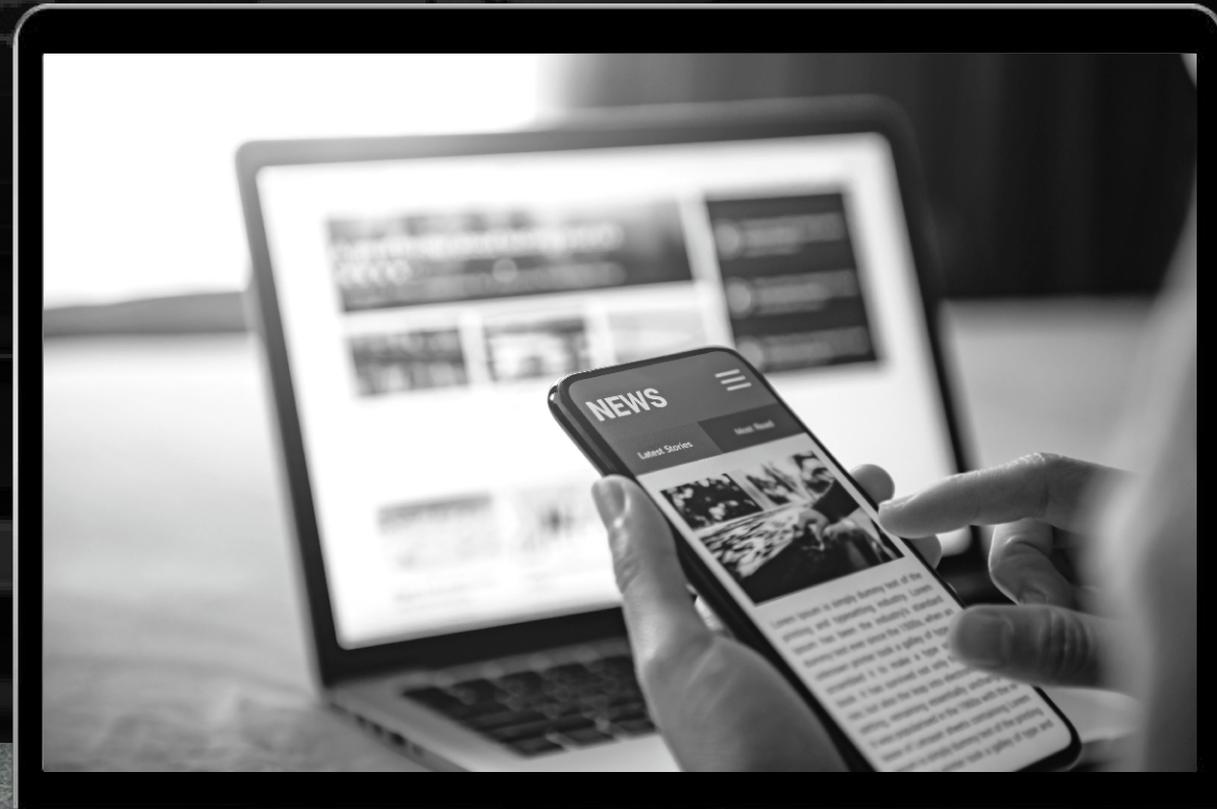




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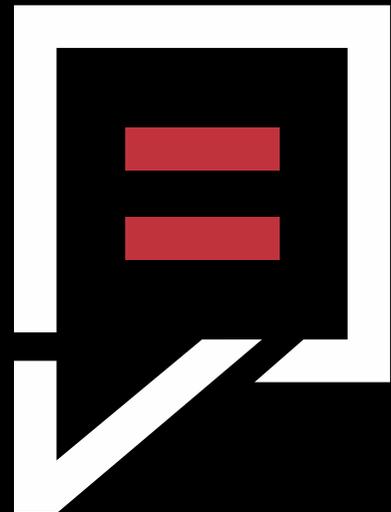


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**WHY
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01

