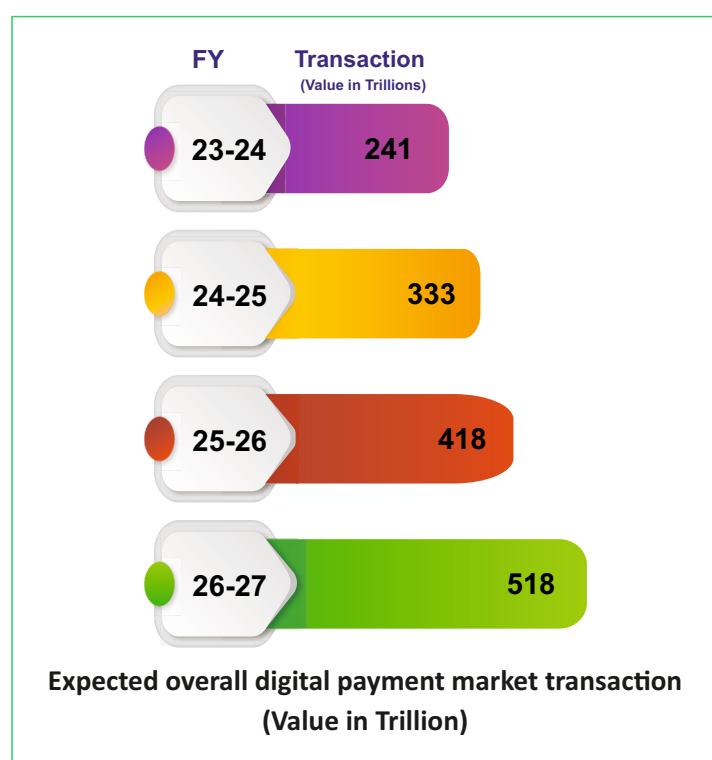
Humans believe that the right blend of technology with human touch is the key for this sector. We bring the first-time borrowers in financial inclusion domain, and affordable housing finance companies lend to people like daily wagers, tea vendors and a whole gamut of population who don't have any formal income to be assessed.

A 2022 MasterCard survey reveals that India leads the Asia Pacific region in adopting digital payment methods, with approximately 93 per cent of the population engaging in digital transactions in 2021. Further, a March 2019 McKinsey survey found that 94 per cent of small firms in India accept card payments, compared to 79 per cent of large firms. Government initiatives such as the Digital India campaign and the Reserve Bank of India's (RBI) regulatory support have been crucial in fostering this transformation.

The digital payments landscape in India is poised for extraordinary growth as the nation embraces the 5G era and its accompanying low latency network capabilities. This progression is anticipated to drive a significant increase in UPI transactions, particularly in emerging and rapidly developing cities across the country. With the proliferation of smartphone usage and ongoing technological advancements, projections suggest that the volume of digital transactions in India will reach 186 billion and the transaction value will soar to Rs 200 trillion by 2025.

To support this growth, and to facilitate broader access, including for Non-Resident Indians (NRIs) who may not possess Indian mobile numbers, the RBI and NPCI have introduced innovative solutions. The launch of UPI 123PAY and UPI Lite addresses the needs of users with feature phones and those without internet connectivity, broadening the scope of UPI's accessibility.

Looking forward, the Indian financial sector is set to continue its digital evolution, driven by advancements in blockchain technology, AI and Machine Learning (ML). These technologies are expected to further enhance operational efficiency, bolster security measures and improve the overall customer experiences within the digital payments ecosystem.



The way forward

To sustain and accelerate the growth of digital financial home loans transactions in India, a multi-faceted approach is required, including the below.

Enhanced infrastructure: Investment in digital infrastructure, particularly in rural and under-served areas, is essential to bridge the connectivity gap.

Strengthening cybersecurity: Continuous development of advanced security protocols and fraud detection systems is crucial to safeguard user data and financial transactions.



In housing finance business, technology has played a humongous role in facilitating the growth of business and the reach, along with transparency

Financial literacy programmes: Expanding digital literacy initiatives to educate users about digital tools, security practices and financial management can improve adoption rates. This will help the housing finance companies to cater to the lowest end of pyramid by educating them.

Inclusive policies: Implementing policies that address economic disparities and provide support for marginalised communities will foster greater inclusivity in digital housing finance.

Innovation and collaboration: Encouraging collaboration among FinTech companies, financial institutions and government agencies will drive innovation and enhance service offerings.

Co-lending: Housing finance companies will leverage big time with technology by integrating their distribution platforms with banks for co-lending space. The distribution capability and capital pump in institutions marriage will result in big-time opportunity and facilitate the housing dream for all.



