

Game **Changers**



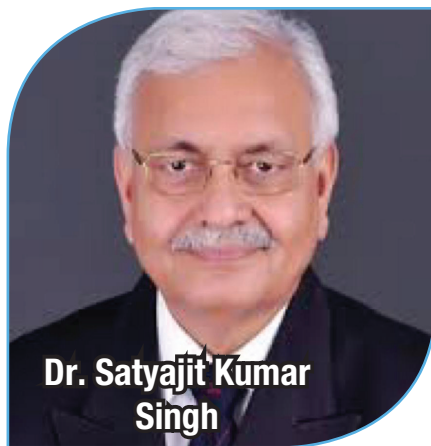
Dr. Neeraj Goyal



Bikesh Ojha



Arun Kumar



Dr. Satyajit Kumar Singh



Rakesh Kumar



Dr. Bipin Sule



Rajesh Kumar



DR. NEERAJ GOYAL: SURGEON EXTRAORDINAIRE

When a person is driven by passion, he makes it his mission to set the standards in his field and spread excellence in the sphere of his activity. He enhances the levels of perfection and ensures that everyone around him is at par.

Hailing from a humble family, his father was a Divisional Accounts Officer in Central Government and his mother a pious housewife with a double MA in Music, his growth is inspiring.

A 1997 Medical Graduate from LLRM Medical College, Meerut, Dr. Neeraj Goyal completed his post-graduation in Masters of Surgery in 2001 from Gandhi Medical College, Bhopal. He lost his mother in a road accident during his post-graduation period. The personal loss and suffering endured during the time made him appreciate the value of each human life and how they impact generations of people. His traumatic experience made him a humanist totally committed to the Hippocratic oath.

As even the recovery related pains in patients is an anathema to him, Dr. Goyal adopted the then nascent field of laparoscopic surgery. He honed his skills in this field with a Fellowship by Association of Surgeons of India, a Laparoscopic Solid Organ Surgery & Harmonic Scalpel,



an Association of Minimal Access Surgeons of India Skills course and a Laparoscopic & Minimally Invasive Colon & Rectal Surgery Course.

This knowledge was put to good use across his illustrious career. Dr. Goyal has performed more than 29000 major surgeries and 5000 laser proctology cases. He has a strong record of successfully performing intricate surgeries with the greatest degree of skill and precision and is highly acknowledged.

Dr. Goyal is considered a pioneer in the use of Fully Resorbable Mesh in the world of hernia surgery & is known to be highly meticulous with surgical procedures. A big believer of technology adoption in surgery, he is evangelical about using the Diode laser with Fiber technology for hemorrhoids, Fistula in Ano, Anal Fissure and Pilonidal Sinus. He says that Diode Laser is a revolution in the history of Proctology surgery and a boon for the patients.

His skills however do not stop there. An excellent communicator, his teaching skills are legendary. With a teaching experience of more than 13 years as Professor & Head of the Department of General Surgery in Dental College, he is a much sought after teacher. He is an effective team leader, trainer, motivator & speaker. His contribution as a Trainer and Mentor especially in the field of Laser Proctology and Laparoscopic Hernia is immense. He has trained more than 1000 surgeons across India in Laser Proctology and Laparoscopic Hernia through Live Operative Workshops.

Prof. Dr. Neeraj Goyal, believes in the maxim, "You receive what you give". His humane approach is well known and appreciated by patients who come seeking him from far and wide. He is presently associated with Max Superspecialty Hospital, Patparganj, New Delhi, and Laser Proctology Training Center by the name of 'Laser 360 Academy' in New Delhi.

A healer by heart and spirit, he advises, "Prevention of diseases lies in following a healthy lifestyle and not in medicines or surgery. This entails adequate sleep, regular physical activity, healthy diet and remaining stress free".

His skills and achievements have won him a lot of awards and accolades. His domain expertise has seen him being inducted into many prestigious professional forums. He is a member of the Medical Council of India, Delhi Medical Council, Association of Surgeons of India, Association of Minimal Access Surgeons of India, Indian Association of Gastrointestinal Endo-Surgeons, Indian Medical Association, Society of Endoscopic & Laparoscopic Surgeons of India and Indian Hernia Society.

