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OCTOBER EDITION
2026



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OCTOBER COVER STORIES



**SYMPHONY
LOCAL TO GLOBAL:**
Abhinav's Story of
Growth & Vision



HOW AI WORKS:
Transforming
Business &
Industry



**NYKAA THE SUCCESS
STORY:** India's
India's Beauty
Unicorn



STARTUP INDIA:
The Road Ahead for
Entrepreneurs



**PM SURYA GHAR:
MUFT BIJLI YOJANA:**
Powering Homes
Sustainably



INVESTORS MIND:
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Editor's Note

Welcome to The WorldBusinessTalks, a magazine created to inform, inspire, and connect readers through meaningful stories, fresh perspectives, and valuable insights. Every edition is thoughtfully curated to bring together content that reflects innovation, creativity, business, lifestyle, culture, technology, health, and the people making a positive impact in their communities.

At The WorldBusinessTalks, we believe that every story has the power to educate, motivate, and spark new ideas. Our mission is to provide a platform where entrepreneurs, professionals, artists, changemakers, and emerging voices can share their journeys and inspire others to dream bigger and achieve more.

As you explore these pages, we hope you discover ideas that challenge your thinking, stories that resonate with your experiences, and knowledge that adds value to your personal and professional life. Thank you for being a part of The World Business Talks community. Your support encourages us to continue delivering authentic, engaging, and impactful content with every issue.

Happy Reading!

— Editorial Team

The World Business Talks Magazine

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Kiara V.

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How an Ahmedabad startup transformed the humble air cooler into a global brand

Symphony : From a Local Cooler to a Global Cooling Brand

In 1988, when India's air-cooler market was largely unorganised, Symphony began its journey from Ahmedabad, Gujarat, with a simple but ambitious idea: make cooling more attractive, efficient and accessible. Founded by Achal Bakeri, the company pioneered branded air coolers in India and set out to change the way consumers viewed a product that was traditionally considered basic and utilitarian.

From creating a product to creating a category

Symphony's growth was not simply about selling more coolers. It was about building a brand around an otherwise unorganised category. The company invested in product design, branding, distribution and technology, gradually taking air cooling from local markets to consumers across India.

The company also faced difficult periods along the way. Rather than moving permanently into multiple consumer categories, Symphony eventually refocused on cooling and continued investing in its core business. Its strategy increasingly centred on innovation, energy efficiency and specialised cooling solutions for homes, commercial spaces and industries.

The leap from India to the world

The next major chapter was international expansion. Symphony used acquisitions as one route to build global capabilities, including IMPCO in Mexico, Keruilai in China and Climate Technologies in Australia, while developing a presence across international markets. By 2018, the company described itself as having a marketing presence in more than 60 countries.

Today, Symphony describes itself as a global air-cooling company with operations in more than 60 countries. Its current consumer website says more than 2.5 crore Symphony air coolers have been sold worldwide, illustrating how a product that began in Ahmedabad has developed an international customer base.



Innovation at the heart of growth

A key part of Symphony's journey has been its focus on R&D, design and sustainable cooling. Its portfolio now covers residential, commercial and industrial applications, with products designed around different cooling requirements. The company positions evaporative cooling as an energy-conscious alternative for suitable climates and applications.

What makes the Symphony story particularly interesting is the scale of the transformation: a small Ahmedabad venture that helped organise India's air-cooler market has evolved into an Indian multinational serving customers around the world.

Its journey demonstrates how a company can take an everyday product, rethink its design, technology, branding and customer experience, and build an international business around it.

From a small idea in Ahmedabad to millions of coolers across the world, Symphony's story is ultimately a story of Indian innovation going global.



Powering Indian Homes with the Sun

PM Surya Ghar: Muft Bijli Yojana



A Government Initiative Bringing Rooftop Solar Closer to Every Household

India is witnessing a major shift in the way homes generate and consume electricity. At the centre of this transformation is the PM Surya Ghar: Muft Bijli Yojana, a national rooftop-solar programme designed to help households install solar power systems and reduce their dependence on conventional grid electricity.

Launched in February 2024, the scheme has a total financial outlay of ₹75,021 crore and aims to support rooftop solar installations in one crore households. The programme is implemented through the National Portal and provides Central Financial Assistance to eligible residential consumers.

How Does the Scheme Help Families?

