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HOSPITALITY

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AGUADA**

Sheetal and Anand Palan
of MANEK GEM ART
INTERNATIONAL have
been crafting legacies in
diamonds, gold and polki
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Growing Stronger Together

Our founder, the late **Mr. V. M. Salgaocar** envisioned an organisation that would enable the all-around development of the state. Building on this foundation, the **Vimson Group** has spent over seven decades empowering the Goan community. From creating employment opportunities for our people to generating revenue from exports, it is our mission to contribute towards Goa's financial and social growth.

We owe our corporate success to our commitment to sustainability. Protecting our environment and ensuring the well-being of the community is our priority. To ensure sustainability in mining, we support startups across the globe and encourage them to create innovative technologies for socially responsible solutions. Through our residential projects, we strive to improve the quality of life by offering premium sustainable homes. Our NBFC caters to the economic requirements of a broad spectrum of Small and Medium-size Enterprises across many sectors, while our Wealth Management Company, being one of the largest in the state, offers advisory services to achieve our clients' financial goals.

Giving back to the community remains a vital part of our corporate ethos. Our team of doctors and medical staff provide quality healthcare to the local population. We give our Goan youth the opportunity to excel at the grassroots levels and shine at a professional level through our lauded youth development and community outreach programs.



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EDITORIAL

EXPORT DUTIES AND MINING IN GOA: A QUESTION OF PRIORITIES



Harshvardhan Bhatkuly

Mining has long been one of Goa's defining industries, much before it began running parallel to the state's identity as a tourism hub. Goa is home to some of the largest reserves of iron ore in the country, particularly low-grade ore averaging just 54% Fe.

The mining industry was part of much of Goa's socio-economic consciousness. Mining profits built schools and colleges, helped in employing scores of Goan youngsters, supported social initiatives and sports like football and cricket.

The much touted mining auctions – although seemingly done under the guise of transparency has failed on two major counts. One, to kickstart operations across the mining areas – as many blocks are yet to come under the hammer, even three years after the first lot was auctioned. This has put paid to many plans and capital enthusiasm that came with the promise of auction. The second, and pardon me for the regionalistic banter, is that the flavour of mining industry is not Goan anymore.

Goa had a unique mining ecosystem. There was a feeling of assurance for the working class, which had a sense of belief in their employers. It was, in that sense, not entirely a P&L game. The employers had personal touch with their team. Call it the eventuality of the times that we live in or some other design, but handing over Goa's mining assets to non Goan mining companies is parting with the family silver. This will have a massive impact on the employment and demographics of the state in the near future, not to mention angst and frustration among youth who may still not find employ in their villages.

As we see, much of the mining activity today has been passed on to non-Goan companies and business interests that are primarily concerned with profits, with little regard for the social, economic, or environmental costs borne by the state and its people.

To add to this, is the threat to introduce a 30% export duty on low-grade iron ore from October this year.

The Goa Chamber of Commerce and Industry (GCCCI) recently urged the Centre not to impose export duty on low-grade iron ore, cautioning that such a move could cause an annual revenue loss of over Rs 800 crore and destabilise mining operations. According to the Chamber, almost 100% of the ore extracted in

Goa falls below 58% Fe content and is unsuitable for domestic steelmakers, meaning exports are the only viable option. Any new export duty, they argue, would threaten investor confidence and stall the fragile recovery of the sector following years of suspension and litigation.

The GCCCI makes a technical case. They highlight that the use of Goan ore in steel plants drives up production costs, largely due to higher coking coal requirements and additional logistics. They point out that India is already self-sufficient in iron ore, with higher-grade deposits in Odisha, Karnataka, and Chhattisgarh meeting the needs of domestic steel production. By this reasoning, Goa's ore is surplus, and its export is a practical solution that sustains livelihoods and prevents mine-head stockpiling.

But beyond this economic narrative lies a deeper question: whose livelihoods are truly being protected, and at what cost to Goa's people and environment?

Mining in Goa, over the last couple of decades, has been a strange paradox. On the one hand, it supports thousands of workers and contributes significantly to the state's revenue. On the other, when doubts were raised on some unlawful practices and environment challenges, the Supreme Court stopped mining activities in 2012. Only to peter pater with every successive Government making it an electoral promise, never to be banked.

The present debate over export duties, therefore, cannot be reduced to economics alone. Goa's mining reserves are finite. The rush to maximise short-term revenue, especially by external business interests, risks exhausting these resources without creating sustainable wealth or infrastructure for Goans.

Adding to this is the uncomfortable reality that most of Goa's mines are controlled by companies and individuals with little stake in the state's long-term welfare. The profits leave Goa, while the costs; environmental, social, and cultural remain.

Organisations like GMOEA and stakeholders have to make a more fervent pitch to the Centre and State to maintain the balance in favour of Goan firms and workers – and to delist the plans to levy the excessive duty on export of low grade iron ore. I mean if the taxi unions have managed to hold the fort, I'm sure mining players can follow suit **■**

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Goa urged to expedite formation of Maritime Board

The Confederation of Indian Industry (CII)-Goa has called for the early formation of the state's long-pending maritime board emphasizing its importance in unlocking growth opportunities for Goa's shipbuilding sector. CII-Goa Chairman Arjun Chowgule said that with the right policy interventions Goa has the potential to emerge as a national hub for high-tech shipbuilding and renewable energy.

Chowgule stressed that establishing a maritime board



would position Goa as a global leader in maritime innovation and sustainability. While all other maritime states have functional boards as per the Union Ministry's guidelines Goa has lagged behind. However, in the Goa Budget 2025-26 Chief Minister Dr Pramod Sawant announced plans to set up the Board and draft a State Maritime Master Plan.

CII Goa also proposed introducing a degree course in naval architecture and

shipbuilding engineering to create a skilled workforce and raised concerns over infrastructure issues including the 14metre height design of the new Borim bridge, which shipbuilders find restrictive.

During a meeting with the Chief Minister, CII-Goa presented recommendations on GST 2.0, ease of doing business, sustainability, and renewable energy urging the extension of the state solar policy beyond March 2026 and the removal of the 500-MW solar cap.

Surge in air traffic as Dabolim Airport expansion nears completion

Goa is witnessing an unprecedented rise in air traffic, with a combined total of 1.2 crore passengers handled by Dabolim and Mopa airports so far this year. The surge bodes well for the state as a popular tourism and travel destination.

At Dabolim Airport, expansion efforts are progressing rapidly, with the new 18,000 sq.mt. terminal building expected to be inaugurated by the end of October, according to Airport Director George Varghese. The new terminal will cater exclusively to domestic passengers, while the existing terminal will be dedicated to international operations.

Dabolim Airport alone has already handled 75 lakh (7.5 million) passengers in 2025, approaching its previous annual record of 85 lakh (8.5 million). "Given the current figures, this year is set to surpass all

previous passenger traffic records," Varghese stated.

With the onset of the winter tourism season, further growth in air traffic is anticipated. To stimulate additional connectivity, financial incentives will be offered to both domestic and international airlines operating out of Dabolim.

In a boost to international arrivals, six Russian charter airlines have confirmed operations to Dabolim for the upcoming season, with two more carriers from Russia currently considering routes. Charter operators from other countries are also exploring the launch of seasonal services.

The dual-airport infrastructure supported by strategic expansion and airline incentives positions Goa for sustained growth as a premier travel hub on India's western coast.

New warehouse project approved in Loutolim

The state government has approved a new warehouse project for M/s Express Machines & Scaffolding Pvt Ltd in Loutolim. This approval was granted under the single-window clearance regulations of the Goa Investment Promotion & Facilitation Board (Goa-IPB).

Following the approval, 13,288 square meters of privately-owned land in the village have been designated as

an investment promotion area and reserved for the project. M/s Express Machines & Scaffolding Pvt Ltd purchased the land.

According to a government notification, the project proposal was submitted to the IPB on October 8, 2024. The government subsequently proposed reserving the land for industrial development on May 5, 2025. The proposal was finalized after the objection

Goa to get new cruise circuits on Chapora and Sal Rivers



Goa's maritime tourism is set for a major upgrade as two of its key waterways, River Chapora and River Sal, have been selected under the Central Government's Cruise Bharat Mission.

The initiative by the Ministry of Ports, Shipping, and Waterways aims to promote cruise tourism and enhance passenger experiences across the country.

Ports and Shipping Minister Sarbananda Sonowal informed the Rajya Sabha that the Chapora River circuit (NW25) will run from Chapora to the historic Alorna Fort, a 17th-century structure built by the Bhonsales of Sawantwadi. The Sal River circuit (NW88)

will cover the picturesque Cavelossim Betul Fort Betul Lighthouse route, highlighting Goa's rich maritime heritage and scenic beauty.

Launched on September 30, 2024, the Cruise Bharat Mission plans to operationalise 51 river cruise circuits across 13 states and three Union territories.

While Goa currently offers day trip cruises on the Mandovi River, the upcoming circuits promise, more immersive journeys showcasing cultural heritage and natural landscapes. The upcoming cruise terminal at Mormugao Port will boost the sector, with the port handling 38 cruise ships in 2024-25, generating ₹4.8 crore in revenue.

period had ended.

The land, which is currently a field, is comprised of three distinct parcels: 1,205 square meters in survey number 255/2-B, 1,178 square meters in survey number 255/2-C, and 10,905 square meters in survey number 255/2-D.

By declaring the land an investment promotion area, the CEO of the Goa-IPB now holds sole authority over it. This includes the power to collect taxes, fees, and other dues from local authorities, as well as house tax and other relevant taxes for the designated area.

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GTDC invites bids for family entertainment zone at Anjuna

The Goa Tourism Development Corporation has invited bids for the development, operations and management of a proposed family entertainment zone at Anjuna. The project aims to enhance the region's tourism appeal by creating a comprehensive hospitality and

recreation hub.

The successful bidder will be required to present a viable concept that may include a family entertainment centre, restaurant, tourism-related activities, or other permissible facilities based on feasibility studies and demand analysis.

The project site spans approximately 4,123.69 square metres and belongs to GTDC. It currently includes a permanent structure with a total built-up area of 364.44 square metres along with immovable fixtures and temporary structures, which will be handed over to

the selected licensee.

GTDC envisions the entertainment zone as a significant attraction for both locals and tourists, offering a blend of leisure, dining and recreational experiences while boosting tourism infrastructure in Anjuna. **✉**

MINISTER URGES PHARMA INDUSTRY TO USE MORMUGAO PORT'S MODERN CONTAINER FACILITIES

Industries Minister Mauvin Godinho has criticised local pharmaceutical companies for their slow response to utilising the newly upgraded container infrastructure at Mormugao Port in Vasco.

Speaking at a trade meet organised by Delta Ports Mormugao Terminal Pvt Ltd and the Mormugao Port Authority (MPA) in Panaji, he urged industries to change their mindset and start transporting goods through the state's own port facilities.

Godinho highlighted that using Mormugao Port could save companies up to ₹11 crore in logistics costs by avoiding



the need to transport cargo all the way to Mumbai. "With modern container services available in Goa, businesses must rethink their approach to reduce expenses and improve efficiency," he said.

Godinho assured full government support to address operational challenges and urged companies to share their

plans for using the upgraded facilities. He also noted growing demand for warehousing and logistics infrastructure within the state.

Goa Industrial Development Corporation (GIDC) chairman Aleixo Reginaldo Lourenco stressed the importance of efficient logistics for industrial growth, while GIDC Managing Director Pravimal Abhishek highlighted that Goa contributes 12% of India's pharmaceutical exports. He added that using Mormugao Port could help mitigate 300 tonnes of cargo emissions and significantly reduce costs for MSMEs. **✉**

Goa government approves New Logistics and Warehousing Policy

The Goa government has approved a new policy aimed at boosting the state's logistics and warehousing sector through a series of financial incentives, including subsidies for capital investments. The policy received clearance during a cabinet meeting chaired by Chief Minister Dr Pramod Sawant. To be eligible for the full range of benefits, companies must employ at least 60% Goan workers; those with 40% to 60% Goan employees will qualify for partial benefits.

The Policy outlines several financial incentives, including a capital investment subsidy of up to ₹50 lakh, an interest subsidy for loans of three to five years, a 100% reimbursement of stamp duty and registration fees, and a full reimbursement of electricity duty for cold chain units.

Additionally, a 'skill development' incentive offers a subsidy of up to ₹5,000 per Goan worker, with a maximum cap of ₹50 lakh for up to 1,000 workers. Other benefits include a subsidy for quality certification and up to ₹2 lakh to upgrade logistics and management software. Mauvin Godinho noted that with many current investment proposals, the new policy is expected to position Goa as a major logistics hub.

The recent commissioning of the Airport at Mopa has also created a new opportunity, as it enhances Goa's multi-modal connectivity, making Goa an increasingly attractive location for logistics operations. **✉**

GOA SHIPYARD TO GET IDC LAND AT SANCOALE ESTATE

The Goa Industrial Development Corporation (GIDC) has approved the allotment of 200,000 square meters of industrial land in Sancoale to Goa Shipyard Limited (GSL), a defense Public Sector Undertaking (PSU), for approximately ₹81.5 crore. The land will be sold at a concessional rate of ₹4,000 per square meter.

This is notably lower than the prevailing auction base price of ₹5,700 per square meter, which represents a notional revenue loss of approximately ₹34.6 crore for the state exchequer.

Had the land been sold at the auction rate, it would have generated ₹116.1 crore. The land premium is required to be paid in a single installment. According to GIDC Chairperson Aleixo Reginaldo Lourenco, the

decision was finalized during the 398th board meeting, with specific conditions attached to the allotment. These conditions include a mandate for 50% employment for Goan locals, 50% procurement from Micro, Small, and Medium Enterprises (MSMEs), and the establishment of a skilling institute under GSL's Corporate Social Responsibility (CSR) initiatives. The chairperson noted that these stipulations were deemed necessary due to previous negative experiences regarding local employment.

The land parcel was originally designated for a Special Economic Zone (SEZ) before being repossessed by the GIDC. Typically, repossessed SEZ land is required to be sold through an auction process. However, officials stated that given GSL's strategic importance, the board granted

a special exemption for a direct allotment in the national interest, subject to conditions.

In July 2024, the GIDC board gave in-principle approval to allot 80,000sqm at Verna industrial estate to GSL subject to commitments on local employment, skill development, and MSME procurement. GSL later sought land at Sancoale instead, citing operational and logistical advantages. The matter was revisited this July but deferred after concerns were raised over various activities by GSL.

GSL has since accepted the conditions but has requested some flexibility within the framework of its procurement guidelines. In addition to the concessional pricing, GSL has requested that the GIDC construct an approach road to the site, which would entail further expenditure. **✉**



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COVER STORY

Every jewel has a story. Some speak of love, some of tradition, some of dreams fulfilled. At Manek Gem Art International, SHEETAL and ANAND PALAN believe jewellery is not merely an accessory — it is an heirloom of emotions, a keepsake of milestones, and a symbol of elegance that outlives generations



DAZZLING AURA

Crafting Legacies in Diamonds, Gold & Polki

Origins in Mumbai: India's Diamond Capital

In the heart of Mumbai's legendary Opera House, where the pulse of India's diamond trade beats strongest, Manek Gem Art International was born in 1974. Founded by R. R. Manek, a visionary with deep expertise in diamond grading and sourcing, the brand was built on a foundation of ethical practices, precision craftsmanship, and unwavering customer trust.

The story of Manek Gem began with a simple yet powerful vision: to bring together the unmatched sparkle of diamonds with the artistry of fine craftsmanship. Originally operating from Opera House, and now from their store in Prabhadevi, Mumbai, what started as a passion for creating timeless jewellery quickly grew into a trusted name among manufacturers, exporters, and retailers of diamond jewellery. From solitaires and bridal sets to bespoke creations, every piece reflected the brand's dedication to certified quality and timeless design – jewellery that embodies personal stories and transforms diamonds into keepsakes that shine forever.

Goa Showroom: A Sparkling Chapter since 2004

On 22nd August 2004, Manek Gem opened its flagship showroom in Panaji, Goa, marking a new chapter in its legacy. Over the past 21 years, the brand has become a household name in the region – celebrated for its warm service, certified diamonds, and emotionally resonant designs.

The Goa showroom is more than a retail space – it is a destination where jewellery



becomes memory. From engagements and anniversaries to festivals and personal triumphs, Manek Gem has been part of thousands of stories across generations. Each diamond carries emotions that speak of eternal love, milestone celebrations, and bespoke narratives crafted with precision and care.

Family Leadership: Tradition meets Transformation

At the helm of Manek Gem's evolution is a passionate family team that blends heritage with innovation. Ketan Manek oversees wholesale and export operations, ensuring the brand's craftsmanship reaches clients across India and internationally. Devang Palan

leads manufacturing and retail in Mumbai, upholding the brand's legacy with precision and customer trust.

In Goa, Anand Palan and Sheetal Palan manage the



A bridal masterpiece in diamonds and rubies – three strands of brilliance meet a regal pendant, echoing timeless grace. Crafted to SHiNE with heritage, elegance, and everlasting love.



showroom, redefining the retail experience with warmth, transparency, and design-led storytelling. Sheetal Palan, a certified jewellery designer, brings refined sensibilities and a client-first approach that emphasizes authenticity and responsibility. Anand Palan focuses on legacy, long-term relationships, and strategic growth – ensuring Manek Gem remains rooted in its values while embracing the future.

What makes the brand truly unique is its belief in personalization. Every client is different, every story is unique – and they design with that in mind. Their custom services allow clients to co-create jewellery that reflects their personality and emotion, making each piece one-of-a-kind.

Forevermark: A Global Standard of Brilliance

In 2015, Manek Gem joined an elite circle of jewellers certified by the De Beers Group, launching its Forevermark Diamond Collection. Forevermark diamonds – less than 1% of the world's supply – are chosen for their beauty, rarity, and responsible sourcing. This milestone reaffirmed Manek Gem's commitment to offering diamonds that are not only stunning, but ethically sourced and transparently certified. Today, the Forevermark collection remains a symbol of prestige for discerning clients.

A New Chapter: Beyond Diamonds

As Manek Gem evolved with the aspirations of its patrons, the family realized that jewellery is not just about one form of



Pic: Yuvraj Seth

beauty – it is about offering a complete universe of elegance. Manek Gem's design language continues to evolve with Goa's cosmopolitan clientele through signature collections that cater to every mood, moment, and occasion.

MOH RANG celebrates vibrant gemstone-diamond fusion, inspired by India's cultural palette.

MCollection pioneers men's jewellery, featuring platinum cufflinks, gold bracelets, and statement rings.

ReFabulous represents an eco-conscious initiative that transforms heirloom pieces into modern masterpieces,



A symphony of tradition and luxury – these jhumka-style diamond earrings dazzle with teardrop emerald brilliance, intricate filigree artistry, and a single pearl that whispers elegance. Crafted to celebrate heritage, designed to radiate timeless beauty



Exquisite Polki Diamond Choker Necklace Set, crafted with delicate pearls, uncut diamonds, and adorned with rich green gemstone drops – a regal blend of tradition and elegance

preserving sentiment while refreshing style.

Introducing Gold Jewellery & Polki: Complete Jewellery House
As Manek Gem celebrates 21 years in Goa, it proudly unveils its expanded collections – transforming into a complete jewellery house where diamonds, gold, and polki coexist in harmony.

Gold Jewellery Collection: Classic, versatile, and eternally stylish – the gold jewellery celebrates the art of simplicity. Gold has always held a sacred place in Indian culture, symbolizing prosperity, protection, and permanence. Designed for modern lifestyles, these pieces are perfect for everyday elegance, blending functionality with sophistication. From traditional temple jewellery to sleek modern bangles, the collection spans generations and styles. Every piece is BIS hallmarked, with full HUID integration and transparent billing formats – made to be lived in, loved, and passed on.

Uncut Polki Jewellery: A tribute to India's royal heritage, the polki jewellery is crafted using age-old techniques that have adorned queens and brides for centuries.

Each piece is a work of art, where the raw charm of uncut diamonds meets the grandeur of traditional craftsmanship. Ideal for weddings, festivities, and special occasions, the polki collection carries the spirit of regality in every detail – jewellery that carries the grandeur of history.

Awards & Recognition: Trust that shines

In 2013, Manek Gem was honored with two prestigious accolades: 'Best Jewellery Brand in Goa', awarded by *Business Goa*, recognizing excellence in design, service, and customer satisfaction; and in 2025, Big Impact Creator awarded Manek Gem in the category 'Most Trusted Diamond Jewellery Brand', presented by BIG FM



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“Celebrating 21 Years in Goa has been incredibly meaningful”

At Manek Gem, **Sheetal Palan** brings vision and elegance and carries the trust of the brand like a true ambassador

You emphasize authenticity and responsibility. How do these values translate into design and customer engagement?

For us, authenticity starts with where we source our materials. Every diamond, every gemstone, every piece of gold is carefully selected and ethically sourced. We believe our customers deserve to know the story behind what they're buying.