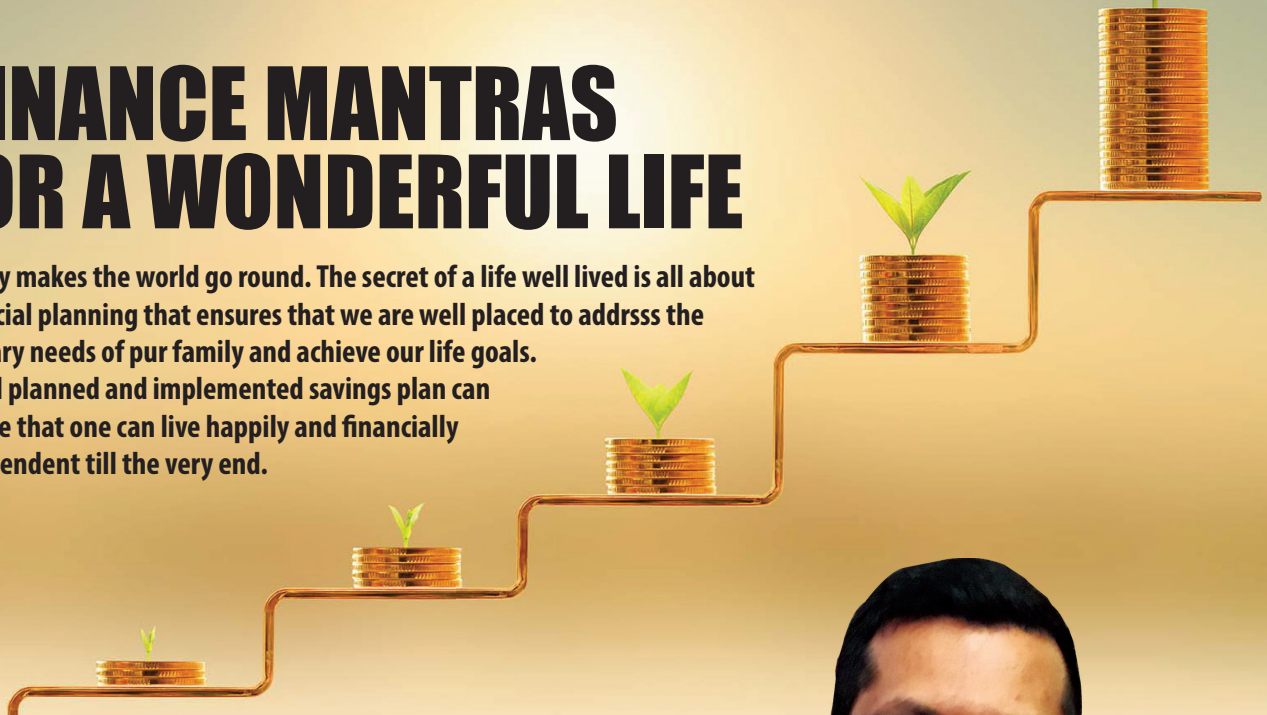
Surrounded by a happy, supportive family consisting of his wife Swati who is a professional storyteller, son Aryan who has done his Masters in International Relations and Organizations from Leiden University, Netherlands and a multi-talented daughter, he remembers everyone who has played a role in his progress with a huge sense of gratitude. He calls them his Angels.

Like his surgery, his presence might be minimally invasive and down to earth, but his work is life changing. It is people like him who are blazing a luminous trail in their fields, making our country proud.

FINANCE MANTRAS FOR A WONDERFUL LIFE

Money makes the world go round. The secret of a life well lived is all about financial planning that ensures that we are well placed to address the primary needs of our family and achieve our life goals.

A well planned and implemented savings plan can ensure that one can live happily and financially independent till the very end.



With the goal of assisting people in achieving their financial goals, Fincun was established. In today's world, everyone is focused on making money. The race is a protracted one. Nobody is aware of the outcome. So, it is important to get the best out of one's efforts to make life happy and peaceful. And for this, a strong financial base needs to be established. Financial well-being needs proper planning and a few things should be followed to make the journey smooth.