Under the scheme, households can receive financial assistance for rooftop solar systems. The current structure provides Central Financial Assistance for the first 2 kW of capacity and additional assistance for the next 1 kW, with no additional central assistance beyond 3 kW.

The objective is not simply to install solar panels, but to help families generate their own electricity, reduce monthly power bills and participate in India's clean-energy transition.

The programme has already reached millions of households. According to the Ministry of New and Renewable Energy, more than 50 lakh households had benefited from rooftop solar installations by August 2026, while nearly 19 lakh households were reported to have received zero electricity bills in some months.

Solar Power at Home, Savings for the Future

For a household, rooftop solar can turn an unused terrace into a small power-generating station. Electricity produced during the day can be used by the household, while surplus electricity may be supplied to the grid according to applicable state regulations and net-metering arrangements.

The government has also introduced financing measures to make rooftop solar more accessible. A July 2026 government release stated that eligible consumers can access collateral-free loans from nationalised banks at a concessional rate linked to the repo rate, with a stated rate of 5.75% at that time and a tenure of up to 10 years.

A Step Towards a Solar-Powered India

The PM Surya Ghar initiative represents a broader change in India's energy landscape—moving solar power from large-scale projects into ordinary homes, neighbourhoods and communities.

With millions of households already participating and the programme targeting one crore homes, rooftop solar is becoming an increasingly visible part of everyday life. For families, the potential benefits include lower electricity expenses and greater use of renewable energy; for the country, the programme supports the wider transition towards cleaner and more distributed electricity generation.



Startup India : Growth Returns as Funding Picks Up

India's startup ecosystem shows fresh signs of confidence in 2026

India's startup ecosystem is showing signs of renewed growth, with funding improving in 2026 after a more cautious period. In the first nine months of 2026, Indian technology startups raised around \$10.3 billion, 7% higher than the same period last year.

The recovery is being driven mainly by larger investments in established and high-growth startups. At the same time, the number of funding rounds has fallen, showing that investors are becoming more selective about where they put their money.

AI and New-Age Businesses Attract Attention

Artificial intelligence is becoming an important part of India's startup story. During the first half of 2026, Indian startups attracted about \$1 billion in AI funding, while fintech continued to be one of the leading funded sectors.

The ecosystem is also expanding into areas such as space technology, deep tech and enterprise technology. For example, space-tech company Pixxel raised \$100 million in September 2026, highlighting growing investor interest in advanced technology businesses.

Building AI for India

India now has 10 startups focused on AI research, while over 60 are creating products and wrappers from existing generative AI solutions.

Sarvam AI
Building Indic video LLMs. The creator of OpenLathi, an Indic Hindi LLM built on top of Llama 2.

KissanAI
Urvashi Dhoti, India's first agriculture-specific LLM, supports Hindi and English for real-time farming assistance.

Soket AI Labs
Promotes ethical AGI and unites Prognosis-18, an open-source, multilingual model.

SubtlAI
Offers 'Private Personality AI' for enterprises, ensuring data management and privacy.

Kogo AI
Builds India's first large action model (LAM) based platform.

Tensoic
Built Kamada Llama.

Stition.ai
Built Devika, an open-source alternative to Copilot. Later Devika, alongside developing AI-enabled security products and conducting LLM security research.



What Lies Ahead?

The latest numbers suggest that India's startup sector is moving into a phase where quality, innovation and strong business models matter more than simply raising money. Bengaluru, Mumbai and Delhi-NCR remain major startup centres, while emerging cities continue to build their own entrepreneurial communities. The message for 2026 is clear: India's startup story continues, but the focus is shifting from rapid expansion to sustainable growth, strong technology and real business value.



From Boardroom to Beauty: The Falguni Nayar Story

How a late-career passion became one of India's best-known beauty businesses

At an age when many professionals are thinking about slowing down, Falguni Nayar chose to start something new. After nearly two decades in investment banking, she left her corporate career and founded Nykaa in 2012, turning her interest in beauty and retail into a new business venture.

Nayar saw a gap in India's beauty market. Customers had limited access to a wide range of genuine beauty products, while online shopping was beginning to grow. She launched Nykaa as a digital-first beauty retailer, bringing together products, information and beauty advice on one platform.

More Than Just Shopping

Nykaa's growth came from combining products with education and inspiration. The platform helped customers discover makeup, skincare, haircare, fragrance and wellness products while also offering beauty content and guidance.

