



Deepening Financial Inclusion

Govind Singh, MD & CEO, Utkarsh Small Finance Bank, puts forth the power of responsible banking

As an SFB, we started with a purpose that had a direct bearing on the lives of the unserved and underserved segments in the country. Many factors have contributed towards this element. One of them is the belief in our value systems. Our approach to values has been steadfast, which has helped us pivot at the right time and help us grow from strength to strength. We focus on establishing relationships, creating a strong community



connect to build trust and credibility, and increase community connect to spread awareness for larger audiences across locations. Fair and transparent relationship is the Mantra and each one in the organization is committed to that Mantra. This enables us to continue enhancing our capabilities, nurture hope, and rekindle livelihoods.

We intend to leverage our wide base of existing customer segments by developing a range of asset products to create sustainable livelihood. To build a successful financial institution, it is imperative that there is a balance in approach to business. We believe in responsible banking that helps in bridging the socio-economic disparity.

Consumer centricity at every step

Vidyalakshmi Anand, VP- Enterprise Marketing, Innoviti Payment Solutions, offers insight into the brand's success story

Building a strong B2C consumer proposition in an otherwise B2B product category was the key for a faster adoption of Innoviti Genie, in a very short period of time across mobile retailers. Technically, there is nothing called B2B, as even businesses serve end consumers and hence developing a B2B android app with focus on end consumer needs was the strategic approach that led to immense gains. This, combined with new to category 5th generation sensorial user inter-

face - first of its kind in the entire payments ecosystem in India, designed by world renowned designer Michael Foley, lead to a DAU of more than 62%, which is almost 3 times the industry standard. Consumer centricity at every step of design cycle along with very strong differentiated positioning was the key to Genie's success that generated 1000Cr+ GTV in the first year of its launch.

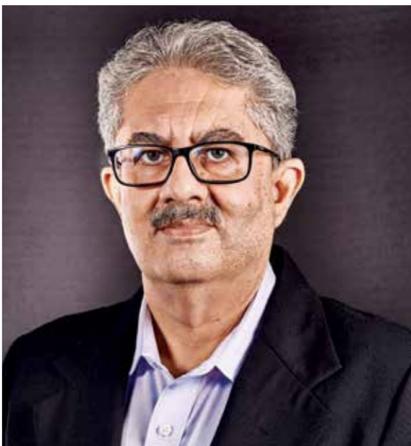


Navigating Volatility

Madhav Thapar, VP - South Asia, Middle East & Africa, C.H. Robinson, highlights how the brand overcomes challenges

The past couple of years have seen unprecedented volatility and disruptions in global supply chains. We've been focused on leveraging our technology, global suite of services, unmatched scale and team of global experts to help provide the agility and resiliency our customers have needed to adapt and take quick action, especially as tight capacity and COVID-related lockdowns have added to the challenges.

Our people were instrumental in using their skills and considerable experience in keeping our customers constantly engaged and updated not only with developments but through offering solutions and options. Our



processes enabled a seamless transition to our Business Contingency Plans around remote working and communication. Our technology was the backbone that helped us deal with the changed environment efficiently and in real time.

The real measure of our success is that we added to our customer base, improved both our Customer and Employee satisfaction scores and continued uninterrupted in our journey of building talent, product innovation, and technological investment.

Traditional Craftsmanship, Exceptional Quality

Subodh Pethe, Chairman and MD, Waman Hari Pethe Sons, outlines the plan to continue shining bright

With a legacy of 113 years, Waman Hari Pethe Sons is a fine amalgamation of timeless jewellery with modern offerings catering to the genuinely discerning Maharashtrian patrons across the globe. Our success is because of many factors.

Firstly, staying true to our roots. We are a Marathi brand offering Maharashtrian patrons beautiful traditional Maharashtrian Jewellery. Nothing more. Nothing less.

Second, we never compromise on integrity. Be it the gold or the grammage, service, quality, or time commitments - we stick to it.

Lastly, we have developed a patented technology to create light weight jewellery where we offer same-design, same-appearance, same-shine articles with 25% less gold. For a nation where gold buying and gifting



is integrated into our rites, rituals, and cultures and is a matter of pride - this innovation is a boon.

When we see three generations of ladies from a family walking into

our stores, we know that what we have from our patrons is beyond admiration. Customer loyalty has motivated us to reach here and will take us further into the future.

The Building Blocks of Growth

Arun Shukla, President, JK Lakshmi Cement Ltd., pinpoints industry trends to keep an eye on

The cement industry is without any doubt one of the most critical industries in the nation. Required by almost every other industry, it contributes a lot to the country's GDP and is a huge employment generator. It is expected to grow even more this year because of rural housing demand and the government's strong focus on infrastructure development. And JK Lakshmi Cement, as an integral part of the Indian Cement Industry, with a network of 8000+ dealers and retailers, and footprints across most markets in India, is all set to play a pivotal role in nation-building. "We are one of India's foremost

business establishments, a forerunner in the cause of a strong, self-reliant India, and we intend to amplify our efforts to the maximum extent in the years to come," said Arun Shukla.

Another trend that we need to keep an eye on is the emergence of digital-savvy consumers. "In the post-COVID era, the target customer of our brand has embraced digital media in a big way and the brand JK Lakshmi is also geared to transform the way we work and adapt to newer ways of communication and customer engagement," shared Arun Shukla.



