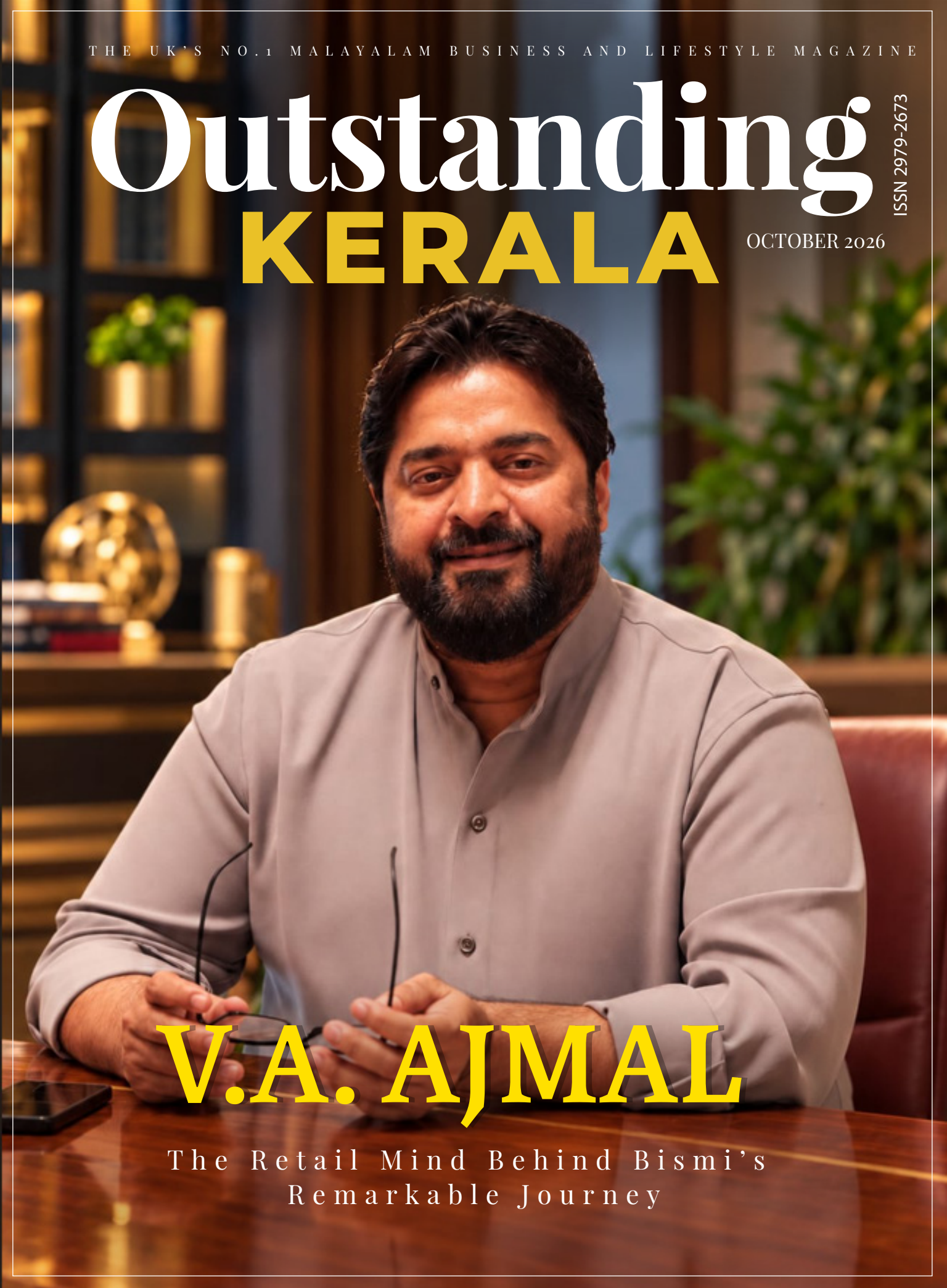
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# V.A. AJMAL

The Retail Mind Behind Bismi's Remarkable Journey

# CREATIVE TEAM




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# V.A. AJMAL

## The Retail Mind Behind Bismi's Remarkable Journey


## SUMMARY

Bismi, shaped by V.A. Ajmal's vision, grew from an electronics and appliance business into a major organised retail presence in Kerala. Its focus on customer choice, competitive pricing, convenience and evolving shopping experiences helped drive its expansion into hypermarkets and multiple consumer categories. Ajmal continues his entrepreneurial journey across retail, agriculture, logistics, warehousing, real estate and sport.


