

HUES OF LIFE



**FBO Kerala to Organise
Business Summit 2023 in
May 2023 in Kochi**



FBO KERALA

PRESENTS

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FBO AWARDS 2023

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May 6th 2023 @ Le Meridien , Kochi

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editor's Desk

Dear Readers,

We are delighted to bring to you this special edition by Hues of Life.

We are indeed proud to present on a platter stories and features on a wide variety of topics as a multi cuisine feast. Special care has been taken by our team to make this feast as delectable and memorable for our esteemed readers as possible.

There is a bunch of success stories of dynamic entrepreneurs from diverse fields, who through their sheer grit and determination have made it to the top. Their experiences and the way they overcame multitude of formidable challenges are truly inspiring to us. They eloquently demonstrate that no matter where we are in our lives, and no matter what we are facing, there is always a reason to remain hopeful for the future.

The other stories are also on contemporarily highly relevant areas. Artificial Intelligence has been drastically changing the frontiers of business automation throughout the world. While business automation is great by itself, technologies like AI are making it even better. The significance of fostering business networking and brotherhood for business success in these highly competitive times needs no over emphasis.

In this edition, our readers would get an inkling of the key role of FBO Kerala in acting as the collective voice of the business and professional organisations of Kerala and also a mega event, FBO Business Summit, that is in the offing.

We hope our enlightened readers would relish and cherish this special edition.

Happy reading
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May 6th 2023 @ Le Meridien , Kochi

FBO KERALA TO ORGANISE BUSINESS SUMMIT 2023 IN MAY 2023 IN KOCHI



With the objective of infusing vibrancy in the business environment of Kerala, Federation of Business Organisations, Kerala (FBO Kerala) is organizing a mega event Business Summit 2023, which is the first edition of their annual event. The one day Business Summit 2023 will be conducted in 6th day of May 2023 at Le Meridien Hotel, Kochi.

FBO Kerala is the largest conglomerate of all the business and professional associations in the state. The organization has its administrative office in Kozhikode. The vision of FBO Kerala is to contribute constructive opinions and suggestions to the government of the state of Kerala and to create a healthy business environment in the entire state, by keeping their strong values of Equality, Equity and Collective Growth. Their mission is to become the collective voice of all the business and professional organisations in Kerala.

The Business Summit 2023 aims to raise awareness on developmental issues among the populace, to build support and strong demand for major projects which benefit the State. It will be attended by ministers from the central and state governments, senior civil servants and other high ranking officials, dignitaries from various walks of life, senior bureaucrats, representatives of industry bodies, business barons, industrialists, entrepreneurship researchers, professionals from different industries and other prominent public figures.

The Summit will include talks by experts and seminars on topics related to various aspects of the business entities and environment of Kerala. The topics will be as diverse as Business Automation, Fast Changing Technological Landscape of the Business Environment, The Role of Various Business Segments in Boosting the Economy of Kerala, How Innovations Drive Business Performance, Challenges and Opportunities with regard to Kerala's Business Environment etc.

A major attraction of the event will be presentation of FBO Kerala Awards 2023. These Awards have been instituted by FBO Kerala to recognize and reward excellence in business performance under various segments and thereby to motivate various segments for better performance.

A Handbook cum Souvenir of FBO Kerala published by Hues of Life will be released during the Summit. It will be a snapshot and reference book on Kerala's business sector. (for advertisements/business articles & Sponsorships : +91 62 388 91885)



THE COLLECTIVE VOICE OF BUSINESS & PROFESSIONAL ASSOCIATIONS IN KERALA :

Federation of Business Organisations of Kerala (FBO Kerala)



A professional body which caters to the interests of the various business and professional organisations in Kerala and to act as their collective voice was a long felt need of the State. In fact, the diversity of the segments, the nature of these organisations and the complexity of the problems and challenges confronted by them warranted the presence of such a body. The formation Federation of Business Organisations, Kerala (FBO Kerala) was the fulfillment of this need.

FBO Kerala was founded in 2021 as the largest conglomerate of all the business and professional associations in the state with the objective of becoming the collective voice of all these organisations. The organization has its office in Kozhikode.

The vision of FBO is to contribute constructive opinions and suggestions to the government of the state of Kerala and to create a healthy business environment in the entire state, by keeping their strong values of Equality, Equity and Collective Growth.

The mission of FBO Kerala is to become

the collective voice of all the business and professional organisations in Kerala.

The office bearers of FBO Kerala are prominent personalities who have excelled in various fields of business. They include Sri.T.S.Pattabhiraman, President, Sri. Amaz Manara, General Secretary, Sri. Johar Tamton, Treasurer, Sri.Nishad A. K., Sri. Georffin Pettah, and Sri.Anil Kumar, Vice Presidents, Sri. P. M. A. Hussain, Sri. Abbas Adhara and Sri. Vijesh Viswanath, Joint Secretaries and 17 Executive Members.

FBO Kerala has a large number of Member organizations from diverse segments, which include Kerala Plastic Manufacturers Association, Fruits Merchants Association, KIF Association, Cement Dealers Association, Rabia Mobile Association, South Indian Garment Manufacturers Association, Footwear Association, Malabar Development Forum, NGO Confederation, Distribuors Association, Tyre Dealers Association, Consumer Goods Association, Spareparts Association, Furniture Manufacturers Association, Contract Carriers



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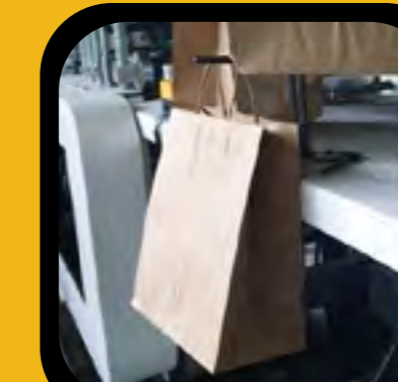
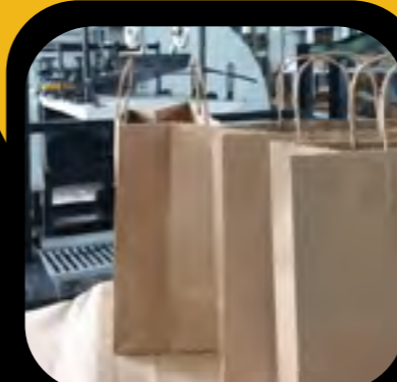
VIJESH VISWANATH
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Association, Gold Manufacturers Association, Catering Association, Optical Association, Kerala NGO Confederation, IMA Association, Steel Traders Association, Super Market Association, TV Home

