



# FLAME INVESTMENT LAB WITH THE MASTERS

---

JUNE 21 - JUNE 25, 2023

# ABOUT THE FLAME INVESTMENT LAB (FIL)



FLAME was founded with the concept of liberal education as its cornerstone. FLAME celebrates ideas, cherishes diversity, and strives to deliver an academic experience that fosters intellectual curiosity, a critical thought process, self-reflection, leadership and teamwork skills, a sense of commitment and professionalism and a heightened sensitivity to one's sociocultural environment. FLAME aims to provide an interdisciplinary platform of education by propagating different models and paradigms through, but not limited to, history, philosophy, political sciences, psychology, business, economics, mathematics and finance.

As part of its endeavor to constantly redefine education, FLAME inducted the FLAME Investment Lab (FIL), an initiative that strives to deliver the concepts and decipher the art of value investing to interested students. FIL believes in the dictum "invest in yourself". It provides tools for self-learning and acquiring knowledge, constantly striving for intellectual stimulation and asking questions. FIL strives to widen your horizons, aiding you to connect the dots within seemingly disparate information. FIL truly believes that the best investment is investing in yourself. As Socrates has said, "I cannot teach anybody anything. I can only make them think."

After successfully hosting multiple FLAME Investment Lab programs, we are excited to announce the '**FLAME Investment Lab with the Masters program**', from **June 21 – June 25, 2023**.

## OUR PHILOSOPHY

WATCH ON YOUTUBE







**“EXCELLENT FACULTY AND QUALITY OF SPEAKERS!  
THE LEVEL OF ENTHUSIASM AND PASSION WAS  
REMARKABLE! PRESENTATIONS AND WISDOM SHARED  
OUT OF REAL LIFE EXPERIENCES WOULD INDEED BE  
HELPFUL FOR THE PARTICIPANTS”**

---

**ASHISH KULKARNI**

*Senior Manager-Investments, Serum Institute of India Pvt. Ltd.  
2018*

**JUNE 21 - JUNE 25, 2023**

---

**FLAME  
INVESTMENT  
LAB WITH THE  
MASTERS**

## OUR ETHOS

---

Stock markets are difficult to understand and for one to be a successful investor, one needs to follow a well-articulated process of investing and also have the discipline and the self-control, to follow the process chosen, without being distracted by the noise of the markets.

Long-term investing is the key to successful investing. Investing follows the Law of the Farm: You cannot sow something today and reap tomorrow. A seed takes time and has to go through various seasons before it turns into a fully grown tree. So is the case with investing. There are no shortcuts.

## OUR RESOURCES

---

Over the years, FLAME Investment Lab has been able to attract the most revered and noted investment minds of the country.

Their candid sessions elaborating their investment experience has gone a long way in shaping the investment thought processes of the participants.

Some of the wisdom from these investment masters can be found at:

## VISIT WEBSITE

**“THE LAST TIME I WAS THIS  
EXCITED, WAS WHEN I MET  
WARREN BUFFET! I WILL  
REMEMBER THIS PROGRAM  
FOR A LONG TIME TO COME!**

**SHIV MADY**

*Senior Vice - President, Marathon  
Asset Management, New York  
2019*



# SPEAKERS



**AMAY HATTANGADI**

Amay is the co-head of the Emerging Markets Core group at Morgan Stanley Investment Management, based in Singapore. He joined Morgan Stanley in 1997 and has 25 years of investment experience. Amay received a B. Com degree from Mumbai University. He is an associate member of the Institute of Chartered Accountants of India and holds a Chartered Financial Analyst designation.

Amay is an independent director on the Board of Gateway House: Indian Council on Global Relations, which is a foreign policy think tank based in Mumbai. Previously he was a columnist for Livemint and a visiting faculty for the MBA programme at NMIMS Mumbai. He has spoken on various forums including the CFA India Forum.



**EA SUNDARAM**

Mr. EA Sundaram is currently the Executive Director at o3 Capital, Mumbai. Previously, he was the Executive Director and CIO – Equities at PGIM India Asset Management (2013-2019). His previous stints include that of Equity Fund Manager and Head of Research at Zurich Asset Management (1993-2003); Senior Fund Manager at HDFC Asset Management (2003-2008) and Portfolio Manager at M3 Investment Managers (2008-2013).