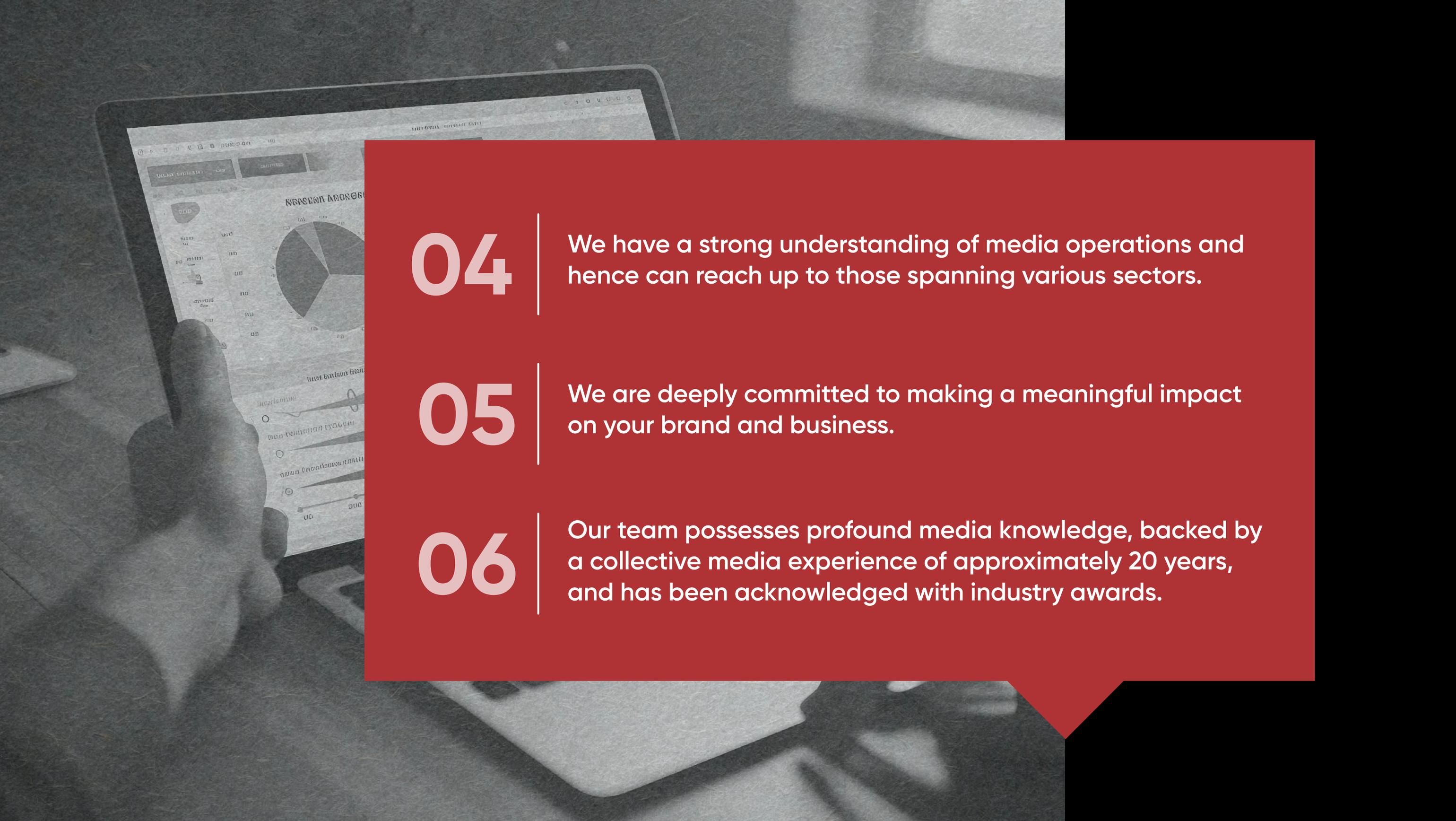
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02

With a proven track record of ten years collaborating with companies across diverse territories in India, we provide the extensive reach necessary for your success.

03

Our experience includes assisting corporates (Start-ups, MSMEs) and high-profile individuals in enhancing their brand reach and awareness.



04

We have a strong understanding of media operations and hence can reach up to those spanning various sectors.

05

We are deeply committed to making a meaningful impact on your brand and business.

06

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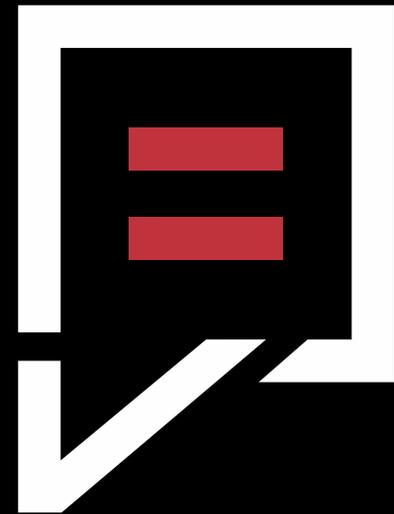
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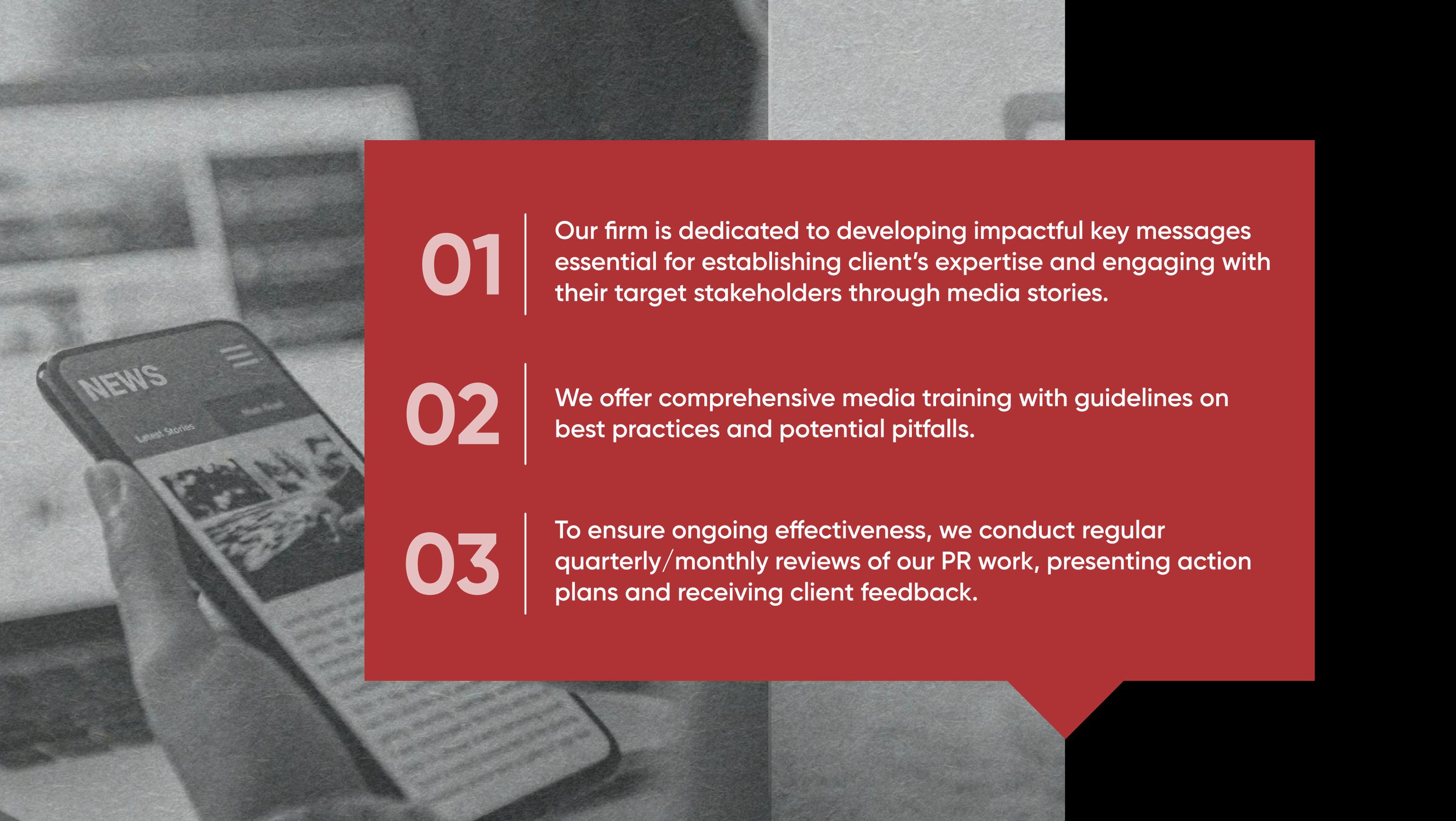
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01