CHENNAI SEES 17TH EDITION OF NBFC AND FINTECH CONCLAVE AND AWARDS 2024

The conclave, themed “NBFCs in India: Growth and Stability,” saw participation from nearly 150 industry leaders, innovators and professionals from the Non-Banking Financial Companies (NBFC) and FinTech sectors

- By Akanki Sharma

The 17th NBFC and FinTech Conclave and Awards 2024, organised by B2B Market Media | The Founder Media, took place on 16th July in Chennai. The conclave, themed “NBFCs in India: Growth and Stability,” saw participation from nearly 150 industry leaders, innovators and professionals from the Non-Banking Financial Companies (NBFC) and FinTech sectors.

The inaugural session, titled “NBFCs In India – Growth & Stability,” saw an address from R Anand, Chief General Manager (CGM), National Bank for Agriculture And Rural Development (NABARD). He informed that NABARD is partnering with NBFCs to identify customisable technologies to make functioning easier for customers.

“Interest rates are usually not transparent for the customers. It is much needed to have transparency in interest rates while designing a product for the customer. In addition, financial institutions from across the sectors have to collectively address how the products can be rural-friendly, along with having a reasonable transparency,” he recommended.

The conclave also witnessed four panel discussions namely Co-Lending: An Emerging Trend in Finance; Beyond Lending: Exploring Diversification Opportunities through NBFC-FinTech Partnerships; Digital Transformation in NBFCs: Infusing Intelligence across Lending Processes and Cultivating a Redefined Cybersecurity Landscape.

The panel discussions focussed on the rising trend of co-lending, where NBFCs and traditional banks collaborate to provide loans, while also examining how NBFCs can expand their services beyond traditional lending by partnering with FinTech companies. The panelists delved into diversification opportunities such as digital payments, wealth management and insurance products.

The panellists also deliberated upon the impact of digital transformation on NBFCs, focusing on how intelligent technologies can enhance lending processes. They also discussed the importance of cybersecurity in the NBFC sector, along with the strategies for strengthening customer loyalty, safeguarding data and protecting financial institutions from reputational damage and regulatory costs.

There was a fireside chat on the topic “NBFCs and Tech Adoption: Paving the Way for Frictionless Customer Communication” which highlighted that satisfying the customers the way they want is the key to better functioning. Further, technologies like Artificial Intelligence (AI) and generative AI are in an evolving phase. As long as these have emotions, these will work better, for everyone's good.



There were also some technical presentations from the representatives of Nucleus Software, CyberNX Technologies and SignDesk that provided insights into emerging trends, technological advancements and the best practices for improved working of NBFCs.

Apart from the above, B2B Market Media | The Founder Media also honoured some of the individuals as well as the organisations with the NBFC and FinTech Awards 2024. The winners were felicitated by Ajith T S, Deputy General Manager (DGM), Small Industries Development Bank of India (SIDBI).

Before presenting the awards, he said that India looks forward to be the third-largest economy and \$10 trillion economy by 2030 and the FinTechs and new lending platforms will play a pivotal role in this. The conclave provided a platform for industry leaders to share knowledge, explore innovative solutions and celebrate achievements. The discussions and presentations underscored the dynamic nature of the NBFC and FinTech sectors and highlighted the significance of collaboration and innovation in driving growth and stability. The winners of the 17th NBFC and FinTech Awards are as follows:

AWARD WINNERS

SECTION	CATEGORY	WINNER
INDIVIDUAL	Innovative Leader of the Year	Amit Sharma, MD and CEO, Satin Housing Finance Limited
INDIVIDUAL	Innovative Leader of the Year	Kumaran Sampath, MD and CEO, Aegma Capital Private Limited
INDIVIDUAL	HFC – Best COO of the Year	Vivek Kannan, COO, Hinduja Housing Finance
INDIVIDUAL	Young Leader of the Year	Tina Muthoot, Deputy Vice President, Muthoot FinCorp
INDIVIDUAL	Woman Leader of the Year	Tina Muthoot, Deputy Vice President, Muthoot FinCorp
INDIVIDUAL	Woman Leader of the Year	Aditi Singh, CSO, Satin Creditcare Network Limited
INDIVIDUAL	Fintech CEO of the Year	Kushal Rastogi, Founder and CEO, Knight FinTech
INDIVIDUAL	Out-of-the-Box Thinker of the Year	Vaibhavi Kamath, Founder's Office – Branding and PR, Knight FinTech
NBFC	Best FinTech and NBFC Collaboration	U GRO Capital with Knight Fintech
MICROFINANCE	The Dominant Microfinance of the Year	Satin Creditcare Network Limited