In his career spanning over 30 years, Mr. Sundaram has had vast exposure to public equity and fund management in various formats, including closed and open-ended equity funds, family office and portfolio management services. He is an alumnus of IIM Ahmedabad.



## GAUTAM BAMBAWALE

Ambassador (Retd) Gautam Bambawale is a former Indian diplomat and served as the Indian Ambassador to China from 2017 to 2018. He also served as the Indian Ambassador to Bhutan from August 2014 to December 2015 and the High Commissioner of India to Pakistan from January 2016 to November 2017. He retired in 2018 after an illustrious career spanning 34 years.

Bambawale has obtained a Master's Degree in Economics from the Gokhale Institute of Politics and Economics. He joined the Indian Foreign Service in August 1984. He studied Mandarin Chinese and served in the Indian missions at Hong Kong and Beijing from 1985 to 1991. Upon his return to the Ministry of External Affairs in New Delhi, he served as the first Desk Officer for China in the Ministry. From 1993 to 1994, Bambawale was the Director in the Americas Division of the Ministry. From 1994 to 1998, he was the Director of the Indian Cultural Centre in Berlin where he dealt with Public diplomacy. From March 2001 to June 2002, he worked at the Ministry of External Affairs in New Delhi as the Staff Officer to the Foreign Secretary of India. Subsequently, he functioned at the Prime Minister's Office in New Delhi as the Deputy Chief in the Division of National Security Affairs, Defence and International Policy.

Bambawale was the Minister (Political) and Head of the Political Wing at the Indian Embassy in Washington, D.C. from July to September 2007, the period when the Indo - US nuclear deal was negotiated which transformed ties. From September 2007 to December 2009, he served as India's first Consul General in Guangzhou. From December 2009 to July 2014, he was the Joint Secretary (East Asia) at the Ministry of External Affairs in New Delhi. Bambawale is considered as an expert on China.

He is a co-author of the book "Rising to the China Challenge".



## KARTHIK TIRUVARUR

Karthik Tiruvarur, based in Washington DC, leads investment in early-stage consumer technology companies for International Finance Corporation (IFC) which is the private sector focused arm of the World Bank. Through its \$100bn balance sheet, IFC invests across the globe in category defining companies and Fund Managers. As part of IFC's venture capital team, Karthik's investment focus has been in venture-growth stage technology companies in geographies spanning India, China, Turkey and Brazil. Investments in India include consumer technology companies such as Lenskart, Bigbasket, Portea, Shadowfax technologies etc.



Karthik has a very deep interest in studying the confluence of Buffett's value investing approach applied to private markets and to cross over investments. Karthik's stint at IFC gives him a unique vantage point of looking at investments from early-venture stage to holding them all the way through post IPO, as well as understanding the workings of Private Equity Fund Managers through IFC's role as a Limited Partner in leading VC and PE firms.

Karthik has a B.Tech in Computer Science from IIT Madras and an MBA from Kellogg School of Management. He started his career with Lehman Brothers and has a 15+ year career in financial services in addition to a two year stint running a healthcare startup in rural India.



**KUNTAL SHAH**

Kuntal Shah is a value investor with three decades of experience spanning various aspects of the capital market. He is an investor turned entrepreneur with experience of having invested in all sorts of enterprises—seed, early growth, and late-stage growth. Now working on developing technology related solution to deal with unstructured streaming data and founded Needl. Ai

Kuntal is interested in further enhancing skills and apply experience cultivated over multi-business cycle tracking and analyzing of select businesses and knowledge of “what to focus on” and “what not to do. He has experience in India centric capital allocation related investments and have an opportunistic inclination towards a value-oriented and risk-controlled approach to investments. He has seen evolution of multiple companies across all maturity stages and associated with many organization boards and helped companies in multiple areas of growth strategy to capital allocation, financing, M&A and other related topics.

Kuntal is an electronics engineer from Pune University and also volunteers for few non-profit organizations to make desirable positive societal impact. He contributes to the society by giving lectures at IIM – Ahmedabad, IIT- Mumbai, CA Institute and FLAME University.



**NAVNEET MUNOT**

Mr. Navneet Munot is the MD and CEO - HDFC Asset Management Company Limited.