Our firm is dedicated to developing impactful key messages essential for establishing client's expertise and engaging with their target stakeholders through media stories.

02

We offer comprehensive media training with guidelines on best practices and potential pitfalls.

03

To ensure ongoing effectiveness, we conduct regular quarterly/monthly reviews of our PR work, presenting action plans and receiving client feedback.



04

We conduct ongoing meetings/calls with our clients to align our communication with media with clients' expectations, ensuring that our PR strategy remains synchronized with their objectives.

05

We diligently monitor relevant news concerning our clients.

06

The way media works has changed - Looking at this change we consult our clients on the communication modules they should adopt. It may be a press conference a press release or any media interaction.

MEDIA CONSULTATION





Strategic communication plays a pivotal role in media consulting as it involves formulating media strategies to establish and enhance brand value.



Our proficiency lies in crafting comprehensive media plans and cultivating a strong brand identity for our clients.



We have had the privilege of working with distinguished figures and entities creating their credibility in the industry which any stakeholder can trust.



We guide these personalities in navigating the media landscape by facilitating media visibility and collaborations, associations with other prominent brands.

Mr. Mahendra Luniya

Chairman, Vighnaharta Gold Ltd.

Forbes ADVISOR IN 



Mahendra Luniya

Contributor Advisor

Mahendra Luniya is the Chairman of Vighnaharta Gold Limited. He has over 20 years of experience in investing in the stock market and is an expert in digital gold.

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शादियों के सीजन के लिए ज्वेलर्स की तैयारियां?

Mahendra Luniya की राय

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1
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Idle gold can be used to help economy

As per the World Gold Council, India is one of the largest markets for gold, with consumption in 2019 likely to be 750 to 850 tonnes. Founder Director, Vighnaharta Gold Ltd, **Mahendra Luniya**, stresses on the utilisation of idle gold which can help Indian economy. He tells **Sunil Pradhan** how Vighnaharta Gold, an online platform for gold booking and depositing, is helping its customers.

What prompted you to start the online gold trading platform?

I was working in the financial sector and trading. During my study, I found that Indians are large consumers of gold and the Indian economy suffers from massive Current Account Deficit (CAD) despite physical gold worth more than Rs 72 lakh-crore lying idle in the country. It was then I thought of utilising the idle gold for the benefit of people and also providing a digital and convenient platform for people. It is time that people change their traditional mindset about gold. We have tie-ups with jewellers who help us in dealing with the physical gold available with the customers.



We offer gold deposit and gold booking schemes to our customers who are present across the country and can deal with us through digital modes. The gold booking schemes help the customer to lock the gold price while booking and the payment can be made through easy low-cost EMI schemes. At the end of the scheme, we deliver the best quality gold to the customer from his preferred vendor. Similarly, in gold deposit schemes customers can earn on idle gold. We allow individuals to deposit their 24-karat (99.5 purity) gold to us that is

It is time that people change their traditional mindset about gold. We have tie-ups with jewellers who help us in dealing with the physical gold available with the customers.

secured under a guarantee by nationalized banks. In this, an individual gets an option to either take their gold or the value of gold in currency on the date of maturity. The gold booking scheme helps a customer to lock the price of gold and so he need not worry about fluctuating prices of gold. Similarly, in the gold deposit scheme, we assure a 5 per cent appreciation on gold per annum.

How are you using technology to help customers through the deal?

A customer can manage all his transactions through online mode as we have a

website and mobile application, 'Vgold' which helps customers track their business with us. A customer can use the mobile wallet on our mobile application to trade in gold. We also have a membership card scheme which gets attractive discounts at various outlets for our customers. Similarly, a customer is also eligible for discount up to 75% on gold ornament making charges and can avail discounts on other lifestyle brands, if he has a Vighnaharta Gold Lifetime membership card. We have also decided not to deal in cash and so all transactions are digital and on record.