Investment with a purpose: Everyone must realize that life is finite, and that chasing one's dreams is just as futile. It is crucial to put a number on your dream. One must write down how much one wants to spend on a car, children's education, world tour, and last but not least, retirement. We can't make a strategy to accomplish any of our goals in life if we don't identify the terms, length, and amounts required. And it is undoubtedly true that "Jab Kisi Cheese ko Dil se chaho toh puri Kaayanat usko pura karne mein aapki madad karti hai". Wish from the bottom of your heart and make sure to succeed in your endeavor someday.

Keep a distinct bucket for each of your financial goals in life, and make plans to fill it with various forms of investment and saving. For this purpose, the mode can be contributing a lump sum amount or a SIP. Additionally, it is important to assess your progress toward the goal annually.

Write a Will: Possessing a Will is a crucial component of financial planning. Additionally, as no one can predict when the D day would arrive, no one should put off creating their "Living Will." The day an asset is registered in your name, it is required to designate a legal heir who will inherit it after you. This is known as a "Testamentary Will."

Ensure Adequacy: Medical insurance for every one of your dependents is crucial. Otherwise, it can obliterate all of your well-earned savings that have been earmarked for other objectives in your life. It is also crucial to have life insurance that covers at least 100 months' worth of your wages; otherwise, the coverage will be insufficient.

Review and re-align: It is crucial to set aside an hour each year with your portfolio manager or financial advisor to review your portfolio, which is designed to help you reach your long-term objectives, realign it to take into account your current income situation, and allocate more money to your immediate objectives.

P.S. The article above is written by Bikesh Ojha, Mutual Fund Distributor and Partner, Fincun Call or email him at 9835349232 or bikesh@fincun.in.





KRC INFRAPROJECTS: BUILDING THE NATION KILOMETER BY KILOMETER

If a nation's prosperity depends on commerce, then success surely depends on connectivity that enables moving merchandise from end to end. Roads and bridges play an important role in enabling business. A small construction company had the foresight to understand the importance of this infrastructure to carve out a credible niche for itself in this space.

For what started off in 1999 as a company that was into earthworks, stone-crushing operations, supplies of aggregates, and other construction works KR Construction Company has surely crossed the rubicon. The proprietorship firm of Mahipal Singh is now considered amongst the renowned heavy civil construction companies of India. Under his leadership, the company has metamorphosed into KRC Infraprojects Private Limited, achieving various milestones due to an unerring focus on continuous innovation and relentless pursuit of growth and excellence. KRC Infraprojects Private Limited was incorporated in 2010.

KRC Infraprojects Private Limited specializes in highways, bridges, tunnels, mass transit and airport systems. Their expertise lies in the fields of construction project management, engineering and procurement. They provide resources and innovative solutions, with an emphasis on safety and quality control, which produce high-quality results.

Realizing the demand for roadway improvements in the country, KRCIPL has expanded its operations throughout the country, building some of the nation's well-known highways as back-to-back subcontractors. In 2020, they landed major direct contracts from National Highway Authority of India & Border Roads Organisation. There was no looking back since then.

KRCIPL has a strong portfolio of orders that are well-diversified over various segments such as highways and roads, bridges, mining, civil construction and transportation in Uttarakhnad, Madhya Pradesh, Arunachal Pradesh, Gujarat, Rajasthan, Jammu & Kashmir, Punjab, Sikkim & Haryana. Their order book position stands at Rs. 3522 Crores, as of today.

KRCIPL is equipped with sufficient plants and machinery. They have the capability to manufacture, supply, erect & commission road construction plants, machinery, and equipment as mixing plants, concrete batching plants, to build runways and roads with the best raw materials and accessories in India.

KRCIPL has launched a website to respond promptly to clients. A complete business to business portal for everyone related to construction, it meets all the needs of material, manpower, machinery. The website is a manifestation of its vision to achieve complete customer satisfaction, while maintaining strict delivery schedules and quality control in all the contracts.