Mr. Munot has over 29 years of experience in financial markets. Before joining HDFC, he has worked with SBI Mutual Funds as Chief Investment Officer, Morgan Stanley Investment

Management as executive director and head of multi-strategy boutique and Birla Sun Life Mutual Funds as CIO for fixed income and hybrid funds.

Navneet has a Master's degree in Accountancy and Business Statistics and is a qualified Chartered Accountant.

He is a Charterholder of the CFA Institute and CAIA Institute. He has also done Financial Risk Management (FRM).

Navneet's person of the year annual letter is widely read and valued by all pedigrees of investors.



**NILESH SHAH**

Mr. Nilesh Shah is the Managing Director (MD) of Kotak Mahindra Asset Management Co. Ltd. He has over 31 years of experience in capital markets and has managed funds across equity, fixed income and real estate for local and global investors.

In his previous assignments, Nilesh has held leadership roles with Axis Capital, ICICI Prudential AMC, Franklin Templeton AMC and ICICI Securities. He is a gold medallist Chartered Accountant and a merit ranking Cost Accountant. He is member of COBOSAC committee of SEBI, Board Member of AMFI and part time member of EACPM.



**PRASHANT JAIN**

Prashant Jain was Chief Investment Officer at HDFC Mutual Fund, a leading Mutual Fund of India from 2004 to 2022. During this tenure, HDFC Mutual Fund's assets grew from approximately Rs.3000 cr<sup>^</sup> to approximately Rs. 4,40,000 cr. Of this approximately Rs.2,35,000 cr was in equity / equity oriented funds.

He has 31 years of investment management experience.

Prashant holds the distinction of being the only fund manager in India & one of the few globally, to have continuously managed a scheme for over 28 years. This fund, namely, HDFC Balanced Advantage Fund (earlier known as HDFC Prudence fund), a hybrid equity debt fund, delivered a CAGR of ~17.9% between Jan 1994 to July 2022 vs Sensex CAGR of ~9.6% in this period.

Apart from being the most awarded fund manager in India, he also has the distinction of being the only fund manager in India to have managed 1 lac crores of equity funds.

Some refer to him as a contrarian investor, some a value investor, but he considers himself

to be a rational investor. He has probably called every cycle / excess right in his three-decade career – often early, but eventually right. His key winning themes over this period were technology in 90's, old economy from early 2000 to pre Lehman, consumer from pre Lehman to mid-2010's and corporate banks, energy, defense, utilities etc in the last phase. On the other hand, he also successfully called the tech bubble and avoided the excesses of pre lehman in infra, power etc.

He called it a day at HDFC when the investment performance was very strong and ensured a seamless and smooth transition.

He completed his PGDM from Indian Institute of Management, Bangalore in 1991. Before this, he has obtained a Bachelor's degree in Mechanical Engineering from Indian Institute of Technology, Kanpur.

Prashant has worked with SBI Mutual Fund (1991-1993) as well as Zurich India Mutual Fund (1993- 2003) in different capacities. He moved to HDFC Mutual Fund, subsequent to the takeover of Zurich India Mutual Fund by HDFC in 2003.

He is now in the process of setting up a boutique investment firm focused on long term investing.



**RAAMDEO AGRAWAL**

Mr. Agrawal is a Chartered Accountant, Co-founder and Managing Director of Motilal Oswal Financial Services Limited. He is passionate about Equity Research and investing into Equity markets and inspired by Warren Buffet's thoughts and his style of investing QGLP (Quality, Growth, Longevity and Reasonable price)

Agrawal pursued chartered accountancy in Mumbai and began his career as a sub-broker in 1987. In 1986, he wrote the book Corporate Numbers Game, along with co-author Ram K Piparia. He also authored the book The Art of Wealth Creation.

Agrawal was awarded the Rashtriya Samman Patra by Central Board of Direct Taxes for a consistent track record of highest integrity in tax payments for a period of 5 years from FY95-FY99. He considers Warren Buffett as his mentor and says that his investment strategy is largely inspired by him.

Mr. Agrawal has been a frequent visitor at FLAME and addressed students and participants at courses held here, captivating every audience. His annual Wealth Creation Studies are a primer for building wealth over decades in the Indian Stock Market.



**RAJEEV THAKKAR**

Possessing over two decades of experience in various segments of the capital markets such as investment banking, corporate finance, securities broking and fund management, he is currently the Chief Investment Officer and Director at PPFAS Mutual Fund.