What is your current customer base?

Currently we have 4,500 customers with us and about 6,000 people are members of Vighnaharta Gold. We have delivered about 52 kg of gold till date to our customers.

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Business News Markets Commodities News Gold ETFs see net outflows in March quarter; should you also sell the bullion?

ETPrime

Gold ETFs see net outflows in March quarter; should you also sell the bullion?

By Shivendra Kumar, ETMarkets.com • Last Updated: Apr 25, 2023, 04:29:00 PM IST

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Synopsis

Gold ETFs have seen a decrease in funds over the first quarter of 2023 as investors have considered riskier assets with the rise in gold prices. Despite this trend, Sharekhan by BNP Paribas analyst Praveen Singh holds a positive outlook on gold and its prices, suggesting 5% to 10% of investor portfolios should be allocated toward it. Rather than completely losing faith, Indian investors may be purchasing less gold ETFs due to increasing gold prices. Investors who want the insurance of gold during tumultuous times may see success with buying dips, Singh said.



Gold ETFs schemes have witnessed an exodus of funds over the first three months of this year as investors returned to riskier assets amid record high gold prices. The net outflows for the quarter ended March 31, 2023, stood at Rs 232 crore.

ग्राहकांमध्ये जागृतीचा उद्देश : लाभदायक गुंतवणूक, बिनव्याजी-हप्त्यांत खरेदीचीही योजना

सोने घेण्यासाठी आणखी एक पर्याय

पुणे : सोने ही डेड इन्व्हेस्टमेंट आहे त्यात कशाला पैसे गुंतवायचे अशी ओरड अनेकदा होताना दिसते. तसेच सोने खरेदीसाठी एकतर रोख पैसे नाहीतर लोन घ्यावे लागते. मात्र आता सोने घेण्यासाठी आणखी एक पर्याय उपलब्ध झालेला आहे.



महेंद्र लुनिया यांनी आपल्याकडे सोन्याच्या गुंतवणूकीबाबत जागृती करण्याच्या उद्देशाने २०११ मध्ये विघ्नहर्ता गोल्ड प्रायव्हेट लिमिटेड या कंपनीची स्थापना केली. सोन्याची गुंतवणूक कशी फायदेशीर होऊ शकते हे त्यांनी आपल्या कामातून दाखवून दिले आहे. ग्राहकांचा विश्वास हा या उद्योगातील एकमेव धागा आहे. या विश्वासालाच जपत

देशभरात विस्तारलेला व्यवसाय

- ◆ लुनिया यांचा हा व्यवसाय भारतभर विस्तारलेला असून ८०० हून जास्त ग्राहक कंपनीच्या विविध सेवांचा फायदा घेत आहेत. याशिवाय ग्राहकांसाठी सोनेखरेदीची बिनव्याजी आणि हप्त्यांमध्ये करता येईल अशी आणखी एक योजना कंपनीने उपलब्ध करून दिली आहे. नागरीकांना सोनेखरेदीविषयी जागृत करणे हा यामागील मुख्य उद्देश आहे.

लुनिया यांनी आपले काम अतिशय चोखपणे करत आहेत. त्यातही व्यवसाय करत असतानाच आपल्या सुविधा ग्राहकांच्या जास्तीत जास्त फायद्याच्या कशा होतील हे महत्वाचे आहे.

अनेकदा आपण सोने गुंतवणूक म्हणून खरेदी करतो मात्र ते घरच्या तितजोरीत किंवा बँकेच्या लॉकरमध्ये पडून राहते. मात्र हीच गुंतवणूक आपल्याला पाहीजे तेव्हा आपल्या

कामी येऊ शकेल असा पर्याय या कंपनीने उपलब्ध केला आहे. यामध्ये तुम्ही तुमचे २४ कॅरेटच्या सोन्याची वेढणी किंवा बिस्कोट कंपनीकडे घ्यायचे त्याची तुम्हाला रितसर पावती मिळणार, इतकेच नाही तर त्याबरोबर प्रत्येक तोळ्यामागे तुम्हाला दरमहा १०० रुपयेही मिळणार. जेव्हा या सोन्याची तुम्हाला आवश्यकता आहे तेव्हा ते तुम्ही कंपनीकडून घेऊ शकता. ही सुविधा केंद्र सरकारतर्फे नोव्हेंबर

स्टार्ट अप
इंडिया



२०१५ मध्ये सुरु करण्यात आली असून लुनिया यांनी मात्र सरकारपेक्षा आधीच याबाबत जागृती चालू केली असल्याचे दिसते. याला राष्ट्रीयकृत बँकांचे खात्रीपत्र ग्राहकाला दिले जाते.

यामध्ये कोणताच व्यवहार हा रोखीत होत नसून सर्व व्यवहार बँकेच्या निरनिराळ्या प्रणालींमार्फतच केले जातात. त्यामुळे बँकेकडेही जास्त रोख उपलब्ध झाल्याने कर्जावरील व्याजदर कमी होण्याची शक्यता असते. हे समाजाच्यादृष्टीने फायद्याचेच ठरू शकते.