Over time, Nykaa expanded beyond its online platform into physical stores and new businesses such as Nykaa Fashion, Nykaa Man and Nykaa Superstore. Today, Nykaa says it serves more than 52 million customers through online channels and more than 276 offline beauty destinations.

A Landmark Milestone

In 2021, Nykaa entered the stock market through its IPO. The company's public listing marked a major milestone in Nayar's entrepreneurial journey and made Nykaa one of India's most visible consumer technology and beauty businesses.

The Bigger Lesson

Falguni Nayar's journey is a reminder that a new beginning does not have an age limit. Her story combines professional experience, market understanding and the courage to enter a completely different industry.

From investment banking to beauty retail, Nayar turned a personal interest and an identified market opportunity into a widely recognised Indian brand. Her journey proves that sometimes the next big chapter begins when you decide to write it yourself.

NYKAA: From One Big Idea to India's Beauty Powerhouse

A simple case study of how Falguni Nayar transformed the way India shops for beauty

The Beginning

In 2012, Falguni Nayar, after a long career in investment banking, decided to start a completely new chapter. She founded Nykaa with a simple idea: make beauty products easier to discover and buy in India.

Nykaa began as a digital-first beauty platform at a time when online beauty shopping was still developing. The company focused on bringing together a wide range of genuine beauty and personal-care products on one platform.

What Made Nykaa Different?

Nykaa did more than simply sell cosmetics online. It combined shopping, beauty information, tutorials and product discovery. This helped customers understand products before buying them.

Trust also became an important part of the business. Nykaa says its beauty products are sourced directly from brands or authorised distributors, supporting its authenticity promise.



From Website to Omnichannel Brand

Nykaa gradually moved beyond online shopping and built a strong physical retail presence. Its business has expanded into beauty, fashion and B2B, including Nykaa Fashion, Nykaa Man and Superstore by Nykaa.

According to Nykaa's FY2024–25 annual report, the company had 237 beauty stores across 79 cities as of March 31, 2025, while its beauty business offered more than 4,200 brands.

The Nykaa Business Model

1. Wide Choice – Thousands of beauty and personal-care products in one place.
2. Trust – Focus on authentic products and authorised sourcing.
3. Content – Tutorials, advice and beauty education help customers make choices.
4. Online + Offline – Customers can shop digitally or visit physical stores.
5. Own Brands – Nykaa has developed its own beauty brands alongside other brands.

The Key Lesson

Nykaa's journey shows that a successful business does not always need to invent a completely new product. Sometimes, the opportunity lies in understanding customers better and improving the way they discover, trust and buy existing products.

From a digital beauty startup in 2012 to a large omnichannel beauty and lifestyle business, Nykaa turned a simple idea into a powerful consumer brand.

"The real opportunity was not just selling beauty products—it was creating a better beauty-shopping experience."

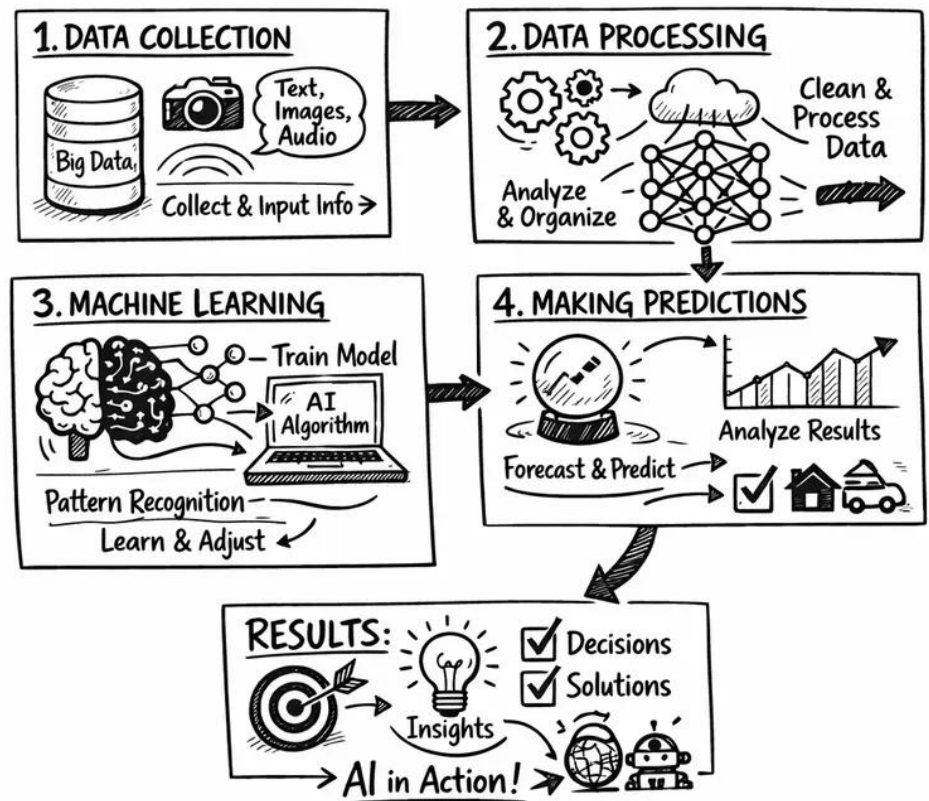
CASE STUDY TAKEAWAY: Customer insight + Trust + Technology + Content + Strong branding = Nykaa's growth story.