Going beyond the mundane, KRCIPL wants to be the country's premier engineering, construction, and project management organization by achieving extraordinary results for clients, building satisfying careers for its people, and earning a fair return on the value they deliver.

Recognized nationwide as the preferred partner to build innovative transportation and heavy construction solutions, KRCIPL's growth is a testimony to the character and expertise of their human resources, and focus on being a high-quality, ethical, community-minded company, that will drive superior economical returns.

The driving force behind this transformation, Chief Executive Director Arun Kumar is responsible for managing the core geographic operational areas. He has been a Director of the Company since incorporation. He has a passion for mentoring and developing young talent in the construction industry. His dedication and passion towards infrastructure helps the company scale new heights. Adoption of newer technology and innovative thinking has helped to complete projects before time and with high quality of work. He has the ability to foresee issues and solve them before they become a problem.

His proven leadership abilities along with a strong focus on long term planning and financial strategy drives improved compliance and enhances the financial strength of the organization.

While KRCIPL is building the roads that uplift our nation, it is surely travelling on it, matching steps with India's progress.

RUBAN MEMORIAL HOSPITALS : BIHAR'S BEST HEALTHCARE ORGANIZATION

People who have risen from the very bottom of the society are the ones that know the exact situation that prevails at the grass root levels. But the ones that return back to their roots, to improve the situation and make a difference there, are the true game changers. Bringing the best of healthcare to Bihar and making it accessible to a large set of people is a challenge that only true heroes would take up.

Ruban Memorial Hospital can simply be called a story of one man's deepest desire to give back to society. Dr. Satyajit Singh's motivation to come home and establish a multispecialty and superspecialty hospital after spending decades abroad resonates with his strong sense of belonging to Bihar and its needy people. The journey of Ruban Group started with the return of Dr. Satyajit Singh from England after 17 years, to start a lithotripsy centre with 2 beds in 1996. At that time, it was the first such facility in Bihar & Jharkhand. Growing by leaps and bounds, it had performed the first Kidney transplant in Bihar by 2010.

By 2014, Ruban Memorial Hospital had grown into a multi-specialty hospital located in a bigger premises boasting of a state of art ICU / CCU unit with 55 beds, cardiology & CTVS with Cath laboratory, Orthopaedics including arthroscopic & arthroplasty, Neurology & Neurosurgery including spinal surgery, Otolaryngology, plastic and reconstructive surgery, Respiratory, Gastroenterology department as well as Medical and Surgical Oncology apart from a full range of Urology including advanced laparoscopic facilities supporting surgical procedures in urology and nephrology covering the entire gamut from advanced Haemodialysis to Kidney transplant. It also has a well-equipped

emergency ward with 15 beds to manage all sorts of trauma and medical & surgical emergencies.

By 2019, they had started a 50 bed hospital for Women and Children, offering the most modern Neonatology, Paediatric ICU General Paediatrics, Paediatric surgery with the provision of a sound proof labour room. Collaborating with the best of centres of excellence Ruban Memorial Hospitals has launched a Hepato-pancreatic-biliary unit with provision for Liver transplant. Future plans include introduction of Robotic surgery, creation of a world class Spinal Centre with a robust Rehabilitation facility set in a sprawling 20 acres campus with teaching colleges.

The Ruban group is today the largest hospital in Bihar and Jharkhand. It is NABH & NABL accredited while the teaching facilities are recognized by the National Board for Examination for post graduate teaching. It is an empanelled healthcare facility for all government agencies including CGHS, ECHS & CAPF and is registered with all Third party Agencies for medical insurance.

Dr. Satyajit Singh is widely known as a social & peace activist associated with several organizations. As the Vice President of the Kolkata based Medical Service Centre, he is very actively involved in the debate & discussion on health policies, medical & paramedical

educational issues. He is also the Vice President of Indian Doctors for Peace & Development (IDPD). Affiliated to two International Nobel Peace winning Organisations – International Physicians for the Prevention of Nuclear War (IPPNW) and International Campaign to Abolish Nuclear Weapons (ICAN). Dr. Singh had the privilege of attending the 2018 Nobel Peace Prize ceremony at Oslo as an invitee.