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ARTIFICIAL INTELLIGENCE

CHANGING THE FRONTIERS OF BUSINESS AUTOMATION

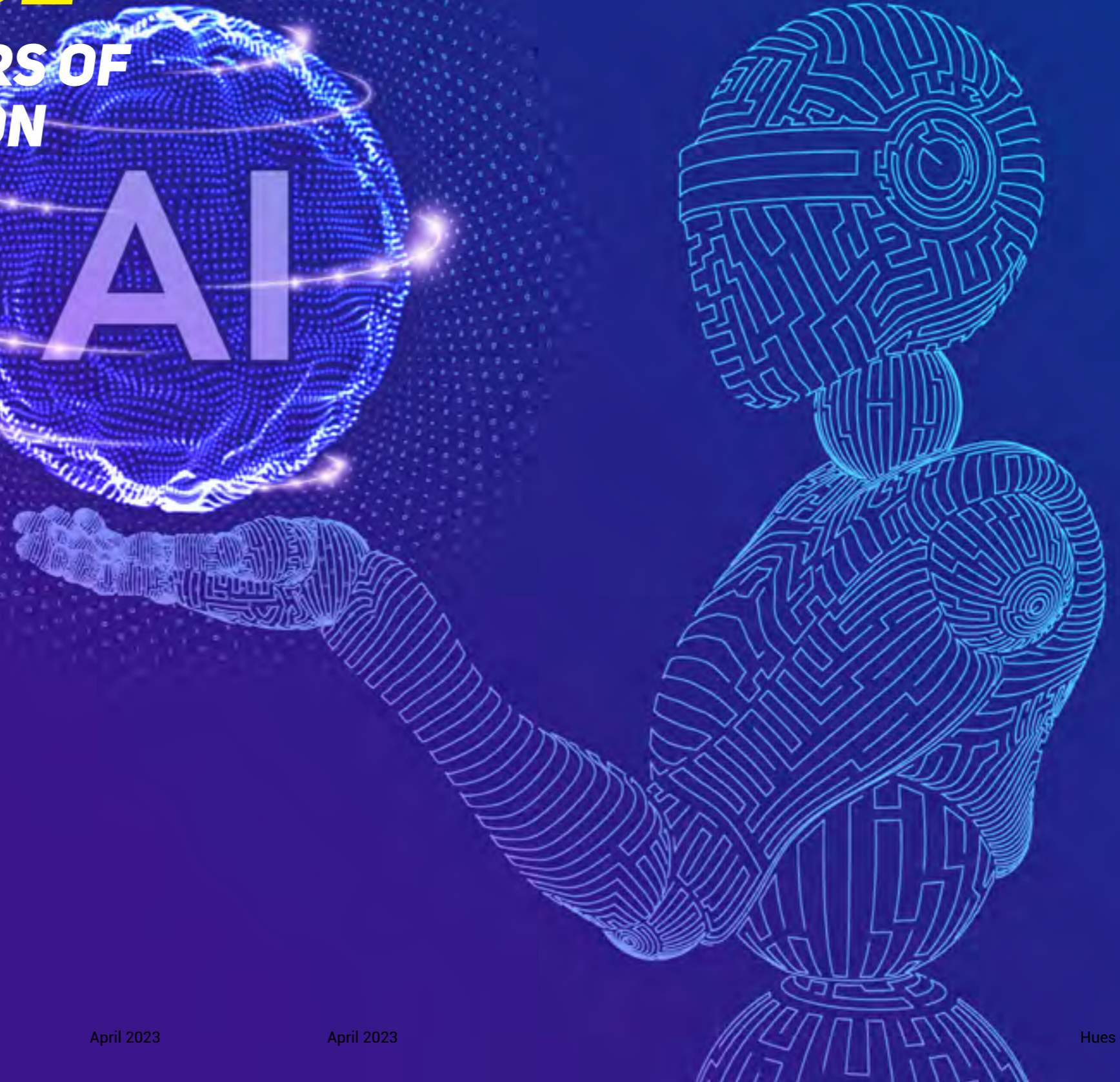
Many things which were only a fantasy or a wild dream for our predecessors have now become a reality, thanks to the astonishingly advancing technology. Artificial Intelligence (AI) is one of the greatest of technological wonders. AI refers to the ability of machines to understand the world around them, learn and make decisions, in a similar way to the human brain. Thanks to AI, machines are getting smarter every day.

We have been hearing a lot about AI with the recent release of ChatGPT and the ensuing discussions about the risks of misusing the AI tool. Even those who are not using ChatGPT right now have certainly engaged with AI at least once within the last ten minutes. That's because AI has become so pervasive that the examples of it we encounter every day are seemingly infinite.

The Oxford Dictionary defines AI as "The theory and development of computer systems able to perform tasks that normally require human intelligence, such as visual perception, speech recognition, decision-making, and translation between languages".

AI is the mimicry of human intelligence. It is the development of intelligent machines, thinking, and working like humans. With the help of machine learning, we can develop an Artificial Intelligence. Machine Learning is an application of AI that studies the computer algorithm, learn automatically, and improve the experience. The computer, robotic machines, and machines have to learn how to respond in actions, it uses computer data structures and algorithms to create the Propensity Model. The Propensity Model is a statistical model that is used to predict the behaviour of your customer.

Essentially, AI is the method by which a computer is able to act on data through statistical analysis, enabling it to understand, analyze, and learn from data through specifically designed algorithms. This is an automated process. Artificially intelligent machines can remember behavior patterns and adapt their responses to conform to those behaviors or encourage changes to them. This is a brief definition and there is certainly a lot more that could be said about what AI is.





Recommendation Algorithms. Chatbots, Digital Assistants, E-Payments etc. These examples show why AI is talked about everywhere. Nearly every part of our day is touched by AI. You might get a new coffee suggestion when you go to mobile order. Instagram might show a new video while you're on your lunch break. Google Maps gets you to dinner at a new restaurant. The list could go on forever.

Major Types of AI That Can Bolster Your Decision Making

The major types of AI which facilitate effective decision making include the following:-

NARROW AI OR ANI – This is a kind of AI that refrains a computer to perform more than one operation at a time. It has a limited playing field when it comes to performing multiple intellectual tasks in the same time frame. Narrow AI can compile one particular instruction in a customized scenario. Some examples are Google Assistant, Alexa, and Siri.

ARTIFICIAL GENERAL INTELLIGENCE OR AGI – This is the future of digital technology where self-assist robots or cyborgs will emulate human sensory movements. With AGI, machines will be able to see, respond to, and interpret external information similar to the human nervous system. The advancements in artificial neural networks will drive future AGI loaders, which will run businesses with the passage of time.

STRONG AI OR ASI – This is a futuristic concept that has only been the premise of a sci-fi movie until now. Strong AI will be the ultimate dominator as it would enable machines to design self-improvements and outclass humanity. It would construct cognitive abilities, feelings, and emotions in machines better than us. Thankfully, as of now, it's just a proposition.

REACTIVE MACHINES – They are the most basic type of unsupervised AI. This means that they cannot form memories or use past experiences to influence present-made decisions; they can only react to currently existing situations – hence “reactive.” Reactive machines

The most important technologies that make up AI are machine learning (ML), deep learning, and natural language processing (NLP). Machine Learning is the process by which machines learn how better to respond based on structured big data sets and ongoing feedback from humans and algorithms. Deep Learning is often thought to be a more advanced kind of ML because it learns through representation, but the data does not need to be structured. Natural Language Processing (NLP) is a linguistic tool in computer science which enables machines to read and interpret human language and allows computers to translate human language into computer inputs. AI eliminates or significantly reduces

mindless and repetitive tasks and bolster productivity. With the use of AI in business certain to continue at pace, it can be used to improve standard business processes, streamline strategic output and remove the guesswork from decision-making. AI allows business owners to provide a more personalized experience to their customers. AI can analyse vast data way more efficiently. It can quickly identify patterns in the information- such as past buying history, buying preferences, credit scores and other common threads. Examples of AI being used in our daily life are Maps and Navigation, Facial Detection and Recognition, Text Editors or Autocorrect, Search and



have no concept of the world and therefore cannot function beyond the simple tasks for which they are programmed. A characteristic of reactive machines is that no matter the time or place, these machines will always behave the way they were programmed. There is no growth with reactive machines, only stagnation in recurring actions and behaviors.

LIMITED MEMORY – This is comprised of supervised AI systems that derive knowledge from experimental data or real-life events. Unlike reactive machines, limited memory learns from the past by observing actions or data fed to them to create a good-fit model. Although limited memory builds on observational data in conjunction with pre-programmed data the machines already contain, these sample pieces of information are fleeting. An existing form of limited memory is autonomous vehicles.

THEORY OF MIND - As the name suggests, theory of mind is a technique of passing the baton of your ideas, decisions, and thought patterns to computers. While there are some machines that currently exhibit humanlike capabilities, none are fully capable of holding conversations relative to human standards. Even the most advanced robot in the world lacks emotional intelligence factor (sounding and behaving like a human). This future class of machine ability would include understanding that people have thoughts and emotions that affect behavioral output and thus influence a “theory of mind” machine’s thought process. Social interaction is a key facet of human interaction. So to make the theory of mind machines tangible, the AI systems that control the now-robots would have to identify, understand, retain, and remember emotional responses.

SELF-AWARENESS - Self-aware AI involves machines that have human-level consciousness. This form of AI is not currently in existence but would be considered the most advanced form of artificial intelligence known to man. Facets of self-aware AI include the ability to not only recognize and replicate humanlike actions, but also to think for itself, have desires, and understand its feelings. Self-aware AI, in essence, is an advancement and extension of the theory of mind AI. Where the theory of mind only focuses on the aspects of comprehension and replication of human practices, self-aware AI takes it a step further by implying that it can and will have self-guided thoughts and reactions.

How AI is Helping in Business Automation Today

There is absolutely no doubt about the fact that automation is one of the keys for enterprises to succeed. Not only does it improve the efficiency and the productivity of the employees, it fundamentally helps in improving the quality of the outcomes.

Business automation is a term for the use of technology applications that perform repetitive tasks, freeing up employees for higher value work. This includes business process automation





(BPA), robotic process automation (RPA) and AI-powered automation.

Business Automation or Business Process Automation is the use of advanced technology to complete business processes with minimal human intervention. A business process is an activity, or a set of activities, used to accomplish a specific organizational goal, such as producing a product, assimilating new employees or bringing on new customers.