ते प्रत्यक्ष सोन्याची विक्री करत नसून ग्राहक आणि सोने व्यावसायिक यांच्यातील दुवा म्हणून ते काम पहातात. अतिशय वेगळा आणि भारतात आतापर्यंत तितकीशी स्पर्धा नसलेला हा उद्योग येत्या काळात उभारी घेईल अशी आशा ते व्यक्त करतात. माहिती तंत्रज्ञानाच्या वापरातून अशाप्रकारचा वेगळ्या पद्धतीचा उद्योग करण्याचे घाडस हे नक्कीच कौतुकास्पद आहे. अशा प्रकारच्या सोन्याच्या गुंतवणुकीमुळे शासनाकडे मोठ्या प्रमाणावर रोख रकमेची उपलब्धता होऊ शकते. तसेच यामुळे विदेशातून सोन्याची आयात करण्याची गरज राहणार नाही. परिणामी, सोने खरेदीसाठी लागणारी आणि नंतर कोणत्याही कारणाविना पडून राहणारी जवळपास दोन कोटींची रक्कम वाचू शकतील. (प्रतिनिधी)

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Mahendra Luniya is a founder and CEO of Vighnaharta Gold Ltd. Pune, Maharashtra. Luniya is an expert in the financial sector, with over 20 years of experience. He is an expert on the market and is always up-to-date with the latest market trends. He has also done a lot of market research and analysis, which led him to the formation of Vighnaharta Gold, which is into Digital Gold. His focus is on bringing out the gold lying idle in India, making it a stronger economy, and at the same time developing a system for jewelers, retail buyers and gold owners to get the best value out of their gold investment in the form of Vighnaharta Gold. He is an expert in the Gold Booking and Gold Deposit industry. He can be reached at premmri@gmail.com

The Afternoon DESPATCH & COURIER

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Tell us a few words about Vighnaharta Gold...

The idea of Vighnaharta Gold was conceived because a lot of the gold that people buy just ends up in the lockers in their home, benefiting neither the owners of the gold nor our country. The main aim of our company is to bring this gold into circulation so that this gold can benefit the Indian Economy as well as the owners of the gold. And with our dedicated team of highly professional and highly educated employees, we aim to do just that.

What are some of the services that you offer?

The two main services that we offer are Gold Booking and Gold Deposits. In Gold Booking, customers can buy gold on EMI. i.e. they decide the quantity of gold that they want to buy, pay ₹ 1000/- (per 10 gram of gold) as down payment, and the rest of the amount can be paid in no-interest EMIs for a span of 1 to 3 years.

As for gold deposits, we give our customers the option to earn interest on their idle 24 karat (99.5% pure) gold. The security of this gold is guaranteed by nationalized banks, and the customers also get a certificate of bank guarantee. Customers get an assured 5% appreciation on their gold per annum.

If the customers want, they can join our membership programs to avail special discounts and benefits.

What are the advantages of buying gold from our Vighnaharta Gold?

There are quite a lot of advantages of buying gold from our company. First of all, the rate of gold bought is fixed at the

Mahendra Luniya is a renowned personality in the Indian financial industry with 20+ years of experience. He spearheaded the development of the Vighnaharta gold platform after realizing that the Indian economy suffers from massive current account deficit (CAD) despite physical gold worth Rs 72+ lakh-cr. lying idle in the country. He researched extensively for more than 8 years to bring this gold to productive use and at the same time developing a system for jewelers, retail buyers and gold owners to get the best value out of their gold investment in the form of Vighnaharta gold. In conversation with **Dominic Rebello**, Mahendra says, "We have a goal to be listed in the BSE SME by 2022. The process has already begun and is being worked upon."

Mahendra Luniya, Founder, Vighnaharta Gold



gold at that point of time. This means that if the rate of gold is more when the customer gets their gold, they can sell it off for profits. Also, the customers can choose from which gold establishment they would like to get their

What are the latest trends in the industry?

The current age is a digital one. Everything is becoming digital, from ordering medicines to buying jewellery. Similarly, a new concept called 'Digital Gold' has entered the market. This con-

cept is to buy gold in small quantities, starting from 1 gram. I believe that it is a good thing that is happening in the industry and will become a huge hit.

Where do you see yourself five years down the road?

We have a goal to be listed in the BSE SME by 2022. The process has already begun and is being worked upon. We already have a few investors with us, and the number is growing. The intention is to have our nation, as well as our customers, grow as we expand our business. Also, our

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The Noteworthy Financial Achievements of Suratwala Business Group Ltd.

Suratwala Business Group Ltd. has reported a Turnover of Rs. 37.56 Crore for the year ended 31st March, 2022 as compared to Rs.13.36 Crore of the previous financial year. The Profit After Tax during the year grew to Rs.14.16 Crore from Rs. 6.19 Crore of the previous financial year. For the half year ended 31st March, 2022 the Company has reported the Turnover of Rs. 26.01 Crore with Profit After Tax of Rs. 10.13 Cr. In the Financial year 2021-22 the Company has reported the

Net Cash Flow from the operating activities of Rs. 5.98 Crore and the Networth as on 31st March, 2022 is Rs. 40.53 Crore. As per the Consolidated Financial Statement the Group has reported a Turnover of Rs. 37.56 Crore and Profit After Tax at Rs. 14.15 Crore also, the Company has EPS of Rs. 8.16/- for the year ended 31st March, 2022. After the breath-taking achievements, the company Suratwala Business Group Ltd.