He presented his work on adverse effects on the health status of Jaduguda Uranium mines workers at IPPNW conferences at Helsinki & Hiroshima. His work has been documented as a film by a prominent TV channel.

That apart, Dr. Singh is also active in restoring the activities of the Sitaram Ashram near Patna, be it Sanskrit education, Ayurvedic clinic or the welfare activities for farmers. He advocates that every educated person must contribute in social development apart from progressing in his or her professional life and providing a good life to their family. He is well supported by Dr. Bibha Singh, Dr. Sanjit Singh and Avijit Singh. Dr. Sanjit Singh is a chip of the old block, sharing the same humane values of his parents.

With a well earned tag line of "बिहार का अपना अस्पताल", the family has strived to create a huge institution that inspires faith, trust and hope in millions.





RAKESH KUMAR: SHOWCASING INDIA'S BEST TO THE WORLD

Exhibitions and Expositions are great platforms for buyers and sellers to discover each other. And when they are on businesses that are spread throughout the vast expanse of our nation, such an imperative becomes essential to support and sustain them. India Exposition Mart has been doing just that.

Rakesh Kumar, the Founder Chairman of India Exposition Mart is a visionary. He conceptualised India's first state-of-the-art infrastructure for Exhibition and Mart at Greater Noida, popularly known as India Expo Centre & Mart.

Strategically located in Greater Noida, it has developed into a prominent MICE destination in India. With a covered area of 2,35,000 square meters, it is a world class venue with state of art facilities to host any business event. The India Expo Centre & Mart houses around 900 permanent showrooms of Indian exporters with 14 multi-purpose halls, 29 meeting rooms, 4 open areas and 4 speciality restaurants. It has a buyers' lounge, foreign exchange outlet, logistic support, extensive parking and Wi-Fi with modern secu-

urity & safety features. The venue will soon have a 128-bed hotel too. The facility has ISO 9001:2015, 14001:2015 and 45001:2018 certifications for Standalone MICE venue.

Major shows and Exhibitions Like Auto Expo, Printpack, IHGF Delhi Fair CPHI-PMCE, ELECRAMA, PLAST INDIA, DELHI WOOD and conferences like Asian Development Bank (ADB), FDI, NIIT, Anti-Tobacco Conference, World Dental Congress and CoP-14 have been held at this venue.

Expo Digital India Pvt. Ltd. (EDI) is the digital subsidiary promoting B2B business activities with permanent marts of manufacturers from across India at www.expobazaar.com. This marketplace provides endless opportunities to instantly connect with domestic and international buyers. Kumar says, "I believe that the exhibition industry plays a

pivotal role in country's economy and the promotion of the brand INDIA message".

IEML has won various awards and recognitions such as Sattva Award 2020 for Best Exhibition Venue, Best Stand-Alone Convention Centre-National Tourism Award 2017-18 by Ministry of Tourism, Government of India, Best MICE Venue of India by TravTour MICE Guide, Winner for "Big Venue" Category – Exhibition Excellence Awards 2017 by Exhibition Showcase, Best Exhibition Centre by Safari India South Asia Travel etc.

As the Director General of the Export Promotion Council for Handicrafts (EPCH), Kumar spearheaded initiatives during the lockdown, turning adversity into an opportunity by launching the first virtual international B2B fair right here in India. EPCH went on to organise 10 virtual events including 6 virtual exhibitions and 4 Buyer Seller Meets during the COVID lockdown resulting in a growth of 1.62% in 2020-21. The Hon'ble Prime Minister of India lauded EPCH's thoughtful initiatives.

Kumar conceptualized the world-renowned Indian Handicrafts & Gifts Fair in 1994. The fair is recognised as 'World's largest congregation of handicrafts exhibitors under one roof' by Limca Book of World Records.

Kumar shares, "Exporters have successfully negotiated the difficult times with a lot of patience, positivity, hard work and courage. The future holds good business for everyone as we are getting back to normal."