Business processes that can be automated show up in many areas of a business, including management, operations, supply chain, HR and marketing. In general, tasks that are high volume, recurring, time-sensitive, involve multiple people, need compliance and require audit trails are good candidates for automation.

Modern computing architectures are revolutionizing the way business gets done. Large scale research is going on to develop more and more tools to help businesses automate much of their daily processes, to save time and drive new insights through trusted, safe, and explainable AI systems.

The significance of AI in business automation lies in the fact that AI is a form of software that can process and analyze data and processes more quickly than human brains. AI tools are supporting tools in our businesses today. It can work in the replacement of humans but it is facing many difficulties to complete the common sense tasks in the real world. It can also return some actions and present it to human users. AI can make decisions as opposed to traditional software. It can make the decision even in such a situation that

was not foreseen by the programmers before. It is very helpful in maintaining the relationship between the customers and the company. AI is changing the customer relations management system (CRM). High human intervention companies like Zoho and Salesforce have to remain up-to-date and accurate. AI helps these platforms to transform the customer relation management system into auto-correcting and self-updating that makes the best interaction with customers for you.

What does AI mean for business owners? The answer to that question is simple, which is better process automation. When combining the power of artificial intelligence, with business automation technologies, the

possibilities are endless.

Business process automation drives efficiencies and standardization that, in turn, bring many business benefits, including increased productivity, lower costs, reduced error rates, greater employee satisfaction, higher revenues, better customer service, insight into process success and failures and better auditing and compliance.

Taking humans out of repetitive tasks that are better handled by machines saves time and reduces error rates, provided that the steps in the process are well defined, subject to limited interpretation and that exceptions -- instances where human intervention is required -- are communicated to the right people by the process automation system for timely resolution. Workflow automation of menial tasks also frees up employees to focus on higher value work.

By centralizing a business process through automation, organizations also gain transparency into their workflows. There is BPA software that gives companies the ability to see all the process steps on one dashboard, providing visibility into the status of process activities, from task reviews to

the approval process. Automation can also ensure that compliance regulations are followed.

Business Automation Beyond Predefined Models

Despite the fact that process automation has helped countless businesses become more efficient, it has a major drawback, which is the predefined nature of traditional automation solutions. In other words, business automation works in a very specific way. If something in the automated process changes, this might cause different types of errors, as the systems aren't designed to deal with this. Traditional systems lack the dynamic support that's needed to handle change. And that's where AI truly shines.

When AI technologies are combined with traditional business process automation systems, the result is systems that can deal with contemporary business problems. Instead of having to pre-program everything, AI allows systems to adapt to change and improve over time.

They become more like humans who are learning on the job and keep getting better at it. Unlike humans, machines

can learn at a much faster rate, which results in a skill level that's hard to reach by most human workers.

Systems that Keep Getting Better

There have been numerous experiments in which machine learning systems have outperformed their human counterparts. When AI technologies were still underdeveloped, the processes that could benefit from it were limited.

The reason was that machine learning algorithms weren't sophisticated enough to understand complex processes. Nowadays, there is no limit to what machine learning can do. Even in something as complicated as E-Sport, machine learning has successfully outperformed human players.

Considering the complex nature of these games, this has been a major milestone for the entire machine learning sector. Big companies like Facebook -whose founder is a big AI enthusiast- has been doing intensive research on the technology and its applications.

The fact that machine learning systems keep getting better makes the ROI of such projects tempting for any business. It's like getting an employee that works for the company forever, and endlessly making it better.

Improving Human Workers' Performance

A big misconception about business automation is that it's all about eliminating human jobs. Many people perceive this technology as a threat to their jobs while in fact, it's quite the opposite. Asides from generating more better-paying jobs in the tech sector, the combination of AI and business process automation help human workers perform better.

In the past, business process automation was nothing more than automated reactions. When a specific action occurs, automated systems perform a pre-defined action. This was the case until predictive analytics technology became more popular.

Let us see how AI is revolutionising



various segments of business or rather Business Automation.

AI is too much in use in Financial services industry. According to the McKinsey report, some companies have seen a profit of margin of over ten percent higher than the industry average. Some areas in financial services where AI applications are used are:-

FRAUD PREVENTION - AI is used to increase revenue and cut the cost of the company. It is also very helpful in fraud prevention. The AI detects the client's behavior, activities, locations, buying habits that seem suspicious and unusual.

TRADING - AI and Machine Learning are very helpful in trading. They can gather data quicker than human beings. It helps to eliminate the emotional aspects of trading.

PERSONALIZED BANKING - Many banks and fintech companies are using AI to make better customer relationships and better service. AI helps the customer to understand the risk factors of various policies. It can create your financial plan by tracking your spending pattern, income, and goals.

AI in Marketing

The marketing industry gets a boom by developing AI. It helps to gather more and more data to create the best marketing plan and able to enhance marketing practices as well.





AI in Logistics

Logistics is an important part of each industry. With the combination of AI, logistics becomes more efficient by creating AI applications like an automated warehouse and automated vehicles.

In an automated warehouse, thousands of robots are moving from point A to point B to fulfill the demand. The automated warehouse also reduces the cost of transportation, less warehouse space needed, and reduces overall costs.

With the development of AI, it is very important to develop autonomous vehicles. The development of autonomous vehicles is very helpful for humans, they need rest and sleep while driving that leads in late delivery, now no longer transportation is limited. Tesla is the best example of autonomous vehicles. Rolls-Royce and Intel are also in the queue of developing autonomous vehicles but they are very less known. Together they built an Intelligence Awareness System to allow the autonomous chips.

The chatbot is an application of AI which is used as a conversational agent. They communicate with visitors by using two primary methods:- web-based application and standalone applications. For example, Pepper is a social humanoid robot designed by Softbank that is used in physical stores to engage customers and provide personal assistance to the customers.

AI in Telecommunication

The Telecom industry is one of the biggest industries in the world. The value of this industry is very large so every difference matters. Three main AI applications are used in the telecom industry:-

CHURN PREDICTION MODELLING - The prediction of detecting customers who are likely to cancel the contract or subscription is called churn prediction. It is very important as it gives a better understanding of future revenue. Churn prediction helps us to identify the areas of lacking customer service in your business.

AI marketing uses AI technologies to make automated decisions based on data collection, data analysis, and additional observations of audience or economic trends that may impact marketing efforts. AI is often used in marketing efforts where speed is essential.

In the future, AI is likely to substantially change the marketing strategies and customer behaviours. Experts suggest AI will be more effective if it augments (rather than replaces) human managers.

AI in Retail Industry

Retailer industry is one of the most competitive industries. They need new inventions and technology to stand out from the crowd. AI in retail market

is applied in various processes of the retailer's products and service cycle.

The retail industry has benefited a lot from the advances in AI. Whether it is sales, customer relationship management, recommendations or logistics and delivery, AI has found a way to boost operations under all segments. Moreover, the implementation of AI has led to lower customer complaints and higher sales.

Customer profiling is a way to create the profiles of customers to understand decision concern to your business. By creating profiles the customers are divided into smaller groups and a representative is given to each group with a photo, name, and description.

NETWORK OPTIMIZATION - The improvement of the network is called network optimization. The are various ways to improve and monitor network performance are global load balancing, minimize latency, packet loss monitoring, and bandwidth management. By using AI in the network optimization we can increase speed, scalability, and effective result.

PREDICTIVE MAINTENANCE - Predictive Maintenance refers to the monitoring of the condition of in-service equipment to reduce the risk of failures. It is also known as condition-based maintenance. By using AI it can maintain the historical data, sensors data, and weather data to ensure the proper condition of a machine or when the machine needed servicing.

It is not difficult to predict the future of AI. For example, AI is ready to do common-sense tasks and it is easily handled by computers. We can say that robots are going to be a part of our day to day lifestyle in the future. Tesla is also innovating driverless cars and many companies are trying to innovate by AI technology. In future Alis going to lead our life.

Will AI and Business Automation change the Employment Paradigm?

Process automation, digitalisation and machines are substituting many jobs. Many of us think that only the poor and uneducated are being displaced. But it is possible that in a few years everyone will be replaceable with state-of-the-art technologic platforms and AI supported machines. AI could also create a world where human abilities are amplified with machines helping mankind process, analyse, and evaluate the abundant data that is created in today's world, allowing humans to engage more time in high-level thinking, creativity, and decision-making.