लोकमत

सुरतवालाचा सहामाही निकाल जाहीर

पुणे : बीएससी एमएमई प्लॅटफॉर्मवर नोंदणीकृत असलेल्या व पुणेस्थित रिअल इस्टेट कंपनी असलेल्या सुरतवाला

बिझनेस ग्रुपने ३१ मार्च २०२२ अखेर संपलेल्या सहामाहीचे निकाल जाहीर झाले आहेत. नुकत्याच झालेल्या संचालक

मंडळाच्या बैठकीत हे निकाल जाहीर करण्यात आले. एकूण उलाढाल २६.०१ कोटी रुपयांपर्यंत पोहोचली असून, निव्वळ नफा १०.१३ कोटी रुपये झाला आहे. ३१ मार्च २०२२ रोजी संपलेल्या आर्थिक वर्षाची कामगिरी चांगली दशविली आहे. एकूण उलाढाल ३७.५६ कोटी रुपये, तर निव्वळ नफा १४.१६ कोटी रुपयांवर पोहोचला आहे. (वा.प्र.)



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ence of tenants, and to compensate for the maintenance and security costs. It's also important to note that these charges are generally applied to the property owner, not the tenants, and so the latter should ensure that they are not made to pay these charges.

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of the monthly rent or property value based on factors like location, size, and type. These charges usually range from 10 to 25 per cent of the monthly rent. While there are rules in place to monitor this fee, this was not the case earlier, which

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The guide to non-occupancy charges

If you are a homeowner giving your property out on rent, you are liable to pay non-occupancy charges to your housing society. Here, we speak to experts to learn more about these charges, how they are calculated and the rules regarding them



Gayatri.S @timesgroup.com

As a homeowner, there are plenty of expenses involved in the upkeep of one's property. Besides this, there are also payments that one is required to make to one's housing society for the general maintenance of the building. The non-occupancy charge is one such fee that is levied on flat owners

ers who give out their homes on rent. Shiwang Suraj, the founder and director of a real estate firm, defines this charge in simple terms for those who know little about it. He says, "Non-occupancy charges are additional fees that are imposed by housing societies when an owner rents out their residential property to tenants and does not live in the same building or society. These charges are levied to cover the additional

wear and tear that the property may experience due to the presence of tenants. Non-occupancy charges are additional fees that are imposed by housing societies when an owner rents out their residential property to tenants and does not live in the same building or society



as part of their rental agreement." **LAWS AND REGULATIONS** As a homeowner, if this charge is applicable to you, it's important that you are aware of how it is calculated and the rules or laws in place to regulate them.

Suraj adds, "There are rules and laws in Mumbai that govern the imposition and calculation of non-occupancy charges. The Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Ownership Flats (Regulations of Promotion of Construction, Sale, Management and Transfer) Act, 1963 allow for such charges, and they are typically a percentage

WHAT CAN A HOUSING SOCIETY CHARGE ITS RESIDENTS?

- Maintenance or service charge: Regular fees to cover the cost of maintaining common areas, facilities and services provided by the society
- Sinking fund: A reserve fund that covers the cost of major repairs, replacement of assets, or other unforeseen expenses
- Corpus fund: A one-time contribution towards the capital expenses of the housing society, such as construction or renovation costs
- Parking charges for providing parking facilities
- Electricity and water charges for the electricity and water consumed

— SHIWANG SURAJ, founder and director of a real estate firm

caused immense financial strain on homeowners. Sharing his views on the positive changes that have emerged in this regard, Jaatin Suratwala, the managing director and chairman of a real estate company, says, "The rationale behind this charge is that the society ought to get a small part of the earnings for its maintenance and upkeep. Nowadays, the quantum of charges is governed by law. Prior to the government verdict on this charge, most societies charged arbitrarily and exorbitantly. Now it cannot exceed 10 per cent of service charges that a building levies on its members."

It could be parking charges for using a covered spot, despite the owner purchasing it from the developer. In the case of mechanical car parks, heavy charges may be levied as these vehicles need regular maintenance and expert services. One may also have to contribute to a repair fund which is levied in the case of major repairs undertaken in the building and its compound. In case a member refuses to pay the charges demanded by a society, they could charge an interest on it." Suraj concludes, "It's important to know that these charges are typically based on the actual expenses incurred by the society and must be reasonable and transparent. Residents should ensure that they understand the terms and conditions related to these charges before they agree to purchase or rent a property in the said society."

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Dr. A. Velumani

CEO, Thyrocare Technologies Ltd.

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2015 in Review – The Diagnostic Industry

09 Jan 2016

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Diagnostic Industry too had its share of disruption though not as much as some IT driven industries had in last few years. The diagnostics industry is getting

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Mass spectrometry

Designing of protocols, reproducible validation and documentation are essential features of any technological application.

BY DR B RAJASHEKHARRAO & DR SANDHYA IYER



In the field of clinical chemistry, immunoassays for several decades have remained the technology of choice for estimating circulating levels of hormones, enzymes, proteins and various biomolecules in the human body. There are spectrum of analytes available in the laboratory diagnostic market today, with each having the capability to perform immunoassay tests with high level of accuracy, reliability, sensitivity, specificity and precision. Though variety of well designed and tested immunoassay kits are there for use in clinical chemistry, its potential application has remained limited to estimation of around 200-300 biological parameters.

Human blood has not less than 2,000-10,000 biomolecules that need analysis and quantification for understanding pathophysiology of a variety of diseases

and disorders. While cost and quality of service are predominant factors to grow and differentiate, it needs to be supported by technologies which can widen the spectrum of testing services or menu.

One such technology which has gained wide acceptance in clinical chemistry is mass spectrometry (MS). Though MS as a technology is not new and also its applications in the field of pharmaceuticals, food testing and research is well known and established, the utility of this technology in healthcare diagnostics is a recent development. MS with liquid chromatography (LC) gas chromatography (GC), inductively coupled plasma (ICP) are the technologies of choice for most diagnostic players in clinical domain to invest in. The driving force and the advantage being the sensitivity and precision offered by the

platform, range of biomolecules which can be analysed and also feasibility to analyse multiple analytes in a single run. The versatility of the platform is such that with appropriate choice of column, mobile phase and an ion source, the technology can be exploited for analysis of as many as hundreds of analytes in a single run.

