



NEWSLETTER

Volume #38

Edition #02

February 2024



PERSONALIZATION

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***Theme - The Power of Personalization:
Customizing Customer Experience***

FOUNDER'S DESK

Gurpreet S. Pasricha
Founder Trustee



As we step into the vibrant month of February, I am filled with gratitude for the energy and enthusiasm our community brings to the Punjabi Chamber of Commerce. Let's take a moment to reflect on our journey and embrace the exciting ventures that lie ahead.

To commence our series of events, we have the PCC Toronto Gala 2024 on February 24th. This event signifies a momentous gathering for all of us and will be a chance to come together, celebrate our achievements, strengthen existing bonds within our community, and explore new avenues for collaboration. Anticipate an evening filled with camaraderie, entertainment, and networking. Exciting opportunities await!

The Punjabi Chamber of Commerce is delighted to share the triumphant outcome of our inaugural event in the Member Mixer series. The collaborative spirit and active involvement exhibited by our members were truly commendable and we are now gearing up for the subsequent event in the series on March 8th. It promises to be another exceptional occasion for networking, knowledge-sharing, and community building.

Furthermore, prepare yourselves for an exhilarating event orchestrated by the New Jersey chapter – NJEDA Tech and Life Science Programs and CSIT Grant Programs on February 21, 2024. This event will offer invaluable insights into strategies for leveraging NJEDA and CSIT opportunities to secure funding for business expansion.

In addition to these exciting events, I am honoured to share that I have been appointed as a member of the New Jersey India Commission. This achievement is a testament to the strength and influence of our community. I am grateful for the support and dedication of each member.

Your commitment is the driving force behind our shared success, and I look forward to achieving new milestones together in the coming months.

Thank you for being an integral part of the Punjabi Chamber of Commerce!

PROUD MOMENT



Congratulations

Mr. Gurpreet (Gary) Pasricha

Founder Trustee
Punjabi Chamber of Commerce



For being appointed as
Member of the New Jersey India Commission

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THE POWER OF PERSONALIZATION

Customizing Customer Experience

In today's fast-paced and competitive business landscape, the key to winning and retaining customers lies in providing a personalized experience. The era of one-size-fits-all approaches is gradually fading away as businesses recognize the significant impact of tailoring their offerings to individual customer needs and preferences.

Personalization is not merely a trend; it has become a cornerstone of successful customer engagement strategies. By leveraging data and technology, companies can create unique and meaningful interactions that go beyond generic marketing messages. The power of personalization extends across various touchpoints, from marketing and sales to customer support and product recommendations.



Dr. Rajiv Kumar
Member - PCC Chandigarh Chapter
Director
Vidya College Of Engineering

In the realm of e-commerce, personalization plays a pivotal role in influencing purchasing decisions. Advanced algorithms analyze customer behavior, preferences, and demographics to deliver tailored product recommendations. This not only streamlines the shopping process for consumers but also increases the likelihood of conversions, driving revenue for businesses.

Beyond the transactional aspects, personalization is transforming the way companies approach customer service. By anticipating customer needs and providing relevant information, businesses can enhance the overall experience. Automated chatbots and AI-driven support systems are being employed to address queries promptly and efficiently, contributing to improved customer satisfaction.

Moreover, personalization contributes to more effective marketing campaigns. Targeted messages that resonate with individual preferences are more likely to capture attention and drive engagement. This precision in marketing not only optimizes resources but also enhances the overall effectiveness of promotional efforts.

However, achieving successful personalization requires a delicate balance between customization and privacy. Consumers are increasingly aware of data privacy concerns, and businesses must prioritize transparency and consent when collecting and utilizing customer data. Respecting boundaries while delivering tailored experiences is crucial to maintaining trust.

In conclusion, the power of personalization is a force that continues to reshape the customer experience landscape. Businesses that invest in understanding their customers on an individual level, leveraging data responsibly, and implementing personalized strategies across all touchpoints will stand out in a crowded market. The era of personalized customer experiences is here to stay, offering a mutually beneficial relationship where businesses thrive by meeting the unique needs of their customers.

Heartfelt Thanks

to our **CHARTER MEMBERS**



Anirudh Gambhir
President
American Title Hub LLC



Dr. Ankit Malik
Physician
Executive Medicine



Guru Singh Chaudhri
Founder & Realtor
GuruRealtyGroup.com



Harjinder Singh
Managing Director
ANB Technologies LLC



Parminder Sethi
President and CEO
Mokxa Technologies



Raveesh Dewan
President and CEO
Joget, Inc.



Ravinder Paul Singh
President
Giftextpress.com



Sandeep Singh Chandi
Attorney
Pasricha & Patel, LLC



Sonny Malhotra
CEO
Symbi Marketing



Varun Chandi
Sales And Marketing Specialist
P & J Fuel Inc



Vinay Mahajan
President & CEO
NAM Info Inc.

