



KONNECT

THE TIMES OF KHADAYATA

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From the President's Desk



At the outset let me wish you all a Happy New Year 2021 and convey our warm greetings to our KCBF members and entire Khadayata family.

We all know 2020 have been the year with lots of negativism, uncertainty and confusion. God allowed us and gave time to introspect our soul & mind. People had lots of time but didn't understand how to use it, at best barring few until time and mind allowed to recycle and reconcile the mind-brain computer system which was put it in sleep mode or shut down mode for a year. I am sure with restart button 2021 will allow many if not all to zoom up the planned work. KCBF too is no different and the team has introduced a monthly bulletin - **KCBF Konnect** - to avail the image and information

of khadayata reading it and share information of activities done. **KCBF Konnect** introduces **Khadayata Ratna** section which will highlight eminent Khadayata personality across the globe irrespective of being a KCBF Life Member. We are also coming up with **Life Members' Profile** section wherein we intend to display their profile for mutually beneficial outcome for one and all. I, on behalf of the entire KCBF team, request LMs to share their profile in approx 150-175 words to the KCBF editorial team or any member of the admin team. We also invite suggestions to add sections which can be relevant to the members.

Our Monthly 4th Saturday Meet is likely to begin in the coming days. We are today 260+ LMs and expect it to increase. KCBF desires to expand its base by creating zones (Mumbai) in a larger metro where Khadayatas are in large numbers to ease them to connect, communicate and conduct transactions of business, professional services besides increasing family hood. Similarly to expand it across the country by forming chapters and globally to if things moved as team desires.

I wish and pray to our Kotyark Prabhu and Shreenathji to bless us so KCBF can grow and fulfils the goal with which it was formed.

I would like to summarize my dream with a poem written with heart and love to bring Khadayatas closure and see them live happily and in friendly way.

જોયુ તો એક સપનું, જોયુ છે એક સપનું

આ KCBF ના મારી છે, ના એ તમારી છે હા, આ તો છે બધા ખડાયતા સભ્યોની હા, આપણી છે, કરીશું કામ ભેગામળીને.

બહુવિધ એકડામા થયા તે વિભાજીત દશા-વિશા ઓળખાતા જે શતકોથી વિખરાઇને પડ્યા ભાઇઓ અહીં-તહીં મુકી દૂધી વિમાસણમા ખ'ભાઈઓને

ના મારી કોઈ માગણી ન મારી કોઈ જીદ ના મારું નામ મોટું ના કોઈ મોભો/હોદ્દાર સેવ્યું સપનું ભેગા કરવાનું ખ'ભાઈઓનું સપનું હતું છે એક થઈને રહેવાનું

નથી અમે કે નથી તમે અલગ બધાજ છીએ કોટયર્કના અનુયાયી બધાજ છીએ શ્રીનાથિના ભક્તો કરવું છે કાંઈ એવું, થાય ખડાયતા ભેગા કરવી છે પ્રતિજ્ઞા ને કરવા છે પ્રયાસ

હા કચવાયા મન કે ઉપજયા છે મતભેદ ખબર છે, છે મતભેદ ન મનભેદ-વિષવાદ સપનું ભેગા કરવીનું, કરી દૂર મતભેદને

સમજો તો શબ્દોની આ રમત નથી સમજો તો આ ગમત પણ નથી પણ છે

હેત અને મનની આ પહેલ છે સહિયારી ખ'ભાઈબહેનની આ પહેલ છે સહિયાર KCBF ની આ ગોલ છે સહિયારો સભ્યોની આકાંક્ષા પણ છે સહિયારીજ

સાથે મળીએ, સમજીએ કરીએ સુ-વેપાર જમિએ, ભળીએ સાથે કરીએ આનંદ કરીએ સારા સાચા કામ નિયમાનુસાર આવી મદદે સમાજને થઈએ સ્વનિર્ભર

કરીએ કાંઈ એવું જાઈએ મકીને કાંઈ એવું ગવે લે આપણા બાળકો જોશે માનથી વડવાઓને

સમજવું છે ને સમજાવવા છે જરૂર છે ભેગા થવાની એક નેજા હેઠડ જરૂર છે મનભેદોને દૂર કરવાની જે કરી શકે એનું નામ છે KCBF

વધવું છે આગળ ન કરવી નજર પાછળ વધવું આગળ હાથ અને મન મિલાવીને આપે છે એને જ એ, આપે જે બીજાને એની લીલાઓની બલિહારી છે અનોખી

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Khadayata Ratna

SHRI NAVINBHAI M. MEHTA



Managing Director
Newtronic Lifecare Equipment Pvt. Ltd.