The potential for digital platforms and AI to underpin and grow the world of work is boundless. They already play an essential role in the development of all Four Worlds of work, matching skills to employer, capital to investor and consumer to supplier. This platform

layer brings a digital value chain and commoditisation and automation of the back office – but comes with warnings. While it can create a thriving marketplace, it has the potential to grow to take over the entire economic system. And with platform pervasiveness comes vulnerability to increased cyber-attacks or wide-scale manipulation. The digital assistants, chatbots, and machine learning understand, learn, and then act based on that information. It's useful to think of three levels of AI.

Assisted intelligence, widely available today, improves what people and organisations are already doing. A simple example, prevalent in cars today, is the GPS navigation programme that offers directions to drivers and adjusts to road conditions. Automating repetitive, standardised or time-consuming tasks is aided by assisted intelligence

Augmented intelligence, emerging today, helps people and organisations to do things they couldn't otherwise do. For example, car ride-sharing businesses couldn't exist without the combination of programmes that organise the service. AI has catalysed fundamental changed in the nature of work. Humans and machines collaborate to make decisions. In this scenario, uniquely human traits – emotional intelligence, creativity, persuasion, innovation – become more valuable.

Autonomous intelligence, being developed for the future, establishes machines that act on their own. An example of this will be self-driving vehicles, when they come into widespread use. Adaptive continuous intelligent systems take over decision-making. The future of humans at work could be questioned.

As more individual tasks become automatable through AI and sophisticated algorithms, jobs are being redefined and re-categorised. It's clear that automation will result in a massive reclassification and rebalancing of work. Some sectors and roles, even entire sections of the workforce could lose out while others could be created. Automation will not only alter the types of jobs available but also their number



and perceived value. By replacing workers doing routine, methodical tasks, machines can amplify the comparative advantage of those workers by facilitating refinement of their problem solving, leadership, Emotional Intelligence, empathy and creativity skills. Those workers performing tasks which automation can't yet crack, would become more pivotal – and this means creativity, innovation, imagination, and design skills stand to be prioritised by employers.

It is not difficult to see that contrary to the general belief that AI will grab jobs from humans, it would actually create many new jobs. A Gartner study shows AI will create 2.3 million jobs while eliminating 1.8 million by 2023. More and more AI professionals will be required by all economies across the world, including India. Expecting that 70 percent of Indian companies will leverage AI by 2023, it is likely to create more demand for AI professionals. The AI is expected to change the job landscape in the next few years, and so India needs to prepare its workforce with adequate skills. The national programme on AI can address this demand-supply gap effectively.

While business automation is great by itself, technologies like AI are making it even better. The right automation process can take your business to a whole new level when combined with the power of artificial intelligence.

HOW MUCH IS TOO MUCH?

“Handle the chemicals with utmost care” –I still remember the words of my chemistry teacher from my school days. Our science students are well versed with the various chemistry experiments right from their school days. Being science teachers we caution them to be very careful in the labs and not to mess up with the chemicals, most of them as we know are toxic in nature. But is it that they are always toxic in nature or toxic above a certain concentration? That’s when the question pops up –How much is too much? Toxicity indicates how poisonous a substance is to biological organisms.

It’s a very common saying that the dose makes the poison. Many substances that we thought were harmless turns out to be toxic at a higher concentration.

Which would you prefer to drink—a cup of caffeine or a cup of trichloroethylene? Obviously the answer would be “caffeine.” Caffeine occurs naturally in coffee, tea, and chocolate. On the other hand Trichloroethylene is a

common ingredient in glues, paint removers, and cleaning fluids. So, which would be better to drink? Believe it or not, caffeine is more poisonous than trichloroethylene, Caffeine at low concentrations acts as a stimulant. Asians are found to consume a larger volume of coffee, which contains low concentrations of caffeine, whereas Europeans on the other hand consume high dose of caffeine in tiny coffee cups. The latter is found to be have

quick results with respect to keeping a person wide awake for hours together. At concentrations higher than those found in food products, caffeine can cause insomnia, dizziness, headaches, vomiting, and heart problems. Research reports show that high doses of caffeine have caused birth defects and cancer.

Even water can kill you if you drink too much too quickly. All it means is that many common substances found in food and drinks are toxic if you eat or drink large enough quantities. The amount of caffeine in a normal human diet does not cause illness, but just 50 times this amount is enough to be fatal. Trichloroethylene is less toxic over the short term than caffeine, but it is not harmless. In fact, long-term exposure may cause a variety of health problems, including cancer as well as damage to liver and kidneys.

In the early 1500s, a Swiss doctor named Philippus Aureolus Theophrastus Bombastus von Hohenheim-Paracelsus wrote: All substances are poisons;

there is none which is not a poison. The right dose differentiates a poison from a remedy. He was one of the first people to recognize that a chemical can be harmless or even beneficial at low concentrations but poisonous at higher ones. That’s why doctors insist us to take medicines in the right dosage .For example, vitamin D is an important nutrient, but taking more than the recommended dose can cause serious health problems, including kidney stones, high blood pressure, deafness, and even death.

Do we need to really worry about natural chemicals? They seem to be safer than artificial or synthetic chemicals. We manufacture synthetic compounds to use in a wide variety of products such as cleaners, deodorants, food additives, and pesticides. It is true that some synthetic chemicals cause cancer, and others are highly toxic. But it also is true that many synthetic chemicals are harmless at doses normally encountered in food, water, air, and other sources.



Natural chemicals range from relatively harmless to highly toxic. Some plants and animals create toxic chemicals called toxins, either for self-defense or for assistance in catching their prey. For e.g. rattlesnakes, scorpions etc produce a natural toxin that is hazardous to humans as well as to other organisms.

Scientists carry out a “dose/response” study in order to evaluate a chemical’s short-term toxicity. The word ‘dose’ refers to the total amount of a substance to which an individual is exposed through the mouth, lungs, or skin.

The total dose of a chemical includes the amount of the chemical that is consumed either by itself or contained in food or drinks, the amount that is being inhaled along with the air, the chemicals which get absorbed through the skin etc.

Exposure to a toxic chemical can be either intentional or unintentional-

smoker intentionally inhales whatever substances are contained in cigarette smoke, whereas nearby people get exposed unintentionally when they inhale second-hand smoke. The word response refers to the changes in living things caused by exposure to a specified chemical. Typically, the higher the concentration of a toxic compound, the more powerful its effect. Scientists study this relationship by carrying out dose/response experiments to determine the response of laboratory organisms to various doses of a test chemical.

Bioassays are the dose/response experiments that’s been carried out on test organisms. For each chemical, there is an intermediate range in which some individuals will be affected and others will not. In a typical dose/response bioassay, laboratory rats are each fed a single dose of the chemical being tested.

Some rats get an extremely high dose, and others receive doses ranging from moderate to very low. Exposure to the chemical occurs only on the first day, but the experiment continues for 14 days in order to give the organisms time to react. At the end of this period, scientists count the number of dead rats and note any health-related responses in those that are still alive. At the highest dose, it is likely that all of the rats will have died. At the lowest dose, most of the rats probably will have survived. If the experiment has been properly designed, there should be several doses that have killed some but not all of the exposed rats. The end result is a number called the LD50, which stands for the lethal dose for 50% of the treated organisms. In other words, half of the rats that received the LD50 dose have died by the end of the 14-day test period. LD 50 s are expressed in terms of milligrams of the chemical per kilogram of body weight (mg/kg).

A cup of coffee at bedtime may have no effect on one person, yet may keep someone else awake through the whole night. Toxicity tests are based on group responses. The more individuals tested, the better the chance of accurately estimating the LD50 and of identifying low doses to which only the most sensitive individuals respond.

The more toxic the compound, the lower its LD 50. That makes sense if you think of poisons—the more poisonous a chemical is, the less it takes to kill you. For caffeine, the LD50 is roughly 200 mg in laboratory rats. For trichloroethylene, it is over 7,000 mg. This means that on average, rats can survive eating over 35 times as much pure trichloroethylene as caffeine. (This is a 14-day test and does not consider possible long-term impacts on health and survival.)

For some compounds, there is a big difference in LD50 values from one species to another. Dioxin is a good example. The LD 50 for dioxin is 5,000 times higher for hamsters than for guinea pigs. There are several factors which determine how sensitive a species is towards a particular



chemical. The rate at which it gets metabolized and gets absorbed into the animal’s blood, or stored in its liver, kidneys, or other tissues varies from species to species. For example, a human being would have a hard time dying from eating too much chocolate. This is not true for dogs—eating just a few chocolate bars can be fatal to dogs because they cannot digest and break down the chemicals in chocolate in the same way that humans do.

