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EST Group encompasses an empowering sustainable transformation agenda. It uses the composite banking solution where conventional banking meets a new way of financial freedom and ideas that build the circular economy fueling the ecosystem. The platform is all about bringing both conventional ideas and new facilities in technology, shaping the future of regenerative value created and traded transparently in our system.

Digital socialism refers to using digital technology to promote more equitable and democratic forms of social organization. It combines the principles of socialism, which advocates for the collective ownership and control of resources, with the potential of digital technology to enable decentralized decision-making and collaboration.

EST Group

A Sustainable Impact Agenda

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In practice, digital socialism could involve using digital platforms and tools to facilitate more democratic decision-making and resource allocation. This could include using blockchain technology to enable decentralized ownership and control of resources, creating digital cooperatives to pool resources and promote collective decision-making, and using social media and other online platforms to facilitate community building and collaboration.

And this is what we call DAOs (Digital Autonomous Organization). The goal should be to create, as I prefer to call it, a DDAO (Democratic Digital Autonomous Organization).

We have often seen history as our biggest assistant, and we find that Stakeholder capitalism degenerates into industrial exploitation of ESG practices. There is a great need for a great reset in our economies. The 4th industrial revolution has created digitization of our activities. Neoliberal ideology and free market fundamentalism have eroded workers' rights and economic security. Trade, taxation, and competition rules evidence a reactionary trend toward full-scale protectionism. In such turbulence, we have come up with an agenda like ESG – environment, society & government, DEI – Diversity, Equity, and

Inclusion, and the governments promote PPP – progress, people, and the planet. The 17 tenets of the Sustainable Development Goals (SDG) include a huge wholistic agenda including to “end hunger, achieve food security and improved nutrition and promote sustainable agriculture.” The SDG2 recognizes the interlinkages among supporting sustainable agriculture, empowering small farmers, promoting gender equality, ending rural poverty, and



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ensuring healthy lifestyles.

EST platform uses its 4 verticals to contribute to this agenda with a special focus on EDEI – Environment, Diversity, Equity, Inclusion

EST BANKING: It comprises neobanks and a global wallet. After the success of branchX, which caters to migrant communities, EST now focuses on students, women, farmers, and MSMEs. NEOB is the neo bank for creating wealth@Edge. Banking is at the core, but the digital inclusion perspective has been focused on MSME Banking, Student Banking, Women's Banking and Farmers' Banking. NEOB group puts a special focus on Healthcare & Agriculture as well as rural development-related technology as special services. NEOB thus offers a host of services unheard of to date.

EST is creating a global payment corridor to further push the Indian UPI system with the launch of NEOB, a neo-bank, and the takeover of the Ezipay Global wallet.

EST AGRX:

EST Agrx is an innovative multifunctional application for the agriculture ecosystem serving as a new preamble of rural development aiming at the complete transformation of rural economy satisfying the various principles of SDG, Circular Economy, ESG, and lastly, what I call Participative Capitalism. EST Agrx is creating islands of economies that are interacting with each other and integrating to create the rural ecosystem for the rural economy. These eco-centers are independent and autonomous and move with their momentum. These create action centers for their development, and the rural artisans become tiny rural industrialists. It is not dependent on urban capitalism but a self- or regenerative capitalist model of rural economy. To strengthen this participative capitalism in rural segments, the commodification of agriculture and corporatization of the rural economy needs to be implemented. We initiated



such an effort. This rural capitalism is based on 4 planks: capital aggregation (fund-pool), capital utilization (lending), capital replenishment (rural bonds and rural exchange), and marketplace (remunerative pricing for the rural sellers of products). When participative capitalism digs its roots, it also lays the foundation of stakeholder capitalism.

The setting up an integrated and interactive ecosystem displaying tenets of participative capitalism creates training for themselves and thus becomes the

natural flag bearers of stakeholder capitalism. This will be the new world economic order, getting rid of all old silos. So, stakeholder capitalism is the value quotient of composite development, and participative interactive eco-systemic capitalism is the dynamic action model.

SUSTAINABLE AGRICULTURE: At EST AGRX our mission is to actively contribute to achieving climate sustainable goals by addressing the urgent challenges of climate change. We are committed to fostering a resilient and sustainable future for our planet and generations, recognizing the critical need for collective action.

CARBON TREASURE: Farmers all over are sitting over carbon treasure. They need to be educated and pushed to make this treasure their own. Farmers must understand the importance of carbon sequestration and the resultant dividends they can earn from their farms. Combining net-zero economics and democratizing technologies can lead to a more sustainable and equitable future. By prioritizing both concepts, we can work towards a world where everyone can access clean energy and participate in the transition to a net-zero emissions economy.

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EST HEALTHCARE:

At EST Healthcare Innovations, we envision a world where healthcare is seamlessly integrated with technology, enhancing accessibility, efficiency, and patient outcomes. Our mission is to develop, implement, and support innovative solutions that bridge the gap between healthcare and technology, ultimately improving the lives of individuals and communities.