His association with PPFAS Limited (The Sponsor of PPFAS Asset Management Company Ltd.) began in 2001. He was appointed the Fund Manager for the erstwhile flagship scheme of the Portfolio Management Service, titled “Cognito” in 2003.

He is a strong believer in the school of “value-investing” and is heavily influenced by Warren Buffett and Charlie Munger’s approach. Apart from his technical ability, what distinguishes him from many others is his ability to stand his ground and remain unflappable during difficult times.

He is a regular contributor to Mint newspaper and has also appeared on business channels such as Bloomberg India TV and ET Now.

He is a qualified Chartered Accountant, Cost Accountant and CFA Charterholder.



**RAMESH DAMANI**

Ramesh S. Damani, age 65 years, is a Member of the Bombay Stock Exchange (BSE). A graduate of H.R. College, Mumbai, he did his MBA from California State University, Northridge. He has been a broker, at the BSE, since 1989.

He is currently Chairman of Avenue Supermarts Ltd. [popularly known as D-Mart].

Prior to joining Avenue Supermarts Ltd., he was and remains Managing Director of Ramesh S. Damani Finance Pvt. Ltd., who are members of the BSE.

He also serves on the Boards of VIP INDUSTRIES LTD and APTECH Ltd. as an Independent Director.

He has hosted a number of shows on CNBC-TV18, amongst them are Wizards of Dalal Street, Oriental and Occidental and RD 360. He is a frequent commentator of financial issues on various business channels.

He is married to Ruchi and has one son.



**RIDHAM DESAI**

Ridham Desai is a Managing Director of Morgan Stanley with 25 years at the firm. He heads Morgan Stanley’s Indian Equity Research team which is the top ranked team in the country. He has been consistently ranked among the best equity market strategist and analyst in the country over his career spanning over three decades. He has represented Morgan Stanley in several public debates on the equity market and the economy, is a regular media contributor and authored several insightful reports. Ridham is also part of the advisory board of Project Mumbai, a not for profit engaged in the improving lives of Mumbaiers.



**SANDEEP KOTHARI**

Sandeep Kothari is the founder of East Lane Capital. He has almost 3 decades of experience in the equity industry. He worked for Fidelity Investments for 18 years, where he started his career as a regional analyst and managed India dedicated portfolios for almost 15 years. Prior to Fidelity, Sandeep worked on the sell side as a consumer and pharma analyst.



**SAURABH MADAAN**

Saurabh Madaan is the Founder and Managing Member of Manveen Asset Management, which focuses on long-term equity investments. Prior to founding Manveen, Saurabh was the Deputy Chief Investment Officer at Markel Corporation in Virginia. He was previously a Senior Data Scientist at the Google HQ in Mountain View, California. Saurabh is also Adjunct Faculty – Finance at FLAME University. He leads the Investment Committee on the Board of the Valentine Museum in Richmond, and teaches at the Virginia Commonwealth University (VCU). Saurabh graduated from the University of Pennsylvania with an MS in Materials Science and Engineering. He holds a Bachelor of Technology degree from the Indian Institute of Technology (IIT) Madras, and an MS in Physics from the University of Waterloo.



**SUBRAMANIAN VIVEK**

Subramanian Vivek is a Partner in Price Waterhouse & Co Bangalore LLP (PW) in India. He has 25 years of experience and has audited large Indian corporates and MNCs. Having joined PW in 2011, he has played an important role in driving digital innovation in the Audit practice through next-gen technologies like Automation, Robotics and Data Analytics. He



aims to refocus the business of Audit, around the cornerstones of quality, independence, and transparency.

Capital markets and accounting advisory and risk assurance services are his other interest areas. He has served clients across diverse sectors including automotive, infrastructure, manufacturing, and IT/ITES. He has worked on large (listed) international companies with complex India GAAP and IFRS reporting matters. He has also been a speaker at many events.

Well versed with international accounting and reporting requirements, Vivek has worked on engagements reporting under US GAAP, IFRS and US GAAS/PCAOB standards. He has also worked with clients where there were complex ERP Environment and complex foreign currency operations involving hedging using multiple sets of instruments.

He is a Chartered Accountant and has passed the examinations (non-practising) of Institute of Cost Accountants of India, Institute of Company Secretaries of India, Chartered Institute of Management Accountants, London and American Institute of Certified Public Accountants, USA. In addition, he is a fitness enthusiast and practices Vipassana.