When it comes to responsibility, we design pieces that will stand the test of time – not just in quality, but in style. We want someone to look at their Manek Gem piece twenty years from now and still love it as much as the day they bought it. Our customer relationships go well beyond the transaction. We take time to explain the craftsmanship, share the heritage behind each design. When someone walks out with one of our pieces, they are not just wearing jewellery – they are carrying a story, a legacy.

Women today are looking for jewellery that reflects individuality. How do your collections address this shift in consumer taste?

You know, I think this desire for individuality has always been there. Women today are just more confident about expressing it. And honestly, it is not just women anymore. We are seeing men who want jewellery that speaks to who they are, too.

Take our MOH RANG collection – it is all about celebrating India's vibrant colours and emotions through

gemstones and diamonds. It is for women who aren't afraid to let their jewellery make a statement about their heritage and joy.

Then there is ReFabulous, which I am particularly excited about. We help clients transform their family heirloom pieces into something contemporary. It is beautiful because you are honouring the past while creating something uniquely yours for today.

Our M-World collection breaks new ground for us. Elegant, refined jewellery designed specifically for men. From diamond rings to platinum cufflinks, it is for men who understand that jewellery can be a powerful form of self-expression. Every collection we create is built on one belief: your jewellery should feel like it was made just for you.

What has been the one factor that has made you a well-known brand in Goa?

Trust. Without question, its trust. Look, in our business, trust isn't just important – it is everything. Over 21 years, we have built relationships with families who know that when they come to Manek Gem, they are getting authenticity, quality and honest service.

We have become part of their important moments – engagements, weddings, celebrations. When a family chooses us for their daughter's wedding jewellery or their son's first significant purchase, that's trust. That is what has made us who we

are in Goa.

As someone closely involved in design, where do you draw your creative inspiration for new collections?

Inspiration comes from everywhere, really. I might see a beautiful architectural detail during travel, or notice how light falls on traditional Indian textiles. Nature is a huge influence – the way gemstones naturally complement each other, the organic shapes that feel timeless. But honestly, some of my best ideas come

from conversations with customers. They will mention wanting something that captures a feeling or a memory, and suddenly I am sketching a design. I believe jewellery should tell a story. So, whether I am drawing from Indian craftsmanship or contemporary global trends, the goal is always the same – create something that means something special to the person wearing it.

Which milestone in the Manek Gem journey makes you most proud as a custodian of the legacy?

Celebrating 21 Years in Goa has been incredibly meaningful. We started as a boutique jeweller with big dreams and a commitment to quality.

What makes me proudest is seeing how deeply we have woven ourselves into the fabric of this community. We are not just selling jewellery; we are part of people's life stories. Their celebrations, weddings and engagements.

The fact that after 21 years, people still choose us for their most important moments, that they trust us with pieces that will become family treasures – that is the legacy I am truly proud of.

It is proof that dedication to authenticity and craftsmanship never goes out of style.

Pic: Yuvraj Seth



Sheetal Palan

and CCI India, celebrating the brand's enduring influence and reputation. These recognitions reflect Manek Gem's unwavering commitment to quality, transparency, and emotional connection with its customers.

The Promise Forward

Trust, authenticity, and

excellence form the foundation of Manek Gem Art International. From Opera House to Panaji, from diamonds to gold to polki, the brand continues to shine as a beacon of ethical sourcing, uncompromised quality, and transparent practices – values that have earned the loyalty of clients across generations.

As they step into this new era, their promise remains the same: to create jewellery that transcends trends, celebrates individuality, and becomes a part of life's most cherished moments. With visionary leadership, certified excellence, and a deep respect for tradition, Manek Gem enters its next chapter – ready to celebrate new

milestones, craft new memories, and serve generations to come.

At Manek Gem Art International, they don't just sell jewellery. They craft legacies – diamonds that sparkle with love, gold that embodies tradition, and polki that carries the grandeur of history. Because true jewellery isn't worn. It is lived.



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"Building trust starts with complete transparency"

For 21 years, Manek Gem has been a trusted name in Goa's jewellery world. At the helm is **Anand Palan**, whose vision combines tradition, craftsmanship, and innovation to create jewellery that tells meaningful stories

You often speak about trust as the foundation of your business. What does building and sustaining trust mean in the jewellery trade?

Trust really is our currency in this business. When someone walks into our store, they are not just buying a piece of jewellery – they are making an emotional investment. Maybe it is an engagement ring; maybe it is celebrating a milestone. These purchases matter.

Building trust starts with complete transparency. We educate our clients about what they are buying – the quality of the diamonds, the craftsmanship involved, where our materials come from. We are not just trying to make a sale; we are helping them make an informed decision.

Sustaining that trust? That is about consistency. Every single time. Delivering what we promise, standing behind our work, being there when they need us. In Goa, relationships are everything, and we have built our reputation one satisfied customer at a time.

Having been rooted in Goa for the last 21 years, what was your vision for the expansion, and how did the market respond?

Goa has been our home and our foundation for over two decades. When we decided to expand, we didn't want to lose what made us special here – that personal touch, that commitment to quality.

Our vision was simple: take what works in Goa and share it with a wider audience. We invested in better technology, refined our designs, and formed strategic partnerships like our collaboration with Forevermark. But we kept our core values intact.

The market response has been really encouraging. Our existing clients have been incredibly supportive, and new customers appreciate how we blend traditional craftsmanship with contemporary style. It

Anand Palan



Pic: Yuvraj Sethi

has shown us that authenticity travels well – people recognize genuine quality wherever they are.

How do you see the future of jewellery evolving – particularly with trends like personalization and sustainability?

The industry is definitely shifting toward more meaningful, personal connections. People want jewelry that tells their story, not just something beautiful off a shelf.

That is exactly why we launched ReFabulous. It is our way of helping clients transform their existing pieces – maybe grandmother's necklace that has been sitting in a drawer, or a ring that doesn't fit their style anymore. We redesign it using their own

gold and diamonds, so they get something completely fresh while honouring the original sentiment.

Sustainability isn't just a buzzword for us – it is practical. When we are reusing materials, we are reducing waste while creating something uniquely theirs.

Plus, we only work with natural, certified diamonds and responsibly sourced gold. I think the future of jewellery is about storytelling. Pieces that have meaning, that get passed down, that connect generations. ReFabulous lets us be part of that story.

In what ways does Manek Gem continue to compete and grow in India's highly competitive jewellery landscape?

Competition in India's jewellery

market is intense, but I think that is actually made us stronger. We have had to be very clear about what sets us apart.

For us, it is about quality you can trust. All our diamonds are natural and certified by GIA and IGI. Our gold jewellery carries BIS hallmarking. These aren't just certifications – they are promises to our customers.

But beyond that, it is the personal experience. We listen to what each client wants, work within their budget, and create something that is uniquely theirs. Whether they visit our store or shop online, they get that same level of attention.

Growth for us isn't just about selling more – it is about staying relevant to our customers' lives, while never compromising on what they have come to trust us for.

You have recently unveiled a gold collection. Tell us something about it...

We launched our new gold collection to celebrate 21 years in Goa, and it has been such an exciting project for us.

The collection really spans different styles and generations. We have polki designs that honour traditional Indian craftsmanship, and then sleek, modern designs for someone who wants something more contemporary. From statement necklaces to everyday bangles – there is something for every occasion.

What I love about this collection is its versatility. These are pieces that work for different moments in your life. You might wear one design to a traditional celebration and another to a business meeting. They are designed to be part of your daily life, not just special occasions.

It represents everything we have learned about our customers over these 21 years – what they value, how they live, what they want their jewelry to say about them. 

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GST 2.0

GST, MRP AND ANTI-PROFITEERING

The author explains how GST 2.0, marked by sweeping tax rate reductions, places the onus on businesses to ensure real price cuts – as authorities ramp up monitoring, compliance, and consumer protection to ensure benefits truly reach the end customer



By **CA GAURAV KENKRE**
The author is a Chartered Accountant, ICAI faculty member, former ICAI Goa chairman, GCCI Taxation Committee member, and heads the Taxation vertical at Laghu Udyog Bharati Goa



The 56th GST Council meeting announcements have been touted as GST 2.0 or the rebirth of GST. One of main focus points of the announcements was an across the board change in GST rates, with most items falling from previously higher GST rates to lower slabs. Thus, for example, a TV set which had 28% GST earlier, now can sell for 18% GST i.e.. a 10% cut in GST.

This rate cut, obviously has to translate in reduced prices for the customers. This is legally ensured by Section 171 of the CGST Act which has provisions against “anti-profiteering”. It says that any reduction in rate of tax on any supply of goods or services shall be passed on to the recipient by way of commensurate reduction in prices. Thus the prices of such goods have to come down.

The National Anti-Profiteering Authority (NAA), which was constituted under Section 171 of the CGST Act, was the dedicated body which was ensuring that GST rate cuts benefits were passed on to consumers through commensurate price reductions. However, as of April 1, 2025, the government has disbanded the NAA and transferred pending cases to the GST Appellate Tribunal. Despite this, proper officers under GST law continue to hold powers to invoke Section 171 to ensure compliance, investigating and

With stronger price monitoring, mandatory consumer notices, and firm enforcement under GST, fair pricing can be secured. If implemented well, this lends credibility to rate rationalisation and reassures buyers that the benefit is reflected on the invoice, not lost in the chain

acting against profiteering where businesses fail to reduce prices commensurately.

In fact, the Tax Research Unit (TRU) of the Ministry of Finance has issued a circular instructing CGST field officers to closely monitor and report price changes for 54 commonly used commodities effective September 22, 2025. These monthly reports are designed to capture comparative data on Maximum Retail Prices (MRP), before and after the GST rate reduction, for six months starting from September 30, 2025. While this monitoring aims to ensure that businesses pass on the full benefit of GST rate cuts to consumers, one hopes that this does not convert itself into various forms of

harassment to businesses.

Thus, the onus is now on sellers to re-price their goods in accordance with the new rate cuts. For businesses selling multiple products under one roof (supermarkets for example), this seems to be an uphill task.

The Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution – is the relevant body tasked with issuing circulars on revising MRPs because it administers the Legal Metrology Act, 2009 and the Legal Metrology (Packaged Commodities) Rules, 2011. These laws mandate that the Maximum Retail Price (MRP) on packaged goods must always be inclusive of all taxes, including GST, and must be clearly declared on every package.

In line with recent GST rate cuts, the Department has recently issued directives requiring manufacturers, packers, and importers to promptly revise MRPs on existing and new stock to reflect the reduced tax rates. The directive states that such persons may, by way of stamping/sticker/online printing, print the revised MRP in such a manner as the old MRP is also visible. The change between the two MRPs should not exceed the change in GST rates.

As per the directive, distributors/wholesaler/

retailers are neither authorised, nor instructed to change the MRPs, hence, as at the time of writing this article, it is being presumed that such persons need not alter the MRP stickers. Manufacturers, packers, and importers are expected to issue circulars to the distributors/wholesaler/retailers on the revised prices. Due to earlier paras which need them to pass on the benefit of rate cuts, such persons are expected to invoice at a lower price, although the MRP may be at a higher price.

While there is still a lack of complete clarity, most taxpayers are adopting a wait and watch approach and hoping that things will be clear closer to the date of implementation, allowing for smooth changeover to the new GST rates.

In practice, however, the transition may not be seamless, especially for large retailers and multi-product outlets. These businesses now have the unenviable task of realigning prices across diverse inventories.

With stronger price monitoring, mandatory consumer notices, and firm enforcement under GST, fair pricing can be secured. If implemented well, this lends credibility to rate rationalisation and reassures buyers that the benefit is reflected on the invoice, not lost in the chain. At the same time, it is hoped that the GST department is considerate of the myriad business persons, all of whom may not be as quick and efficient to adopt to the new tax rates. **EF**



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TOURISM

Sustainable Goa

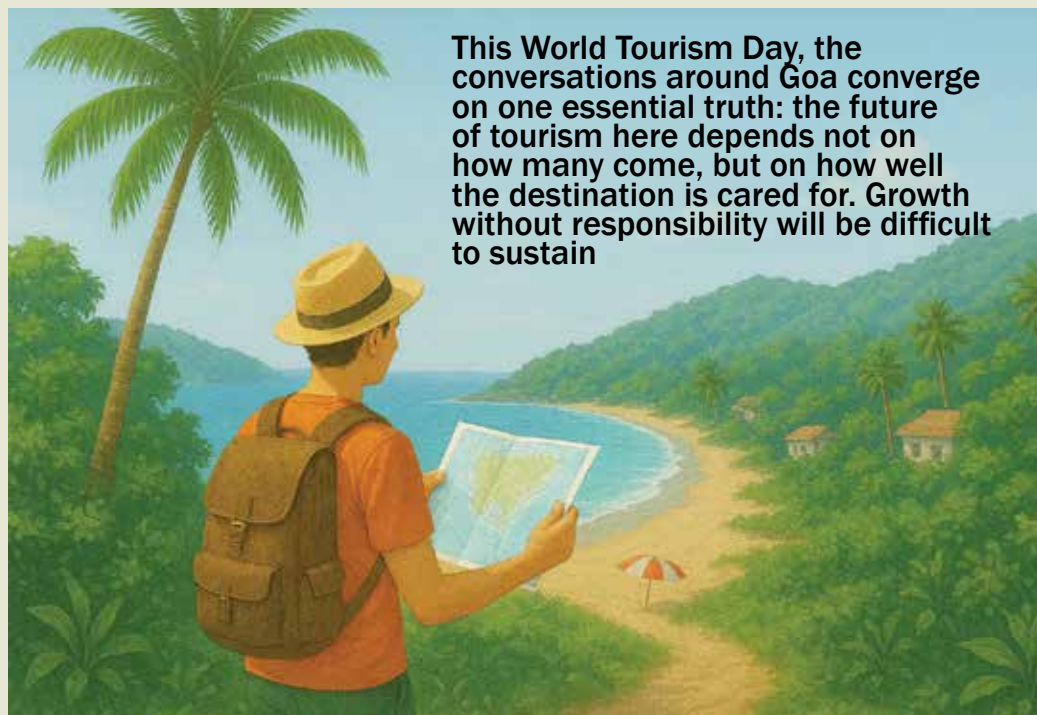
By SYBIL RODRIGUES

World Tourism Day is often framed as a celebration, but in Goa, it also arrives as a reality check. Tourism has been the state's economic backbone and global calling card for decades, yet the very success that built its reputation now threatens to erode it. Stakeholders across the industry, from hoteliers and small entrepreneurs to cultural voices and policy makers agree that Goa's tourism model is at a tipping point. The concerns are strikingly consistent. Overcrowding has left a handful of areas bursting at the seams, putting immense strain on infrastructure and residents alike. The unchecked spread of garbage, sewage, and haphazard construction has fueled resentment in communities and tarnished visitor experience.

Many argue that what is being lost in the rush for numbers is the very essence of Goa, its slower rhythms, its layered culture, its sense of belonging. Without careful course correction, the fear is that short-term gains could leave long-term scars.

But there is also a collective recognition that change is

On World Tourism Day, the call grows louder: protect heritage, manage growth, and put sustainability at the heart of tourism



This World Tourism Day, the conversations around Goa converge on one essential truth: the future of tourism here depends not on how many come, but on how well the destination is cared for. Growth without responsibility will be difficult to sustain

possible. Diversifying tourism beyond the obvious hotspots, investing in cleaner systems and greener practices, and strengthening heritage protection are not abstract goals, they are urgent imperatives. Equally critical is the idea of responsibility: tourism cannot remain a transaction between visitors and businesses alone. Communities must be partners

in decision-making, and visitors must recognize that their footprint matters.

This World Tourism Day, the conversations around Goa converge on one essential truth: the future of tourism here depends not on how many come, but on how well the destination is cared for. Growth without responsibility will be difficult to sustain.

Sustainability, accountability, and respect, for people, place, and culture, are the only guarantees that Goa will remain not just a destination, but a living experience worth returning to. World Tourism Day is not just about celebrating travel and large footfalls. It is about asking, "What are we leaving behind for those who call Goa home?"

STRENGTHENING GOA'S TOURISM AND CONNECTIVITY – ONE FLIGHT AT A TIME

"FLY91's partnership with Goa Tourism goes beyond ensuring air connectivity; it strengthens the state's efforts to remain a year-round destination. Through a strategic MoU and close coordination with the Travel and Tourism Association of Goa (TTAG), we have jointly promoted Goa at trade shows in cities like Jalgaon and hosted TTAG delegations to explore opportunities in tourism promotion.

Our collaborations extend to trade associations, local businesses, and entrepreneurs. We have introduced joint promotions, special monsoon fares aligned with Tourism Minister Rohan Khaunte's vision of positioning Goa as



MANOJ CHACKO
Managing Director and Chief Executive Officer, FLY91

a monsoon destination, and campaigns that drive off-season travel. Supporting local enterprise is central to our model; from partnerships with the Business Goa Awards to hiring talent from within the

state.

Sustainability and technology shape our operations. Our ATR 72-600 aircraft is the most fuel-efficient in its category, while initiatives like 19 KB WhatsApp and email boarding passes, a fully paperless office, and digital-first processes ensure efficiency and reduced resource use.

For passengers, this translates into seamless journeys with quick bookings, auto check-in, and frictionless boarding.

On board, we add a regional touch with Konkan-inspired refreshments like Aam Panha Surprise and Kokum Magic, *Amar Chitra Katha* comics, and announcements in regional

languages. Flexibility with baggage, UPI payments in-flight, and periodic discounts enhance affordability and convenience.

Operational excellence remains a core priority. By working closely with airport authorities and ground partners, we maintain punctuality, smooth baggage handling, and efficient turnaround times; ensuring Goa stays reliably connected.

At FLY91, we are committed to blending sustainability, innovation, and cultural warmth to create memorable journeys while reinforcing Goa's position as one of India's most vibrant travel destinations."

www.businessgoa.in

Redefining luxury with sustainability and authenticity



GUITRY VELHO

Director and Vice President of The Heritage Village Resort & Spa, Goa and Bonita

"As hoteliers, we carry the dual responsibility of creating exceptional guest experiences while safeguarding the environment that makes destinations like Goa so special. At Heritage Village Resort & Spa, we see sustainability not as a compromise but as an enhancement to luxury. For instance, our energy and water management practices – whether it is wastewater recycling, energy conservation, or proposed solar heating for electricity and water – allow us to significantly reduce our footprint without diminishing guest comfort. We have eliminated single-use plastics, introduced eco-friendly guest amenities, and adopted environmentally friendly laundry practices to further strengthen our commitment. In fact, today's discerning

travellers, especially our high-end clientele, actively appreciate when their stay contributes to responsible tourism. By blending thoughtful design, technology, and community-driven practices, we ensure that sustainability and luxury coexist seamlessly – offering guests not just indulgence, but also a sense of purpose in their travel.

At Heritage Village Resort & Spa, we believe true luxury lies in authenticity. Our guests increasingly seek experiences that connect them to Goa's cultural soul, and we have made it a priority to weave this into every aspect of their journey. From curated dining that celebrates Portuguese-Goan cuisine, to immersive excursions such as traditional bread-making in Majorda or exploring Goa's hidden taverns with local experts, we strive to showcase the living heritage of our state. Importantly, we ensure that these initiatives directly benefit the community – by collaborating with local artisans, musicians, farmers, and storytellers; we not only provide our guests with richer experiences but also create sustainable livelihoods for Goans.

In doing so, we uphold our role as both hosts and custodians of Goa's culture" 

Leading the way in sustainable and responsible tourism

"At IHCL, Goa sustainability is not an add-on but it is at the very core of our business philosophy. In Goa, a destination where natural beauty and cultural heritage are integral to its appeal, our responsibility is twofold: to provide world-class hospitality and to ensure that this experience contributes to the preservation of the ecosystem and community wellbeing.

Through our ESG+ framework, Paathya, we have set ambitious goals such as achieving net-zero carbon emissions by 2050, phasing out single-use plastic, and ensuring 100% renewable energy adoption across our hotels. In Goa, our resorts have already made significant strides – whether it is rainwater harvesting at Taj Holiday Village and Taj Cidade de Goa, renewable energy sourcing at Taj Exotica Resort & Spa Goa, or water bottling plants in our hotels. Beyond the environment, we focus equally on people: empowering local communities through skilling programs like Second Career, MoUs with ITI's, Apprenticeship and Golden Threshold Program. We also promote local art and cuisine and support local farmers and fishermen through responsible sourcing.



RANJIT PHILLIPOOSE

Sr Vice President, Operations - IHCL Goa

At IHCL Goa, we see challenges as opportunities to lead by example. By combining global best practices with local sensitivity, and by fostering collaboration with government bodies, NGOs, and the community, we are not only mitigating impact but also creating a model of regenerative tourism – where every guest's stay leaves Goa richer in spirit, culture, and environment.

Our commitment to sustainability extends far beyond the boundaries of our hotels. As one of the largest hospitality players in Goa, IHCL recognizes that our long-term success is inseparable from the well-being of the local community and the environment that makes Goa such a sought-after destination.