The MS technology though has its own advantages and merits, the cost of operating and maintaining these high end MS analyzers has remained a deterrent for small scale laboratory players. In addition it requires skilled, trained and experienced human resources, thus increasing the expenditure towards manpower as compared to that during use and operation of immunoassay technology. To manage such huge capital investments and expenditures, a reasonably good daily specimen load with robust analytical workflow appears to be the solution for any laboratory.

One of the key drivers in diagnostics arena is the workload a laboratory caters to. So, the major challenge on the technology providers was to design platforms which could sustain the high workload of the laboratory with minimum maintenance or breakdown recovery time. This fueled a healthy competition in the technology market to design platforms which provide the advantage of being open, sturdy, versatile and robust. Since MS is a sensitive technology requiring least interference from external environment, the laboratory needs to be designed (not free with stringent access control and restricted entry of personnel).

Having understood the major pitfalls which might be needed to be addressed by the technology industry during service for diagnostics, changes and upgrades in the available platforms are being undertaken in a dynamic fashion. When it comes to clinical testing by MS, as mentioned earlier, the skill of the operating technician is also an important aspect. Designing of protocols, reproducible validation and

“Though MS as a technology is not new, the utility of this technique in healthcare diagnostics is a recent development.”

documentation are essential features of any technological application.

To ensure uniformity and to reduce manual intervention, akin to immunoassay kits, pre-designed kits for testing of analytes by MS have also started appearing in the market. These are inclusive of controls and calibrators along with all the reagents for sample pre-treatment to ensure variations due to manual intervention are minimum. Also, the technology providers have gone a step ahead and are open to lending their method development team's service to the laboratory to aid in appropriate and robust protocol development.

With such personalised (and efficient) services being dished out, we as a major player in diagnostics having experienced this have no qualms in stating that an inter-personal relationship of this magnitude will definitely go a long way in strengthening the bond between the sector of diagnostics and technology. For an industry which thrives on innovation, MS is definitely an addition to enhance the portfolio of services offered. ■



Dr B Rajashekharrao, Director, Senior Technology Services at Thyssen Technologies Ltd.



Dr Sandhya Iyer, Senior Validation at Thyssen Technologies Ltd.

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लघु व मध्यम उद्योजक हेच देशाच्या औद्योगिक प्रगतीचे आधारस्तंभ - अजय शंकर

व्यापार प्रतिनिधी
मुंबई

निर्यातीवर बहुतांश आधारीत नसलेली भारताची बाजारपेठ जागतिक उद्योगांसाठी सर्वोत्तम ठरली आहे आणि हा घटक लक्षात घेता देशाच्या आर्थिक-औद्योगिक प्रगतीत स्थानिक लघु व मध्यम उद्योजक महत्त्वाचा आधारस्तंभ ठरतील, असे प्रतिपादन 'राष्ट्रीय उत्पादन स्पर्धाशीलता परिषदे'चे सदस्य सचिव अजय शंकर यांनी येथे केले. लघु व मध्यम उद्योग विकास चेंबर ऑफ इंडिया आणि महाराष्ट्र औद्योगिक आणि आर्थिक विकास चेंबर असोसिएशन यांच्या संयुक्त विद्यमाने आयोजित 'एसएमई मॅन्युफॅक्चरिंग समीट २०१२' या परिषदेच्या उद्घाटनानिमित्त ते बोलत होते.

देशात मोठ्या परदेशी गुंतवणुकीचा ओघ सुरू असून, लघुउद्योजकांनी देखील नवीन तंत्रज्ञान, कुशल मनुष्यबळ यांच्या आधारे उत्तम दर्जाच्या उत्पादनावर मोठ्या प्रमाणात भर दिला पाहिजे, असे मतही अजय शंकर यांनी पुढे बोलताना व्यक्त केले. तर बँका या व मध्यम उद्योजकांच्या प्रगतीसाठी कटिबद्ध असून, बँकांचा उत्कर्ष हा प्रामुख्याने लघु व मध्यम उद्योजकांमुळेच होत असल्याचे या प्रसंगी बोलताना इंडियन ओव्हरसीज बँकेचे अध्यक्ष एम. नरेंद्र यांनी सांगितले. मात्र अलिकडे जागतिक मंदीपायी देशातील छोट्या-बड्या उद्योजकांना बँकांकडून कर्ज पुरवठ्याचे प्रमाण कमी झाल्याचीही त्यांनी कबुली दिली.



फायझरचे व्यवस्थापकी संचालक केवल हांडा यांनी उत्तम तंत्रज्ञान आणि कुशल व्यवस्थापन यावर भर देऊन ८० छोट्या उद्योगांना तंत्रज्ञान पुरविल्याचे सांगितले. उत्पादन क्षेत्रातील २५० ते २७० उद्योजक सहभागी झालेल्या या परिषदेत परराष्ट्र मंत्रालयाचे माजी सचिव राजेंद्र अभ्यंकर, सेंट्रल बँकेचे कार्यकारी संचालक आर. के. दुबे, ऑल इंडिया प्लास्टिक्स मॅन्युफॅक्चरर्स असोसिएशनचे अध्यक्ष जयेश क्षीरसागर आदींनी मार्गदर्शन केले. चेंबरचे अध्यक्ष चंद्रकांत साळुंखे यांनी परिषदेच्या आयोजनामागील भूमिका विशद केली.