Kumar promotes Product-specific shows like - Indian Furniture & Accessories Show, Indian Furnishings, Floorings & Textiles Show and Indian Houseware & Decoratives show and Indian Fashion Jewellery & Accessories Show. These shows are eagerly awaited by buyers from across the globe.

A strong advocate of traceability norms supporting legal Timber used in wooden handicrafts, Kumar postulated and introduced "VRIKSH" as its standard which is accepted by UN International organisation CITES (the Convention on International Trade in Endangered Species of Wild Fauna and Flora) across 183 countries.

A trailblazer, Kumar is the brain behind the Common Facility Centre at Jodhpur and Saharanpur, Resource Centre at Moradabad, Handicrafts Productivity Centre and Testing Lab at Jaipur, International Lace Trade Centre at Narsapur, Trade Facilitation Centre at Jodhpur. He has been instrumental in the creation of Handicrafts & Carpet Sector Skill Council (HCSSC) to bridge the skill gap in the handicrafts & carpet sector and provide livelihood to over 2 million skilled manpower.

Rakesh Kumar has been appreciated across the globe for his contribution to the handicrafts, exports and MICE sector.

1. Japan Government's JETRO Commendation Award.
2. Super Achiever Award by Indiasgreatest.com
3. Safari India South Asia Travel Award for "the best Professional in MICE".
4. "THE IRON MAN" of The Exhibition Industry For 2016 at Exhibition Excellence Awards.
5. "Best MICE person" of the year in 14th Annual International Hospitality and Travel Awards 2018.
6. Special Felicitation Award for Merit - Flag bearer of the Industry by Exhibition Showcase 2022.

DR. BIPIN SULE: THE EDUCATIONALIST WITH A VISION

The genesis of organization's birth can be traced to the vision and the intent of the founder. Its growth and transformation certainly lies in the hands of the caretakers. The metamorphosis of Vishwakarma Institutes into a hoary educational institution talks volumes of the passion of Dr. Bipin Sule.

Dr. Sule is an accomplished Computer Engineer who has completed his Post graduation & Doctorate in Management. A natural leader and an acknowledged man manager, he is well known for his self-awareness, situation awareness, effective communication and delegation. His effective negotiation skills, conflict resolution skills, collaboration and intercultural sensitivity have enabled him to make a mark in the world of education. His versatile ability to work with different personality styles and approaches, innovative, out of box thinking, quick decision making have helped him rise in the ranks to the helm an institution. His dynamic nature, dedication to work, highest level of loyalty, IT skills, professional project management approach, multitasking ability and excellent time management skills have held in good stead as he has ensured a place of pride for The Vishwakarma Group of Institutions. His willingness to accept new challenges with a focus on perfection, has helped him take courageous and difficult decisions whenever necessary.

It shows in the evolution of the Vishwakarma Group into a renowned centre of learning in Pune. It has been bestowed the right to function as an autonomous University. As the **Chief Executive Officer (CEO) of Vishwakarma Institutes & University**, Dr. Sule heads the operations of 5 campus, comprising of more than 15+ Institutes, approx 1500+ staff & 20,000+ students from many states of India and more than 27+ countries offering more than 60+ courses providing quality education at affordable cost.

Dr. Sule has been instrumental in attracting Foreign Students and integrating them into the campus. As he says, "We believe that today's world is a world of globalization & knowledge plays an integral part in this. We realize the importance of enrolling international students in our institutes as they have myriad cultures & backgrounds. We welcome students with our wide choice of programmes in various streams from Foundation through Undergraduate and Postgraduate to Research. We would like to help you with a foundation that will set you apart for the rest of your life".

His contribution to the world of education has been immense. He has been rewarded and recognized at many prestigious forums. He is a Recipient of various national & international awards like "Shiksha Bharati Puraskar" by All India Achiever's Foundation, "Distinguished Educationist - 2015" by BERG Singapore – Business Excellence & Research Group Singapore, "Icons of Excellence in Educational Management" by Times Group (Economic Times), "Excellence in Educational Management" by Outlook Group, "Dr APJ Abdul Kalam Professional Excellence Award" by Dr APJ Abdul Kalam Research Centre, "Professional Excellence in Education Management" Pune Management Association Pune, "Best Educationist of the Year -2022" by International Brilliance Award – ICON Foundation, "MIDDAY International Icon Excellence in Education Management" by MIDDAY GROUP in Dubai.