We actively engage with the local ecosystem through a

CONTINUED ON PAGE 24 >

Luxury with Purpose: A Sustainable Goan Experience

"As a luxury boutique hotel in Goa, we believe true luxury today must be responsible and forward-looking. High-end travellers increasingly value experiences that are both indulgent and sustainable, so guest satisfaction and environmental responsibility are not conflicting goals – they complement each other.

Smart controls, motion sensors, and energy-efficient appliances ensure every comfort while keeping consumption mindful. Equally important is how we share these efforts – guests appreciate knowing their stay contributes to preserving Goa's environment



SAURABH KHANNA

General Manager, The Park, Calangute

and culture. Aligning luxury with sustainability allows us to attract discerning travellers seeking not just a holiday, but a stay that reflects their values.

Authenticity is the soul of a memorable travel experience, especially in Goa, where culture, heritage, and community spirit run deep. Our strategy is twofold: to curate genuine local experiences for guests and to ensure economic and cultural benefits flow back into the community that makes Goa so special.

We integrate Goan culture in subtle yet meaningful ways – through design inspired by the state's hippie heritage, locally sourced art and décor, and menus showcasing traditional flavours alongside contemporary cuisine. Beyond the hotel, we offer visits to spice

plantations, heritage homes, and village trails guided by local storytellers, musicians, and artisans, enabling guests to experience the rhythms of everyday Goa beyond the postcard image.

Our commitment to community engagement drives us to prioritize local hiring, source fresh produce from nearby farmers, and collaborate with artisans for crafts, furnishings, and amenities. This ensures tourism's economic benefits are shared more equitably, creating a positive cycle of growth. For us, luxury is not just indulgence – it is meaningful connection 

A BLUEPRINT FOR GOA'S TOURISM FUTURE



CARLOS DE SOUSA
Group Managing Director,
De Souza Group

“Over the last decade, the pace and scale of tourism-driven development in Goa have accelerated at an unprecedented rate. What was once a destination celebrated for its laid-back charm and natural beauty is increasingly becoming a commercial hub catering to mass tourism. We have seen a surge in resorts, restaurants, and entertainment ventures – many of which prioritize short-term gains over long-term sustainability. This has led to overburdened infrastructure, strained water and power supplies, worsening waste management, and

environmental degradation, especially in coastal areas.

Equally concerning is the erosion of local culture. Festivals, architecture, and traditions are being repackaged for tourist consumption, often losing their authenticity. Moreover, the economic benefits are disproportionately enjoyed by investors who may not add to Goa's culture and societal priorities.

If Goa is to continue attracting quality visitors while preserving its natural and cultural heritage, we must integrate scientific assessments, planning frameworks, and community participation into every phase of its development. In my view, the most critical policy reform the state government can implement is a carrying capacity-based zoning and tourism licensing framework. This would ensure that tourism growth is aligned with what the land, water systems, and communities can sustainably support.

Scientifically backed assessments that establish how many tourists each

beach, village, or natural area can accommodate without degrading resources.

Second, tourism projects must be required to work in partnership with local communities – whether through employment, sourcing food and crafts, or promoting cultural events – so that the benefits are more widely shared and rooted in the local economy. This will also lead to an improvement in visitor experience quality as an authentic Goan identity is showcased, as opposed to the state becoming a generic or a culturally diluted destination.

Third, licensing and taxation policies should incentivize sustainable practices and discourage ventures that harm the environment or contribute to overdevelopment. This approach balances economic development with cultural preservation and environmental protection. It is enforceable, equitable, and grounded in scientific understanding – qualities that are essential if Goa is to remain a cherished destination for generations to come”

Responsible Tourism: Our commitment to Goa's cultural and economic vitality

“As a key stakeholder in Goa's tourism sector, we understand that our influence comes with a significant responsibility. Our core philosophy is that authentic experiences are the future of tourism, but they must be managed with care. All our experiences are curated and developed with the direct involvement of local communities. We work with local hosts and rely on their active feedback to ensure their sentiments are respected and their priorities are taken into account. This approach also ensures that the economic benefits of tourism, which have often bypassed local residents, are distributed more equitably.

We continuously seek guidance from tourism experts and academics who have presented papers on and worked in the field of sustainable and “intelligent”



VARUN HEGDE
Co-founder, Soul Travelling

tourism. This collaboration ensures our initiatives are well-informed and designed for long-term sustainability.

Our young and passionate team is driven by a deep respect for Goan culture. Our curation team, responsible for developing new experiences, is trained to integrate community sentiments into every decision. We also carefully manage the number of people in our tours

to prevent over-tourism.

One of our biggest challenges is bridging the gap between tourists' expectations and the professional standards of our community hosts. We work tirelessly to communicate the importance of professionalism to our local partners, ensuring a smooth and respectful interaction. This requires continuous effort and a commitment to building strong relationships with the community. While we have seen significant progress, it remains an ongoing process.

From the government, we would appreciate support that is thoughtful and not just mechanical. Instead of replicating tourism models that have worked elsewhere, we urge them to understand the unique sentiment of Goa and develop tailored solutions. For example, rather

< CONTINUED FROM PAGE 23

RANJIT PHILLIPOSE

multi-pronged strategy. First, we prioritise local sourcing whether it is seafood from Goan fishermen, seasonal produce from local farmers, or artisanal crafts showcased in our hotels. This not only ensures freshness and authenticity in the guest experience but also channels revenue directly into the community.

Second, we focus on skilling and livelihood generation. Through collaborations with vocational institutes and NGOs, we provide training for youth in hospitality, ensuring they are equipped with employable skills and can benefit from tourism growth in their own state.

IHCL has embarked on Project ABLE (Attract, Belonging, Learning, Empowerment) our inclusive framework for Persons with Disabilities (PwDs), with the vision to establish IHCL as the industry leader in inclusive hospitality. Our properties in Goa regularly participate in environmental stewardship programs from beach clean-ups and mangrove conservation to turtle-protection initiatives in collaboration with local bodies. These efforts are designed not just as symbolic activities, but as sustained programs that creates measurable impact.

Ultimately, IHCL Goa's vision is to act as a catalyst, inspiring peers, guests, and partners to join us in shaping Goa”

than building unnecessary infrastructure, the government could support programs that help students pursuing tourism and hospitality courses. We have a MoU with 67 colleges across Goa to offer certification programs.

Government support in a formal capacity – perhaps by getting stakeholders involved in these programs or offering official certifications to students – would go a long way in nurturing a new generation of tourism professionals and promoting a more sensitive, sustainable vision for Goa's tourism industry”

SUSTAINABLE AND TRANSPARENT TOURISM IN GOA



JACK AJIT SUKHIYA
President, Travel and Tourism
Association of Goa

The Travel and Tourism Association of Goa (TTAG) is a strong advocate for integrating technology in tourism to ensure transparent pricing. While we were optimistic about the new guidelines for online aggregators, their implementation has been delayed.

We remain hopeful that the government will eventually adopt these regulations. In our commitment to creating a level playing field for local businesses, we have submitted information on unregistered businesses to the authorities and anticipate action will be taken.

We have also seen the government start to crack down

on touting, another significant issue. Additionally, the Goa Police have been quite effective in tackling recent challenges like cyber scams and digital identity theft.

A core mission of TTAG is to ensure that the benefits of tourism are enjoyed by local businesses. In line with this goal, and in celebration of World Tourism Day on September 27, 2025, a series of events will showcase Goa's unique culture.

The Department of Tourism, TTAG, Skal Goa, and various experience providers are collaborating to highlight authentic, local experiences. Leading up to the main event, we will host Goan cuisine cooking contests for students and home chefs at IHM Porvorim and IIHM Verna.

The celebrations will culminate on World Tourism Day with a focus on sustainable tourism, featuring the initiatives of Serafin Cota of Dona Sa Maria as a prime example.

The promotions will conclude on September 28, 2025, with a film festival showcasing short films about Goa.

A call for heartfelt tourism: Preserving Goa's culture

The rapid advancement of technology has profoundly reshaped the hospitality and aviation industries. While this progress has brought efficiency, it also presents a new challenge: preserving the authenticity of the travel experience. In the past, the travel fraternity prided itself on providing heartfelt experiences with a strong sense of integrity. I firmly believe this remains the most valuable asset Goa can offer.

For Goa, a state celebrated for its unique character and intimate scale, the greatest danger lies in over-commercialization. When tourism becomes a purely transactional business, it risks stripping away the very soul that draws visitors here. The pursuit of short-term economic gains often comes at the expense of our cultural and environmental integrity. Therefore, any policy aimed at ensuring the long-term sustainability of tourism must prioritize retaining this 'heart'.

From my long-term perspective, the most critical policy change the state government can implement is to focus on preserving the traditional values of Goan



RENE MENDES
Senior Tour Counselor, Founding Member
and Former President of the Travel and
Tourism Association of Goa

village life. This means actively protecting our social fabric and ensuring that the economic benefits of tourism don't come at the cost of cultural disruption. By fostering a tourism model that respects and integrates with our local communities, we can ensure that every visitor's experience feels genuine and meaningful. We must move beyond simply managing tourist numbers and instead focus on nurturing an ecosystem where our heritage and environment are not just protected, but celebrated. This approach will not only sustain our tourism industry but also enrich the lives of both our residents and our guests for generations to come.

Sustaining Goa's culinary heritage through collaboration and innovation

"Goan cuisine is central to our tourism identity, and sustainability is key to its future. This means sourcing fresh local produce, supporting farmers and fisher folk, cutting food waste, and educating diners about seasonal ingredients and mindful consumption. Goan food is not only about preserving traditional recipes, it can also evolve by blending global influences into a distinctive, contemporary style firmly rooted in local produce and community participation. Associations like the National Restaurant Association of India (NRAI) help drive this change by creating awareness, sharing best practices, and building meaningful collaborations across the industry.



PRAHLAD SUKHTANKAR
Chapter Head, National Restaurant
Association of India, Goa Chapter

Beach shacks and informal vendors are an integral part of Goa's charm, but they must also uphold food safety and quality standards to protect visitors and residents alike. The way forward is to build capacity rather than resort to harsh

crackdowns.

At NRAI, we provide Food Safety Training and Certification (FoSTaC) training and certification to all our members absolutely free of charge, ensuring that essential knowledge, guidance, and compliance are accessible to everyone.

Our message to the authorities is simple: work with associations like ours to create practical, balanced frameworks that ensure safety without stifling entrepreneurship.

Goa's culinary reputation depends on consistency, and together we can achieve that while preserving the vibrant informal culture that makes our state truly unique."

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HELLO WORLD PROJECT

GIDC's Hello World project marks Goa's boldest IT push yet

With higher FAR and fresh incentives, Verna gears up for a tech revolution

By MAITHILI PRABHUDESSAI

Goa's industrial landscape is preparing for a major transformation with the Goa Industrial Development Corporation (GIDC) taking a decisive step to reshape the state's economic future. In a landmark step, GIDC has approved the doubling of the Floor Area Ratio (FAR) from 150 to 300 for its upcoming IT Park at Verna Industrial Estate. The project, called Hello World, is spread across more than 4 lakh square metres and is envisioned as Goa's first dedicated hub for Information Technology (IT) and IT-enabled Services (ITES).

The FAR increase is being described as a game changer. FAR essentially determines how much built up space can be constructed on a plot of land. By doubling it, GIDC has made the project financially attractive for developers and operationally viable for companies. According to officials, this decision is not just about allowing taller buildings but about creating a modern, efficient ecosystem that can put Goa on the radar of global IT investors.

In a state where land is scarce and industrial estates are reaching their limits, vertical expansion is being positioned as the only sustainable option. Urban planners argue that this approach allows better utilisation of land, provides economies of scale for developers and creates the kind of density that high value industries like IT expect. Similar strategies have been successfully adopted in cities such as Bengaluru, Hyderabad and Pune, which today dominate India's IT landscape. GIDC's decision is also in line with the Goa Land Development and Building Construction (Amendment) Regulations, 2024, which permit relaxations in FAR for GIDC projects with government approval.

The Hello World master



plan reflects a comprehensive vision for the IT park. It earmarks seven large plots of 25,000 square metres each to be auctioned to IT and ITES companies. There is also a dedicated plot for employee accommodation, designed to foster a live work ecosystem and another reserved for a starred hotel that will serve business travellers, corporate clients and visiting professionals. To bring the project to life, GIDC will appoint a consultant at an estimated cost of ₹45 lakh. The consultant will prepare the master plan and facilitate approvals from the Town and Country Planning Department and the Directorate of Fire and Emergency Services. By streamlining compliance, GIDC hopes to prevent the delays that have plagued earlier projects.

Goa's attempts to establish itself as an IT destination have faced several hurdles in the past. The much publicised Electronics Manufacturing Cluster (EMC) at Tuem has been delayed repeatedly and remains incomplete. Earlier IT parks proposed at Chimbol and Porvorim failed to move beyond the planning stage. Industry observers note that this time the choice of Verna gives the project a stronger foundation. Verna Industrial Estate is already the largest and most developed in Goa, strategically located with access to highways, the airport

and the port. Anchoring the IT park in such an established location provides credibility and infrastructure support that earlier proposals lacked.

To ensure that Hello World is attractive to investors, GIDC has rolled out a special scheme that includes regulatory and financial incentives, transparent land allotment through auction and a dedicated promotional campaign to position Goa as an IT friendly state. Experts believe that these incentives, coupled with the FAR relaxation, will finally make Goa competitive in the IT and ITES space.

Goa has long been known primarily for tourism and small scale manufacturing, but its human capital offers strong potential for IT growth. The state boasts a high literacy rate, a large English speaking workforce and a steady stream of graduates from engineering and technical institutes. Many Goans are already employed in IT hubs such as Bengaluru, Pune and Hyderabad. An IT park within Goa could provide opportunities for this talent pool closer to home, reducing the need for migration while also attracting companies seeking a smaller, high quality base.

When compared with other states, Goa faces challenges but also holds distinct advantages. Unlike larger states that can offer vast tracts of land, Goa must carefully balance industrial growth with environmental

sustainability. This is where vertical development, enabled by the FAR increase, becomes critical. Additionally, Goa offers quality of life benefits that are increasingly important to IT professionals, including better air quality, connectivity, and lifestyle amenities. For companies exploring satellite offices or decentralised work models, Goa's unique combination of infrastructure and lifestyle could prove appealing.

The road ahead will not be without challenges. The IT industry operates in a highly competitive environment where speed, infrastructure readiness and regulatory efficiency are critical. Goa will need to ensure timely clearances, uninterrupted power and internet connectivity and efficient logistics support if it wants Hello World to succeed. Moreover, the project will have to be marketed aggressively to attract anchor investors who can inspire confidence among smaller players.

Yet, the intent behind Hello World is clear. By doubling FAR and embracing vertical growth, GIDC is signalling a willingness to think differently and align with global industry expectations. If executed with vision and efficiency, the Verna IT park has the potential to create skilled employment, diversify Goa's economy beyond its traditional dependence on tourism and manufacturing, and position the state as an emerging player in India's digital economy.

For now, Hello World represents a bold promise. Whether Goa can deliver on that promise will depend on how quickly and effectively the project moves from paper to reality. But with its strategic location, robust master plan and newfound focus on vertical growth, Verna may well be the place where Goa's long awaited digital growth story finally begins.

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SMITA PATIL

“IWN works towards enabling women to become better professionals and achievers in their respective fields”

Smita Patil, Chairperson of the Indian Women Network (CII-IWN) Goa Chapter, speaks on plans for the organisation

By MAITHILI PRABHUDESSAI
Could you share your journey and what led you to take up the role of Chairperson of CII IWN Goa?

I worked at SBI for a few years; and later took a hiatus to take care of my family. In 2015, my husband and I started NV Eco Agro Tourism Pvt Ltd (NV Ecofarm) in our ancestral property which caters to guests visiting for the day; and for those who would like to stay overnight in our cottages and dormitory to experience a quiet village life in the hinterland. The company then became a part of the tourism industry and the CII. My husband Mahesh Patil represented the company on the CII council. I decided to join IWN three years back. I was invited to take over as the Chairperson of the CII IWN for the year 2025-26. Fortunately for me, I have a great camaraderie with my fellow members and they have supported me through all the events we have organised, so far. The CII Secretariat is always ready to help in all my endeavours and they are just a phone call away.

What does the Indian Women Network (IWN) aim to achieve, and how does the Goa chapter contribute to this vision?

In 2013, the Confederation of Indian Industry (CII) launched the Indian Women Network (IWN) – with the vision of



Smita Patil

being the largest network for career women. The thought behind the formation of IWN was that career women require a structured network to meet likeminded women to discuss and overcome challenges that they might be facing at the workplace. IWN works towards enabling women to become better professionals and achievers in their respective fields through initiatives and activities to facilitate a supportive network; a platform to learn and exchange ideas; an avenue to network and grow.

This is supplemented by exposing women to new opportunities presented by the ecosystem with the objective of inclusion and growth of women in the workforce.

The Goa Chapter is following the same guidelines in achieving these goals.

How is CII IWN Goa supporting women professionals, entrepreneurs, and leaders across different sectors?

CII IWN is a group of women entrepreneurs and professionals who have come together on

this platform to voice their requirements at the workplace. If gender parity in workplaces, safety and transport etc is voiced and heard; it would help all women in the workplace

Could you highlight some of the key initiatives, programs, or workshops conducted by IWN Goa in recent years?

We have conducted various workshops this year. We had a presentation on health by Dr Tarna Khadpe on the topic ‘Let’s talk menopause facts v/s myths’ which was well attended by most of the members with very interesting queries answered by the speaker.

On the occasion of National handloom day our speaker Sarita Roy, Senior Lecturer at the Garment Technology Department at Polytechnic, Altinho focused on the richness of India’s handloom heritage and traditional weaves.

There was a hands-on activity to create this weave using paper straps and other accessories

Recently, our member Manalee Verneker addressed us on ‘Women and wealth creation beyond business income’ which was followed by a quiz and prizes which further led to an enlightening question-answer session.

How does IWN Goa help bridge the gap between corporate leadership



Celebrating Mother's Day



Goa Handloom Day Celebration. Presentation by Sr lecturer Sarita Roy from Garment Technology Polytechnic Altinho

and women entering or growing in the workforce?

We at IWN Goa are into policy advocacy and we make representation to the industry to ease the hardships faced by women entering the workforce.

What are the biggest challenges women face today in business, industry, and leadership, especially in Goa?

1. Certain sectors while engaging women in large numbers, engage them only at the lowest rung (agriculture/construction).

These sectors are not seen as viable career options for women (by the sector or by the women).

2. The work of many women engaged across sectors is not accounted for in the national accounting process.

3. The percentage of women (across sectors) in leadership roles is scant

From your perspective, how can

organizations create inclusive workplaces and promote gender diversity more effectively?

1. Safety of women in the workplace.

2. Proper transport facilities especially if some companies are having women in the third shift. I think two pharma companies have started employing for the third shift.

3. Acknowledging the work of women in the workplace and giving them equal opportunities

How does IWN collaborate with industry leaders, government bodies, and educational institutions to drive women-centric policies and programs?

We are the bridge between the industry and the educational institutions. We have a MoU with the Don Bosco College of Engineering Fatorda where we have a student chapter. We have had mentorship programs for them with knowledgeable speakers who are arranged

for, in consultation with their Principal.

Field trips are arranged at different industries of their choice since we have access to these industries. Outstation visits to various industries is also arranged.

What are your priorities and goals for IWN Goa in the coming years?

While mine is a short term of only a year, I will try to do diverse work to build a great network of successful women in their businesses or workplace. Lots of events and workshops have been planned for the coming year. Since I will still be a part of the committee, I will be there for my successors in whatever way I can help.

Finally, what message would you like to share with aspiring women leaders and young professionals in Goa?

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A SQUAD SECURITY CO.

Redefining Safety with Expertise and Innovation

A Squad Security Co. is where legal foresight meets modern technology to deliver uncompromised security

By MAITHILI PRABHUDESAI

In today's rapidly changing world, security is no longer about just posting guards at entry gates. It's about safeguarding lives, assets and trust. Established in 2019 by Atmaram Desai, a seasoned legal professional with over 20 years of experience in law and corporate affairs, A Squad Security Co. has emerged as one of Goa's most trusted names in the security services sector.

"At A Squad, our vision has always been to combine legal expertise with modern technology to elevate security standards," says Desai. "We wanted to move beyond traditional blue-collar practices and create a service built on professionalism, transparency and trust."

A Squad Security provides comprehensive security solutions that cater to industrial, residential and commercial clients alike. Whether it is hospitals, hotels, gated communities, educational institutes, banks, corporate setups or event venues, the company ensures complete protection through trained security personnel, event security services and customized safety strategies.

"Our approach is not one size fits all," explains Desai. "Every client has unique needs. We carefully assess risks, premises and operational requirements before deploying manpower and technology tailored to each situation."

Behind A Squad's reputation lies its rigorous training methodology. Security personnel undergo intensive programs focusing on discipline, emergency response, crisis management and client etiquette. Regular refresher sessions ensure guards are always prepared to manage realworld scenarios efficiently and professionally.

"Security today is about being proactive rather than



reactive," says Desai. "From fire emergencies to crowd control, our team is trained to act swiftly, calmly and effectively."