Success is everyone mission, life is full of challenges and opportunities, but only few able to success in life.

Shri Navinbhai Mehta is our Khadayata successful Entrepreneur. We call him our Khadayata Ratna.

Shri Navinbhai was born in the year 1944 in a small village, MALPUR, DIST. SABARKANTHA in Gujarat. Making progress through humble background is his hallmark with philosophy of **"Simple Living and High Thinking"**. After passing his M.Sc. in electronics, he started his career as a Professor of Physics from 1966 to 1976. However, subsequently, entrepreneur within made him start his own business of mfg. electronics equipments.

In 1980, Shri Navinbhai started mfg. laboratory equipment **"NEWTRONIC LIFECARE EQUIPMENT PVT. LTD."** initially at Kandivali in Mumbai and presently at Umbergaon in Gujarat. The company is engaged in the business of

making equipments for Pharmaceutical business. Predominantly they are engaged in making "Stability Chambers" which is used for determination of expiry date of drug substance and products, with international quality standards, particularly as per USA FDA, standards. Company is exporting to more than 40 countries all over the globe. Recently, introduced the refrigerator chambers for the storage of vaccine, particularly for COVID vaccine, in collaborations of GODREJ company. As part of PM's Atmanirbhar programme – Company expects substantial orders from Global companies for laboratory equipments. This collaboration will put NEWTRONIC LIFECARE EQUIPMENT PVT. LTD. in global map.

Shri Navinbhai has also ventured in the business of pharmaceuticals and has set up a plant under the name of SAFAL LIFESCIENCE PVT. LTD. for manufacture of IV Fluids, Injectable Products, at KADI, near Ahmedabad.

Shri Navinbhai's work has been recognized by the government and has also been a proud recipient of a number of National Industry awards.

Certificate of Appreciation in GOLD category by Ministry of Finance, Dept. of Income Tax 2017

1st Prize for Best Enterprise by Maharashtra Chamber of Commerce 2011

Outstanding Entrepreneur by GOI at Vigyan Bhavan in the august presence of Ex-PM Dr. Manmohan Singh, 2009

Outstanding Entrepreneur in 1st Category by Govt. of Maharashtra, 2008

Besides, in spite of such busy professional life – Shri Navinbhai is always in forefront in extending support – both time and money wise. He has headed as President / Trustee – various social organizations. He has also been at the forefront in contributing to social good cause.

- He has donated, to MAD FOUNDATION for skill center at Vikramgad, Dist. Palghar for tribal children.
- Donated to MODASA EDUCATION society, MODASA, for construction of new school building.
- Donated a moving bus equipped with computers for educating tribal children to EKAL VIDHYALAYA
- Donated to various KHADAYATA MANDALS for education, medical and also to needy people.

Some of the principles he has followed in his personal, professional and social life are worth following and are a huge inspiration to younger generation:

- ✓ **For success in any endeavor one needs to have VISION as well as PASSION & STRONG RESOLVE**
- ✓ **We have to add LIFE to our AGE and not AGE to our LIFE**
- ✓ **With increasing success in LIFE one should become more HUMBLE and CONSIDERATE**
- ✓ **In business also he follows VALUES, ETHICS & TRANSPARENCY as core principles**
- ✓ **He firmly believes that part of our earnings should be used for the welfare of the society**

Today, even at age of 77 – he is extremely active both in profession as well as in social life. May Kotyark Prabhu give him long life to continue with the good work he has been doing.

Life Members Profile



Mr. Paresh D. Shah



His inspiring journey starts from working as a private tutor, and during festive season taking up jobs of packing gift boxes. Hardworking as he is, he started working at a bank as a clerk and as opportunities unfolded, he went on to work as a dealer in debt markets, with getting the best dealer recognition in that broking company.

In 2001, the entrepreneur in him decided to setup his own debt broking company, and later expanded to commodity trading and insurance broking. Simultaneously, he also started investing in real estate, and currently also operates a NBFC. Apart from being hard working and having the acumen to identify opportunities when others don't, he also finely balances his time between religion, work, community, friends and family.

His core mantra has always been: "Great things never come from comfort zones".