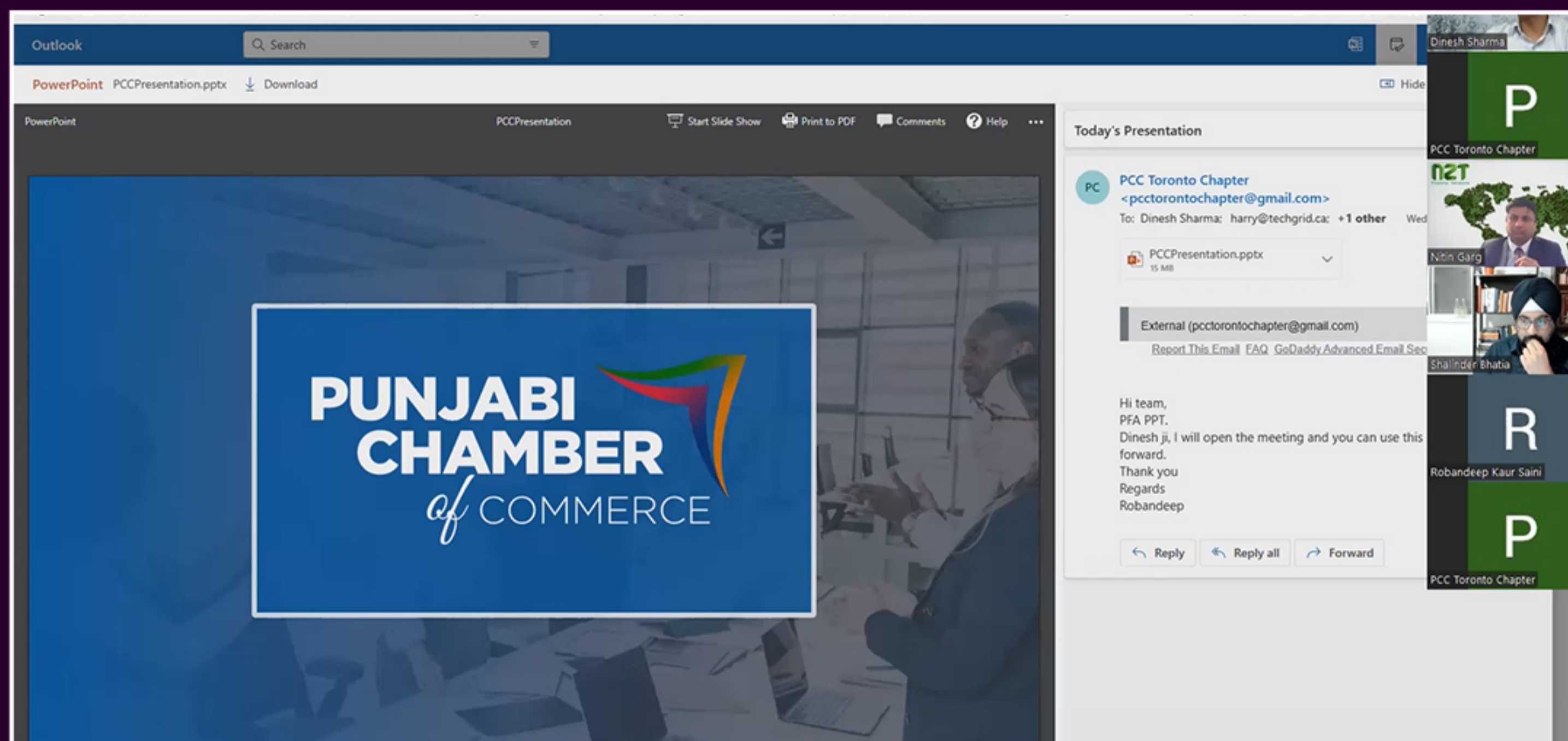


Vivek Aggarwal
Founder
A&A Law corp

A Quick Glance at Past Events

NRI Banking and Remittance

(Toronto Chapter)



Remittance guidelines

Remittance is the process of conversion or exchange of currency from one country to another or one account type to another.

Funds transfer schemes by Govt of India:

- Liberalised Remittance scheme
- \$1 million scheme

TCS: Tax collected at source

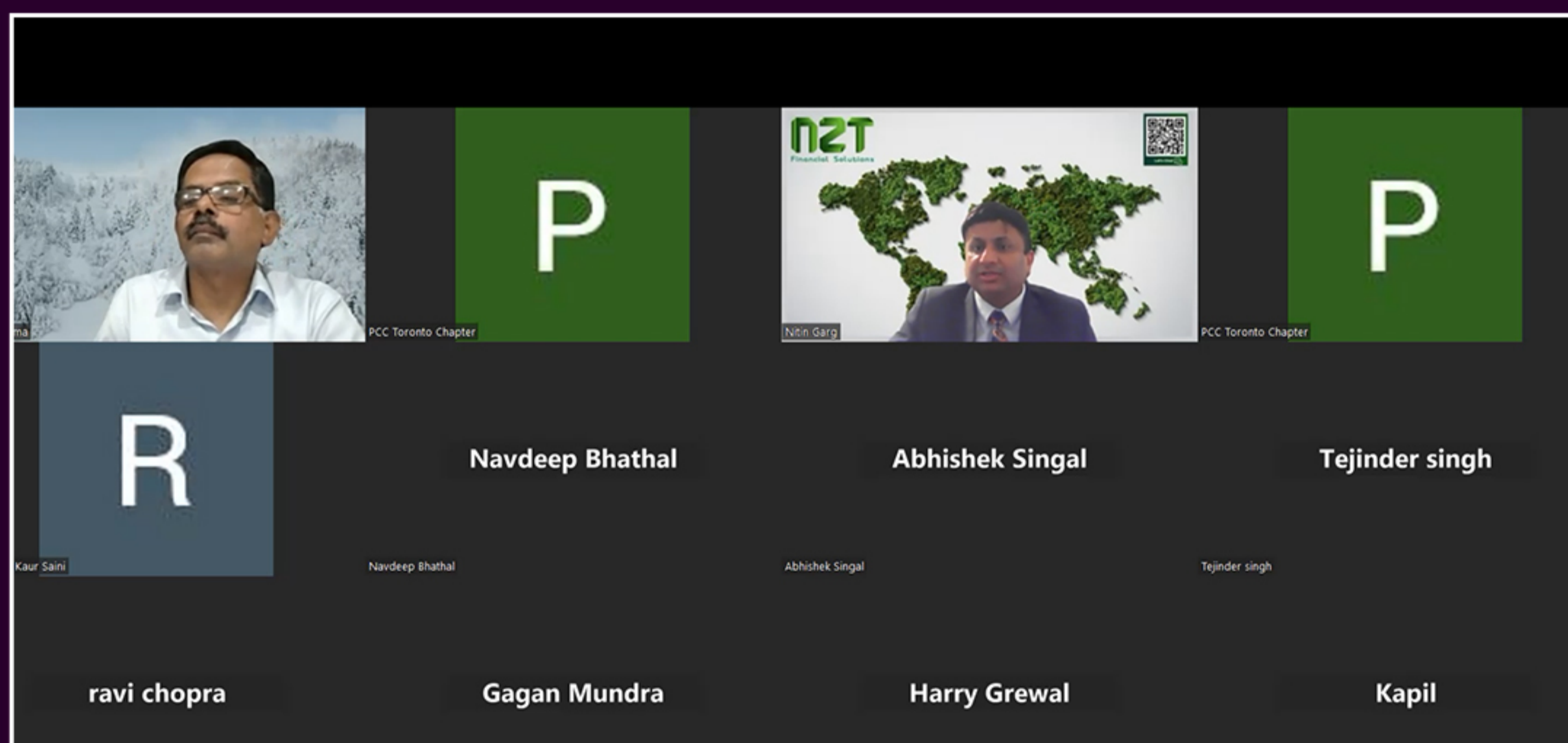
TCS is kind of an advance tax collected by Income Tax department under tax prevention provisions
This is not a final tax

Tax payer will get TCS credit against PAN card and reflected in Form 26 AS

Tax payer can adjust/claim refund as per tax liabilities at the time of tax filing