A thorough professional and perfectionist, he is a certified Six Sigma Green Belt & Black Belt, A Certified Chartered Engineer by Institution of Engineers – India, Certified Project Management Professional, Certified CMMi Level 3, Certified ISO Auditor/ Lead Auditor – ISO 9001:2015, 20000-1:2018, 27001:2013, 22301:2019.

He is a Fellow Member of Institution of Engineers - IEI [India], Member of Institute of Electrical & Electronics Engineers – IEEE, Member of ISTE (Indian Society for Technical Education), Fellow of IETE (Indian Electronics & Telecommunication Engineers) (M116472), Senior Member of CSI - Computer Society of India, Member of Association ACM - Association of Computing Machinery, Member of Mahratta Chamber of Commerce, Industries and Agriculture – MCCA.

When passion and the quest for excellence guide a man, he is bound to rewrite the destinies of generations.



TRPW – STRATEGIC PARTNERS WHO ENABLE SUCCESS

Accounts and Auditing might be as old as the hills. But when an organization brings in a new take on it to streamline companies and enable them to succeed, it is bringing a powerful proposition to the table.

When Rajesh Kumar set out to form TRPW, he knew what he was doing. A Chartered Accountant and an MBA, he holds a PGD in Strategic Finance & Control and is a certified global leader from Harvard Business School. With over 21+ years of corporate work experience, having held senior management and finance controller positions in companies like Johnson & Johnson, Stryker, Biotronik amongst others, he has experienced the global markets along with an Indian domain expertise.

The outcome is an ISO 9001:2015 certified consulting firm that works extensively in the field of finance, accounts and audit serving the India and USA markets. Consisting of a team of dedicated experts TRPW Strategic Partners provide customized business solutions aiding entrepreneurs or CXOs, helping them manage their financial and business strategies and transformation, internal & process audits, transaction process outsourcing, and managing the financial ecosystem. The TRPW team of professionals hail from different industries and operations and are well equipped to usher in a transformational change. Their diversified experience and profound usage of technology enable them to raise the bar. Their varied approach in terms of providing the solutions with divergent perspectives is the key differentiator that enables them to open new vistas for their clientele. They are respected for their expertise in CFO office functions, that cover the entire gamut of finance, accounting, audit and business expansion and support services.

TRPW believes in adding value to corporates with their cohesive and responsive approach. They tend to associate as a responsible financial services partner rather than remaining

just a consultant. It is this approach that prompted them to launch a dedicated innovation centre in Gurgaon, India within a year of their inception. The innovation centre is slowly metamorphosing into a support center for employees, partners and clients. Their open house policy allows any employee, partner or client to come up with an innovative solution idea. The Innovation Centre is geared to convert their idea into reality. TRPW has developed different automation solutions including multi-geographical audits. Their in-house software empowers a virtual audit sitting anywhere in India. TRPW is gearing up to harness the latest technologies to craft solutions in its domain to come up with auditbots, using blockchain and implementing some of these solutions in metaverse too.

Rajesh Kumar's dynamism, business focus and carefully conceived strategic and analytical approach is taking the organization places. A people-oriented person who truly believes in the power of teams, he is empowering his young and energetic team to transform the business landscape of their clients and make a mark. It is no wonder that TRPW has recently won 'Times Business Award 2022' in the category of 'Audit & Consulting'.

Individually, Rajesh Kumar's mettle has been noted and acknowledged with various prestigious awards and recognitions including being anointed "Professional Achiever of the Year" by The Institute of Chartered Accountants of India (ICAI). He is also a sought after speaker at various forums in India and abroad such as the Asia Pacific CFO forum in Malaysia in 2014 and 2015.

Nothing succeeds like success. At this rate, Rajesh and TRPW are destined to stay busy forever.