Most of the previous examples on toxicity is based on acute toxicity –i.e. the effects on single exposure. Even LD 50 expts are designed in order to assess the short term response of test organisms to single dose of chemicals.

For some chemicals, the same total dose can be either deadly or harmless, depending on the rate of exposure. Lead is an example of a chemical that builds up in our bodies over time rather than getting broken down or excreted. Lead poisoning has been linked with stunted growth and mental retardation in children. These are not sudden effects, but ones that develop gradually with long-term, low-level exposures to lead in air, food, and drinking water. Children

living in homes with lead paint receive additional doses when they eat chips of paint or breathe dust-filled air. Even though the daily doses may be quite low, lead accumulates in bones. When the concentrations become too high, lead poisoning damages the nervous system and kidneys, causing problems such as hearing loss and mental retardation.

Alcoholic drinks work the same way. A person who drinks too many drinks in a short period of time may die from acute alcohol poisoning. At the rate of only one drink per day, that same total amount of alcohol might do little or no harm. At this slower rate, most people’s livers would have time to break down the alcohol rather than allowing it to build up to harmful levels in the body.

Within limits, our bodies can break down or get rid of many types of toxic compounds before they harm our health. In recent years, people have become increasingly concerned about the effects of long-term exposure to relatively low doses of contaminants. With a healthy lifestyle lets all convert our surroundings to a less toxic one.

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A STUNNING EXAMPLE FOR A STRONG BRAND CUSTOMER BOND: BIG BELLY MOMOS

The passion for delivering quality food at affordable price with a customer centric approach knows no bounds. The growth journey of Big Belly Momos, Thiruvananthapuram is an awe inspiring one. This is the much deserving reward for an uncompromising commitment to customers.



For a business to grow its customer base, it's imperative to establish a brand that is memorable and innovative. The trust between a customer and its brand is vital to a thriving business, and building a genuine relationship with customers alone can lead to customer loyalty. Customers return to a brand to purchase more products or subscribe to services only if they trust that the business is truthful and abides by its brand image.

The brand Big Belly Momos which has become an unparalleled sensation in Thiruvananthapuram is a stunning, unbeatable and eloquent example for the strong bond which can be developed between a brand and its customers.

Big Belly Momos was started in 2021 with a restaurant in Panavila by a young couple Neha and Sharukhan. "The concept was born in our mind from the extensive travels we had. The thought " Why not Momos in Kerala?" led to the birth of Big Belly Momos. It was started by us as a pure experiment". Momo is a delicious and versatile dessert, a steamed food that Tibetans eat daily to cool down.

It was their strong passion for serving quality food to the public that prompted the ebullient couple to venture into restaurant business. Before venturing into Big Belly Momos, they were running a restaurant by name Mankalam which was purely a South Indian restaurant.

When Big Belly Momos was started, it was a big challenge for the couple to take such a concept to Thiruvananthapuram which was not familiar with the dish momo. It was a very tough growth journey for them.

The brand faced lot of difficulties in marketing in the initial days. A great deal of individually explaining about the dish momo to prospective customers was required. As days passed, the acceptance from customers increased by leaps and bounds.

As Panavila restaurant got an encouraging response, a second restaurant was started in Pattoor. It was started as a Pan Asian cuisine



restaurant selling Thai, Malaysian, Singapore, Chinese and Hongkong cuisines. "The reason why we wanted to bring Pan Asian cuisine to Big Belly Momos was our strong desire for diversification by providing authentic cuisine. We never wanted a dilution in authenticity of the cuisines we provide, anything short of the pure taste of Thai or Singapore or Malaysian".

The restaurant at Pattoor got a huge acceptance which prompted Neha and Sharukhan to start a third restaurant in Kowdiar and then the fourth one in Nalanchira. Starting four Pan Asian restaurants and turning them into an astonishing success in a brief

span of less than two years in the capital city of Kerala was by no means a small feat. It was the sheer victory of determination, perseverance and commitment to quality. The secrets behind this enviable accomplishment are nothing but the vision, farsightedness, strategy and the indomitable passion of Neha and Sharukhan.

When the first restaurant of Big Belly Momos was started at Panavila, only 3-4 varieties of Momos were sold. At present Big Belly Momos is selling 150 plus varieties of Momos. The best seller is Tandoori Momos. Chilli Honey Momos and Creamy Italian Momos are right behind. Broasted Momos, Shanghai Momos, Teriyaki Momos, Kurkure Momos, Barbecue Momos and many more varieties are available. Thai curry momos, red curry momos and green curry momos are available in Thai, Mexican and Italian flavors. Chocolate momos are also available along with ice cream momos and banana momos. No other momos restaurant in Kerala is selling such a diverse range of momos. Momos are also prepared according to the customer's requests.

"We serve only freshly prepared, handmade momos. There is absolutely no compromise in quality. Only ingredients of the highest quality are used in our dishes" say Neha and Sharukhan.

Ensuring only momos with the real, authentic taste were served to the customers was the





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uncompromising commitment on the part of Neha and Sharukhan. Keeping this in mind, they brought the main chefs as well the other cooks from Darjeeling, the West Bengal town in the Himalayan foothills, which is famous for its memos and boasts of a range of varieties of this dish.

It was the incessant flow of ideas from the energetic entrepreneurs which wrote the thrilling story of their glorious growth journey. The thought "Why not momos in different variety of sauces as in the case of several chicken dishes in various sauces?" gave birth to the introduction of so many varieties.

A jubilant Neha and Sharukhan say "For us, customer satisfaction is the key. We give precedence to customer satisfaction over money making. We take pains to see customer satisfaction getting escalated to customer delight and customer ecstasy. Whatever our customers demand, we act upon that, rather painstakingly. We take even a small customer grievance very seriously and work on that. Next time when the customer visits us, we make them realise how we appreciated and respected his grievance. It is this customer centric approach which has been propelling our growth."

"Serving quality food at affordable price ensuring customer satisfaction over money making is at the roots of our business philosophy. And we found this resulting in every customer stepping into our restaurant becoming our regular customer, who never shifted their loyalty",

says the couple.

Momos culture was first brought to Thiruvananthapuram by Big Belly Momos and other players in the market came only after that. "We love getting competitors. That is how we improve ourselves. We don't see them as threats to us", say Neha and Sharukhan. The first restaurant of Big Belly Momos Panavala was selling 200 pieces of Momos daily and today 20000 plus momos are sold per day.

Sharukhan, an engineer by qualification and Neha, an MBA hail from Pathanapuram in Kollam district. The couple has been toying with the idea of extending the unique Big Belly Momos experience throughout Kerala instead of limiting it only to the capital city. To realise this desire, they are contemplating the introduction of a franchisee model which would bring the unique taste of Big Belly Moms menu to various other parts of Kerala.

The untiring, idea driven couple has another plan for the future. "We find people are now very much concerned about having vegetarian food as many are shifting from non vegetarian food to veganism. We have been getting several enquiries for vegetarian food. So we have a plan of starting a vegetarian momo shop plus a vegetarian Pan Asian cuisine restaurant in future", says Neha and Sharukhan.

It is not a surprise that in a short span of time Big Belly Momos has become the proud winner of Metro Food Award and Metro MSME Award three times consecutively.

Some of our Clients



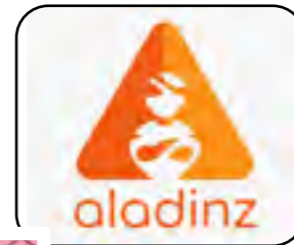
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ALADINZ, A PATH-BREAKING APP ON PRODUCTS AND SERVICES IN THE OFFERING

It is estimated that by 2040, around 95% of all purchases will be via e-Commerce. This indicates the scope and potential of powerful database Applications which directly or indirectly facilitate / support e-commerce /e-retailing.

A unique Application (App) which is expected to be a path-breaking initiative in the products and services data base field is in the offing. The App named Aladinz is an initiative of the firm White Shark Enterprises Pvt. Ltd. which was established in 2022.



Aladinz is an App where you get access to various products and services from A to Z. It is coming up as a powerful digital platform for getting authentic information on a bunch of products and services

available across a vast geographical area.

The App is one of its kind in the market focusing both Android and IOS platforms. The App will be the first search engine that operates on the basis of locality rather than SEO optimisation. Thus White Shark Enterprises Pvt. Ltd stands poised to become one of the biggest data base firms in the market. The App will incorporate a bundle of more unique features like trading and logistics in further stages.