Applies to Indian residents only

Not applicable to NRIs

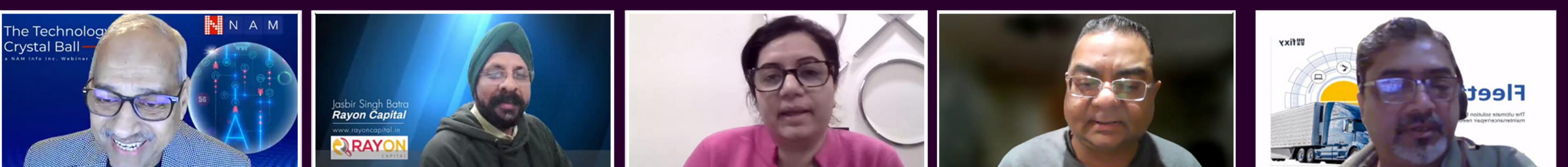
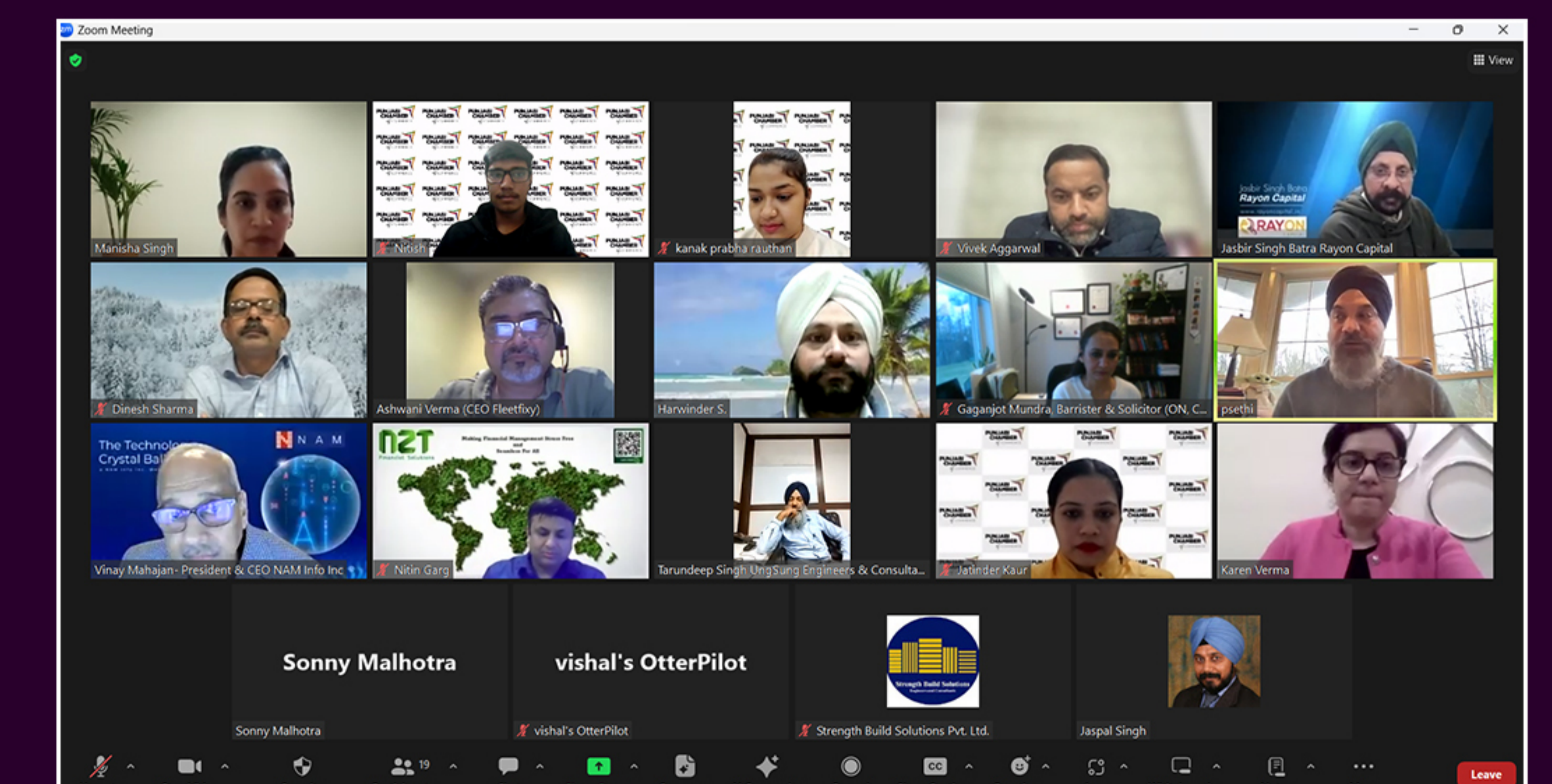
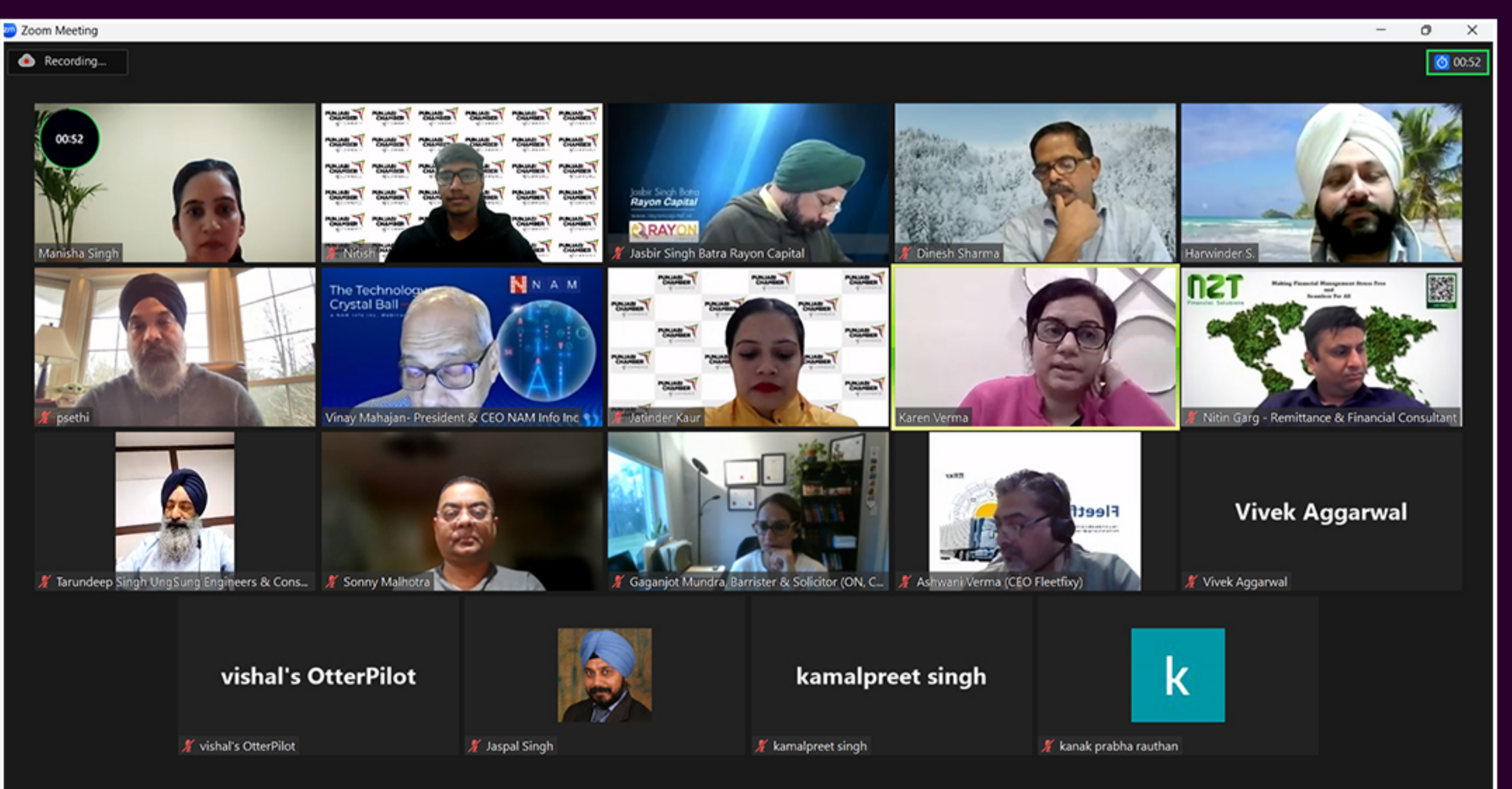