With rising security concerns, A Squad has embraced modern surveillance systems, access control solutions, alarm monitoring and technology-driven reporting tools to enhance client safety. This human-technology synergy ensures round-the-clock monitoring, faster response times and complete transparency in operations. "Our technology

doesn't replace our personnel, it empowers them," he adds. "That is what sets us apart."

In Goa, security concerns range from theft and unauthorized access to event-related risks. A Squad tackles these challenges through a preventive approach that combines trained guards with smart monitoring systems to stay ahead of potential threats.

One remarkable example of A Squad's efficiency came during a fire outbreak at a commercial complex. The deployed guard acted immediately, using

extinguishers and presence of mind to contain the fire and save lives before emergency services arrived. "It is moments like these," recalls Desai, "that define our true value to clients." A Squad maintains strict quality control through surprise audits, continuous performance monitoring and client feedback reviews. These checks ensure that security personnel consistently uphold the company's high standards of professionalism and service excellence.

Unlike many service providers, A Squad is PSARA-certified, legally compliant and professionally managed. It is not just a manpower supplier but a strategic security partner committed to its clients' peace of mind.

"Many of our clients have been with us since the inception," says Atmaram Desai proudly. "Their loyalty reflects the trust we have built through transparency, reliability, and consistent results."

With ambitions to become India's most preferred security firm, A Squad Security Co. plans to expand services, adopt next generation surveillance technologies and invest heavily in advanced staff training. "Security challenges are evolving," says Desai, "and we aim to stay ahead by constantly upgrading our people and processes."

When asked about choosing the right security partner, Desai offers a simple but powerful piece of advice. "Don't look at security as just an expense. Look at it as an investment in safety. Choose a partner who is licensed, compliant, professional and capable of customizing solutions that blend manpower with technology." And that's precisely what A Squad Security Co. stands for: Goa's trusted guardian, combining expertise, innovation and integrity to redefine safety standards.



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By MAITHILI PRABHUDESAI

In the world of interiors and construction, doors are more than just entryways; they represent style, strength, and stories. At the heart of this transformation in Goa stands JSF Industries, a name synonymous with innovation, precision, and trust. Founded in 1989 by Jeevan Bhai S. Fatania, a farmer-turned-handyman from Gujarat, JSF's journey is an inspiring tale of determination and vision. Arriving in Goa in 1988 with just ₹200 in hand, Jeevan Bhai began with small carpentry jobs, gradually building a loyal clientele and a reputation for quality. From these humble beginnings, JSF Industries has grown into a brand recognized for its craftsmanship and innovation with Jeevan Bhai's sons Nayan and Atul Fatania now leading the company into a new era of growth and modernity.

"When I started, carpentry was all about manual skill and personal trust," recalls Jeevan Bhai Fatania. "But I always believed there was room for something bigger; a model where quality, design and efficiency could coexist."

This belief became the driving force behind JSF's evolution from traditional carpentry to readymade door solutions, a bold step that transformed the company's identity and set it apart in the market. Today, operating from a state-of-the-art workshop in Tuem, Goa, JSF is home to the state's only wood seasoning kiln and moulder machine, enabling

JSF INDUSTRIES

Opening New Doors

JSF Industries led by the visionary Fatania family, is redefining craftsmanship and modern design in Goa



Jeevan Bhai S. Fatania and Atul Fatania

precision manufacturing on a larger scale.

Over the years, JSF has successfully blended heritage and innovation, staying true to its traditional carpentry roots while adopting modern technology and design practices. Each product reflects the company's commitment to quality, functionality, and aesthetics. While traditional techniques remain the foundation of their work, JSF has redefined the way doors are designed and manufactured, offering solutions that combine

durability with cutting-edge style. The company's readymade door systems are known for their consistency, speed of installation and wide design variety, making them a preferred choice for architects, builders, and homeowners alike. By eliminating the limitations of conventional carpentry while preserving its essence, JSF has built a model that bridges the gap between craftsmanship and contemporary living.

Establishing JSF as a recognizable brand in Goa, however, came with its share



of challenges. The local construction and interior market traditionally relied on custom woodworking and long-standing carpentry practices, making it difficult to convince customers to shift towards factory engineered solutions. Building trust and credibility required relentless effort, consistent quality, and delivering on promises. Over time, positive client experiences and word-of-mouth referrals helped JSF establish a strong foothold. The company also invested heavily in workforce training and up-skilling, ensuring every product maintained the precision and finish the brand is known for. This focus on quality combined with clear brand positioning and an emphasis on customization allowed JSF to carve a niche for itself even in a highly competitive market.

One of the defining moments in JSF's journey came through its collaboration with Isprava Vesta Private



Limited on their luxury residential projects in Siolim, including Calisto, Beleza, Rosa, and Elenora. These homes demanded the highest level of precision and sophistication and JSF was entrusted to deliver door solutions that aligned perfectly with Isprava's vision of refined living spaces. "Working with Isprava was a milestone for us," shares Nayan Fatania. "It challenged us to push boundaries, adapt to evolving design requirements, and uphold the values of craftsmanship that define JSF." This partnership not only strengthened JSF's credibility in the luxury market but also showcased its ability to seamlessly combine tradition with innovation on a larger scale.

Behind JSF's success lies the strength of the Fatania family. While Jeevan Bhai laid the foundation with his unwavering dedication, Nayan and Atul have taken the company forward by



integrating modern production practices, expanding marketing strategies, and envisioning a future-ready business model. Adding a contemporary dimension to the brand is Bhavika Fatania, who manages JSF's digital presence and social media platforms. Through engaging campaigns across Instagram, Facebook, LinkedIn and Pinterest, Bhavika has amplified the brand's visibility, connecting with architects,

designers and homeowners while building a strong online community. Together, the family has nurtured a business that is not just a manufacturing unit but a legacy rooted in trust, values, and innovation.

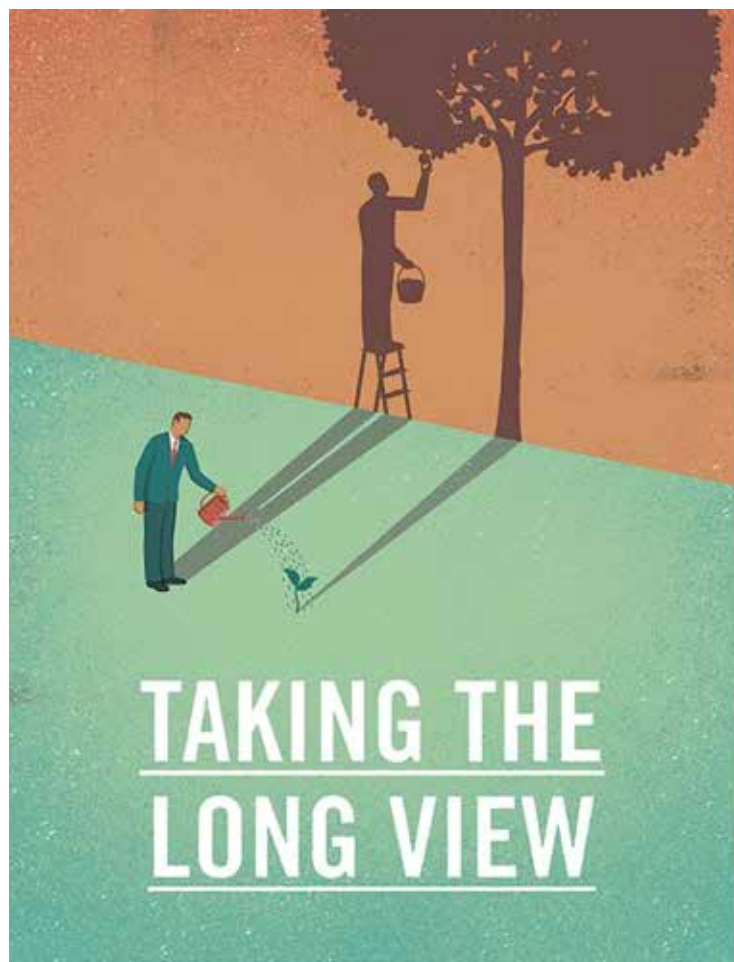
With its reputation firmly established in Goa, JSF Industries is now preparing to expand its horizons. The company plans to introduce modular interior solutions alongside its designer door offerings, strengthen its geographical presence in key Indian metros, and integrate advanced technologies to enhance customization and efficiency. Strategic collaborations with architects, builders, and luxury developers are also on the roadmap, positioning JSF as a national leader in premium door and interior solutions.

Reflecting on the company's remarkable journey, Jeevan Bhai shares a message for aspiring entrepreneurs: "Respect your

roots but never be afraid to innovate. Preserving the craftsmanship and values that built your business is important but adopting new technologies, design trends, and sustainable practices is equally vital. True success comes from blending tradition with innovation that's how you create something timeless." From a modest carpentry workshop to a state-of-the-art facility serving premium residential and commercial projects, JSF Industries has opened doors to new possibilities.

"JSF opens new doors of possibilities, which makes every corner of your space a reflection of who you are," says Atul Fatania.

Through perseverance, innovation, and family-driven leadership, it has become more than just a manufacturer. It is a brand that symbolizes design, quality, and trust, shaping spaces and redefining modern living in Goa and beyond. 🇮🇳



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Goa is a Global Culinary Destination on the lines of San Sebastian, Copenhagen: NRAI

Goa is set to take center stage as India's culinary capital, with the **NATIONAL RESTAURANT ASSOCIATION OF INDIA (NRAI)** hosting its 2025 Indian Restaurant Summit in the state. Drawing inspiration from global food destinations like San Sebastián and Copenhagen, the summit aims to showcase how a small state can build its reputation on food culture, while shaping the future of India's fast-growing food service industry

Drawing a parallel between global culinary destinations like San Sebastián in Spain and Copenhagen in Denmark, cities which have landed on the tourism map on account of their culinary prowess, the National Restaurant Association of India (NRAI) has made a pitch for Goa as a test case for how a small state can build its reputation on food culture.

NRAI Indian Restaurant Summit 2025 is slated to be held in Goa, where more than 2,500 delegates, including more than 2,000 restaurant owners and 500 brands, are expected to converge to exchange insights, discuss trends and shape the future of India's food service sector. The three-day summit's agenda focuses on compliance, changing consumer habits and the economics of eating out.

According to NRAI president Sagar Daryani, as per GST records, around 8,300 outlets are registered in Goa, but when the unorganised sector is factored in, the total is estimated at 12,500–13,000. "Every year we publish the India Food Service Report. According to the 2024 report, the Goa food services market



(L-R) Pralhad Sukhtankar, head of the Goa chapter of the NRAI, Sagar Daryani, president NRAI and Akshay Quenim co-head of NRAI's Goa chapter, ahead of the three-day Indian Restaurant Summit 2025

– organised and unorganised – was valued at around ₹5.75 lakh crore and is projected to reach ₹7.5 lakh crore. This shows the sector is growing at a higher rate than the national average," Daryani said.

He added that Goa remains a culinary magnet. "We all know Goa is the hospitality and culinary capital of India. Earlier, the scene was dominated by locals, but now you see domestic national brands and even international brands setting up shop here. Goa is among the few states where the organised sector is growing

faster than the unorganised, meaning compliance is stronger, people are more educated, and entrepreneurship flourishes. This matches the Prime Minister's vision of Viksit Bharat and local going global."

Consumer behaviour is shifting too, according to NRAI. Indians ate out an average of four times a month in 2019. By 2024 that number rose to 7.9 times and is projected to reach 12 times a month by 2028. Post-COVID, deliveries are driving the increase more than dine-in. Kitchens are also changing, with automation and AI-driven

demand prediction entering mainstream operations.

According to Pralhad Sukhtankar, NRAI Goa chapter head, Goa has genuinely earned its reputation as the culinary capital of India. "The state boasts one of the most diverse and vibrant culinary landscapes in the country.

From authentic Goan kitchens to cutting-edge global restaurants, the variety is unmatched. Visitors are open to new ideas, flavours and experiences, and the locals are liberal and welcoming, embracing creativity and experimentation. All these factors post-COVID have firmly established Goa's rightful place as India's culinary capital."

Akshay Quenim, NRAI Goa's co-chapter head, also said that the restaurant industry is a key driver of Goa's economy. "The sector supports allied industries like agriculture, fisheries, logistics, design and entertainment. Restaurants have become more than food outlets; they are engines connecting multiple vital sectors, helping both local communities and tourism flourish"

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GIM to conduct a CFO Round-Table on AI

Goa Institute of Management will host a CFO Round-Table on Challenges for CFOs in the Age of Artificial Intelligence

CFO Round Table

CHALLENGES FOR CFO'S IN THE AGE OF ARTIFICIAL INTELLIGENCE

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Zinnov

In recent times, artificial intelligence (AI) has created a storm in the world. With its disruptive capabilities, AI is reshaping the operating environment of businesses across industries and sectors. Decision-making processes are being optimized, and senior executives, including CFOs, are at the forefront of these transformations.

With the integration of AI into business operations, financial functions are also being reimagined. This includes developments in real-time forecasting; algorithmic decision-making and intelligent automation in addition to improvements in managing daily operations and strategic decision-making. Advanced analytics allow CFOs to deliver real-time forecasts with greater accuracy. Machine learning models detect fraud and unusual patterns instantly, while automation tools streamline invoice processing, reconciliations, and compliance reporting. Natural language processing helps teams analyse unstructured data such as contracts and market insights. At the strategic level, scenario modelling and predictive algorithms are improving risk management and enabling CFOs to test multiple business strategies under uncertain

conditions.

This integration also entails a new set of challenges in navigating data and its governance, ensuring ethical use of AI, upskilling teams, and engaging with new tools and tech. All these need to be evaluated without disrupting core systems. The new role of CFOs is to have technological foresight in addition to a deep understanding of the impact digital transformation can have on a firm's key performance metrics.

To address these developments, Goa Institute of Management (GIM) is organizing the CFO Round Table on **4th October 2025** at Fr. Romuald D'Souza Auditorium. The Round Table will be held on the theme 'Challenges for CFOs in the

Age of Artificial Intelligence.'

The Round Table will bring together eminent finance leaders and industry experts to discuss cutting-edge issues. The session will feature distinguished guest speakers, including Pankaj Gupta (CFO, Sterling Tools Ltd. Group); Vinod Madan (CFO, SKH Group); T. Prasanna K. Patro (CFO, Ascenso Tyres); and Sandeep Gouti (CFO, Zinnov), who will share their insights on how artificial intelligence is reshaping digital transformations and strategic decision-making, along with the evolving responsibilities of CFOs in an AI-driven era.

Speakers will also touch open how the rise of AI in finance is opening new career paths including roles such as financial data scientists, risk

analysts, automation specialists, compliance technologists, and digital finance strategists. This Round Table offers students a unique opportunity to understand the intersection of finance and technology. Exposure to these conversations equips them with future-ready skills, strengthens their grasp of ethical and governance issues, and helps them prepare for careers in a technology-driven financial world. Understanding AI is not just an academic exercise but a professional necessity for tomorrow's finance leaders.

The dialogue also aligns with GIM's mission which is to create knowledge and develop responsible and agile leaders at the forefront of cutting-edge business practices. The initiative of CFO roundtable complements GIM's mission and aims to foster dialogue, knowledge-sharing, and collaboration between academia and industry.

In addition to students, the event will be attended by faculty, research scholars, alumni and business executives from Goa; and is expected to provide students and professionals valuable exposure to the transformative impact of AI on financial decision making, while reaffirming GIM's commitment to enabling meaningful conversations on critical business and leadership issues and prepare budding managers to be agile and prudent.





TEDxPanaji 2025 puts the spotlight on change, one voice at a time

10 pathbreaking speakers gave voice to a range of issues that need urgent addressing at TEDxPanaji 2025



L to R: Alvinia Desouza, Sonia Shirsat, Wenceslaus Mendes, Summaiya Afreen, Samaira Pansare, Ravi Kambhoj, Dr. Parul Saoji, Anish Sousa, Dr. Vijay Borges and Dr. Ravidas Krishna Naik

A spirit of curiosity coupled with a sense of urgency framed the theme at TEDxPanaji 2025, where voices from Goa and beyond converged to remind the audience that 'It's About Time!', spotlighting voices that urge us to act before it is too late.

With 10 pathbreaking speakers from diverse fields such as music, climate change, diabetes, art, solar power and Antarctica, TEDxPanaji 2025 stood out on account of the range of voices it brought to the fore. Dr Ravidas Naik, a marine biologist speaking of survival in Antarctica; Samaira Pansare, a 12-year-old calling out the daily battles of living with diabetes; Dr Parul Saoji, a gynaecologist questioning social pressures around women's bodies and Sonia Shirsat, Goa's celebrated *fado* singer, were some of the speakers at the event who underlined the idea that change often begins with individual voices breaking through silence.

Supported by the Government of Goa, TEDxPanaji has grown into one of the state's most anticipated annual gatherings. It remains a platform where scientists, artists, educators, entrepreneurs and everyday citizens converge in a common search for "ideas worth spreading".

The 2025 edition featured 10 speakers who delivered talks on their domain expertise, such as Sonia Shirsat (With Love, from Goa), Dr Vijay Borges (Igniting Minds), Wenceslaus Mendes (Traditional Knowledge and Climate Resilience), Samaira Pansare (Speaking My Diabetic Truth), Alvinia DeSouza (It's Time to Look Beneath!), Anish Sousa (From Rooftops to Resilience), Dr Ravidas Krishna Naik (A Hundred Days in Antarctica), Summaiya Afreen (Breaking the Good Girl Script), Orijit Sen (Mapusa Mogi: A Public Art Project) and Dr Parul Saoji (The Quest for Perfect Vagina).

"Every edition of TEDxPanaji has its own identity, but this year's theme 'It's About Time' turned the event into more than just a series of talks it became a shared experience that kept people immersed till the very end," said Ravi Kambhoj, Curator and Organiser, TEDxPanaji 2025.

The day-long event also witnessed the unveiling of the Innovation Hub, a new platform celebrating Goa's spirit of entrepreneurship. Twenty innovations drawn from across India, from rapid diagnostic kits and integrated dust-capture systems to AI-driven drones for infrastructure inspection, were showcased after a rigorous selection process.

The event was inaugurated by Rohan Khaunte, Minister for Tourism, Information Technology, Electronics & Communications and Printing and Stationery, Government of Goa, at the Kala Academy in Panaji. Supported by the



"Every edition of TEDxPanaji has its own identity, but this year's theme 'It's About Time' turned the event into more than just a series of talks it became a shared experience that kept people immersed till the very end"

RAVI KAMBHOJ

Organiser and Curator, TEDxPanaji 2025

Government of Goa and the Start-up IT Promotion Cell, the Hub highlighted how local talent and bold ideas can find a stage for national and global impact 🇮🇳

Reputation and trust, not gimmicks, define entrepreneurial success: CA Santosh Kenkre

Kenkre drew lessons learned from Prime Minister Narendra Modi and Infosys chairman NR Narayan Murthy to stress quality, discipline and marketing in entrepreneurship

Reputation matters more than quick, short-term gains in business, according to renowned chartered accountant Santosh Kenkre. Kenkre was speaking at Clube Tennis de Gaspar Dias as part of a lecture series organised to celebrate the Club's centenary celebrations.

The chartered accountant drew on his years of professional experience and his interactions with luminaries such as Prime Minister Narendra Modi and Infosys chairman NR Narayan Murthy, among others, to share lessons on entrepreneurial success. "In the short term, gimmicks may work. In the long run, it is quality that sells. Reputation is what keeps you in the game. Look at the Tata Group. If Tata does something, we buy it blindly," Kenkre said, reinforcing the importance of reputation and trust in the entrepreneurial domain.

Kenkre, a former chairman of the biggest co-operative bank in Goa, the Goa State Co-operative Bank; and the ex-head



(L-R) Tanmay Kholkar, Secretary of Clube Tennis de Gaspar Dias and President Adv. Yogesh Nadkarni, welcome CA Santosh Kenkre at Clube Tennis de Gaspar Dias' ahead of the latter's centenary lecture

of the Economic Development Corporation (EDC-Goa), said that, while reputation and discipline are important, marketing too is critical to the success of a business.

"Particularly in Goa, we are almost apologetic if not timid in advertising or marketing. Only if your products sell, will you get the money. To sustain a business, as a result of competition, you have to advertise or do marketing," he said.

He spoke too of the lessons he had picked up from the political sphere, crediting leaders like Prime Minister Narendra Modi for their sense of discipline and time management. "I learnt five things from Modi in five minutes – to be open-minded, time management, building relationships such as the one he had with (former Defence Minister, the late Manohar Parrikar) public relations and delegation," Kenkre said,

recalling his 2013 meeting with Modi, then the Chief Minister of Gujarat.

The chartered accountant also recalled his exchanges with industry leaders to underline the point during his lecture. Infosys founder Narayan Murthy, he said, once told him growth was never planned as an ambition but came from steady increments in quality.

"First and foremost, what sets a business apart is the quality. So basically, you've got to have good quality and give it a good price. That's the ultimate formula," Kenkre said, paraphrasing the tech guru's mantra.

