

THE MAGIC OF CONVERTING

**NON
PERFORMING
ASSETS**



Into



**PERFORMING
ASSETS**

**Terminate NPAs successfully into PAs
Quickly and efficiently**

RAJ GOPAL SARDA

THE MAGIC OF CONVERTING NON PERFORMING ASSETS INTO PERFORMING ASSETS

TERMINATE NPAs SUCCESSFULLY INTO PAs--QUICKLY AND EFFICIENTLY

BY RAJGOPAL SARDA

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Author's address:

RAJGOPAL SARDA, 7-7-52/4A, Gomthi Kunj, TANDUR-501141.

website: mycreativepaths.com

email id: rajgopalsarda@mycreativepaths.com

ABOUT THE AUTHOR

Mr. Rajgopal Sarda, a graduate by vocation and an industrialist by profession is a dynamic, innovative and workaholic person. He is one of the main founders of the start-up, Ambily Technologies Private Limited. He embarked and embodied his career in the small and medium enterprises sector, especially in the natural stone business with a vast industry experience, right from mining to marketing.

During his journey, he has been exposed to many ups and downs. He has learned from mistakes and crossed numerous business hurdles, but he never gave up on his innovative ideas that made him a successful entrepreneur.

He attended many seminars on time management and grooming of personality around the theme "How to attain success in many walks of life." He was also able to gain a competitive advantage by reading books on professional and business management along with personality development by keenly observing the socio-economic conditions of the society which is also one of main reasons for the creation of this book. In the business scenario, he strongly believes in the philosophy of "collaborative efforts with complementary skills," for the success of any venture.

This book is yet another endeavour of his to identify an acute problem prevailing in the entire world which can successfully be resolved through different disruptive technologies. As a writer he began this book after extensive research; applied his imagination to the content and now expect from you to finish the task.

INTRODUCTION

Every e-commerce venture starts with an idea and it is the potential of the idea that lays a strong foundation to a successful business. If the idea is weak and the team developing and maintaining the e-commerce software is strong, then the outcome might not be ideal; however, if the idea is brilliant and powerful with an even stronger team developing and maintaining the software, then a very strong business venture can be founded.

This is where I hold the key to a very powerful idea, which I will be presenting in this book. Even though I am not tech savvy, I'm quite familiar with the problems we face in our daily lives and the solutions to the same using ICT (Information and Communication Technology) tools to create a tech platform. After extensive research, I have devised a wonderful e-business proposal that can be explored in parallel to many startups that are flourishing in diverse sectors in the Global panorama today. As we all know, every startup starts with an idea conceived in the mind of a conceiver, followed by jotting it down in the format of a business plan or a B-plan.

For many e-commerce sites, their co-founders thought of a solution in three-four lines in response to a problem that a section of our society was facing, which led them to create a B-Plan and build an online platform. Along the same lines, I can see a global issue (particularly acute in the developed and developing countries of the world) which needs a solution that incorporates the use of different ICT tools.

I have written this book based on a hunch I had when I was trying to focus my mind on the problems of non-performing assets. That's when I had this idea and jotted it down on several pages over a span of two years for which a web/app based e-platform can be created. My idea might be a clever solution born out of a problem that we are facing in countries like India, China and other similar countries across the globe.

This idea is something I presume to be extremely complicated and requires a highly complex code to develop the software, which is only possible by employing the skills of professionals from premier institutes specializing in Computer Science, Electronics and Communication, Information Technology sectors and in enterprising skills. There must be at least a team of several software engineers on board, either as employees or as you desire them to be, who -- if satisfied after reading this book -- can develop a Minimum Viable Product (MVP) or a prototype. Another important factor that the team must have an intense burning desire, enthusiasm, passion and hunger to become the successful coders of a great service based product whose value might go up to several billion dollars. This can be achieved by you -- the readers -- if you come forward to form a formidable team of professionals with complementary skills. The team should include professionals specializing in coding complex software. I believe that this idea has an immense potential to make a positive social impact on the global community.

According to Mr. Suresh Prabhu, the Hon'ble Union Minister of India, "Sometimes crazy ideas make successful startups". This quote might aptly describe the potential of my idea narrated in this book, which is already in your hands. My radical concept has the capacity to grow significantly and become an exciting e-business on par with several successful e-commerce portals in future.

As said by Bill Gross during a TED Talk, out of the five major requirements (Idea, Team i.e. Execution, Business-model, Funding, Timing) for the success of an e-commerce startup, the most relevant factors are Timing - 42%, Idea - 28% and the Business-model - 24%.

I can perceive that this is the correct and the best time to roll out my business model described in this book. Currently, there is a gap which can be filled immediately by developing potent software with the help of ICT professionals. What I mean to tell you readers is that if the team likes the idea and is satisfied by the concepts presented in this book, rest assured that you will have all the five key ingredients at your disposal, under your banner, which might be a good bet for the founders to start a rather unique e-commerce platform. My concept may win accolades for its novelty and first-to-market exclusivity.

Einstein said, "Imagination is more important than knowledge". But what is equally important is the knowledge required to boost our imagination, without which it will be very hard to see great results. Therefore, with the knowledge that I have gained through my experience and education, I have tried to apply the peaks of excellence to my imagination to come up with this powerful tool for connecting opportunistic first generation entrepreneurs to the right kind of non-performing assets so that energetic

lifeblood can be infused into their projects to transform them into performing assets for the benefit of the society.

Don't fear competition as it is everywhere in the world and exists in every field. Competition is a good thing as there is no development without competition. Jumpstart the product development by forming a capable and skilled team of your own comprising of suitable professionals and together with your team, work towards bringing a unique product into existence.

You're bound to face fierce competition; however, this will only serve to foster the itch of innovation within you and further boost the analytical thinking process to constantly upgrade the product based on the concepts provided in this book. Always bear in mind that every efficient procedure can be eventually replaced by algorithms, but what cannot be replaced is efficient thinking.

That's where your brain power will hold the key in creating complex coding software by incorporating a unique execution strategy to build a product that is very difficult for others to emulate.

Thank you.

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