TCS rules on remittance under LRS

Sr. No.	Purpose of remittance	New TCS rate w.e.f Oct 1, 2023
1	For Education financed by a Loan from financial institution as defined under section 80E	Nil up to Rs 7 lakh 0.5% above Rs 7 lakh
2	For Medical Treatment/ Education (Other than financed by a Loan)	Nil up to Rs 7 lakh 5% above Rs 7 lakh
3	For Other purposes	Nil up to Rs 7 lakh 20% above Rs 7 lakh
4	Purchase of Overseas Tour Package (Independent of LRS threshold)	5% up to Rs 7 lakh, 20% thereafter
5	No TCS on international usage of credit cards	

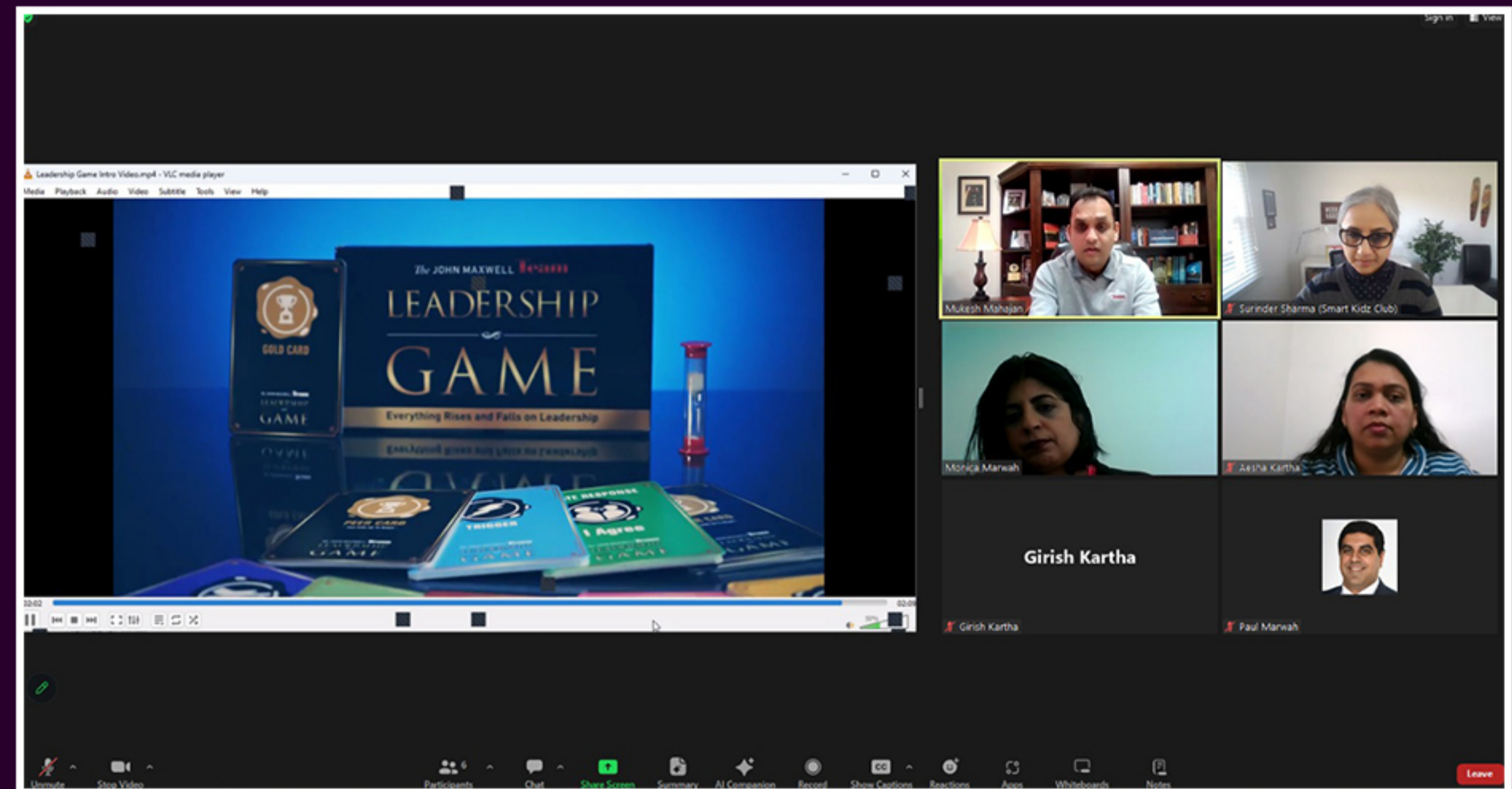
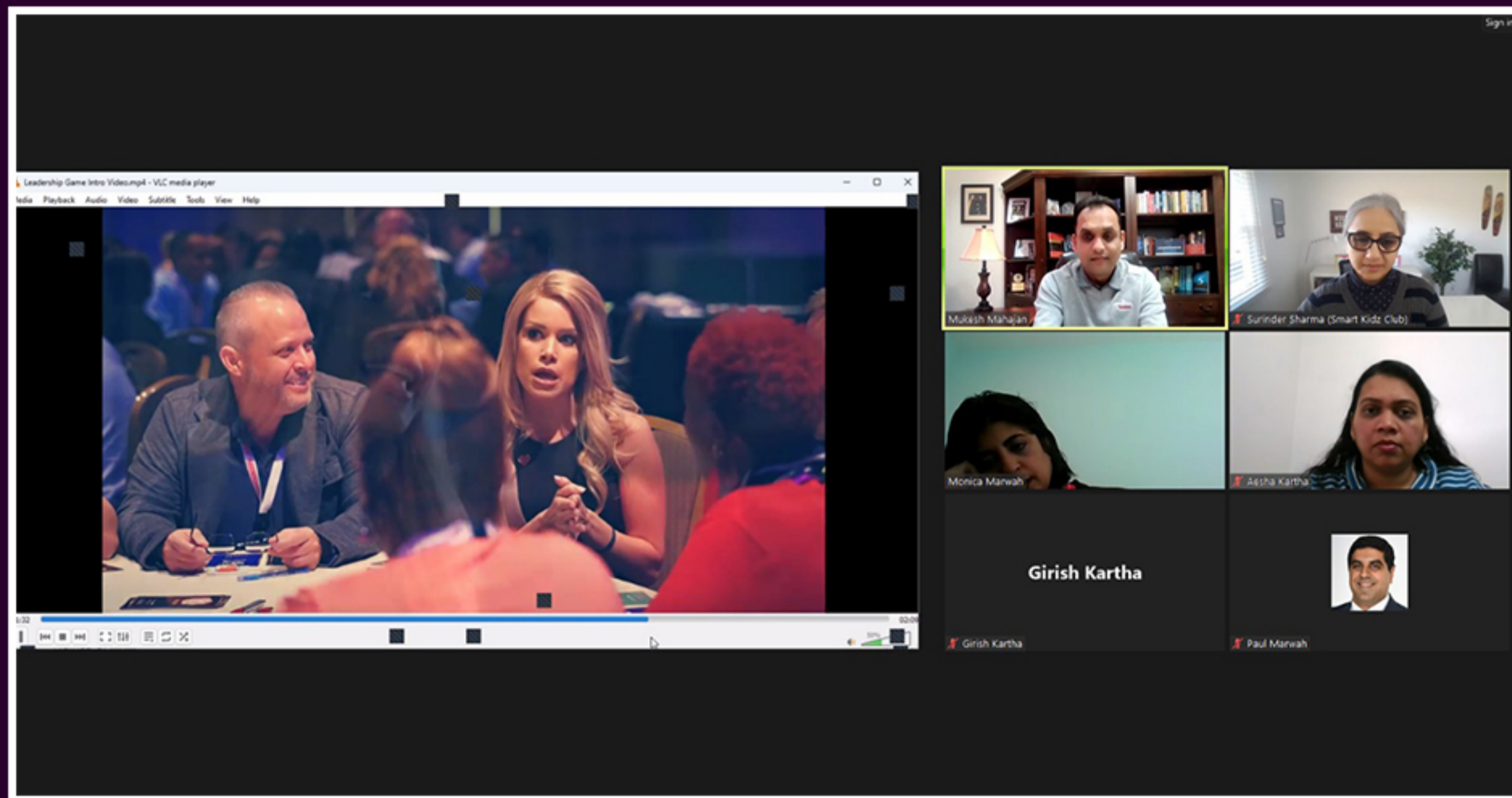
Member Mixer