Kenkre also stressed that systems and processes form the backbone of successful enterprises, citing the efficiency of household management as an everyday model for standard operating procedures. "The multitasking and systems run by women in our households are unmatched. Businesses have much to learn from that discipline," he said.

GOA TECHNOLOGY ASSOCIATION SUCCESSFULLY HOSTS FIRST EDITION OF 'ENGINEER OF THE YEAR' AWARD

The Goa Technology Association (GTA) successfully hosted the first edition of the GTA 'Engineer of the Year' Award. The initiative received an overwhelming response from engineering colleges across the state.

This prestigious awards recognised:

- The topper (1st rank) of each department from every engineering college in Goa
- A promising student from each college who has demonstrated exceptional excellence in technology and innovation.

Through this initiative, GTA celebrated Goa's brightest engineering minds – relentless

achievers and future tech leaders – who are shaping tomorrow with their talent, creativity, and determination.

Speaking at the occasion, Mangirish Salelkar, President of GTA, said, "This award is a tribute to engineers who form the backbone of the technology industry. It is our first year of these awards, and we intend to make this bigger and better every year. We also look forward to greater collaboration with academia, as we believe our engineers should give back to the ecosystem, mentor young talent, and help shape the future of Goa's IT industry."

The event witnessed enthusiastic participation



from engineering students, industry leaders, academicians, and technology professionals, making it a unique platform that connects innovation with inspiration.

With the successful launch

of this award, GTA has set the stage for an annual tradition of honouring excellence in engineering and reinforcing its mission of building a stronger, future-ready technology ecosystem in Goa.

Code, Create, Innovate: Web Design Workshop inspires Students at Srinivassa Sinai Dempo College

The Department of Information Technology, Srinivassa Sinai Dempo College (Autonomous) successfully organized a Workshop on “Fundamentals of Web Design – using Wix Studio” for the students recently. Principal Prof. (Dr.) Manoj Kamat welcomed the Resource Person Shawn Fernandes-Founder & CEO, Fluxatic Global. Fernandes shared his expertise in modern web design tools, giving students practical exposure to designing fully functional websites using Wix Studio. He explained the fundamentals of layout, templates, customization, and



L to R: Dr. Sangeeta Chakrabarty, Shawn Fernandes, Dr. Manoj Kamat and Anjita Gaonkar; Students attending the Session

responsive design. Students were given live demonstrations.

This initiative stands as another milestone in the Department's commitment

to empower students with industry-relevant skills and prepare them for the digital future.

The workshop was

coordinated by Prof. (Dr.) Sangeeta Chakrabarty (Vice-Principal & HoD- Dept. of IT) and Asst. Prof. Anjita Gaonkar (Dept. of IT) ■



Symbiosis Dubai's first anniversary



Symbiosis Dubai, the first Indian university in the UAE to launch with full program accreditation by the Commission for Academic Accreditation (CAA) and the Knowledge and Human Development Authority (KHDA), marked its first anniversary with a grand celebration at Taj Dubai, Business Bay. The milestone was made more momentous by the presence of Dharmendra Pradhan, Minister of Education, Government of India, who joined the Symbiosis family to commemorate one year of academic excellence and growth in the UAE.

Along with the celebration, the University also held its Orientation Day for the 2025-2026 academic year, welcoming

the newest batch of students and growing the Symbiosis Dubai family.

Dr Vidya Yeravdekar, Pro Chancellor of SIU, and D. Anita Patankar, Executive Director of Symbiosis Dubai highlighted the university's ethos of global academic collaboration and its role in strengthening India-UAE educational ties.

“A new chapter has begun for India and the UAE, with both leaderships committed to taking education to greater heights. Symbiosis Dubai stands as a symbol of opportunity and mobility for students, strengthening academic and cultural ties between our nations. We remain hopeful that these relations will continue to

Goa University partners with Sony Research India to establish advanced AI lab



Goa University (GU) has signed a memorandum of understanding (MoU) with Sony Research India to set up a state-of-the-art Advanced Artificial Intelligence (AAI) Laboratory on its campus, marking the first industry-supported AI lab in the state. The facility will be housed at the Goa University Research Park Unit (GURU).

In a statement, GU said the collaboration aims to strengthen research, innovation and skill development in artificial intelligence and allied domains. As part of the agreement, Sony Research India will sponsor and support the lab, alongside a fellowship programme to

promote cutting-edge research.

The initiatives will focus on advanced AI for multimodal data, creating an ecosystem where researchers can generate large-scale, high-quality datasets and explore innovative applications. The programme will also enhance capacity-building through hands-on workshops, seminars and other educational activities.

Researchers from Sony Research India will collaborate on joint projects, deliver guest lectures, and provide expert guidance, enabling GU's scholars to advance in the evolving field of AI while fostering innovation-driven growth ■

reach new academic and career milestones. We look forward to visiting Symbiosis Dubai

in the years to come,” said Dharmendra Pradhan, Minister of Education ■



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STARTUPOLOGY

IDEATION TO EXECUTION FOR FIRST-TIME FOUNDERS

Startupology: Ideation to Execution for First-Time Founders by Vivek Chadha is a comprehensive and practical guide for aspiring entrepreneurs who want to turn their ideas into successful ventures. Far from being a theoretical manual, this book serves as a complete startup toolkit offering proven strategies, actionable frameworks, and real-world examples that guide readers through every stage of their entrepreneurial journey.

It equips first-time founders with the knowledge and confidence to validate ideas, build teams, secure funding, and scale their businesses sustainably.

Vivek Chadha, the author, brings immense credibility to this work. A three-time startup founder, investor and advisor to



over a hundred entrepreneurs, Chadha writes from personal experience in navigating the challenges of starting, growing and exiting businesses. As the founder of AccelerateX Ventures he has helped numerous early-stage startups refine their models and attract

funding.

His work has been featured in reputed publications like *Gulf News*, *Condé Nast Traveller*, and *Business Today*, reflecting his deep understanding of India's evolving startup ecosystem. Through *Startupology* he aims to share these lessons so first-time founders can avoid common mistakes and take confident, informed steps toward building thriving companies.

The 368-page book remains highly engaging and accessible. It begins by helping readers identify real problems worth solving and validate their startup ideas before investing significant time or money.

From there Chadha takes readers through each crucial stage of the journey, from creating products people genuinely want to assembling the right team and co-founders aligned with the startup's vision. It also explains funding options, from bootstrapping to venture

capital, and offers strategies to create compelling pitches and negotiate investor-friendly terms.

What sets *Startupology* apart is its strong India-focused perspective. Drawing insights from homegrown success stories such as OYO, Zomato, CRED and Paytm, the book offers readers a ringside view of how these companies grew into industry leaders. Each case study highlights challenges faced, strategies used and lessons applicable to new ventures.

Startupology is ideal for aspiring entrepreneurs, early stage founders, students of business and innovation and even investors seeking insights into the mindset behind successful startups. Its conversational tone and structured approach make it accessible to all readers while maintaining the depth needed to tackle real world challenges.

VIVEK CHADHA, A STARTUP INSIDER



Vivek Chadha

Vivek Chadha, author of *Startupology*, is a serial entrepreneur, investor, and startup advisor. With nearly two decades of experience, he has launched three ventures and guided over 100 founders in building and scaling their businesses. A graduate of Delhi College of Engineering and UCLA Anderson, Chadha blends technical expertise with global business insights. He is also the founder of AccelerateX Ventures and has played a key role in expanding the LinkedIn Local India network nationwide. *Startupology* is his debut book, designed as a practical guide for aspiring entrepreneurs to move from

idea to execution. It distills his experiences into actionable frameworks, templates, and case studies, offering India-focused strategies on validating ideas, finding early revenue streams, and crafting go-to-market plans. Written in a clear, hands-on style, the book aims to empower first-time founders with tools to navigate the startup journey confidently.

"*Startupology* is the culmination of everything I have learned from building companies, backing founders, and being in rooms where real decisions shape real outcomes," says Chadha. "This book is my attempt to bring clarity, through tested frameworks, hard-earned insights, and strategic thinking that enables founders to move with intent. It's about building with intent, scaling responsibly, and creating businesses that stand the test of time," he adds. He also emphasizes that although *Startupology* is written for first-time founders (from ideation to execution), it can serve as a refresher for more experienced entrepreneurs, as well.

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Araqila by SaffronStays partners with FLY91 to redefine access to boutique destinations

SaffronStays, India's leading platform for curated luxury vacation homes, enters a strategic partnership with FLY91, a regional airline, boosting connectivity across tier-2 and tier-3 cities. It's an exclusive collaboration for SaffronStays' recently launched first boutique resort property, 'Araqila,' in Sindhudurg, paving the way for promoting regional tourism and offering experiential value for customers.

Under the partnership, passengers booking a stay through FLY91 can enjoy exclusive benefits at the curated resort Araquila in Sindhudurg. Guests can avail a flat 10% OFF on bookings for stays of two nights or more, along with a complimentary Sundowner Cocktail Hour from 6PM to 7PM, which includes one complimentary drink per

person from Araquila's specially curated menu of cocktails, mocktails, or beer.

Araqila guests will also receive a flat 10% OFF on flights across the FLY91 network, redeemable via the exclusive coupon code ARAQILAFly91 when booking through the official SaffronStays website. The offer is valid until 30th November 2025.

A 55-acre boutique retreat in Aravali, Sindhudurg, Araquila is inspired by the historic sea forts of the Konkan coast. Built like a fort, the property combines sweeping lagoon views, forested trails, and a rich Konkani heritage. Featuring 25 private suites with an unprecedented view of the Arabian Sea, a private beach, spa, outdoor amphitheater, and authentic Malvani cuisine, Araquila seamlessly integrates with its local habitat.



Founded by industry veterans and operating a modern ATR 72-600 fleet, FLY91 delivers reliable, comfortable, and affordable flights with a strong emphasis on customer service and a digital-first booking experience. This alliance aligns both brands' missions, – SaffronStays' focus on reintroducing India's lesser-explored regions to travellers and FLY91's goal of making these destinations more accessible.

"We aim to contribute to India's ongoing economic

transformation by building robust regional networks. This collaboration with Araquila reflects our shared goal of enhancing travel experiences," said Manoj Chacko, Managing Director and CEO, FLY91.

Devendra Parulekar, Founder of SaffronStays, shares, "With Araquila, our goal has been to put Sindhudurg firmly on the global travel map. Partnering with FLY91, an airline equally committed to opening up India's hidden regions, makes that vision stronger" 

IHCL GOA CELEBRATES INTERNATIONAL HOUSEKEEPERS' WEEK

In the world of luxury travel, it is often the quietest gestures that leave the deepest impressions. Behind every pristine suite, every thoughtfully arranged detail and every serene moment of comfort stands the devotion of housekeepers – the true, unspoken artistry of hospitality.

This September, IHCL Goa pays homage to these custodians of care by celebrating International Housekeepers' Week starting September 15th across all its hotels in the region, a heartfelt tribute to the spirit, resilience, and dedication of its housekeeping teams.

What sets this year's celebration apart is the way it extends beyond hotel walls, embracing the wider community. IHCL Goa has brought together the pillars of society – leaders, educators, and changemakers from Goa's foremost hospitality schools, to join in honouring the role of housekeeping. This confluence of industry professionals, aspiring talent, and community



IHCL Goa celebrates the Heart of Hospitality: International Housekeepers' Week

voices underscores the importance of service as both a craft and a calling.

"Housekeeping is the silent heartbeat of hospitality," shares Sarita Fernandes, Area Director – Housekeeping, IHCL Goa. "Guests may not always see us, but they always feel us – in the comfort of their rooms, the freshness of their surroundings, and the warmth of thoughtful details. This week is about celebrating that spirit, while inspiring the next generation to

view housekeeping not just as a profession, but as a profound expression of care."

This week-long celebrations include interactive workshops, panel discussions with experts and immersive sessions designed to spotlight the evolving landscape of housekeeping – from sustainable practices and wellness-driven guest care to innovations in luxury service. By inviting hospitality students, IHCL Goa creates a bridge

between learning and living the ethos of exceptional service, inspiring young talent to embrace the craft with pride.

Speaking on the inaugural session of the celebration at Taj Cidade De Goa, Horizon, Ranjit Phillipose Sr Vice President – Operations, IHCL Goa says "On International Housekeepers Day, I extend my heartfelt gratitude to the incredible housekeeping teams who form the very backbone of our hospitality. Their dedication, precision, and warmth ensure that every guest experiences the true essence of care and comfort. Beyond maintaining impeccable standards, they bring heart into every detail – transforming rooms into welcoming sanctuaries. Their work often goes unseen, yet it is deeply felt by all who walk through our doors. Today, we celebrate their commitment, resilience, and pride in service. To our housekeeping colleagues – you are the silent heroes of hospitality, and we salute you" 

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Kineco Group acquires TRB Lightweight Structures



Shekhar Sardessai with the team of TRB Lightweight Structures

Kineco Group has announced that it has completed the acquisition of TRB Lightweight Structures, based in Huntingdon, UK, a company with over 70 years of expertise in lightweight and sustainable solutions for the mobility sector and a trusted supplier to leading rolling stock manufacturers across U.K, Europe and Asia.

This acquisition marks a significant milestone for Kineco Global Rail, the Group's flagship rail business, and reinforces their strategy to become a global leader in turnkey rail interior systems. After their maiden acquisition

in December 2024 of Semvac A/S Denmark – a prominent rail sanitation systems supplier to the global rolling stock industry, this marks another step in consolidating their multiple rail brands under the Kineco Global Rail umbrella.

TRB brings extensive engineering and manufacturing capabilities in detrainment doors, internal and external passenger door leaves driver cab end wall and fire doors, aluminum honeycomb flooring and partitions, and storage cabinets – further expanding their global rail portfolio.

Shekhar Sardessai

Chairman & Managing Director of Kineco Group, commented: “The acquisition of TRB Lightweight Structures is aligned specifically to the long-term strategic roadmap of our rail-focused brand – Kineco Global Rail. TRB's legacy and deep expertise in lightweight rail interiors make it a perfect strategic fit.

Importantly, both TRB and Semvac combined will now be able to ride on the back of Kineco Global Rail's large engineering and manufacturing infrastructure in Goa, India, which is entirely dedicated to the rail interiors market. This

synergy will help us achieve scale, competitiveness, and customer reach across global markets. I wholeheartedly welcome the TRB team into the Kineco family.”

Paul Colquitt, Managing Director of TRB Lightweight Structures Ltd., added: “This new chapter with Kineco allows us to focus our energy and resources on the rail sector, where our expertise and heritage are strongest. Together, we will build on TRB's reputation for quality and innovation to deliver even greater value to our customers worldwide”

ADHVAN LEARNING HOSTS 'MISSION PANAJI' FOR SCHOOL STUDENTS



L to R: Aditya Kunde, Pavan Agni, Dr. Manoj Kamat, Prajal Sakhardande, Dr. Mangirish Salkar, Amit Dublay, Arya Dublay, Adv. Rupa Dublay, Rajesh Kunde, Pooja Kunde, Gopinath Chandelkar

Adhvan Learning organised Mission Panaji, an inter-school competition for students of Classes 8 and 9, recently at the Art & Culture Hall, Panaji.

The event witnessed participation from fifteen schools, with five students each. Through presentations, oratory and skits, the students brought out their ideas presenting actionable solutions aimed at improving Panaji's

infrastructure, culture, and environment.

The event was judged by Dr. Manoj Kamat, Prajal Sakhardande, Dr. Mangirish Salkar. The central theme was to have the future of tomorrow by creating a better community today and to bring about a cultural shift in the way people as a community approach civic issues. “When energetic young minds shall approach problems

with hope, the citizenry shall bind better to solve these problems,” said Pavan Agni of Adhvan Learning.

Adhvan Learning is a coming together of 3 friends, Amit Dublay, Rajesh Kunde and Pavan Agni who bring diverse corporate experience to form a company that seeks to tap opportunities to add value in the education and consulting domain in Goa.

The event partners were: Title Sponsor: Doorstep24 (Smitha Vijay); Associate Sponsors: Sai Disha Packaging (Vijesh Khandolkar), Kaushik Metal Profiles (Rohit Naik), Veejaay Facility Management (Vijay Gopi), Chandelkar's (Gopinath Chandelkar), Tanuja Stores (Rohan Govekar), Primah Realty (Raghu Shetiya). Media Partners: Prudent Media and Business Goa

Molbio ties-up with UE LifeSciences to expand iBreastExam® to the global market

Molbio Diagnostics, an innovative point-of-care (‘POC’) diagnostics company focused on expanding access to accurate, rapid and cost-effective healthcare technologies, and UE LifeSciences, a Philadelphia-based innovator engaged in the business of developing and manufacturing health technology solutions, with a primary focus on enabling early cancer detection technologies, announced an exclusive collaboration, seeking to make early breast cancer detection accessible to millions of women in over 50 countries across the developing world.

Through this collaboration, Molbio will bring UE LifeSciences’ iBreastExam® – a radiation-free, painless, and FDA-cleared screening device across India, Africa, the Middle East, CIS countries, the



“Molbio’s experienced team and market reach can help amplify our mission to transform women’s health and save lives through accessible and innovative early detection”

Mihir Shah, Founder & CEO, UE LifeSciences

Philippines, Indonesia, and Vietnam. Together, they aim to address the late detection of breast cancer, a leading cause of preventable breast cancer mortality. Molbio Diagnostics will leverage its global distribution network and expertise in expanding access to healthcare solutions to promote, market, sell, and distribute the iBreastExam® to public and private healthcare providers in these regions.

The iBreastExam™

is a US Food and Drug Administration-cleared point-of-care; ultraportable, battery-operated device which can enable screening in primary healthcare settings and mass public health campaigns. The device enables primary care providers to identify breast lumps in just minutes without pain, radiation, or complex infrastructure. Using advanced sensor technology, it automates and enhances physical breast examination without requiring

interpretation by the user. Ultraportable and easy to operate, iBreastExam® brings early detection directly to women in their communities, overcoming barriers to mammogram access in low-resource settings. Secure cloud storage ensures seamless patient follow-up, helping save lives through timely diagnosis and care.

Mihir Shah, Founder and CEO of UE LifeSciences, stated, “Our collaboration with Molbio Diagnostics is an important step towards improving access to early breast health screening, particularly in areas where access to screening remains a challenge” He added, “Molbio’s experienced team and market reach can help amplify our mission to transform women’s health and save lives through accessible and innovative early detection” 

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Vishwajit P. Rane releases exclusive CII Healthcare Sector Report

Driving innovation, collaboration and inclusivity for Viksit Bharat's healthcare future

At the 8th edition of CII Hospital Tech 2025 on the theme 'Healthcare Roadmap for Viksit Bharat,' Vishwajit P Rane, Minister of Public Health, Urban Development, Town and Country Planning, Women and Child Development and Forest, Government of Goa, underscored Goa's pioneering role. "Goa is proud to lead with mega healthcare innovations – from AI-driven TB screening to life-saving ambulance services and free medicines for the poor. The Government is focusing on accessible, quality healthcare for every citizen", he asserted.

He also added that, "With guidance from experts and partnerships across industry, startups, and research institutions, Goa is building one of India's most inclusive and



forward-looking healthcare ecosystems. Together, we are shaping a healthier future and contributing to the vision of Viksit Bharat."

The Summit also saw the release of the CII-EY HealthTech Survey 2025 and the flagship report

titled 'Unleashing Digital Momentum to Shape the Future of Healthcare,' which reveals that IT innovation budgets in Indian hospitals are set to rise by 20–25% over the next 2–3 years, with nearly half of healthcare providers already allocating 20–50% of their

spends to digital innovation.

The report underscores automation in patient experience, clinical outcomes, and data-driven decision-making, while flagging barriers such as legacy systems, workforce readiness, and patient-centric delivery

Vibrant Goa Foundation hosts Zimbabwe delegation for knowledge exchange

Vibrant Goa Foundation, under its Global Knowledge Outreach initiative, organized an Educational Round Table with a high-level delegation from Zimbabwe recently.

The Zimbabwean delegation was led by Moses Mhike, Permanent Secretary, Ministry of Primary and Secondary Education, along with Olisah Kaira, Chief Director – Primary, Secondary and Non-Formal Education; and Ashell Ruswa, CEO of Errymaple Group of Schools, Zvishavane. The delegation's Goa visit was coordinated by Yogesh Kerkar, MD – Qurious Minds.

Representing Vibrant Goa Foundation were trustees Rajkumar Kamat, Arman Bankley, Manoj Patil, Vinay Verma, Rasik Naik, Dinesh Dhulapkar, Ajay Gramopadhye, Gautam Kharangate and Milind Anvekar. The Round Table also saw participation from leading academic institutions of Goa including Goa University, Dempo College, MES College,



Directorate of Higher Education, Don Bosco College of Engineering, Goa Institute of Management, Government Polytechnic and others.