How AI Works: From Data to Decisions

A simple guide to the different ways Artificial Intelligence learns, understands and creates

Artificial Intelligence may look like magic, but behind every AI tool is a process of data, learning, patterns and decisions. Different types of AI work in different ways depending on what they are designed to do.

How Artificial Intelligence Works



1. Machine Learning – Learning from Data

Machine Learning allows computers to learn from examples instead of being programmed for every situation. The system studies large amounts of data, finds patterns and uses those patterns to make predictions or decisions.

Example: An online shopping website recommends products based on what you have viewed or purchased before.

2. Deep Learning – Learning Through Neural Networks

Deep Learning is a more advanced form of machine learning. It uses neural networks, inspired by the way the human brain processes information. With enough data and computing power, these systems can recognise complex patterns.

Example: Facial recognition, speech recognition and image analysis.

3. Generative AI – Creating Something New

Generative AI learns patterns from existing data and uses them to create new content. It can produce text, images, music, video and computer code based on a user's instructions.

Example: AI writing an article, creating an image from a description or helping programmers write code.

4. Natural Language Processing – Understanding Human Language

Natural Language Processing, or NLP, helps computers work with human language. It allows AI systems to understand questions, analyse text, translate languages and generate responses.

Example: Chatbots, voice assistants and automatic translation tools.

5. Computer Vision – Understanding Images

Computer Vision enables AI to analyse pictures and videos. It can identify objects, faces, documents, movements and other visual patterns.

Example: Smartphones recognising faces or AI helping doctors analyse medical images.



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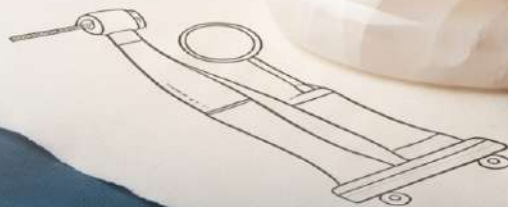
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The Story of Abhinav

Where Code Meets Success

I am Abhinav Raj Kondal, Managing Director of Ameliorate Corporate Solutions Private Limited (AmelCS). We are into digital marketing, web, and HR solutions. AmelCS was started in 2010 with a simple objective to provide practical business solutions under one roof. Today, our core areas are Digital Marketing, Web Development, HR Solutions and Digital Marketing & Web Development Training. For me, AmelCS is not just about selling services. It is about understanding a client's business problem and finding a practical solution that can create measurable value.

Our philosophy is reflected in our tagline: "Powering Profitability Since 2010."

What problem were you trying to solve when you started your company?

I wanted to create value, take responsibility for the outcome, and build long-term relationships with people. What attracted me to entrepreneurship was the freedom to experiment, learn and solve real problems. I also realised quite early that many businesses, especially small and medium-sized businesses, need technology and marketing but often struggle to find the right combination of strategy, execution and accountability.

That gap became an important part of my motivation to build AmelCS. Also I am really thankful to my family for the continuous support in this journey.

What problem were you trying to solve when you started your company?

The idea was to make professional business services more accessible and practical for businesses. A business owner doesn't necessarily need ten different agencies for ten different requirements. They need someone who understands the bigger picture: how their website, marketing, leads, people and technology connect with each other.