RAHA ERC-100 is a completely automated Remote Healthcare platform powered by cutting-edge Robotics, AI/ML and a Medicine Dispenser, from diagnosis to dispensing medicines.

The patented technology is ready to cover critical gaps in healthcare: shortages, uneven distribution and, accessibility by integrating patients, doctors, primary diagnostics, medicines and, laboratories.

At EST Healthcare, we believe in the power of comprehensive and accessible primary healthcare services to transform lives and build healthier communities. With a strong commitment to excellence, compassion, and innovation, EST Healthcare can become a trusted partner in managing your health

and well-being.

Aspagteq Group is an India-based company working on smart solutions. Automation is the demand of the industrial world. Considering the future, AMR can walk freely without any human intervention or control; it has all the sensors and a smart learning brain to avoid obstacles, and it can remember its path and map the entire workplace. It has versatility and can be customized to meet your expectations with a machine.

EST FAB - (FINTECH & BLOCKCHAIN ASSOCIATION):



FAB has a humble agenda. It is the Decentralized Platform for Digital Knowledge & Intelligence Proliferation among the Youth. The task force is the vast majority of students. We provide them with blockchain & digital literacy to attain those technological wings, for they are the creators and carriers of

beneficial for those still in the early stages. EST-FAB operates as a vision and mission-driven entity and has already seen great success with a portfolio of 17+ projects. It has a long track record of helping them succeed with the provision for Online Internship.

MINDSCAN: With Mindscan we have created



change & transformation. This shall create Digital inclusion. Nearly 32 Universities & Colleges and other Educational Institutions have connected with us. We are working together by creating a Centre of Excellence, with P2P interaction between the participants for a faster transition of the knowledge base. EST-FAB assists projects from their launch and throughout their lifecycle to succeed. There are no upfront costs involved for these startups, which is

special LMS and School Management systems to monitor the whole movement of students and their performance record. Nearly 289 educational institutions are using it.

OVERSEAS CHAPTERS: We have chapters in Africa and LATAM where we support and create educational support bases for the proliferation of Blockchain-based curricula and activities in government departments.

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With the rapid growth of Blockchain startups, new and exciting projects are constantly emerging, further growing the space.

At EST Group, led by the pioneering efforts of EST Global Inc., we are driven by a singular vision to forge a future where inclusivity, sustainability, and equity aren't just ideals but the foundations of our global society. Through concerted efforts in financial inclusion, rural development, healthcare, and education, we're not just dreaming of a better world—we're building it. Our initiatives resonate with the global goals championed

by institutions like the United Nations, proving that integrating profitability with positive social impact is not just possible but paramount. We could thus become one of the dynamic coalition partners of UNIGF.

EST&U:

In the series of the Innovative Inclusive Platform of EST, another offshoot rises with the name of ESTandU to fully integrate EST with you all. We are not vendors or customers but sharers of ideas and ideologies. We

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reflect you and you adorn us. Any faculty like Blockchain, Web3, AI, Healthcare, Finance, Education, Robotics, Machine Vision/Machine Learning, and all other emerging technologies and digitization are part of the playing balls. ESTandU becomes the reservoir of your individual thoughts

and ideas via our channel. All your thoughts get concretized in the Journal section. The library of these thoughts and ideas is available to each of you, our esteemed subscribers and members and any other organization.

ESTandU is the creators' arena; You Design, You Create, You Contribute, You Etch your credentials and credibility, and finally, You Reclaim the bounty and benefit. The entire globe is your arena to create and reimburse. ESTandU is your partner to share your personal glory. With the introduction of ESTandU, we are embarking on a new chapter in our journey that further dissolves the barriers between us and you, our cherished community. ESTandU isn't just another platform; it's a testament to our belief in the power of collaboration, innovation, and shared visions. Here, you're not a customer or a vendor; you're a partner, an innovator, a creator.

ZINGMOBILE GROUP:

It is Singapore-based and a leading pioneer in creating and publishing Value-Added Services (VAS) and Mobile

Content. We are establishing our footprint in Asia Pacific & Africa with offices in 11 countries; we partner with Mobile Network Operators, addressing more than 850 million subscribers. Zing has developed its own products, such as payment gateways, Applets for SIM (xSIM), and a cross-platform super app (ZAPP).

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SMARTVIZ:

Smartviz is a visual inspection system redefining the quality inspection and management standard. SmartViz proprietary AI and deep learning models detect any defect on a product, from assembly errors to surface imperfections. integrate it with any industrial camera or your existing hardware to improve production efficiency.

EST Group, spearheaded by EST Global Inc., is thus a multifaceted organization dedicated to creating meaningful societal impacts. EST Global Inc. is making considerable strides toward creating a more inclusive, sustainable, and equitable world. Their financial inclusion, rural development, healthcare, and education



work improve lives and contribute to larger global goals. Their initiatives are a testament to how businesses can effectively blend profitability with positive social impact. The different verticals and entities only focus on the sustainable growth of us as well as mother earth.