White Shark Enterprises Pvt. Ltd has two partners - Nirmal Geo Stephen and Karthik Manikuttan. Nirmal Geo Stephen is an Engineer and a marketing expert with a proven track record in conducting business. The other partner Karthik Manikuttan is a BBA graduate and a YouTube blogger with a proven track record in influencer marketing with over 6 lakhs subscribers.



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SAY NO TO RISK AVERSION FOR SUCCESS IN BUSINESS:

THE STORY OF BRIGHT ASSET TRANSIT PRIVATE LTD

Aspiring entrepreneurs in India are always looking for role models and success stories to motivate and guide them. Success stories are always inspiring. They motivate us to do better and achieve what we want in life. India is a land of diversity, with people from different religions, states, and cultures. This is also reflected in the success stories of Indian entrepreneurs. Here is the story of an inspiring Indian entrepreneur that will encourage you to chase your dreams and achieve greatness.



“Why take unnecessary risk and put it on your head?” These words are usually the ‘advice’ which greets many entrepreneurs from different quarters, many a time even unsolicited, and which serve to only dampen their spirit and enthusiasm.

The general tendency of the community at large is to discourage new entrepreneurship with warnings of ‘risk’, ‘loss’, ‘failure’ and the like. And mostly this discouragement which goes to the extent of dissuasion stems from wrong perceptions and ill conceived notions of those who render such negative advices. Those who get deterred by such negative advices either do not venture into the entrepreneurship they had in mind or lose confidence in pursuing the one they already started.

The experience of Choolikkat Mani Sudhin was not different when he was readying to start his venture. But he did not get deterred by the negative advice he got. Had he got so deterred, we would not have had the company called Bright Asset Transit Private Ltd.

Sudhin is a real-life hero who has carved out his entrepreneurial path with a unique business model and become role models for other aspiring entrepreneurs. With his incredible adventures, this entrepreneur has not only achieved enormous success but has written a story that inspires others. Undaunted by the immense challenges of starting and running a business, Sudhin found ways to persevere and innovate, creating new services that have made an indelible impact on the community.

Sudhin was never scared to explore new things or take risks. And the success of the company which he founded in 2011 has rewarded him handsomely

with a consistent track record of producing brilliance.

Bright Asset Transit Private Ltd. was incorporated on 09 May 2011 by the highly dynamic Sudhin ably supported by his vibrant better half Sudhin Subha.

The company’s services comprise a wide range of areas including Transfer of Cash and Valuables to and from banks, ATM Replenishment, Multi point cash collection, Secured transfer of valuables, Caretaker Services, Vaulting and Processing of Cash.

“When I started the business, hundreds of people told me not to do a blunder”, says Sudhin. “I knew for sure that somewhere there is a door for me. I made up my mind to search it out and use it.”

Sudhin who started as an ordinary security staff is now at the helm of a business which has a fleet of over 100 vehicles and a workforce of 250. This is not a small feat by any count.

“The main reason for me to reach this level is my mother. I always wanted to be a winner before my beloved mother. This made a huge impact in my life” says Sudhin.

“As a youth, my one and only thought even while sleeping as well as being awake has always been to come up in life and to reach the top. My only goal has been to become a successful businessman. I yearned to earn the name as one who came up in life through hard work and perseverance.”



Sudhin went through a lot of trials and tribulations during his childhood and young days after the demise of his father. His mother had to work as a sweeper.

Sudhin started his job as a Security staff at Elite Super Market. There he decided to get a gun licence as he hoped that would open new vistas for him. After passing through a lot of hassles and hurdles, he succeeded in getting it. Then he joined as the gun man at ICICI Bank. "On joining as a gun man with ICICI bank, I didn't simply sit idle in a chair as a typical gun man and instead took interest in understanding all the activities going on in the bank and also learnt the entire process of banking operations including ATM operations. I also assisted the bank's customers in various ways and built strong relationship with many of them" says Sudhin.

This exposure gave Sudhin the idea of starting a small venture with a cash van used to carry cash and other securities of banks, with the financial assistance from a wealthy customer of the bank with whom he had built a strong personal bond. From there, Sudhin slowly started his journey. The initial days were very tough and full of hurdles but he didn't lose hope being strongly driven by his determination to succeed.

The beginning with one cash van slowly started growing and the fleet of vehicles consistently grew. And one by one, the other services were started.

Sudhin says the mantra for success of the company is 'Keep the workforce always happy and satisfied. Give them all support not only in their career life but also in personal life'.

According to Sudhin, "The reason for the success of my business is not running away from taking risks, but on the other hand, understanding and accepting it. My goals and my mindset were the main driving force in my undeterred approach to taking risks. I saw risk as opportunities."

For Sudhin, work is not seen as 'work', it is passion; you like it, you want to do it. He demonstrated that entrepreneurs should not be driven by fear; they are to be driven by the idea to create impact.

The service range of the Cash Services division includes secured hand over of cash and valuables, ATM replenishment, Vaulting and Processing Services, multi-point cash collection and Caretaker Services

Their cash pick-up service comprises of picking up cash from outlets, bank vaults and entities that deal with large volumes of cash as their day-to-day operations.

The ATM services offered by the company include ATM cash replenishment, ATM maintenance and repair, deposit pick-up and cash processing.

Multi point cash collection services include Counting and Sorting Services, Vault Services, Bank Services, Reconciliation Services.

Cash vault services include currency inventory management including maintaining currency in secure



vaults, managing the inventory for cash shipment, consolidation and branch deposit processing.

The company has a strong fleet of armoured cars, truck and security vehicles, and electronic vaults.

The company staff uniform has been designed to have their own unique identity along with security features. The armoured staff also have ISO 2000 regulated bullet proof vests that offer security level of up to 45 caliber bullets.

Bright Asset Transit Private Ltd. has emerged as one of the leaders in India and has the confidence that it will cater to all the security service needs of the community under one roof. They currently provide Cash transportation solutions to several public sector, private and multi national banks and to the retail industry.

The brilliance of Bright Asset Transit Private Ltd. owes much to the ebullience of Subha Sudhin, the better half of Sudhin, who is also a Director of the company. She has throughout been a great guiding force in the company's accomplishments.

Sudhin is the winner of many accolades including Metro MSME Award, Topgear Eminent Service Award and Business Excellence Award by Samrambham.

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A UNIQUE COMBINATION OF SUPERIOR SERVICE AND STATE-OF-THE ART FACILITIES: RANJITH AMBULANCE AND MOBILE MORTUARY SERVICES

Ranjith Ambulance and Mobile Mortuary Service, Thiruvananthapuram has been on the path of public service for years with state-of-the-art ambulance facilities. The service provided by them is highly acclaimed in the industry.

We all know that the commendable handling of situations in a calm and confident manner by an ambulance driver plays a significant role in saving many lives. However, ambulance drivers are people who are deliberately forgotten by many of us when it comes to appreciating the health sector. We do not realize the key role played by this segment in the health sector.

The case of Ranjith Ambulance and Mobile Mortuary Service, Thiruvananthapuram is unique in many respects. They have been delivering state-of-the-art ambulance facilities to every nook and corner of the city for years.

“We believe that every ambulance driver is an important link in the health sector. But this fact is often consciously forgotten. An ambulance plays a crucial role in many life saving operations” says Manjith, who is the main pillar of Ranjith Ambulance and Mobile Mortuary Service.

Manjith, a native of Akkulam, started serving as an ambulance driver soon after finishing his schooling. He bought an ambulance and started working at Thiruvananthapuram Medical College. It was not an easy job as there were enough ambulances serving in the Medical College itself,

At that time, there were 26 ambulances there. Naturally,

the arrival of a new face, Manjith, was not much relished by the other players. They feared that their revenue would now get further shared.

However, Manjith is not one who would get deterred by such hurdles. He stayed there with full confidence and enthusiasm facing several challenges and the venture graduated into a well-equipped ambulance service in Kerala and became a strong name to reckon with in this service segment. The name Ranjith Ambulance and Mobile Mortuary Service got written in golden letters..

Many seemingly impossible missions may turn out to be incidents which inspire and energise the community and future generations. On one occasion, taking a ten-year-old child with a rare heart valve defect from Thiruvananthapuram SAT Hospital to Ernakulam Amrita Hospital was entrusted to Ranjith Ambulance. This mission was meticulously accomplished by Ranjith Ambulance with well planned liaison and co-ordination by the Ambulance Drivers' Association with the state Police Department, which gave instructions to other Ambulances to pave way for Ranjith Ambulance for smoothly accomplishing the task on hand in time.