(Global Chapter)



A Quick Glance at Past Events

Roundtable Leadership Experience: Leadership Game (Philadelphia Chapter)



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- 📌 Access to Expertise
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THE POWER OF PERSONALIZATION

Customizing Customer Experience

In the present age, when every product, every offering and every service is commoditized, businesses find their true value proposition only in the distinctive experiences that they provide to their customers. And rightfully so because every customer's requirements are different. At NZT Financial Solutions, we see this all the time. Even though there are standard insurance and investment products that are available and can be sold as commodity, we bring value when we conduct financial needs analysis for a family and personalize their financial insurance and investment portfolio based on client's unique conditions and lifestyle.



Venika Agarwal

Member - PCC Toronto Chapter
Director - NZT Financial Solutions

Personalization often results into demand led innovation, making this customer centric approach a powerful tool to build business by closely understanding the customer base and expanding business offerings.

The flexibility in approach and delivery is a foundational trait of successful businesses. Successful providers understand that in the current age and competitive environment, business is not about selling products, it is about selling experiences and experiences can never be one size fits all. So, it becomes ever more important to understand the customer and personalize the solutions, services and offerings to customer's unique needs.

Transitioning from a transactional approach to a relationship building approach of personalization is an investment in the business. Going above and beyond to serve the client's unique needs, could pay off in terms of more business from the client, more referrals and good business reputation. Understanding customer's requirements and personalizing the solution brings the business in an unwavering position to build trust leading to a lasting relationship and repeat business with clients.

So, how about we start our next client conversation by say we understand your needs. How about we just not say it but also mean it and act like it. Imagine the power it brings to your customers, yourself and your business.

TIERED LEVEL MEMBERSHIP



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An exclusive group of established Business Owners, C-Level Executives and Professionals working together to network, locate business opportunities, and raise capital

Benefits

- Enriched Network, access to Global Charter Member Directory
- Equity Co-investment Opportunities
- Exclusive Bespoke Events (Boat / Yacht Party / Retreats)
- Priority listed for opportunity to participate in the following:
 - ▶ Global Events
 - ▶ Off-site leadership meet-ups
 - ▶ Speaking opportunities
 - ▶ Free attendance for regular events and meetings
- Featured coverage on PCC Platforms & Media
- Discounted sponsorship opportunities
- Dedicated facilitations for introductions and meeting opportunities across our global chapters

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For more details, email us at - manisha.singh@punjabichamber.com



PCC STANDARD MEMBERSHIP

Our Programs

- Member Connect (Inter-Chapter Engagement)
- Investment Opportunities
- Mentor Mentee
- Leaders on Roll
- Expert Adda Podcast

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Benefits

- Enriched Network, access to Standard Members Directory
- Connect with our global community where there are experts, mentors and influencers who can support your professional and entrepreneurial aspirations. Engage with members with your interest or domain expertise at chapters around the world
- PCC assists budding entrepreneurs in their start-up journey by conducting meaningful webinars with investors globally through our Punjabi Angels Program: Punjabi Chamber of Commerce works as an interface between various stakeholders that drive the start-up ecosystem
- Member to Member Benefits (M2M): Opportunity to benefit from our member discount program. Products/services offered at a discount exclusively to our members
- Mentoring sessions with experienced and engaging mentors and serial entrepreneurs

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May this Diwali mark the beginning of a year filled with opportunity. Wishing everyone a joyous Diwali, and a Happy New Year!

Congratulations to all PCC trustees & members on a successful Gala.

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DAVID H. NACHMAN, ESQ.
Managing Attorney
NPZ Law Group, P.C.
FLC (LSO)



LUDKA ZIMOVCAK, ESQ.
Managing Attorney
NPZ Law Group, P.C.