**SUNIL SINGHANIA**

Sunil Singhania, CFA, is the Founder of Abakkus Asset Management, LLP, an India-focused Asset Management Company he established in 2018. In just under four years, Abakkus is already managing assets of almost Rs 15,000crs. Abakkus Emerging Markets and Abakkus Growth Fund, have been rated the number 1 and number 2 AIFs over a 3-year time frame in terms of performance. Prior to this, in his role as Global Head – Equities at Reliance Capital Ltd., he oversaw equity assets and provided strategic inputs across Reliance Capital. And as CIO – Equities, Singhania led Reliance Mutual Fund equity schemes to be rated amongst the best. Reliance Growth Fund grew over 100 times in less than 22 years under Singhania's leadership. He managed assets of almost Rs 80,000crs invested in Indian equities. He was rated the Best Fund Manager by Outlook Business in 2016 and 2017 over a 10-year time frame.

Sunil was also the first individual from India to have been elected as a member of the CFA Institute Board of Governors and served as a Governor for six years, 2013-19. He was also the Chair of the Investment Committee and a member of the Nominating Committee. He also sat on CFA Institute's Standards of Practice Council for six years and was the Founder of the Indian Association of Investment Professionals (now CFA Society India) and served as its President for eight years. Currently, he is the only Indian to be appointed on the IFRS Capital Market Advisory Committee (2020-23).

Singhania graduated in commerce from the Bombay University and completed his Chartered Accountancy from the ICAI, Delhi with an all-India rank. He has also earned the right to use the Chartered Financial Analyst designation, conferred by CFA Institute. Having travelled extensively across the world, Singhania has attended many global investment conferences and seminars. He is also active in social and society work, having served as the President of Goregaon Sports Club, Mumbai. Sunil is widely covered in media including having featured in the famous show, "Wizards of Dalal Street" on CNBC and has an ongoing show, "Markets & More" with Sunil Singhania on ET Now.

*\* While we have received confirmations from all speakers, the speaker list could change.*



**“ ALL THE SPEAKERS WERE OUTSTANDING. THEIR EXPERTISE AND KNOWLEDGE IS SURELY GOING TO MAKE US BETTER CAPITAL ALLOCATORS WHEN WE MANAGE OUR OWN PORTFOLIO.”**

**SHARAD CHANDAK**

*Portfolio Manager, Proprietary Fund*

---

**“THE ENVIRONMENT CREATED BY FLAME, ENABLED ALL THE SPEAKERS TO SHARE CANDIDLY, WHICH IS INCREDIBLE.”**

**RUCHITA MANIAR**

*Real Estate Investment Management,  
KKR and Co. Inc.  
2018*

---



# WHO SHOULD ATTEND?

---

Over the past few years, FLAME Investment Lab has become the sought-after learning and training standard for practitioners seeking to enhance their careers in Indian capital markets. This program is designed for anyone involved in a full-time professional investing career. This program is designed to enhance knowledge and provide networking opportunities amongst like-minded long-term investors. Individuals interested in gaining insights about value investing can apply.

# WHO SHOULD NOT ATTEND?

---

Individuals expecting sessions on technical analysis, quantitative modeling or stock recommendations should not apply.

# SELECTION CRITERIA

---

Candidates who have aspirations for a successful career in investment management are encouraged to attend. This program is highly recommended for candidates who share our conviction in value investing and behavioral finance. Each applicant will be evaluated on several criteria to ensure that the participants selected for the program are well-rounded individuals with capacities of contributing to classroom participation and peer learning. Acknowledging that learning also comes from diverse backgrounds, participants will be selected on the following criteria:

- Quality and quantity of work experience
- Commitment and passion for the field of investments
- Evidence of professional passion
- Education qualifications

FLAME reserves the right for selecting participants to this program.

# APPLICATION PROCEDURE

---

To apply the applicant must complete the application form.