“The hands, feet, eyes and mind of an Ambulance driver must function far more efficiently as compared to any



other driver. Because, with the Ambulance moving in very high speed, the safety of the patient, others who are inside, vehicles moving behind, on coming vehicles from the opposite direction and pedestrians crossing the road is all within the hands of the Ambulance driver”, says Manjith.

According to Manjith, not all Ambulance drivers are efficient and only about ten out of hundred stick on this field. “An Ambulance Driver can become an efficient driver only through the experience given by time” says Manjith.

Ranjith Ambulance and Mobile Mortuary Services started its administrative and booking office in Chakkai, Thiruvananthapuram in 2005 and moved forward by buying more vehicles and started operations all over the city. At that time there were more than thirty ‘108’ ambulances in the area. D-Level Advance Life Support Ambulance came to Thiruvananthapuram in 2013 as a result of the efforts of Ranjith Ambulance. The facility to pick patients from houses in small roads was introduced by using a Chevrolet Tavera vehicle. However, when placing an ICU, a large vehicle was required and hence the service was switched over to Traveler in 2016. A new ambulance with high-tech facilities has arrived here rather recently. Now there are more hi-tech vehicles such as Bolero, Tavera and Traveler.

Manjith’s Ambulance Services attend to the patients with service as top-most priority in all cases. It is not money that drives them. According to Manjit, “The first goal is to get the patient to the hospital, and whether he will be paid or not is a distant second”.



The private ambulance services in Kerala had carried a high number of patients during the pandemic, supporting the society to meet the crisis head-on. In Thiruvananthapuram, the vehicles of Ranjith Ambulance Service were in the forefront of these operations.

Manjith currently holds the position of District President of the Ambulance Owners Association and Secretary of the Ambulance Employees Union.

Ranjith Ambulance and Mobile Mortuary Service won the 2020 Metro MSME Award in the Best Enterprise category in Emergency Vehicle Management and the 2020 Topgear Eminent Service Award in the Best Emergency Fleet Management category. These awards acknowledge the services that this establishment has given to society for quite some time.





RAHMANIYA CHICKEN (KETHEL'S)

ON ITS GLORIOUS JOURNEY TO BECOME AN INTERNATIONAL BRAND

Here is the story of how a traditional dish which had a humble birth in Kerala is on its glorious journey to become an international brand. Muhamed Althaf at Hotel Rahmaniya, Plamoodu, Pattom, Thiruvananthapuram is earnestly on this task.

When Muhammed Abdul Khader started selling snack items with tea in a kettle at the Putharikandam grounds, Thiruvananthapuram some sixty years back, would he or anyone else have ever thought that he was sowing the seeds of a brand? Certainly not. One of the snack items he sold was a special fried chicken.

Kethel chicken which is a famous brand now was founded by late Muhammed Abdul Khader and is named after him, who was fondly called by his clients – "Kettle Sahib". He is fondly remembered even now by the older generation in Thiruvananthapuram.

As the demand for the unique special fried chicken sold by Muhammed Abdul Khader grew, a food joint was set up by him in the busy business and shopping street of Chalai market. This further increased the popularity of Kethel chicken and Kethel Sahib ran the outlet with his own quirk of serving more to those who ate more and scolding those who wasted. At a time when chicken dishes were rare, 'Kethel's Fried Chicken' of Rahmaniya Hotel became a focus point, a food corner for the foodies in the capital city. The popularity of Kethel chicken grew so fast that almost all non vegetarian food lovers coming for shopping in Chalai market made it a point to taste the food at Hotel Rahmaniya and afterwards frequent it.

Hotel Rahmaniya, Pattom Plamood in the capital city Thiruvananthapuram led by Mohammed Althaf, grandson of Muhammed Abdul Khader is that one place that serves Rahmaniya's Kethel Chicken Fry, an exclusive and patented product in the original taste, of which Muhammed Abdul Khader was the archi-

tect. "I desire to take the unique Kethel taste across the world carrying along the heritage values and to go forward by including also the other cuisines adored by the new generation", says Althaf.

While taking heritage values forward, rectifying any of its drawbacks and serving the food in a young environment is the vision of Mohammed Althaf. So along with the traditional Kethel recipe, Hotel Rahmaniya is actually working on a multi cuisine format. It is one of the most traditional hotels in Kerala which specialises in original recipes with home-style sides, and fresh makes. Here, fried chicken is made with the same secret blend of "Kerala Spices" perfected more than half a century.

Every day, more than 200 customers are served by Hotel Rahmaniya, Pattom Plamoodu. And they leave happy and contented, only to return as many times as they can.

Kethel's is a byword for spicy fried chicken. Kethel chicken served with ghee rice and/or chappathi accompanied by lime juice and pickle keeps the customers happy and prompt them to return as frequently as possible. Halal method is followed for cooking the chicken dish. Care is taken to procure only young delicate chickens raised with natural feeds. Chicken pieces are lightly fried and mixed with natural spices and then deep fried to achieve the desired taste. Other chicken items such as chicken liver fry are also served nowadays as per customers' desire. Chappathis and chicken served on banana leaves along with a dash of lime pickle and lime juice are our trade mark.

Many prominent people have mentioned in their later years about the

taste of Kethel's Chicken and fondly remember Kethel Sahib. As people of the capital city who moved to other places they took the memories of this restaurant and the tasteful chicken variety with them. Retaining the authenticity of preparation methods and maintaining taste quotient keeps the older generation happy. The younger generation finds the dish to be yummy and suiting their palate, which has been prompting them to give increased patronage to Kethel Chicken.

In the late eighties and early nineties, many film celebrities including Maniyan Pillai Raju, Priyadarsan and Sreenivasan used to sit in Rahmaniya hotel in Chalai market for hours enjoying the food and engrossed in discussions. Similarly many prominent politicians used to frequent Hotel Rahmaniya.

The brand 'Kethel's Chicken' is about to achieve the diamond jubilee mark. Yet, the preparation and the serving process from the years of Kethel Sahib is maintained.

"We are all set for starting our first franchisee outlet in Medical College, Thiruvananthapuram. We also have a wide expansion programme under a pan Asia concept by starting new ventures at various centres, out of the state and out of the country", says a proud Mohammed Althaf.

Mohammed Althaf who is a real visionary has mastered the craft of selling quality dishes and has the capacity to take a traditional concept which originated in Kerala to the international market. It is indeed a sensational journey from the old to the new, from heritage to modernity.



NOTHING CAN IMPACT A CAFÉ MORE THAN WHAT SATISFIED GUESTS CAN

When a café provides its guests a memorable experience through high quality food, backed by excellent service and a good ambience, it becomes an excellent business model. That is what the motivating story of Huddles Café, Thiruvananthapuram tells us.

The people of Kerala, of late, have been becoming ardent food lovers increasingly. Life style changes have contributed to Gen Y and Gen Z segments becoming more of foodies. Thanks to factors like increasing double income families, more money at the disposal of families, more time spent on job and of late work-from-home pattern having converted many homes into virtual offices, influence of the hypes and otherwise on global cuisine, Gen Y and Gen Z segments of the society are increasingly depending on cafes and restaurants. Post pandemic, this is all the more so due to the paradigm shift in life styles brought in by it.

Thiruvananthapuram has seen a good number of restaurants and food corners sprouting up during the last five to seven years, but not many of them have made a mark and many perished as well. Conducting a restaurant business poses several hurdles and challenges to any aspiring entrepreneur, because of the very nature of the business and very stiff market competition.

Here is the story of a highly successful young entrepreneur couple, Ajith Kumar and Yeji Yesu, who started a café by name Huddles Café at Nanthencode, Thiruvananthapuram in October 2021 after combating many challenges. Ajith Kumar, a graduate hailing from Adoor in Pathanamthitta district, was previously a NRI, employed at Muscat Airport, Oman. His wife Yeji Yesu is a B.Tech. who was brought up in UAE.



"Cafe and cafe culture have always fascinated us. We spent a major part of our career in the Middle East but cafes were always a part of our life. We always dreamt of having a business of our own until in 2019 we decided to quit our jobs to follow our passion", says the couple.

The couple initially faced lot of resistance from family and friends since none in the family nor close ones were into business. "Given the reputation of Kerala for starting a new business, it was a difficult choice for us to quit our well paid jobs. Once we decided to start the business, we were on our own," say Ajith Kumar and Yeji Yesu.