One Destination, Start to end Home Solutions

Mahesh. M, CEO, Creaticity Mall, espouses the value of being single source of solutions for all things home furniture and decor

Creaticity, Pune carries a 15 year rich heritage of managing Home interior and Retail, especially enabling home interior and furnishing in thousands of homes in the Pune region. In recent times, homes have turned into hybrid nests where family members work (make), eat, play, learn, sing and ultimately create. Creaticity's brand promise and offerings resonate with this new meaning of homes, more than ever.

The concepts of Home city with over 100+ national and international Home brands, Foodcity with several cuisines and outlets, Playcity with 14+ sports options, Workcity for the hybrid oriented workforce, Educity

with meaningful knowledge sharing and event city with creative workshops and engagement are aimed at fostering a community of co-creators. Brand Creaticity is scalable with evolving consumer preferences as well as expanding category range and depth.

Thanks to the new normal, consumers need convenience and com-



fort combined with hassle free one stop solutions for all their home making needs which is where Creaticity comes in with its 100+ home furniture and decor brands with a promise to provide sharp solutioning with space designing, product selection support and start to end home and interior solutions through meaningful knowledge and handholding at each stage. Today's consumers are looking at a holistic experience which is where the promise of solutions comes handy by providing complete support on product selection, brand choice and space design through meaningful knowledge sharing with start to end execution. By doing this we create value in consumers Home making journey through co-creation, handholding at each stage and hassle-free execution enabling joy at each stage.

Delivering Highest Quality products and services, Globally

Mehul Navavati, MD, Raj Petro Specialities elucidates how the brand leverages deep business understanding to deliver value

Raj Petro brand's successful journey over a period of eight decades is built on the four key pillars - Future Forward, Innovate Everyday, People Focussed, and Sustainable core. These pillars are not exclusive; they are interlinked. For instance, the products we are innovating today should be sustainable; if they are sustainable, they are good for the future and propel us forward.

We believe our employees are the key to our success and growth. Inculcating this belief, we foster an equitable work culture where everyone has an equal opportunity to grow. We work towards a future, that's positive for both our business and society at large. We think big, long-term, and clean. As an organization, we take well-reasoned risks and challenge the status quo to deliver high-quality products, services, and solutions that delight our customers and partners.



Growing with Trust

Ajay S. Shri Ram, Chairman & Sr MD, DCM Shriram Ltd., weighs in on the pillars that have propelled the brand

At DCM Shriram Ltd. we have a strong heritage of more than 132 years, which is built by our founder Shri Ram. Today, the brand has an all India presence through its businesses in the Agri-Rural and Chloro-Vinyl verticals, touching lives of people both in rural and urban India.

The key factors for our success have been our focus on our core values and culture, which are deeply rooted in our heritage and reflect our conviction to build a vibrant, growing and resilient organization. We are proud to be a part of the India growth story and have committed to strongly focus on ESG. We believe in giving back to society, and our policies are a reflection of our commitment to en-



gage and work closely with the community and society. This recognition of our brand further strengthens our resolve to keep "Growing with Trust".

Linen Club- An iconic linen brand

Satyaki Ghosh, CEO - Domestic Textiles, Aditya Birla Group, delves into the factors powering the brand's growth

Linen Club is a pioneering brand of linen in India with over 7 decades of expertise in weaving the finest quality linen fabrics crafted with authentic flax fibres sourced from France & Belgium.

Heritage, Authenticity & Product Expertise

A wide palette of eclectic colours, designs & textures combined with consummate craftsmanship using cutting-edge European technology ensures best in class 3000+ Linen products in both tailored and ready-to-wear apparels.

One Stop Destination Linen Brand

A robust portfolio of products covering both fabrics & ready-to-wear products with Linen Club & Linen Club Studio respectively. "We serve premium Linen lovers across the country through 200+ exclusive brand stores, and 7000+ multi-brand outlets. We also have Cavallo by Linen Club as a premium Linen blend offering in both fabric & ready to wear segment to cater to a more youthful segment who are seeking to up their style in value segment. Recently, the brand ventured in ready-to-wear space in womens wear with the launch of Linen Club woman to expand our reach across segments," shared Satyaki Ghosh.



Category First Innovations

To keep pace with ever evolving consumer needs, we have launched several first-of-their-kind innovations in the category to add more dimensions to the Linen wearability experience.

Some more important innovative products are:

- Uncrushable - 100% linen wrinkle resistant range
- SmartCare - 100% linen stain resistant range
- Lino-stretch - Linen comfort stretch range
- SmartCool - Thermoregulation & odour absorbent range
- Fabroma - Fragrance & feel fresh range
- Lin shield - Anti-viral wellness range

A Commitment to Sustainability

"We are committed to continue creating 'good fashion', ensuring sustainability practices in each stage of manufacturing is our way of life. Our Wealth-out-of-Waste is an initiative centred around the idea of a circular economy and involves recycling and reusing materials and industrial symbiosis. Here, the waste that is generated during flax production, is upcycled to create blended yarn, line-rich fabric and even ready to wear apparel. The result of this reuse of materials reduce energy and material requirements and the production of an overall greener product," Satyaki Ghosh.

Team Marksmen: Change Enablers

Team Marksmen's mission is to help organisations and leaders from across sectors create impactful change that matters.

Their work stems from a holistic understanding of every client's personalised context, unique requirements, sector dynamics, and macroeconomic environment. This allows them to create brand solutions and

bespoke industry-centric knowledge platforms that resonate with audiences, thereby helping advance the practice of management.

To Know more, email at contact@teammarksmen.com or visit: www.teammarksmen.com

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