That is the approach we have tried to build at AmelCS: understand the business first and then provide the right solution, rather than simply selling a service.

What were the biggest challenges you faced in the early days?

The biggest challenge was credibility. When you are starting out, you don't have a big brand name behind you. You have to earn trust one client at a time. There were challenges around generating consistent business, building the right team, managing cash flow, learning from mistakes and competing with much larger companies.

Entrepreneurship also teaches you that having a good idea is only the beginning. Execution, consistency, financial discipline and relationships determine whether the idea survives.



What has been the biggest milestone in your business journey so far?

For me, the biggest milestone is not one particular client or one particular revenue number. It is the fact that AmelCS has continued its journey since 2010 and has evolved along with the market. The digital industry has changed dramatically during this period from traditional websites and basic digital marketing to social media, performance marketing, automation and now AI.

Being able to adapt through all these changes and continue building relationships with clients is something I value greatly.

What qualities do you believe make a successful leader?

I would put ownership, honesty, adaptability, patience and the willingness to learn at the top of the list. A leader cannot expect the team to take responsibility if the leader doesn't take responsibility first. I also believe a leader needs to accept that they won't always be right. Sometimes the best idea comes from someone much younger or less experienced.

Leadership, for me, is less about giving instructions and more about creating clarity, taking responsibility and helping people perform at their best.

How do you handle failures and difficult business decisions?

I try to treat failure as information. It doesn't mean every failure is easy to accept. There have been difficult periods, wrong decisions and situations where things didn't go according to plan.

But I ask myself three questions:

What went wrong?

What was within my control?

What should I change going forward?

One of the biggest lessons entrepreneurship has taught me is that avoiding difficult decisions usually makes them more expensive later.

What advice would you give to someone starting their first business?

Don't start a business simply because entrepreneurship looks attractive. Start by identifying a real problem that people are willing to pay you to solve. And don't wait for everything to be perfect. Start small, test your idea, listen to customers and improve continuously. Also, understand your numbers from day one. Revenue can make a business look successful while cash flow can tell a completely different story. My biggest advice would be: Build for the long term, but learn to survive the short term.

If you could start your business again, what would you do differently?

I would focus much earlier on systems, processes, financial discipline and the right team structure. In the early stages, entrepreneurs often try to do everything themselves. I did that too. With experience, you understand that your job is not to become the best person at every task. Your job is to build a system where the organisation can perform well even when you are not personally involved in every activity. I would also embrace technology and automation much earlier.

Finally, what message would you like to share with the readers of World Business Talks Magazine?

I would say: Don't be afraid to start small, but don't think small. Your first version will probably not be perfect. You will make mistakes. You may face financial pressure, rejection and uncertainty. That is part of the entrepreneurial journey.

What matters is whether you keep learning and moving forward. Success is not always about achieving something extraordinary overnight. Sometimes it is simply about staying committed long enough to turn an ordinary beginning into something meaningful.

And if there is one lesson my journey with AmelCS has taught me, it is this:

Build relationships, create genuine value, keep learning and never stop improving.

The Story of
Abhinav
Where Code Meets Success

5 Things Investors Expect Before They Invest

Turning a good idea into a business investors can believe in

Investors look beyond an attractive idea. They want to understand whether a business has the potential to grow, earn, manage risks and create long-term value. Here are five key things investors usually look for:

1. A Clear Business Idea

Investors want to quickly understand what the business does, who it serves and what problem it solves. A simple and clear business model makes the opportunity easier to understand.

Image suggestion: Founder presenting a business idea to investors.

2. Strong Growth Potential

Investors generally look for businesses that can grow their customers, revenue and market presence over time.

Image suggestion: Rising growth graph with a business team in the background.

3. Healthy Financial Planning

Revenue is important, but investors also examine costs, cash flow, profitability and future financial



plans. Clear numbers help demonstrate how the business plans to use its capital.

Image suggestion: Laptop displaying financial charts and business figures.

4. A Capable Team

A strong idea needs strong execution. Investors often consider the experience, skills and commitment of the founders and key team members.

Image suggestion: Diverse business team working together around a table.

5. A Clear Future Plan

Investors want to know what comes next. A clear roadmap showing future products, markets, expansion and milestones can help them understand the long-term opportunity.



Image suggestion: Business roadmap or team looking toward a projected growth chart.

THE BIG IDEA

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