After settling down in Trivandrum, Ajith Kumar along with his wife Yeji Yesu spent more than one year looking for a good property for starting a café and getting to know the food culture in Trivandrum. Though they lacked knowledge in running a business, they had a clear view as to what to offer when it comes to food. "We decided not to be influenced by the market and to offer continental food in its authentic best," says the couple.

The couple was very particular to set up

an excellent team for their venture but had a really tough time in the beginning in identifying good staff matching their expectations. They hired a consultant to seek professional advice in starting the enterprise which they were cherishing in their minds.

On starting the business, Ajith Kumar and Yeji Yesu were very much encouraged by the good response and acceptance their business got from the guests, who were so impressed with the food they had at Huddles Café that they posted lots of positive reviews and comments on the social media, obviating the need for going for any other mode of marketing by the entrepreneur. "Word of mouth publicity through our extremely satisfied guests is what brought name to my business and drove it to success" says the couple.

"We never wanted to compromise on quality although it meant our food costs went higher. We did trials for months and did not leave anything to chance. We wanted to offer the best food, together with a beautiful ambience and excellent service." says Ajith Kumar.

In a very brief period, Huddles Café earned reputation as a café which hugs global cuisines the way it should be. "Our sole intention behind opening Huddles Café was to bring the original taste of global cuisines, and not a mere replication of them. Why global cuisines? Food is a great way to touch different cultures. Every food has a part of the human soul in it. If prepared with love, we could connect to the place of its origin.



Having a sumptuous full-on 'Sadhya' is a feeling we wish everyone from other countries to need to try. Because in the inner core we know that our 'Sadhya' represents our culture, our land, and our love. So we thought about why we could bring some great, popular, authentic, dishes across the world to our Kerala so that our people could feel what exactly a full course Italian meal or a Chicken Burger, or Russian salad tastes like" reflects Ajith Kumar.

Huddles Café made it a point to have great chefs and cooks with them. They shook hands with local farmers for getting ingredients as pure as possible. They went to the finest meat houses to get the best quality meat. Quality was put on top of everything.

The trade secret of Huddles Café is that "we have always tried to improve ourselves and never shied away from taking feedbacks from our guests and implementing the same", in the words of the couple.

No wonder, Huddles Café won the Metro Food Award for Best Debutant Café and the Best Cafe in Trivandrum Award for the year 2022.

Ajith Kumar and Yeji Yesu are handling the business together. Now Huddles Café is on the fore front among the successful family restaurants in the capital city of Thiruvananthapuram. They propose to launch their next project this year itself.





WHEN YOU FEEL LIKE QUITTING, REMEMBER WHY YOU STARTED

Born as a result of the vision and toil of a career banker in 2013, Gravians Association has come a long way, transforming the lives and dreams of trusted customers over years. From a humble beginning, Gravians Association has maneuvered itself into a catalyzer for socioeconomic growth in the region riding on the financial transformation happening in the country. Backed with a government regulated license, our product philosophy has been consistently driven by the vision to provide financial inclusion to bank excluded target groups without compromising on the service experience of mainstream banking institutions.

Success is No Accident

As a first step towards a long-term dream of becoming a Small Finance Bank by 2035, our Board of Directors have embraced a digital strategy. Gravians proved its mettle, when a black swan event like COVID-19 was unraveling itself with its impact on future of businesses highly uncertain. We never latched ourselves to laurels of our legacy or to false optimism, rather we rolled up our sleeves and got into the mud along with our customers in whatever ways possible to keep the balls rolling. It was a carefully experiment - when the tape came out, we were stronger than ever with 6 more branches across Kerala and Tamil Nadu by December 31, 2022, clocking 8.5x business growth. All this while nurturing a growing human capital base at Gravians.

Our product line has been tailored to deliver credit to the unorganized sector and small local borrowers. Currently, we offer Gold Loans, Microfinance, Personal Loan, and Subordinated Debt Schemes, apart from structured Health Insurance plans. We have partnered with few global banks for our credit card product offering. Our market positioning has been greatly influenced by superior



customer service and attractive credit/wealth creation schemes.

The massive growth of 8.5x in CAGR has been possible only because of our people. We are legging up their efforts with well-thought investments in technology tools and resources to digitally transform our customer service, operations, and credit risk functions.

Moving towards FY22-23, with strong growth perspective riding on a growth of 8.5x CAGR, we are well positioned to achieve our revenue forecasts.

We are in advanced talks with our banking partners for structuring co-lending/bulk lending partnership models with a focus on superior customer service. With this plan in the pipeline, we are strengthening our risk management, internal audit and IT infrastructure to enable a smooth collaboration with our banking partners. In the co-lending model, we would source up to 80% of the disbursed loan amount from our banking partners. In the outset, it goes without saying that we are strengthening our internal systems in line with that our banking partners.

We at Gravians, have been carefully monitoring COVID-19 induced changes in the market behavior and is fully convinced of the transformative impact that digital technologies like data analytics, AI, block chain etc. can have on how our customer's bank.



Further, the nature of lending risk today is determined, no longer just by analyzing credit history of the borrower (as was the situation before before COVID), but also by a variety of factors pertaining to the financial of the borrower and the nature of the industry in which he/she works. Lifestyle and spending behavior of the borrower has become pivotal points when it comes to lending decision-making. Therefore, existing risk scorecards need to be re-worked and existing models updated immediately.

Leveraging our technology tools, we now sit on top of a proprietary model that can quantify the new credit risk associated with each loan in the new economic environment, which helps us identify which loans are risky and which ones are creditworthy.

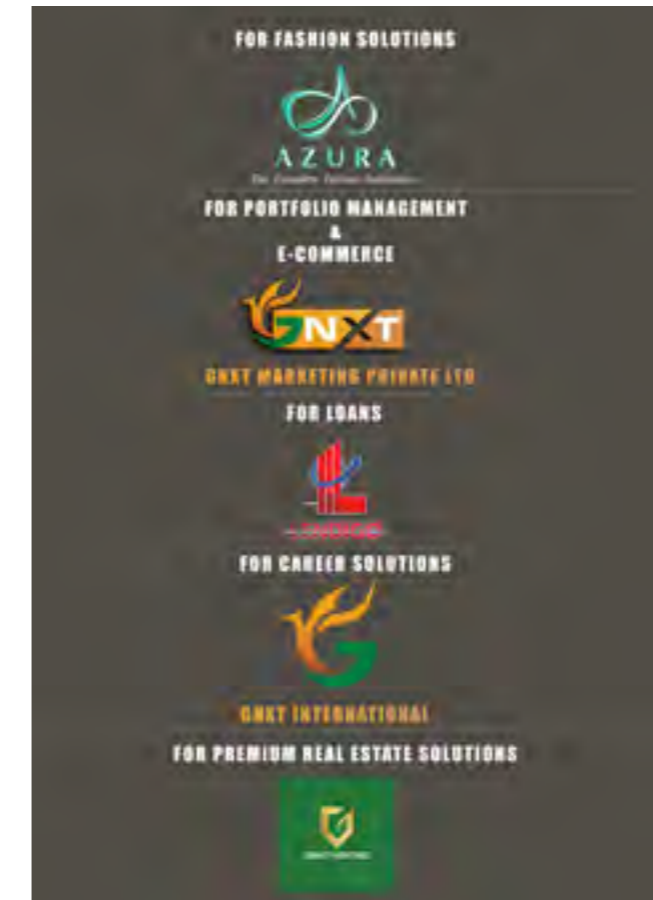
A good collections model (a machine learning model) forms the basis of our strategy to mitigate the risk associated with our risky borrowers while a good cross-sell model can be used in conjunction with a 3-stage credit model to sell new credit e.g., to top-up loans, enhancements of credit limits (to LoC customers), gold loans, to the creditworthy borrowers identified by the model. It will come as no surprise that even creditworthy borrowers seek credit during these difficult times.

This strategy simultaneously protects your existing portfolio while helping you grow your loan book in a safe and a data-driven manner.

Advancements in Financial technology are drastically changing how we do banking and our relationship with financial institutions.

The combined synergies of FinTech and efficient internet connectivity have bumped up financial inclusion efforts as the opportunity unravels itself, we have done strategic investments towards efficiently making use of new-age technologies to overcome challenges and build products and services such as ast-mile reach and deliver. alternative credit models. fraud detection, regulatory compliance, enterprise automation for accounting, treasury, and reconciliation.

Buckled up with new-age technology expertise, we are embarking on a journey hand-holding the disenfranchised to gre financial inclusion and independence.



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