Gokarn asks banks to balance risks

Mumbai: Reserve Bank deputy governor Subir Gokarn on Friday said banks will have to balance risks while lending to small and medium enterprises (SMEs) if they want to make this sector a significant part of their credit portfolio.

"If banks are looking at SMEs as a significant part of their lending activity for expanding their portfolio, they will have to balance the credit to the sector with the consideration of increased riskiness that comes with the increase in portfolio," Gokarn said in Mumbai.

He said fair amount of attention has been given to the finance and credit problems of the SME sector as many banks have taken initiatives in providing funds to SMEs. PTI

'Banks should lend to SMEs with caution'

BS REPORTER
Mumbai, 25 August

THE Reserve Bank of India (RBI) has asked banks to develop effective risk management controls for lending to small-scale enterprises (SME).

The regulator said lending to the SME sector was extremely crucial for economic growth, but a policy change is required to facilitate lending so that the risk is minimised.

"Banks lending to SMEs will have to take the risk in-

to account. They should balance expansion of credit to SMEs with increase in risk," said Subir Gokarn, deputy gov-

ernor, RBI, during a SME summit. The central bank is of the view that the risk increases as banks move down the hierarchy and hence there was a need for an effective risk mitigation system in place.

Banks lending to SMEs will have to take the risk into account. They should balance expansion of credit to SMEs with increase in risk

SUBIR GOKARN
Deputy governor, RBI

The deputy governor also urged for actions that would make the small scale enterprises commercially viable and more competitive. Banks have been actively lending to small scale enterprises. According to RBI data, total deployment of gross bank

credit by the micro and small sector as on June 17, was ₹2,334 crore, against ₹2,291 crore on March 23.

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Faber Vishal Kulkarni
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SCEI launches three new campuses

ST CORRESPONDENT
reporters@sakaaltimes.com

Pune: Sri Chaitanya Educational Institutions (SCEI) launched three new campuses in Aundh, Hinjewadi and Pashan for academic year 2016-17 on Tuesday.

The educational institution, in association with M Prakash Academy, offers junior college courses in science as well as Joint Entrance Examination (JEE) (Main and Adv), Maharashtra Common Entrance Test (MH-CET) (Engg and Med), Birla Institute of Technology & Science (BITS), Olympiads, All India Pre-Medical/Pre-Dental Entrance Test (AIPMT), Jawaharlal Institute of Postgraduate

Medical Education and Research (JIP-MER), Kishore Vaigyanik Protsahan Yojana (KVPY) and National Talent Search Examination (NTSE).

"SCEI organises systematic classes and weekly examinations with analyses, instant doubt clarification session followed by intense practice sessions and bringing each child to his potential," said Academic Director of SCEI B Sushama.

The campus in Aundh will only be for day scholars, while the Hinjewadi campus will have a residential college for boys and the Pashan campus will have a residential college for girls.

M Prakash Academy's Chairperson M Prakash expressed happiness about the development.

Sri Chaitanya Educational Institutions has launched three new campuses in Pune

Swati Shinde | TNN | Mar 17, 2016, 02:44 PM IST

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PUNE: Sri Chaitanya Educational Institutions (SCEI), in association with M. Prakash Academy has launched three campuses in the city Pune offering courses such as first year junior college in science as well as coaching for joint entrance exam (JEE) Main and Advance), engineering and medical common entrance test, Olympiads among other competitive exams.

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In love with Lavani

Gulabbai Sangamnerkar, who inaugurated the Pune Lavani Mahotsav 2015, talks about her affair with the art form

SHRADDHA DHULAP

A melange of the high powered rhythmic music, quick tempo of the tunes and zealous dance movements define the genre of Lavani. Sharad Krida and Sanskritik Pratishthan, have organised the Pune Lavani Mahotsav 2015, a platform for this historic and prestigious art form.

The four-day event, which is a tribute to politician Sharad Pawar who will celebrate his 75th birthday on December 12, was inaugurated on Tuesday by Gulabbai Sangamnerkar at Bal Gandharva auditorium.

Also known as Tamasha Sundari, 83-year-old Sangamnerkar is popular for her Lavani performances and her efforts to promote the art form and impart training.

"I am delighted to be invited to inaugurate the Lavani Mahotsav. It's God's grace that even at this age I can reach out to the public through such events and share my experiences," said Sangamnerkar, as she spoke to ST.

One of the highlights of her career is the opportunity she got to work with Melody Queen Lata Mangeshkar. When asked about the experience, Sangamnerkar started humming the tune of 'Rajasa Javali Jara basa, jeeva ha pisa, tumhavin bai.' "It was a wonderful experience to work with Lata didi. She sang the song and accordingly performed the gestures. Soon these recordings were out," she says.

She reveals that she didn't have any access to luxuries while growing up. Hailing from an underprivileged family, who would perform La-

vani dance to make a living, Gulab-bai's affair with the genre started when she was barely 9. Against all odds, after dancing with a number of troupes, she mastered the art form and at the age of 14, she formed her own dance team called Gulab-Meera Sangamnerkar Music Troupe. "Youngsters these days should learn Lavani. I would be glad to help those who are interested in learning this art and I do not expect anything in return," she says.

Her troupe performed at the Aryabhushan Theatre in Pune for over two decades. Gulab bai was associated with All India Radio and Doordarshan for several years and has been felicitated for her work.



Gulabbai Sangamnerkar at her residence on Tuesday

Pic: Anand Chai

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