SECTION	CATEGORY	WINNER
MICROFINANCE	Best Tech-savvy Microfinance of the Year	Belstar Microfinance Limited
NBFC	Outstanding Company in Affordable Housing Finance	Agrim Housing Finance
NBFC	Outstanding Company in Affordable Housing Finance	Hinduja Housing Finance
NBFC	Best Upcoming NBFC of the Year	Gove Finance Limited
NBFC	Most Influential NBFC of the Year	Invest Gold Finance
NBFC	Best Data-driven NBFC of the Year	U GRO capital
NBFC	Best House Financer of the Year	ART Housing Finance (India) Limited
NBFC	Best Customer-centric IT Implementation of the Year	Aadhar Housing Finance
NBFC	Smart NBFC FinTech of the Year	FlexiLoans
NBFC	Best FinTech NBFC of the Year	Velicham Finance Private Limited
NBFC	Best FinTech and NBFC Collaboration	Capri Global with Knight FinTech
FinTech	Best FinTech and Bank Collaboration	Indian Overseas Bank with Knight FinTech
FinTech	Best FinTech and Bank Collaboration	Knight FinTech with Indian Overseas Bank
FinTech	Best use of AI in FinTech	Autointelli Systems Private Limited
FinTech	Best FinTech and NBFC Collaboration	Tata Capital Limited with Nucleus Software Export Limited

SECTION	CATEGORY	WINNER
FinTech	Best FinTech and NBFC Collaboration	Nucleus Software Export Limited with Tata Capital Limited
FinTech	Best FinTech of the Year	Nucleus Software
FinTech	Most influential FinTech of the year	Perfios Software Solutions Private Limited
FinTech	Best FinTech of the Year	Knight FinTech

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UPCOMING EVENTS 2024-25

 **20th**
September
2024

 **The Lalit,**
Mumbai

Sept



Private Banks, Public Banks, Small Finance Banks, Payments Banks, Cooperative Banks
IT and Innovators, Corporate Executives, Government

150+ DELEGATES

 **25th**
October
2024

 **Hotel**
Radisson Blu,
Mumbai

Oct



Lendtechs, Digital Lenders, NBFCs, Banks
SFBs, IT and Innovators, Corporate Executives, Government

150+ DELEGATES

 **November**
2024

 **New Delhi**

Nov



School & Higher Education, EdTech
Entrepreneurs, IT and Innovators, Investors
Corporate Executives, Government, Academia
Consultants, Policy Makers, Thought Leaders

300+ DELEGATES

 **December**
2024

 **Sri Lanka**

Dec



Commercial Banks, Microfinance Institutes
NBFCs, Small Finance Banks, Cooperative Banks, Insurance Companies
Insurance Brokers

200+ DELEGATES

 **March**
2025

 **New Delhi**

Feb



NBFCs, Fintechs, IT and Innovators
Corporate Executives, Government

150+ DELEGATES

2nd

LENDTECHX

Organisers

B2B

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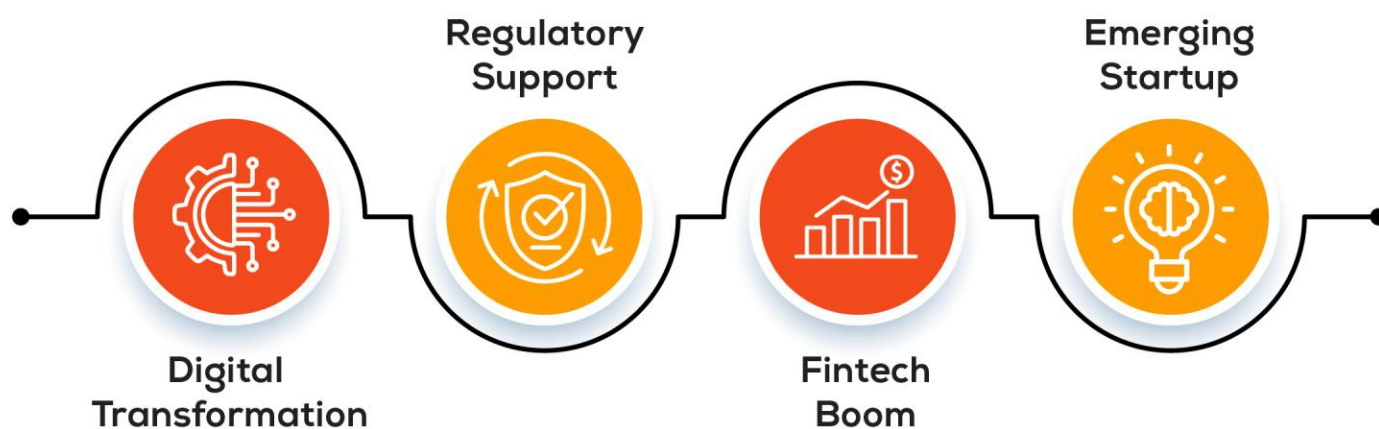
Beyond Boundaries The Evolution of Digital Lending



25TH OCTOBER 2024

Hotel Radisson Blu, Mumbai

LENDTECH MARKET LANDSCAPE



LENDTECHX OBJECTIVES



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