The deliberations focused on exchanging ideas, best practices, and exploring collaboration opportunities. The Zimbabwean delegation expressed appreciation for Goa's initiatives in enhancing technology adoption at the school level and acknowledged Vibrant Goa Foundation's efforts in fostering global knowledge partnerships. They highlighted areas of interest

such as EdTech, STEM, GIS, Robotics, Drones, Learning Management Systems, and ICT solutions where they are keen to explore solutions and partnerships.

The delegation also took note of the recent Amazing Goa Summit, which was hailed as a resounding success in positioning Goa as a hub for innovation, education, and entrepreneurship. The event set the stage for meaningful international engagements such as this Zimbabwean visit.

Speaking on the occasion, Moses Mhike conveyed

satisfaction over the visit and emphasized the clear opportunities and synergies between Zimbabwe and Goa to take this relationship forward. Adding to this momentum, it was highlighted that Qurious Minds has already initiated collaboration with a Zimbabwean company, underscoring the tangible business outcomes that are emerging from these engagements.

Rajkumar Kamat summarized the productive Round Table and extended an invitation to the Zimbabwean delegation to participate in the upcoming Global Tech Summit and Global Business Expo & Summit 2026.

This initiative marks a significant step towards creating pathways for Goan businesses, startups, and educational institutions to engage with global partners, driving innovation and entrepreneurship in the education sector. 

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Rotary Clubs of Panaji Riviera & Dona Paula donate cutting-edge AI X-ray systems



The Rotary Clubs of Panaji Riviera and Dona Paula have donated Ultraportable AI-Enabled Digital X-ray Systems valued at ₹71 lakhs to the Directorate of Health Services, Government of Goa. The official handover took place on 5th September 2025 at Instituto Menezes Braganza, Panaji, Goa. This initiative is part of the Rotary Panaji Riviera & Dona Paula TB Diagnostic & Cure Program, a Global Grant Program aligned with the Prime Minister's vision of a TB Mukt Bharat by 2025.

Under this grant, the two Rotary Clubs have contributed four units of the Prorad



Ultraportable Digital X-ray System equipped with Artificial Intelligence to four Primary Health Centres (PHCs) in Goa: PHC Navelim, PHC Betki, PHC Curtorim, and PHC Corlim. The primary objective of this Global Grant is the early detection and timely treatment

of tuberculosis, especially in rural and remote areas, thereby reaching underprivileged and vulnerable sections of Goa's population. In addition to TB, these advanced X-ray systems will aid in the diagnosis of other critical conditions such as lung cancers and other thoracic ailments during routine checkups, as highlighted by Rtn. Tanvi Sawant, President 2024-25 of the Rotary Club of Panaji Riviera.

This Global Grant, valued at US \$82,300 / ₹71 lakhs, has been financially supported by The Rotary Foundation, Rotary International Districts 3640 (South Korea), 5930 (USA),

and our Host District 3170 (India). This is Rotary's true example of Internationalism. The dedication ceremony was graced by the presence of Vishwajit Rane, Minister of Health, Government of Goa; Rtn. Sharad Pai, District Governor 2024-25 of the Host District (3170); and Rtn. Hong Kyoo Jo, District Governor 2024-25 of the International Partner District (3640). "This grant program is a significant step towards achieving the goal of eliminating tuberculosis from the state of Goa," said Rtn. Sharad Pai, District Governor 2024-25, Rotary International District 3170. 



L to R: Rtn. Felipe Alvares, Dr. Kedar Raikar, Rtn. Shiva Shivram, Dr. Manish Gaunekar, Rtn. Jeet Tolani, IPDG Hong Kyoo Jo, Vishwajit Rane (Health Minister of Goa), IPDG Rtn. Sharad Pai, Rtn. Tanvi Sawant, Dr. Rupa Naik, Rtn. Azeema Kulkarni



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Kashinath Damodar Naik Pride of Goa Awards 2025

Goa Chamber of Commerce & Industry and the Kashinath Damodar Naik Memorial Trust have continued their joint initiative of the 'Kashinath Damodar Naik-Pride of Goa Awards instituted to honour and celebrate

distinguished Goans who, through their dedication, commitment and excellence, have made significant contributions to business and industry within Goa and beyond.

The Kashinath Damodar

Naik Memorial Trust (KDNMT) is a Trust set up to honour the memory and legacy of Late Kashinath Damodar Naik, well known Margao-based businessman, historian and philanthropist. These Awards aim to bring

into the public spotlight the achievements of stalwarts and emerging achievers alike, who have built successful enterprises, contributed to economic development and brought pride to the State of Goa.



Anju Timblo, Managing Director & CEO, Fomento Resorts and Hotels Pvt. Ltd.

She is recognised for her outstanding leadership and long-standing contribution to

ANJU TIMBLO | KASHINATH DAMODAR NAIK PRIDE OF GOA – LIFETIME ACHIEVEMENT AWARD

the growth and strengthening of Goa's hospitality sector.

Timblo is a distinguished academic, having topped India in the Higher Secondary Arts Examination, secured the first rank in Economics at Lady Shri Ram College, and later graduating in Law from Government Law College, Bombay, with two Gold Medals. She began her career teaching Law in Goa before taking on leadership roles in social and community initiatives, including serving as President of the All India Women's Conference (Goa

Branch). She is the founder and president of Fomento Education and Charitable Societies which entails the Goa College of Hospitality & Culinary Education, affiliated to Goa University along with Dona Leonor Memorial High School affiliated to the Goa Board.

Since 1993, she has been the Managing Director & CEO of Fomento Resorts and Hotels Pvt. Ltd. She spearheads the iconic Taj Cidade de Goa – Heritage (1982) and the world-class Taj Cidade de Goa – Horizon (2020), together

forming a 500-keys largest luxury hospitality complex in Goa.

Araqila, a luxury resort in Sindhudurg, Maharashtra has recently commissioned under her leadership, setting a benchmark and pioneering tourism and hospitality in this region.

Deeply committed to culture, education, and community development, Timblo has actively promoted Goan art, music, cuisine, and tradition while nurturing generations of hospitality professionals.

SACHIN LAWANDE | KASHINATH DAMODAR NAIK PRIDE OF GOA – ENTREPRENEUR AWARD

Sachin Lawande, President & CEO, Visteon Corporation

Honoured for his exemplary achievements as a global business leader and for bringing international acclaim to Goa through his pioneering work in automotive technology.

Taleigao-born Lawande is one of the few Goans to have made a mark in the global corporate world. Currently serving as President and Chief Executive Officer of Visteon Corporation, Michigan – a Fortune 500 company and one of the world's leading suppliers of cockpit electronics – Lawande has been at the helm

since 2015 and also serves on the company's Board of Directors.

Under his visionary leadership, Visteon has become a recognised leader in automotive innovation, driving the industry's shift towards hybrid and battery electric powertrain solutions and delivering record levels of new business with global automakers such as General Motors, BMW, Hyundai and others. The company is widely regarded as the brain behind the digitisation of automobile display systems and transforming the modern



car into a technology-driven experience.

An alumnus of the Auxilium Convent, Caranzalem, Lawande rose from a middle-class upbringing to become an international business

icon, demonstrating that solid education and perseverance can open doors to global success. Prior to Visteon, he held senior leadership positions at Harman International and has over two decades of experience in embedded systems and software, with four communications software patents to his credit. Lawande holds a Bachelor's degree in Electronics & Telecommunications from Bombay University and a Master's degree in Electrical Engineering from Southern Illinois University, Edwardsville. He also serves on the Board of Cognex Corporation.

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Celebrate Irrationality: The choices Goa needs today

The author challenges Goans to reclaim irrationality—not as folly, but as the wisdom that shapes lives and societies

Goa's Silent Crisis: Something is happening in Goa that we rarely say out loud. The state that once brimmed with music, football, and *susegad* joy is slowly drifting into becoming just another city with palm trees. Our young people are leaving. Our population is tilting – ethnic Goans are now less than half. What once made us unique is at risk of dissolving into the ordinary.

Why? Because too many of us are making the safe choice. Parents push children toward predictable careers. Youngsters take the well-trodden path of Dubai or London. Entrepreneurs build businesses with survival in mind, not imagination. It feels rational. But when a society only optimizes for safety, it slowly erodes its soul.

Goa doesn't need more safe choices. Goa needs irrational ones.

The Illusion of Choice: But here's the irony: many of the choices we think we are making aren't ours at all. Psychologist Daniel Kahneman showed us that much of life runs on System 1 – fast, automatic thinking. Dan Ariely proved we are not just irrational, but predictably so. Sheena Iyengar revealed that too many options don't liberate us; they paralyze us.

Defaults shape our lives. Until recently, the default for Goans was: success means going abroad. Just as until 2020, the world's default was: work means going to the office. Even when choices exist, they aren't distributed equally. Society, forms, systems – all nudge us down paths we didn't consciously choose.

So if young Goans are leaving simply because "That is what everyone does," it isn't really a choice. The true act of freedom is to design our own path – even if it looks irrational from the outside.

The Role of Parents, Society, and Government: And this is where it gets profound. Choice is too important to be outsourced.

- Parents often think their duty is to make choices for their children. But the best wisdom they can impart is confidence: to make choices, own up to them, reflect, learn, and improve. When parents make choices on behalf of kids, they steal the very muscle kids need to grow.
- Society nudges us to conform. The 'respectable' degree, the 'secure' job, the 'sensible' migration plan. These are not bad things. But they are defaults, not destinies.

The writer is Managing Director (Asia) of Clear M&C Saatchi, Singapore. Email: Samy.Mardolker@clearstrategy.com



- Government too plays a role. If policies only reward caution – bureaucracy, permissions, and safe industries – they discourage the irrational sparks that create art, music, and startups.

If the tough choices in life feel defining, it is because they are. They pit incomparable values against each other – security versus belonging, money versus meaning, comfort versus growth. And it is in those defining moments that irrationality can be our greatest ally.

What Kids know (and Adults forget): Children show us the raw power of irrationality. They make friends by instinct, not by résumé. They chase football in the rain, write songs that make no sense, and jump into rivers with reckless joy.

As kids in Goa, many of us had irrational heroes – a toddy tapper, a music teacher, a neighbour who told the best stories. No logic explained it, yet these choices shaped us. Somewhere along the way, adulthood taught us to rationalize. But if all you ever do is rationalize, you end up living someone else's choices – never your own.

Why Irrationality matters for Goa: This is not just nostalgia. It matters for our future.

- Brands know this. People don't buy a homestay in Aldona for price; they buy the story of belonging. They don't buy feni for efficiency; they buy culture. The best brands thrive by giving us reasons to make irrational choices.

- Leaders know it too. Organizations don't leap by optimizing spreadsheets. They leap when someone bets on a wild idea, a new market, or a person others dismissed.

For Goa, it's the same. If we only optimize for safety, we will keep losing talent. If we celebrate irrationality – the decision to stay, to build, to dream here – we give ourselves a shot at shaping a future that's uniquely Goan.

Nudging Irrationality in Goa: So how do we make it easier to choose irrationally? By creating hubs where bold ideas are recognized and nurtured. Other cities have shown the way. Berlin turned abandoned warehouses into art capitals. Tel Aviv built a startup culture from restless energy. Singapore invested in global exposure so its youth could experience the world without leaving home.

Goa can do the same – with creativity hubs, world-class exposure, and systems that reward risk rather than punish it. Irrational choices can become rational acts of hope when the environment nudges us toward them.

A Goan Nudge: So here's my nudge to you. The next time you face a choice, don't just ask, "What is safe?" ask, "What would make me come alive?"

Then celebrate that irrationality. Because in the end, it might just be the most rational thing we can do – for ourselves, for our children, and for Goa 🇮🇳



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Ask who before why!

The author highlights the critical importance of a founding team's emotional and intellectual makeup when considering private equity partnerships

The question often debated when it comes to the entrepreneurial journey is this: when is it a good time for a private limited company to raise equity capital, that is, the founding team selling a portion of their shares in the company to raise a sizeable chunk of capital, in order to fuel growth of the company, organically, or through acquisition. Rarely have I come across a discussion on what is the kind of emotional-intellectual make-up of the founding team required for seeking this kind of equity partnership and making it work for both parties. That chasm to my mind is the proverbial black hole where money and dreams disappear.

Private Equity Funds (PE funds as they are generally known) are the most common source of equity capital. Typically they are companies that pool investments from either institutions or high net-worth individuals. Investors investing in this fund form a consortium and the Fund Manager (known as General Partner) identifies a gazelle, that is a company on the threshold of hijacking unprecedented growth, and the pooled capital is invested for a significant stake in the company. Ticket-size for investors into PE Funds ranges from \$250,000 to several millions of dollars depending on whether it is an institutional or individual investor. So you can imagine the size of the treasure-chest that is available to an entrepreneur seeking high-risk, high-volume capital.

PE Funds by definition are long-term investments, anywhere upwards of 5-10 years, depending on the stage of growth the receiving company is in. The marquee PE Funds that have invested in Indian brands are Warburg Pincus, Sequoia Capital, Tiger Global, Softbank Vision, Carlyle Group, Blackstone, Tencent, Temasek and Accel Partners, to name a few. And some of the Indian brands that have grown spectacularly with these investments are Jio Platforms, Zomato, Nykaa, Airtel, Axis Bank, Sugar Cosmetics, Byju's and Lenskart, - again to name a few.

When you do a deep dive into the metrics that PE Funds typically look for before investing, it is a clutch of the usual suspects - good corporate governance, stable teams, unique product, internal fiscal discipline, growing market. What are the metrics that companies look for before on-boarding a PE fund? Sadly only access to capital. Show me your money is the only song ear-worming



in the head of the founding team! And the excitement is understandable.

It is at this moment that both parties need to step back and take stock of the unseen cards on the table. Let me give you an example. Let's say you became an entrepreneur because you wanted to change the world. And so far you have done everything to make that happen in a small way but you now have proof that you can make the world your oyster. It is your vision and you own the road map. Everyone in your team has fully bought into it because they trust you and they see that you walk the talk. But when the PE Fund is onboarded, it is quite possible that whilst there is consensus on vision, there may be a huge dissonance in the road map drawn to implement the vision. Eg., Dan Price, the owner of Gravity Payments had stipulated that every employee in his company will receive a minimum salary of \$70,000 by cutting his own salary by 90 percent. His logic was that this was the best way to combat inequality and to nurture happier employees. But the investors were at loggerheads with this parity-over-profit approach to the company's growth.

How does the founding team go forward from here? Compromise on its vision and play ball to keep the partnership going or take the PE Fund head-on with an ultimatum? Byju's tried that and sacrificed its reputation and business in the process. This brings me to the question I asked at the beginning of this column: what should be the emotional-intellectual make-up of the founding team to get them PE Fund-ready?

To my mind there are two kinds of entrepreneurs. One for whom it is a passion

project because he sees it as a legacy for the future. Some very strong emotion triggered the idea in the first place and he is in it, driven by the purpose: to create a better world. Not in any charity sense of the term. He is driven as much by meaning as by profit and he does not see a conflict between the two. Eg. Aravind Eyecare, that offers free cataract surgery, yet has a 300 percent RoII. He owns the vision and the road map; he also has a clear idea of the kind of people he wants to carry with him on this journey. He wants people to board his bus not because of where the bus is going but who the driver is.

The other kind of entrepreneur sees it purely as a business prospect. He is in it because he has found his sweet spot and he intends to approach the business from an intellectual platform. It does not mean he does not love his business; it just means that if he can grow the business to its fullest potential, he has no problem letting go of control, making adjustments to both his vision and road map and setting it free of his legacy.

The first kind of entrepreneur puts himself at the center of value creation. The second positions the brand as a poster-boy. And nary the two approaches shall meet.

It goes without saying that the first kind of entrepreneur should steer clear of PE Funds and the like. And the second kind of entrepreneur will thrive with the strategic value that PE Funds will bring to his table. This kind of partnership is a total win-win for both parties and all the stakeholders of the company, including the economy at large. So before you approach a PE Fund to fuel your growth dreams, look into yourself as to what kind of entrepreneur you are. 📌

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India's GST reforms: A cushion for growth amid global challenges

The writer elaborates on the effect that the latest GST reforms will have on people's daily lives

The Indian government has recently announced a significant reform in the Goods and Services Tax (GST) regime, slashing rates across multiple sectors, including bringing GST on health insurance premiums down to nil. On the surface, this looks like a revenue sacrifice. In fact, estimates suggest the government will take a \$6 billion hit in tax collections due to these reforms.

But why would the government voluntarily accept such a large short-term loss? The answer lies in the delicate balance between consumption, growth, and resilience.

The math behind the \$6 billion 'loss'

At first glance, \$6 billion in revenue loss is a big number. But here's the economic logic:

- Lower taxes = more disposable income.
- When taxes are cut, households and businesses retain more money.
- More money in people's hands = higher consumption.

India's economy is consumption-driven, about 60% of GDP comes from private spending.

- Higher consumption = stronger GDP growth and tax recovery.

As demand rises, sales rise, and so do indirect tax collections over time.

Economists estimate that these GST cuts could add 0.2%–0.3% to India's GDP growth in the coming year. In other words, the short-term revenue loss could be offset by long-term growth.

Everyday essentials become cheaper

The reforms are not just about macroeconomics but they will be felt in people's daily lives. The government has reduced GST on nearly 400 items, covering a wide range of goods and services.

- Shampoos, soaps, detergents, and daily-use packaged goods have moved down from 18% GST to 5%.
- Appliances and household items are now cheaper, easing the cost burden on middle-class families.
- Several food items previously taxed will now attract 0% GST, effectively making them tax-free.

This broad-based reduction is designed to give households immediate relief, freeing up money that can be redirected into other spending. More spending means stronger demand, which fuels business growth and job creation.



While India's Finance Minister has insisted that the GST cuts have 'nothing to do with tariffs,' the sequencing cannot be ignored

Why now? The global context

The timing is just as important as the move itself. Recently, the U.S. administration under Donald Trump imposed 50% tariffs on Indian exports to the American market. These tariffs are expected to hurt Indian businesses, especially in manufacturing and textiles, sectors heavily dependent on exports. By extension, this could drag down India's growth momentum.

While India's Finance Minister has insisted that the GST cuts have 'nothing to do with tariffs,' the sequencing cannot be ignored. Whether intentional or not, the reforms act as a cushion against global shocks.

If exports take a hit, domestic demand can absorb some of the pain. This strategy is not unique to India; countries like Canada, China, France, Spain, Italy, and South Korea have also introduced tax relief measures to boost household spending in times of external pressure.

Health Insurance Premiums: GST goes to nil

Among the most impactful changes is the decision to reduce GST on health insurance premiums to 0%. This move has a dual benefit:

1. Encourages greater insurance penetration.

India's health insurance coverage remains low, with a majority of households underinsured. Removing GST reduces the cost of premiums, making policies more affordable for both middle-class families and HNIs.

2. Frees up liquidity for households.

At a time when medical costs are rising sharply, reducing the tax burden on premiums means families can either save more or spend elsewhere in the economy, both outcomes are growth-positive.

3. Strengthens long-term resilience.

Higher insurance penetration reduces the

financial shock of medical emergencies, indirectly supporting economic stability.

By cutting GST here, the government is not just stimulating spending but also reinforcing the social safety net.

A cushion, not a countermove

Even if the GST reforms were not directly designed to offset Trump's tariffs, the timing makes them a strategic cushion. Lower taxes put more money into the hands of consumers, and a consumption-led boost can soften the blow of external challenges.

The approach is practical:

- Protect businesses hurt by falling exports.
- Keep domestic demand strong.
- Signal to global markets that India remains committed to growth-friendly policies.

Conclusion

The government's decision to take a \$6 billion hit on GST revenues reflects a calculated move. In the short run, the government collects less revenue. But in the long run, higher consumption could more than make up for the loss, while also supporting GDP growth.

The removal of GST on health insurance premiums, combined with sharp cuts on nearly 400 items ranging from daily essentials to appliances, directly eases the cost burden on households and encourages higher spending.

At a time when global trade tensions and tariff wars threaten growth, India's GST reforms are less about countering one policy and more about creating resilience through domestic strength.

If consumption is the backbone of India's economy, then keeping money in people's hands is the smartest way to keep that backbone strong 🇮🇳



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Artificial Intelligence in HR: From Buzzword to Reality

The writer elaborates on the evolving role of AI in HR, moving from a futuristic concept to a practical tool that functions like a digital colleague

Imagine if your workplace suddenly hired a new colleague. They never take a tea break, never grumble about the queue for the lifts, and know everyone's holiday balance by heart. They even remember who actually refilled the snack jar last. Sounds brilliant – until you realise this new colleague is not a person at all, but an Artificial Intelligence bot. And unlike Dave from Accounts, this one really is listening all the time.

That is where HR now finds itself: adopting AI that behaves less like software and more like a co-worker. These 'agentic bots' can sit quietly in the background – listening, nudging, and reminding – or jump in to help with recruitment, learning and development, and even wellbeing. The question is no longer whether AI belongs in HR, but how we make space for it without it becoming the most annoying person in the office.

The Promise of AI in HR

AI has long been heralded as the superhero of HR: faster recruitment, fairer screening, sharper analytics, and chatbots that answer policy questions at all hours without ever demanding a tea break. The newest development – the rise of agentic AI bots – makes the technology feel distinctly more human.