February 15th, 2024

Time: 6:00 pm EST to 7:30 pm EST

Location: Online Event

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info@visaserve.com

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Monika Athwal
Manager Innovation Programs
New Jersey Economic
Development Authority (NJEDA)



Judith Sheft
Executive Director
New Jersey Commission of Science,
Innovation and Technology

Feb 21 | 06:00 PM | Ticket Price \$25

📍 Sheraton, 125 Raritan Center Pkwy, Edison, NJ 08837

Free for PCC Trustees and Charter Members

Toronto Gala

Vision 2024

📅 Saturday, 24 February, 2024 ⌚ 06:00 pm to 01:00 am EST
📍 Canadian Convention Centre, 79 Bramsteele Rd,
Brampton, On L6W 3K6

TICKET PRICE

- Single-Seat: CA\$ 65
- Table of 10 Seats: CA\$ 500

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Our Sponsors



Member Mixer



Date: March 08, 2024

Platform: Zoom

Time: 06:30 pm (IST), 08:00 am (EST),
01:00 pm (GMT), 05:00 pm (GST)

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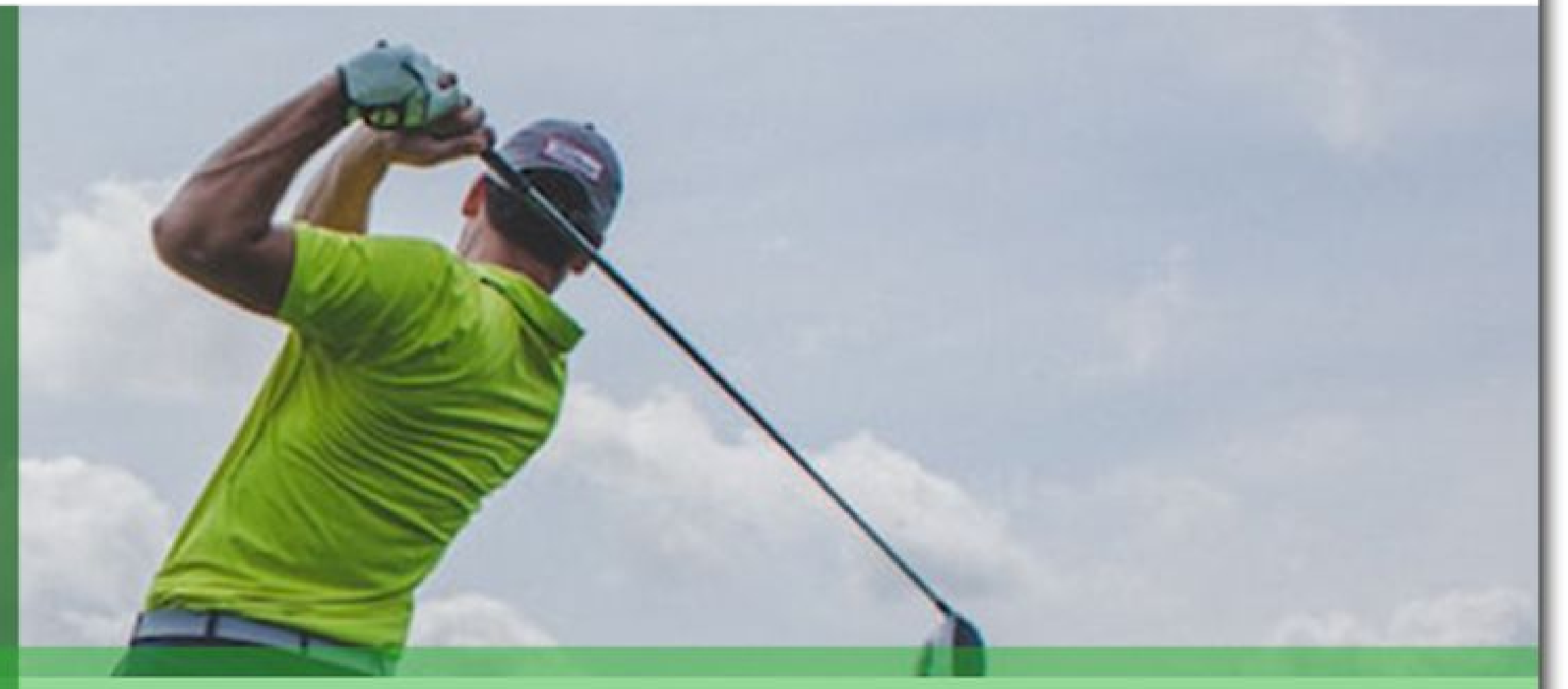


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\$1200 Per Foursome

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Dinner Sponsor: Fee: \$5,000
Complimentary Foursomes: 1
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Punjabi Chamber of Commerce



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