

SMART BYTES

	<p>Vijay Sankeshwar Chairman FRL Logistics</p> <p>We are proposing to enter the civil aviation industry by incorporating a separate company to undertake the business of a regional airline. We have taken this in-principle decision after a lot of study and inputs from industry experts.</p>
	<p>S S Mundra Deputy governor RBI</p> <p>We would certainly feel a little aggrieved because lot of efforts on part of the RBI goes in processing these applications. Unfortunately, that kind of enabling mechanism is not there today, but we should learn from our experience.</p>
	<p>R M Vishakha Managing director IndiaFirst Life Insurance</p> <p>We are looking at about 30 per cent growth in the next financial year, with a total premium collection of upwards of Rs 2,000 crore. We look to generate premium of three times the current profit if things remain same.</p>
	<p>Nareesh Nayyar Executive chairman Esar OIL UK</p> <p>Retail sales can help us push our margins by \$2-3 a barrel of refined fuel, as we can gain on dealer commissions and other areas of downstream integration. We run seven outlets and plan to grow this to 400 in the next three years.</p>