These bots are already moving into tasks once reserved for people. In some companies, screening calls with job candidates are now conducted by AI agents, who ask basic questions, capture tone, and provide a first-round shortlist. Others are using bots for learning effectiveness calls – checking whether employees found training useful, providing a playground for simulations and what they would like to see improved. Sentiment analysis is also becoming common – bots listen to feedback, emails, and surveys, offering a first-cut view of how engaged or frustrated employees are before human steps in.

And then there are the everyday support roles: bots that recommend personalised learning modules, nudge you about compliance training, or schedule an interview without clogging everyone's inbox. These are not faceless systems in the background – they are starting to feel like digital colleagues.

Adoption Practices That Work

1. Start with purpose, not hype



Introducing agentic bots should be led by need, not novelty. Are you aiming to reduce time-to-hire, free managers from routine admin, or improve employee feedback loops? Technology must serve strategy, not the other way around.

2. Build trust through transparency

Bots that listen or screen candidates can unsettle people if their purpose is unclear. HR must explain what data is being collected, how it is used, and where humans still decide. If you cannot explain the bot's role in plain and simple language during a team meeting, it is not ready for launch.

3. Pilot, Learn, Scale

Start small – a listening bot for engagement surveys, a scheduling bot for interviews – before rolling out larger systems. This reduces risk, allows adjustment, and demonstrates visible wins.

4. Keep humans in the loop

A screening bot might shortlist candidates, but humans must review and decide. A sentiment-analysis bot might flag low morale, but it takes a human conversation to understand why. Bots should be co-pilots, not captains.

5. Focus on skills, not just systems

Agentic bots raise the bar for HR capability. Professionals need data literacy, ethical reasoning, and critical thinking to ensure AI decisions are fair and transparent. Training and reskilling are just as important as the platforms themselves.

The pitfalls to avoid

For all their promise, agentic bots come with risks. Algorithms can inherit bias, nudges can feel intrusive, and overuse can make people feel constantly monitored. The danger is less about machines taking over

and more about staff quietly deciding they do not trust the system.

The worst outcome is not a dystopian robot overlord, but an expensive platform gathering dust because employees were never convinced of its value.

Why adoption practices matter

Handled well, AI bots can reduce administrative burdens, personalise employee experiences, and give HR professionals the space to focus on what matters most: people. They can ensure candidates feel heard, learners receive meaningful follow-up, and employees know their feedback actually counts.

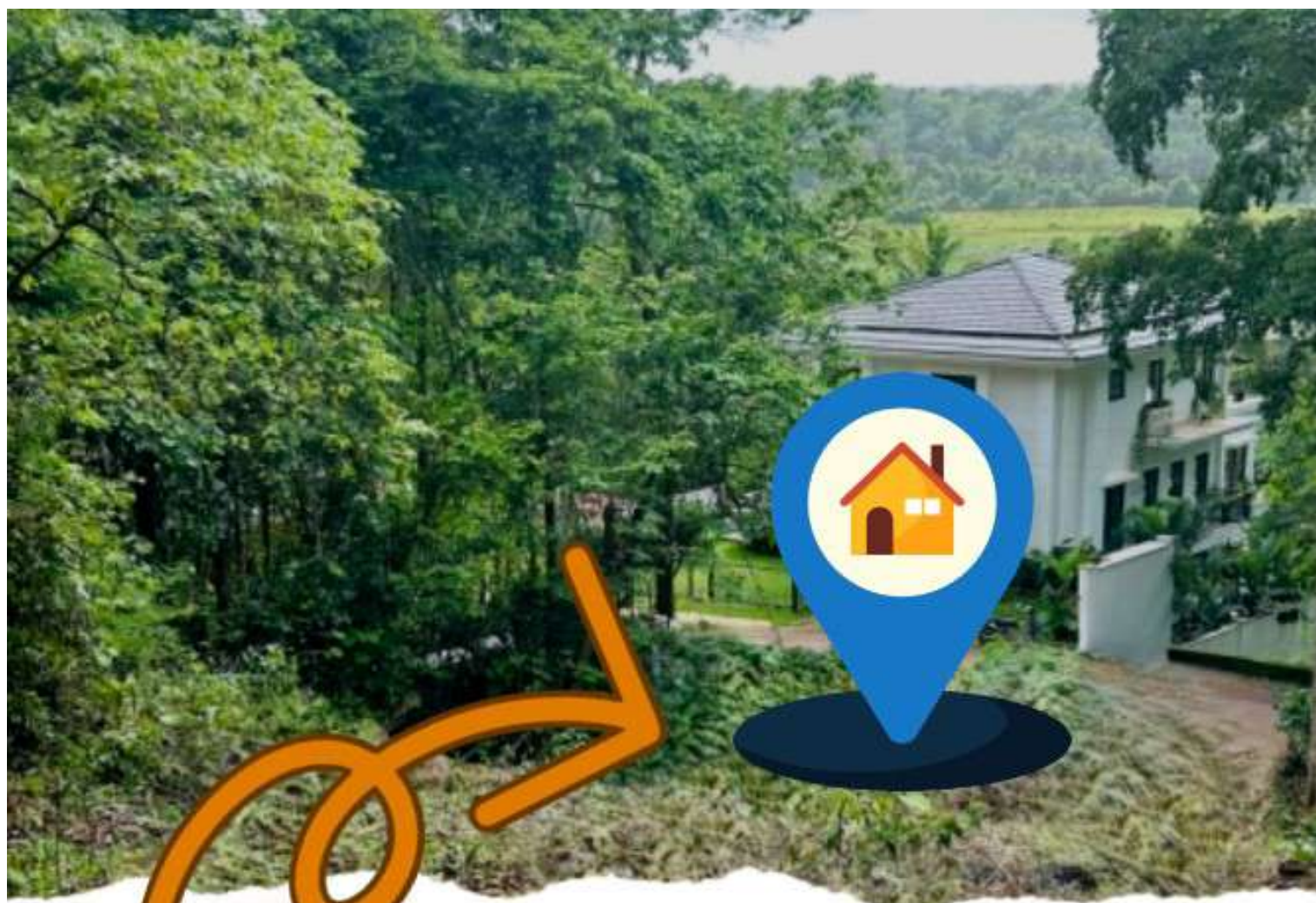
Handled badly, they become the digital equivalent of an irritating colleague – always interrupting, never quite listening, and impossible to ignore. Adoption practices are therefore not just technical – they are cultural. Success depends on clarity, transparency, and trust.

The Bottom Line

AI in HR is no longer a distant prospect. With the rise of agentic bots, it increasingly feels like working alongside a new kind of colleague – one that conducts screening calls, chases learning feedback, or quietly analyses sentiment while you are queuing for tea. The challenge is to ensure these bots complement the human side of work rather than erode it.

The aim is not to replace empathy, creativity, or judgement, but to make more space for them: freeing people from repetitive tasks so they can do what only humans do best.

Because the future of HR will not be decided by whether AI joins the workplace. It already has. The real question is whether these bots become the colleague who makes life easier – or the one who insists on booking meetings at 4.59 p.m. on a Friday 📧



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From Visible to Credible: The Next Steps

The writer highlights how moving from simply being visible to becoming genuinely credible is the ultimate competitive advantage

Last month, I wrote about how digital invisibility silently taxes MSMEs across Goa. The response was encouraging - many of you reached out saying you had started claiming Google Business listings, updating websites, and asking for reviews.

But here's the question several readers asked: "We already have a website and social media. Are we visible enough?"

The answer is no. Because in 2025, visibility is just the entry ticket. Credibility is what wins the game.

Two weeks ago, I was consulting with a construction firm that had completed some landmark residential projects. Great portfolio. Strong local reputation. But when I searched for them online, their website still showed "Coming Soon" from 2021. Their Google listing had the wrong phone number. No project photos. No client testimonials.

They were visible - you could find them. But their digital presence undermined the very credibility they had built offline over decades.

This is the challenge facing businesses today. You have moved from invisible to visible. Now you need to move from visible to credible. Today let me share one core insight: don't just be seen, be trusted.

The Pillars of Digital Credibility

Think of digital credibility as four interconnected pillars. When any one is weak, the entire structure suffers.

Many MSMEs have dead websites, but they are outdated, slow, or invisible on search. A successful exporter may have built relationships with overseas buyers, but if their website loads slowly or shows products from 2019, new prospects lose confidence before the first conversation. Credibility starts with being findable and up-to-date.

Hotels still paying 25-30% commissions to OTAs often forget the free credibility that comes from Google reviews, Instagram testimonials, and direct guest stories. A boutique hotel with 50 five-star reviews and regular social media updates from happy guests builds more long-term authority than any booking platform can provide. For B2B businesses, thought leadership matters even more. A firm consistently sharing insights on LinkedIn about professional and industry updates that help their connections signals expertise in ways no brochure can match. The CXO becomes the face of



Many MSMEs have dead websites, but they are outdated, slow, or invisible on search. A successful exporter may have built relationships with overseas buyers, but if their website loads slowly or shows products from 2019, new prospects lose confidence before the first conversation

competence.

WhatsApp isn't just for order update - it's your digital relationship manager at scale. Hotels can use broadcast lists to share monsoon special offers with past guests. Manufacturers can send quarterly newsletters with new certifications to existing clients. Retailers can remind customers about festival collections. Credibility grows when customers feel connected even after the transaction. It is the difference between a one-time buyer and a lifetime advocate.

Manufacturers often tell me: "We export through agents to Southeast Asia." That's not expansion - that's outsourcing your credibility. Your buyers in Thailand or Malaysia never develop direct trust in your brand. They trust your agent. Credible firms build direct digital relationships with end customers. They don't wait for middlemen to validate them. A precision engineering unit that showcases ISO certifications, client testimonials, and factory capabilities online can attract procurement managers from multinational companies directly.

The Trust Tax vs The Credibility Dividend

Last month, I said invisibility is more expensive than being wrong. This month, let me add: credibility pays dividends that compound over time.

When customers trust you digitally, several things happen automatically - what digital marketing research calls the 'trust-to-transaction pathway':

When customers trust you, everything changes: they spend more time exploring your website, they are quicker to call or email, and they are more inclined to recommend

you to others. They also stop haggling over every rupee because trust guarantees them a high quality output, and most importantly, they keep coming back, turning into repeat business that compounds over time.

But the opposite is also true. When your digital presence looks unprofessional or outdated, customers apply a 'trust tax' - they assume you charge more to compensate for higher risk, or they simply choose someone who looks more credible online.

Where to start today

Many readers asked for 'how to start' guidance. Begin with a quick audit you can do on your own phone: open your website - does it load in a blink or does a prospect have time for a sip of *chai* before it appears? Check your Google Business Profile for the right hours, address and phone. In WhatsApp Business, add a simple catalogue and switch on an auto-reply. Now Google your company name plus your main service; if you are not in the top three results, there's work to do.

With the groundwork set, make your presence look alive. Add fresh testimonials to the homepage, post photos from recent projects, and answer one common client question in a short blog or LinkedIn note. Create a one-page PDF with your core services and credentials so it's easy to send on WhatsApp or email. Then build relationship systems: a broadcast list for past customers, a monthly note with one update and one success story, and steady engagement with the right people on LinkedIn. As momentum builds, move into authority: publish a weekly insight,

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The writer is a serial entrepreneur, marketer, mentor, and artist. He is Past Chairman of CII Goa and helps MSMEs build sustainable digital growth systems. Follow him on Twitter/LinkedIn @saraswatlalit



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Stopping and reversing brain drain

The author explains the scope, analysis, and sustainable solutions required to reduce brain drain

The emigration of skilled and educated individuals from their home country to other nations is a complex issue that affects many developing and even some developed countries. A detailed analysis of the scope of brain drain and potential solutions to stop and even reverse it should be done on priority basis. We need to understand and work primarily on the scope of stopping and reversing brain drain. Stopping brain drain is challenging, but it can be reduced significantly.

Reversing brain drain is possible when conditions at home become favourable. The most affected target sectors are healthcare (doctors, nurses), STEM (scientists, engineers, and tech workers), academia and research, skilled trades and entrepreneurship. It is commonly observed that developing countries lose talent to developed nations. Developed nations benefit from this migration. Some countries like China, South Korea have successfully reversed brain drain to an extent.

If we look at the causes for migration, we find that the key factors are:

1. **Economic:** Low wages, limited job opportunities, underemployment
2. **Educational:** poor R&D funding, limited access to quality education;
3. **Political:** Corruption, instability, lack of meritocracy,
4. **Social:** Poor quality of life, lack of infrastructure, insecurity,
5. **Professional:** Limited career advancement, lack of recognition,
6. **Global pull factors:** Better opportunities abroad, higher pay, better work conditions and many such reasons.

Solutions to stop brain drain would be to give economic incentives like competitive wages and benefits, tax breaks or incentives for skilled workers to stay and promote investment in high-skill job creation.

Secondly, education and research

Long term strategies could be establishing centers of excellence in India and investing in sectors that can absorb returning talent like IT, biotech, renewable energy etc



support to improve quality of education and access to scholarships, funding R&D and innovation hubs and promoting international collaboration in local institutions. Another important factor is to improve governance and stability of the education system. Curb corruption and promote merit-based systems and ensure rule of law, stable political systems and foster freedom of expression and human rights.

Career opportunities should be created by encouraging entrepreneurship and startups; providing grants and incubation spaces for innovators and promoting public-private partnerships to generate skilled jobs.

There is Indian expertise available and are ready to contribute their knowledge, investments, mentorship etc. This diaspora engagement will definitely be a game changer. There needs to be a platform created to participate and contribute while simultaneously launching 'Return and Reintegrate' program with some motivational factors like tax incentives for returnees etc.

Strategies should be deliberated and

simple methodology should be evolved to reverse brain drain. There should be both short term measures and long term strategies. These are some suggestions which could be thought of and initiated.

'Brain Circulation' programs encourage temporary return through fellowships, sabbaticals, virtual collaborations and remote teaching. Diaspora bonds for infrastructure or education. Long term strategies could be establishing centers of excellence in India and investing in sectors that can absorb returning talent like IT, biotech, renewable energy etc. Build innovation ecosystems with global partnerships on the basis of the Silicon Valley model.

Stopping and reversing brain drain requires a holistic national strategy, not piecemeal policies. Success stories show that brain drain is not irreversible but it requires political will, economic reform, and cultural change. In the globalized world, the goal should evolve from 'brain drain vs. brain gain' to 'brain circulation', where talent moves fluidly but remains connected and contributes to the home country.

The writer is an industrialist, educationist and agriculturist. He has served as President of GCCI and various trade and industry bodies Email: rsaawni@gmail.com

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ask five of your best clients for reviews and recommendations, and participate in industry groups where your voice helps others. If the website needs work, get a local pro to refresh copy, visuals and contact paths.

If authority is the gap, start writing – quality control tips for manufacturers, travel trends for hoteliers, insights behind

the latest updates from Goa, regulatory updates for service firms. If relationships are thin, automate your WhatsApp welcome and follow-ups. And if you want direct expansion, add a simple lead-capture on your site and offer something of value such as your product catalogue, a short consultation, or an industry checklist in exchange for details. Small steps, done steadily, move you from merely visible to

genuinely credible.

The Bottom Line

Your customers, investors, and employees don't just need to see you, they need to believe you. Small digital shifts can move you from 'visible' to 'trusted.' And in business, trust is the ultimate competitive advantage.

Companies that master this transition won't just survive, they will thrive.

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Smart Agriculture: AI Revolution in Goa's Fields

The columnist tells us the farm transformation story – from traditional wisdom to digital intelligence

It is 5:30 AM in Pernem and Rajesh Gaonkar is having his morning *chai* while checking his smartphone. But instead of scrolling through news, he's reviewing AI-generated alerts about his 5-acre cashew plantation.

His app shows that soil moisture in the eastern section has dropped to 23% – below optimal levels for the current growth stage. Another notification warns of potential *Helopeltis* attack risk based on weather patterns and satellite imagery analysis.

By 6 AM, Rajesh has already scheduled targeted irrigation for the affected area and ordered organic pesticides through the same app. His drone mounted sensors, deployed yesterday, have uploaded overnight data showing tree health indices across different zones of his orchard. The AI system recommends harvesting the north-eastern section in 12 days when sugar content will peak.

What would have taken his father hours of manual inspection and guesswork now happens in minutes with precision that ensures optimal yield and sustainable practices. Rajesh represents the new generation of Goan farmers embracing AI to transform agriculture from intuition-based to intelligence-driven farming.

This is smart agriculture in Goa – where traditional wisdom meets artificial intelligence to revolutionize how we grow our food.

Goa's Agricultural Reality: Challenges meet Opportunity

Goa's agriculture contributes significantly to the state's economy, with approximately 1,400 sq km of agricultural area supporting diverse crops.

However, farmers face mounting challenges: declining productivity of aging cashew trees, pest infestations, unpredictable weather patterns, and price fluctuations in global markets.

The numbers tell a compelling story. The Artificial Intelligence in Agriculture Market is projected to grow from USD 1.7 billion in 2023 to USD 4.7 billion by 2028, with a CAGR of 23.1%. In India, the 'Saagu Baagu' AI project has helped farmers achieve 21% increase in yields, 8% price improvements, and doubling of farmer incomes.

For Goan agriculture, which covers cashew (55,302 hectares producing 27,070 tonnes annually), coconut, rice, and spices, AI presents unprecedented opportunities



to address long-standing challenges while boosting profitability and sustainability.

AI Applications Transforming Goa's Key Crops

Cashew: From Portuguese Legacy to AI-Powered Gold Mine

Cashew, introduced by the Portuguese in the 16th century, faces modern challenges requiring smart solutions. AI applications for cashew farming include:

Precision Disease Detection: Computer vision systems can identify cashew stem borer infestations 2-3 weeks earlier than traditional methods. In Pernem, a collective of cashew farmers using smartphone-based pest identification apps caught infestations early, saving significant crop losses.

Optimal Harvesting Prediction: AI algorithms analyze weather data, tree health metrics, and historical yields to predict optimal harvesting windows.

The peak cashew nut quality period lasts only 20 days – AI ensures farmers don't miss this crucial window.

Market Price Forecasting: Predictive analytics help farmers time their sales for maximum returns, considering global market trends and seasonal demand patterns.

Coconut: The Kalpavriksha Gets Smarter
Coconut trees, considered the 'tree of life' in Goan culture, benefit significantly from AI interventions:

IoT-Based Soil Analysis: Smart sensors monitor soil pH, electrical conductivity, and nutrient levels (potassium, nitrogen) specifically optimized for coconut cultivation. Kerala's coconut AI framework shows how real-time soil data can improve yields by 15-25%.

Weather-Based Irrigation: AI systems combine soil moisture data with weather forecasts to optimize irrigation schedules, crucial for coconut trees requiring

consistent moisture in sandy loam soils.

Yield Prediction: Satellite imagery analysis predicts coconut yields 3-6 months in advance, helping farmers plan harvesting logistics and market strategies.

Rice: Modernizing Traditional Paddy Fields

Goa's rice cultivation, primarily during Kharif season, is being revolutionized through AI:

Khazan System Optimization: AI enhances Goa's unique *Khazan* (tidal farming) system by optimizing sluice gate operations based on tidal patterns, weather data, and crop growth stages.

Water Management: AI-powered systems reduce water usage by 20-30% while maintaining optimal growing conditions, crucial given increasing water scarcity.

Pest and Disease Management: Early warning systems detect blast disease, brown plant hopper, and other rice pests using satellite data and weather pattern analysis.

Spices: AI for High-Value Crops

Goa's spice cultivation (black pepper, cardamom, nutmeg) benefits from AI through:

Quality Assessment: Computer vision systems grade spice quality automatically, ensuring premium pricing for superior products.

Intercropping Optimization: AI analyzes companion planting data to optimize spice cultivation alongside coconut and areca nut plantations.

Indian AI Agriculture Tools for Goan Farmers

Tier 1: Affordable Entry-Level Solutions (₹500- ₹2,000/month)

1. AgroStar App - ₹500/month

- Multilingual advice in Konkani, Hindi, and English
- Crop-specific guidance for cashew, coconut, and rice
- Pest identification using smartphone camera
- Weather-based advisory system
- Access to agricultural inputs with doorstep delivery

Real Impact: AgroStar has reached over 1 million farmers across India, with users reporting 15-20% yield improvements.

2. Microsoft FarmBeats (Azure Data Manager) - ₹1,200/month

- Weather, soil, and satellite data integration
- Simple daily alerts via mobile app
- Multilingual support including local languages
- IoT sensor integration for larger farms

Implementation Cost: Entry-level package with basic sensors costs approximately ₹75,000 hardware + ₹1,200 monthly subscription.