**APPLY NOW**

# PROGRAM FEE

---

- INR 1,20,000 plus GST (INR 1,41,600) which includes tuition, course materials, meals and on-campus accommodation.
- The fee does not include travel and other incidental expenses.
- Candidates need to submit the application form online and mail the payment to FLAME. Only cheques will be accepted as a payment method.
- **The cheque payment must reach FLAME by the application deadline. Kindly note, even if the application is submitted, but the payment does not reach FLAME by the application deadline, the application will be deemed incomplete and annulled.**
- Cheques should be made payable to 'FLAME University'.
- Cheque should be dated June 1, 2023. Candidates should write their name and the program they have applied for behind the cheque.
- Cheques should be mailed to 'FLAME University, Gat No. 1270, Lavale, Off. Pune Bangalore Highway, Pune - 412115, Maharashtra, India.
- **Candidates are requested to use preferred courier services such as Speed Post or Blue Dart.**

# REFUND POLICY

---

1. In the event that FLAME University is unable to provide the program, all fees will be fully refundable.
2. For selected candidates:
  - If request for withdrawal is received before and upto May 31, 2023, full amount of the fee paid shall be refunded.
  - If request for cancellation is received after May 31, 2023, 10% of the fee paid shall be refunded. GST on cancellation will be applicable.

# APPLICATION DEADLINE

---

April 15, 2023

# SELECTION NOTIFICATION

---

Confirmation emails will be sent to the selected participants by April 22, 2023

# VENUE

---

FLAME University  
Gat No. 1270, Lavale, Off. Pune Bangalore Highway,  
Pune - 412115, Maharashtra, India.





# OTHER FLAME INVESTMENT LAB PROGRAMS

*Click on the names to know more about the program*

## EQUITY ANALYSIS FOR BEGINNERS

BY JATIN KHEMANI

June 15 - June 18, 2023

## CASES IN BUSINESS AND INVESTMENT ANALYSIS

BY PROF. SANJAY BAKSHI

June 29 - July 02, 2023

## EMERGING SECTORS AND INVESTING IMPLICATIONS

BY RAJEEV THAKKAR & RAUNAK ONKAR

July 8 - July 9, 2023

## FRAMEWORKS OF EQUITY INVESTING

BY KUNTAL SHAH & NEERAJ MARATHE

July 13 - July 16, 2023

## ELEMENTS OF SELF-LEADERSHIP

BY SAURABH MADAN

July 28 - July 30, 2023

## FLAME INVESTMENT LAB ALUMNI MEET

August 4 - August 6, 2023



**“IT’S ONE OF A KIND - TRULY  
UNIQUE!”**

**MEHRAB IRANI**

*General Manager, Tata Investment  
Corporation Ltd.  
2018*

---



**“I WENT TO THE FIL WITH HIGH EXPECTATIONS AND THE  
PROGRAM DELIVERED BETTER THAN THAT. THE QUALITY  
OF SPEAKERS, PARTICIPANTS AND INFRA ARE ALL TOP  
NOTCH. IF YOU ARE LUCKY ENOUGH TO QUALIFY FOR A  
SEAT, DO NOT MISS THIS UNIQUE PROGRAM”**

**ASHISH KACHOLIA**

*Director of Research, Lucky Investment Managers Pvt. Ltd.  
2017*

---



# FACILITIES AND INFRASTRUCTURE

FLAME offers 60 acres of tranquil space, just 13 kms. from the Pune University main gate. It is an eco-friendly campus adjoining a 18-hole golf course. FLAME has an international sized cricket ground, football, tennis, basketball and volleyball courts, outdoor Olympic sized swimming pool, track and field, futsal and handball at their disposal. A fitness and conditioning studio, badminton courts, billiards tables, squash courts, table tennis, carrom and chess ensure that FLAME's sports facilities are second to none.

Its academic spaces include lecture theatres, conference rooms, a library, a performing arts studio, a visual arts studio, a sculpture studio, Physics, Chemistry and Biology labs, and amphitheatres. Some of the other amenities include cafes, Wi-fi connectivity, an infirmary and an ambulance in case of emergency.

During the duration of the program, participants are encouraged to explore the campus and use the facilities FLAME offers.





## ACCOMMODATION

Accommodation will be provided in an AC, single occupancy room to all participants at the FLAME campus in Pune for four nights of June 21, 22, 23 and 24, 2023.

## CONTACT

Phone: +91 9657709882 (Text and WhatsApp only)  
Toll-free No: 1-800-209-4567  
E-mail: [fil@flame.edu.in](mailto:fil@flame.edu.in)  
Website: [www.flame.edu.in](http://www.flame.edu.in)

**EVERLASTING**  
*impact*