NOTE:

KCBF intends to publish profiles of all their Life Members and hence requests everyone to share their profile (150-175 words) with their photo, email and contact number.
E: info@khadayatabusinessnetwork.com
OR WhatsApp to any admin members.



Mr. Bharat Shah



With the Engineering education from IIT Bombay and Management education from Jamnalal Bajaj Institute, Bombay, he has worked in the corporate world for over 35 years with leading Indian companies and MNC's like IBM.

Bharat has extensive experience in the IT industry and has one US patent in the software product development to his credit and has published five more patent ideas. He has been actively involved in the Khadayata community and was the President of Shri Modasa Ekda Visha Khadayata Kovadia Mandal, Mumbai in 2003. He was actively engaged in organizing programs on Personality Development, Investment, and Entrepreneurship etc. for the community youth. He has a private charitable trust focused on providing help for education and medical relief.

Post retirement from the corporate world, his focus is on mentoring entrepreneurs. As a Business Mentor, he helps them with ideas to scale up, identify growth opportunities, design and create the enabling organization structure, optimally manage operations, and achieve profitable growth.



CA Pradip M. Shah



A Qualified CA (1993) having experience of over 28 years in the field of finance & operational function with multiple industries i.e. Diamond, FMCG, Garment, Chemical, Construction, Gem & Jewellery, Food, IT etc. Has worked with Ruchi Soya Industries Ltd, Zodiac Clothing Co. Ltd., Vijaydimon-BVBA (Indonesia & India offices) in close association with Top Management, learned basic business practices with international exposure.

Since 2012, as an **entrepreneur**, running JSK Group of Companies engaged in Construction & Finance and Business Planning- Development Services. Exploring new avenues & ideas, acting as key factor & motivator in taking company to the next higher level are his key roles. Pradip is also part of top management in APA Infra ventures Pvt. Ltd. having a mega residential housing project spread across 250,000 sq ft, in the heart of Malad East. He is responsible for further expansion & to explore the maximum potential growth opportunities across India.

Vision - To build & part of a multi-facet business empire through constant innovation, learning, knowledge sharing & networking to share the success with all connected people & grow as team in win-win & mutually rewarding relationship.

Budget Highlights

INDIA BUDGET 2021: A GROWTH BOOST
Budget takes steps to spur growth.
Measures include:

Higher capital expenditure: A significant step-up in capex spend, with FY22 capex expenditure targeted at INR 5.5 trillion compared to INR 4.4 trillion in FY21. A substantial increase in outlay to roads and infrastructure could help revive the investment cycle.

Focus on asset monetisation and privatisation. The government's FY22 disinvestment target is set at INR 1.75 trillion. Other measures include the proposal to privatise two public-sector banks and a general insurance company, increase in FDI limit in insurance sector to 74% from 49%, setting up of a new development finance institution to fund infrastructure projects and promoting competition in the power sector.

Revive credit growth. The government will set up firms to buy stressed assets of banks and investment grade bonds. The

first will help boost lending of banks, while the latter will aid in deepening liquidity of the corporate debt market.

Other highlights from the budget includes: A new scrappage policy for old vehicles and doubling of healthcare expenditure. The government raised import levies for several goods to support local output and also imposed a new farm development cess on few items.

Sharp increase in fiscal deficit and market borrowings. The government relaxed FY21 budget deficit to 9.5% of GDP (vs. Budget target of 3.5%) and set FY22 budget deficit at 6.8% of GDP; both higher than market expectations.

Equity markets surge, while bonds slump. The Nifty index surged by 4.7%, the biggest budget-day gain in 20 years. The benchmark 10yr IGB yield rose by 15bps to 6.06%. The INR was flat closing above 73.

Source: Standard Chartered Mailer

Market Quotes

The Budget is growth-oriented and it is laying the ground for India to get to double-digit growth. The Budget has conveyed much more than what we are understanding. We have a realistic Budget for a resurgent and rejuvenated India. Budget 2021 indicates that the Indian government will be bold. India will overtake China in the next 25 years.

Rakesh Jhunjunwala on CNBC TV18

[Further reading... Click Here](#)

The philosophy in this budget is more important than the numbers in the budget. The equity markets will take this budget very positively. Growth possibilities laid out by the budget and subsequent actions by the government will help increase the risk appetite

Nilesh Shah

Managing Director of Kotak Mahindra Asset Management Co.

[Further reading... Click Here](#)

COVID Care

Dr. Rajendra L. Bhalavat



Dr. Utpal Sheth



Dr. Bharat Shah

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