Tier 2: Advanced Smart Farming Solutions (₹3,000- ₹8,000/month)

3. Cropin Cloud Platform - ₹4,500/month

- AI-powered satellite imagery analysis
- Predictive yield modeling
- Supply chain integration
- Farm boundary mapping using GPS
- Weather pattern prediction

4. Fasal IoT Solutions - ₹6,000/month

- Crop-specific intelligence for high-value spices
- Water and pesticide optimization
- Real-time monitoring through IoT sensors
- B2B marketplace integration (Fasal Fresh)

Tier 3: Comprehensive Farm Management (₹8,000- ₹15,000/month)

5. DeHaat Complete Platform - ₹12,000/month

- End-to-end agricultural services
- AI-driven crop advisory for 30+ crops
- Financial services integration
- Supply chain and market linkage
- Advanced analytics and farm planning

Cost-Benefit Analysis: Goan Farm Case Studies

Case Study 1: 10-Acre Cashew Plantation, Sattari

Investment: ₹8,500/month

- AgroStar App: ₹500
- Basic IoT sensors: ₹3,000
- Cropin platform: ₹4,500
- Drone services (quarterly): ₹500

Results after 12 months:

- Yield increase: 18% (from pest early detection)
- Cost reduction: ₹45,000 (reduced pesticide usage)
- Price optimization: ₹32,000 (better market timing)
- Total benefit: ₹1.8 lakh annually
- ROI: 176% annually

Case Study 2: 15-Acre Mixed Farm (Coconut + Spices), Canacona

Investment: ₹6,200/month

- Fasal IoT system: ₹6,000
- Weather monitoring: ₹200

Results after 10 months:

- Water savings: 25% (₹15,000 annually)
- Spice quality improvement: Premium pricing +12%
- Coconut yield increase: 22%
- Total benefit: ₹2.4 lakh annually
- ROI: 220% annually

Implementation Roadmap for Goan Farmers

Phase 1: Digital Foundation (Months 1-2) - ₹500- ₹1,500/month

Small Farmers (1-3 acres):

1. Download AgroStar or similar advisory app
 2. Begin weather monitoring and pest alerts
 3. Use smartphone for soil testing and pest identification
 4. Join farmer WhatsApp groups for knowledge sharing
- Expected Impact: 10-15% reduction in input costs, improved decision-making

Phase 2: Smart Monitoring (Months 3-6) - ₹3,000- ₹6,000/month

Medium Farmers (3-10 acres):

1. Install basic IoT sensors for soil and weather monitoring
 2. Implement satellite-based crop monitoring
 3. Begin automated irrigation scheduling
 4. Use predictive analytics for harvest timing
- Expected Impact: 15-25% yield improvement, 20% water savings

Phase 3: Integrated Intelligence (Months 7-12) - ₹8,000- ₹15,000/month

Large Farmers (10+ acres):

1. Deploy comprehensive farm management platforms
 2. Implement drone-based monitoring
 3. Use AI for supply chain optimization
 4. Begin precision agriculture practices
- Expected Impact: 25-35% overall productivity improvement, premium market access

Government Support and Initiatives

Goa Government Programs:

- MIDH (Mission for Integrated Development of Horticulture) supporting AI adoption
- RKVY scheme promoting technology upgradation
- Digital India initiatives for rural connectivity
- Special support for organic farming with AI integration

Financial Support Available:

- MUDRA loans for technology adoption
- Subsidy schemes for drip irrigation and precision farming

- FPO (Farmer Producer Organization) support for collective AI investments

ROI Timeline Expectations

Month 1-3: Basic advisory implementation, 5-10% cost savings

Month 4-8: Yield improvements become visible, 15-20% productivity gains

Month 9-12: Full system optimization, 25-35% overall improvement

Year 2+: Sustained competitive advantage, premium market access

The Bottom Line: Goa's Agricultural Renaissance

Smart agriculture isn't just about technology – it's about ensuring the sustainability and profitability of Goan farming for future generations. With AI tools now accessible and affordable, farmers can transform challenges into opportunities.

Key Success Factors for Goan Farmers:

1. Start Simple: Begin with ₹500/month advisory services, scale based on results
2. Focus on ROI: Every technology investment should show clear returns within 6-12 months
3. Leverage Cooperatives: Pool resources for expensive technologies
4. Embrace Learning: Continuously adapt and optimize based on data insights
5. Maintain Sustainability: Use AI to enhance, not replace, organic and traditional practices

Investment Summary by Farm Size:

- Small Farms (1-3 acres): ₹500- ₹2,000/month
- Medium Farms (3-10 acres): ₹3,000- ₹8,000/month
- Large Farms (10+ acres): ₹8,000- ₹15,000/month

Expected Returns: 150-300% ROI annually across all farm sizes

The AI agricultural revolution offers Goan farmers the tools to increase yields, reduce costs, and access premium markets while preserving the state's rich agricultural heritage. From cashew orchards to coconut groves, from traditional rice paddies to modern spice gardens, artificial intelligence is not replacing farming wisdom—it's amplifying it.

The question isn't whether AI will transform Goan agriculture – it already is.

The question is whether your farm will be part of this transformation or struggle to compete against AI-enhanced operations.

Your smart agriculture journey can begin today with a simple app download. Tomorrow's harvest depends on today's decisions. 

Taj Fort Aguada: **Strengthening Market** **Share with Larger-** **than-Life Luxury** **Accommodation**

The iconic resort presents reimagined ideas with larger, elegant spaces for the discerning traveller

Perched on Goa's most storied coastline, Taj Fort Aguada Resort & Spa has long been a symbol of timeless luxury. Today, it has redefined that legacy with a fresh dimension – newly renovated rooms that are larger, more indulgent and perfectly designed for the world's most discerning travellers. Spacious interiors, sweeping terraces and patios that open to the Arabian Sea, have transformed the property into more than a resort. It is now a sanctuary where global leaders come not just to stay, but to think, ideate and create.

Larger Spaces, Larger Perspectives

The reimagined rooms are at the heart of this transformation. Each one offers scale and elegance, with layouts that feel expansive and intuitive. Upper-level terraces frame uninterrupted views of the sea, perfect for reflective mornings or strategic conversations. On the ground floor, private patios provide intimate sit-outs – a perfect spot for that first cup of coffee as the sunrise meets the sea breeze.

This sense of space goes beyond luxury. For leadership teams used to tight boardrooms and city skylines, the uninterrupted horizon allows for clearer thinking. Here, ideas stretch as far as the view,

and decisions are made in an environment that inspires.

Venues with Distinction

Complementing these extraordinary rooms are venues designed with precision. The Aguada Ballroom offers a formal but elegant setting where structured deliberations, presentations and policy discussions take shape. By contrast, Halstead Hall provides a casual yet sharply effective space for brainstorming sessions – where free-flowing ideas spark innovation.

This duality is deliberate: structure when needed, creativity when it matters. Together with the renovated rooms, terraces, and patios these venues make Taj Fort Aguada Resort & Spa the address of choice for focused leadership retreats.

Conversations Over Conventions

Unlike large convention hotels, Taj Fort Aguada is not about headcounts. Its focus is on quality, intimacy, and exclusivity. Parliamentary committees, global CEOs, and corporate boards choose it precisely because it offers what few places can: discretion, space to think, focus and inspiration.

Here, discussions aren't confined to halls. They continue onto terraces at



sunset, over coffee in a private patio, or during a quiet walk along the sea-facing lawns. The result is sharper strategy, deeper collaboration, and outcomes that echo far beyond the resort's walls.

Strengthening Market Share with Exclusivity

By anchoring its growth on these larger-than-life rooms and exclusive retreats, Taj Fort Aguada is strengthening its market share in Goa's luxury hospitality landscape. Every gathering here, though intimate, carries weight. Every stay reinforces the property's positioning as a retreat for visionaries. For the Taj brand, this is more than a renovation. It is a recalibration of luxury for a new era – one where

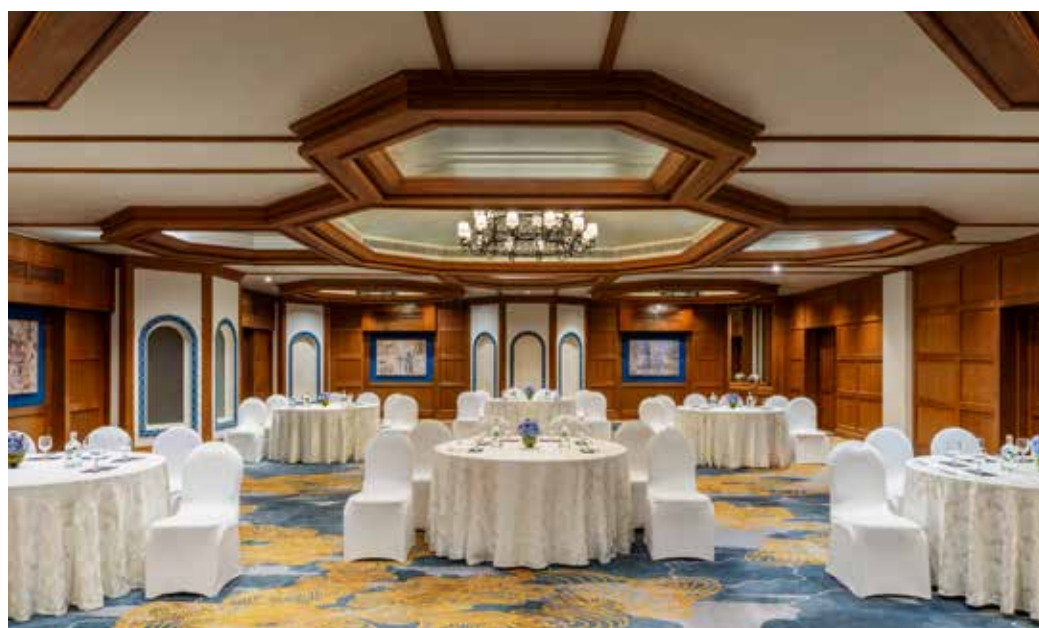
exclusivity, privacy, and meaningful engagement matter more than scale.

The Balance of Business and Renewal

Of course, no retreat is complete without balance. After sessions in the Aguada Ballroom or Halstead Hall, teams turn to experiences that restore yoga overlooking the ocean, holistic therapies at J Wellness Circle, or a culinary journey crafted from Goa's vibrant flavours. For many leaders, the most profound clarity comes not in the meeting rooms, but over a cup of coffee on the patio, or a moment of reflection on a terrace bathed in twilight.

Taj Fort Aguada's newly renovated luxury rooms – with their scale, serenity, and spectacular terraces and patios – are more than an upgrade. They are the foundation of a new positioning: a resort where leaders come not to escape work, but to rethink it. And in doing so, they carry forward a legacy that has always defined this icon of Goan hospitality – a place where the sea meets service, and where history and the future are written side by side.

Just as the Commonwealth Heads of Government Meeting once brought world leaders together on these shores, Taj Fort Aguada today continues to host visionaries, innovators, and changemakers – ensuring that every conversation held here has the power to shape tomorrow.



Aguada Ballroom



FORTUNE MIRAMAR'S BIRYANI FESTIVAL

A Month of Magic in Every Grain

Fortune Miramar's Biryani Festival is a fragrant journey through India's most iconic rice dish, where every region tells its story on the plate

By SYBIL RODRIGUES

There are few dishes in India that evoke as much passion as the biryani. It is not merely food; it is memory, nostalgia, celebration, and comfort layered in every grain of rice. At Fortune Miramar, this affection takes center stage once again as the hotel revives its famed food festivals, this time dedicating an entire month, from September 12 to October 12, 2025; to the dish that has travelled across dynasties, borders, and kitchens, reinventing itself with every region it touched. The festival is an ambitious tapestry of flavours, weaving together India's diverse biryani traditions. On one side of the menu stand the giants: Hyderabadi Biryani with its regal spice, Kolkata Mutton Biryani with its gentle fragrance of potatoes and meat, Donne Biryani with its earthy Bengaluru soul, and the elegant Awadhi Parda Biryani, baked under a flour 'veil.' On the other are lesser-known but equally intriguing varieties; Potlam Biryani, where rice and meat are bundled lovingly in an omelette pouch; Kozhi Biryani from Kerala, lush with coconut undertones; Gilma and Seekh Kebab Biryani for the adventurous; Dindigul's sharp and peppery rendition; Malabar's Konju Biryani with its coastal prawns; and Madurai's rustic Kari Soru Biryani. Vegetarians too find their place in this festival of abundance, with delicate offerings like the Hyderabadi Sofiyani Biryani and even a playful Paneer Butter Masala variant that reimagines tradition with a modern wink. For diners hesitant to commit to just one version, the Biryani Thali is a masterstroke. It allows a journey through four biryanis of one's choice, presented with salan, raita, an appetizer, and dessert – an orchestra of accompaniments that round out the meal without overwhelming



it. Choices are plentiful: salans of Mirchi, Baingan, or Pyaaz, and raitas of Boondi, Onion-Tomato, Burani, or Pineapple, each designed to cleanse and refresh the palate between the indulgent bites of spiced rice. Our table chose the Thali, eager for contrast and discovery. When it arrived, it did so with theatre: a large wooden tray carrying its quartet of biryanis, flanked by bowls of Pineapple Raita and Pyaaz Salan, and crowned with a small dish of gulab jamuns glistening in syrup. The presentation was rustic yet elegant, a reminder that biryani is both comfort food and celebratory fare. We began with the Awadhi Parda Biryani, its flour covering gently broken to reveal layers of saffron-kissed rice and slow-cooked

chicken. Each mouthful was subtle and refined, balancing sweetness, spice, and fragrance with aristocratic restraint. It was a whisper of Lucknow on the plate; measured, delicate, yet unforgettable. Next came the Potlam Biryani, perhaps the most playful of the lot. Its parcel of omelette concealed rice and chicken tinted a deep red, yet surprisingly restrained in spice. What could have been fiery turned out instead to be comforting, with each bite carrying warmth rather than heat. The omelette added texture, a silken wrapper to the hearty filling, making it as much a delight for the eyes as for the tongue. The festival would be incomplete without the Hyderabadi Biryani, and true to reputation, this was the star. The mutton, tender from

hours of slow cooking, released a burst of flavour with every bite; onions caramelised into sweetness, mint and coriander weaving freshness, and the spice mix leaving a lingering warmth that invited you back for more. The rice was fragrant, long-grained, and feather-light, absorbing the essence of the meat without losing its own character. This was biryani at its most regal; bold, confident, and utterly captivating. Finally, the Donne Biryani, served in its traditional dried leaf cup, brought us back to earth. With short-grain seeraga samba rice and a green masala base, it carried a rustic charm, its flavours straightforward yet satisfying. The garnish of half a boiled egg added homely familiarity, while the leaf imparted a subtle earthiness that lingered even after the last bite. It was unpretentious, hearty, and memorable in its simplicity – a dish that wears its history proudly. No review of this festival could end without mention of the dessert. The gulab jamuns – golden, warm, and soaked through with cardamom-scented syrup were as indulgent as they were comforting. Soft enough to collapse at the touch of a spoon, yet rich enough to linger on the palate, they were the perfect finale to an extravagant meal. So perfect, in fact, that we found ourselves asking for seconds.

Fortune Miramar's Biryani Festival is more than a celebration of one dish; it is a celebration of India itself. Each biryani tells the story of its region – the kitchens that nurtured it, the spices that shaped it, the traditions that guarded it. To dine here is to embark on a culinary pilgrimage across the subcontinent, without ever leaving the table. For lovers of biryani, this is not just a festival; it is an invitation to taste history, culture, and passion served one fragrant spoonful at a time.



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Kishore Shah pens new book *Surfing Grey Waves* on the ageing phenomenon



Kishore Shah has written a new book called *Surfing Grey Waves*; a first-of-its-kind applied research book on the ageing phenomenon.

The book was released by Chief Minister, Dr Pramod Sawant, in the presence of eminent policy makers, academicians, social sector leaders, and industry representatives.

This pioneering research project, spanning nearly two years, is distinguished by its unprecedented scale and depth. With a sample size of 2000 respondents across urban, semi-urban, rural, and deep-rural segments, the study combines qualitative and quantitative methods supported by Power BI analytics.

Shah is the managing trustee of the Growth and Development Platform (GDP). He has worked with Wipro Lighting, Secure Meters Ltd and CMS Computers Ltd at Senior Management roles and as an organization development consultant for various MNCs in India and overseas.

Konkani writer Uday Mhambro honoured with Dr. T.M.A. Pai Foundation Award



Acclaimed Konkani writer and poet Uday Mhambro was recently conferred the Dr. T.M.A. Pai Foundation Award (2025) for his essay collection *Kaleej Usva* published by Sanjana Publications. The book, described by readers as deeply nostalgic, revisits personalities from the villages of Goa, evoking memories of a bygone era with warmth and sensitivity. Mhambro is a prominent voice in

contemporary Konkani literature celebrated for his optimistic and evocative style. His body of work spans poetry, prose and children's literature. Notable titles include the poetry collections *Sapnatlya Gaonchi Vaat* and *Hay Saiba*, the prose work *Manshachya Sodant* and the children's book *Babu Hati*. His contribution has been widely recognized. In 2022, he received the Vimala V. Pai Vishwa Konkani Kavita Kruti Puraskar for his anthology *Indradhonu Udeum*, an award carrying a cash prize of ₹1 lakh was presented to him during the prestigious Vishwa Konkani Awards.

Levinson Martins elevated to lead Goa State Pollution Control Board as Chairman



Senior bureaucrat Levinson Martins (IAS) has been appointed Chairman of the Goa State Pollution Control Board (GSPCB), marking another milestone in a distinguished administrative career.

Martins, who was serving as Commissioner of Labour and Employment, has previously held several key posts including North Goa Collector, Deputy Collector and Director of Prosecution.

He also has a long association with the GSPCB, having served as its Member Secretary for six years. This background has given him deep insight into the Board's functioning and challenges.

In January 2025, Martins was among three senior Goa Civil Service officers elevated to the prestigious Indian Administrative Service (IAS) cadre under the AGMUT. His elevation was seen as recognition of his consistent performance and leadership in governance.

With nearly two decades of service and proven administrative experience, Martins now shoulders the responsibility of steering the GSPCB at a time when environmental governance is gaining urgent importance in the state.

Dr Pravin Gaonkar felicitated at Pt. Jitendra Abhisheki Sangeet Mohotsav

Noted Goan classical vocalist Dr Pravin Gaonkar was recently felicitated at the Pt. Jitendra Abhisheki Sangeet Mohotsav for his outstanding contribution to Indian classical music.



Dr Gaonkar was mentored by his father, the late Shri Pandurang Gaonkar, a respected Bhajan singer. He trained at Kala Academy for eight years graduating with distinction in Sangeet Kushal (B. Music) and Sangeet Parangat (M. Music) under Pt. Kamalakhar Naik of the Agra Gharana and continued to refine his craft for a further decade in the Guru-Shishya Pampara. He also received training from the late Pt. Prabhudev Sardar and later honed his skills under Padmashree Pt. Ajoy Chakrabarty and Pt. Satyasheel Deshpande.

A graded (B-High) All India Radio artist, he has performed at prestigious festivals including the Surashree Kesarbai Kerkar Samaroh, Master Dinanath Mangeshkar Sangeet Sammelan, Sangeet Natak Academy in Lucknow and concerts in Singapore and Portugal. He is the founder of Sanjeevan Music Academy.

Fr Richard D'Souza S.J. is the new Director of the Vatican Observatory



Fr Richard D'Souza S.J. has been appointed director of the Vatican Observatory by Pope Leo XIV. A native of Goa, he studied philosophy and theology at Pune, and holds degrees in physics, including a doctorate in astronomy from the Max Planck Institute for Astrophysics, Munich. His academic path also included research at the Max Planck Institute for Astronomy, Heidelberg, and post-doctoral

work at the University of Michigan, Ann Arbor. Fr D'Souza joined the Vatican Observatory in 2016 and has served as Superior of its Jesuit community since 2022. Widely published in international journals, he participates in numerous scientific collaborations and is a member of the International Astronomical Union. In recognition of his contributions, an asteroid has recently been named after him.

BUSINESS GOA QUIZ 195

Goa's Only Business Magazine

1. In 2003, which company was founded by Martin Eberhard and Marc Tarpennig?
2. Which Indian business leader wrote the book "The Elephant Paradigm"?
3. Who, along with Gary Hamel, coined the term "Core Competence of the Corporation"?
4. Which Indian industrialist was awarded the Padma Vibhushan in 2008 and is known for acquiring Jaguar Land Rover?
5. In finance, what does NAV stand for?
6. Which German car brand's slogan is "Das Auto"?
7. Spanish business group Inditex owns which fast fashion brand?
8. Which Danish company is the world's largest producer of insulin and diabetes care products?
9. Identify this business leader



Answers to BG Quiz 194: 1. Instagram 2. Simple Agreement for Future Equity 3. Oyo 4. Volkswagen 5. Toyota 6. Foxconn 7. Diamonds 8. Andreessen Horowitz

Email your answers to businessgoa.media@gmail.com First all correct entry will get 1 year's subscription to Business Goa

TYPES OF RETIRED PEOPLE



Which one do you
want to be at **60**?

Type 1

Still working
because
savings ran out

Type 2

Living on
kids support
compromising
on dreams

Type 3

Financially
free, travelling
& enjoying life



Retirement can be a choice,
not a burden
**IF YOU PLAN FOR IT
TODAY!**



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