## The Early Influence

Entrepreneurship was not entirely unfamiliar to V.A. Ajmal. His father, V.A. Abdul Hameed, was a retired Chief Engineer with Kerala's Public Works Department, while his maternal family in Erattupetta had strong business connections. Ajmal has spoken about the influence of his maternal grandfather, M.K. Kochumakkar, a planter and contractor, on his attitude towards enterprise, nature and social responsibility.

Ajmal later began his business journey alongside his father-in-law, V.A. Yousuf, an engineer and entrepreneur associated with Bismi. With roots going back to the 1970s, Bismi gradually developed interests in home appliances, electronics and retail. Ajmal brought a different perspective, recognising that while distribution was important, the retailer had a more direct relationship with the consumer. That insight became the foundation for Bismi's retail journey.

> *"Never take the capital from your existing business and invest it in another venture that carries high risk."*



## Building the Bismi Experience

In the 1980s, Bismi Gas Agencies was established. Later, in 2000, Ajmal, along with his father-in-law, started Bismi Electronics and Home Appliances. Bismi's early retail strategy centred on giving consumers greater choice, competitive pricing and an environment where they could make informed decisions. Rather than treating a showroom simply as a place to display products, Bismi created an experience where customers could see, compare and understand products before purchasing.

This approach was particularly relevant to Kerala, where consumer aspirations were changing while value remained important. Bismi also invested in marketing through advertising, consumer events, product demonstrations and promotional campaigns. The objective was not simply to announce discounts, but to build familiarity, convenience, choice and value around the brand. For Ajmal, the store was more than a physical outlet; it was a point of interaction between the company and its customers.



## From Showrooms to Hypermarkets

As organised retail transformed the competitive landscape, Ajmal looked beyond the traditional electronics showroom. Bismi expanded towards larger-format stores, bringing together groceries, consumer products, branded foods and other household requirements.

The hypermarket format marked a significant shift in the company's retail strategy. Instead of making customers visit different stores for different needs, Bismi aimed to create a broader shopping destination. Bismi Hypermart Limited was incorporated in Kerala in 2014 and operates in organised retail across groceries, consumer products and branded foods. In 2023, a major stake acquisition by an industry-leading retail powerhouse marked a new chapter in the brand's expansive journey.

The expansion reflected Ajmal's understanding of changing consumer behaviour. Shopping was becoming increasingly experience-driven, with customers seeking convenience alongside price and availability. Bismi was therefore attempting to create a complete shopping destination where multiple categories could coexist under one retail platform. .

# Reading the Customer

One of Ajmal's recurring business principles has been the importance of understanding the local market. While national retailers can bring scale, technology and capital, regional entrepreneurs can often respond quickly to changes in local consumer behaviour. This local understanding became an important characteristic of Bismi's approach.

The business paid attention to customer preferences and adjusted its product mix, store formats and marketing strategies accordingly. Store ambience, product availability, after-sales service and staff interaction were treated as parts of the same customer experience. For Ajmal, retail was not simply about selling a product; it was about reducing the hesitation involved in buying it.

This philosophy also extended to relationships with employees, suppliers and business partners, with trust, straightforward relationships and shared growth remaining recurring themes in his approach to entrepreneurship.



# Beyond Retail

Ajmal's entrepreneurial interests have expanded well beyond Bismi's retail identity. Ajmal Holdings has a diversified portfolio spanning agriculture, trading, logistics, warehousing and real estate, with interests including Nettoor Agro, ALPZ Trading, ALPZ Warehousing and ALPZ Properties. His focus on agriculture reflects a broader approach to business, extending into sourcing, production and supply while building complementary businesses across different stages of the value chain.

His interests also extend into sport. Ajmal is a co-owner and promoter of Malappuram FC, a franchise of the Super League Kerala launched in 2024. The club was established to represent Malappuram's strong football culture while creating opportunities for local talent. The ownership group later expanded with Indian cricketer Sanju Samson joining as a co-owner, adding another dimension to Ajmal's entrepreneurial journey through business, sport, regional identity and youth development.

> *"The freedom I gave my team is what helped this business grow to where it is today."*

## The Entrepreneurial Philosophy

The most enduring part of Ajmal's story may not be a particular store, product category or expansion plan, but his approach to business. His entrepreneurial philosophy centres on straightforward relationships, long-term thinking and continuous improvement.

Rather than viewing growth simply through the number of outlets or the size of the business, his journey reflects an emphasis on understanding consumers, responding to changing markets and building businesses that can adapt over time. A recurring idea in his journey is that growth should come through passion, patience and consistency rather than the expectation of overnight success. That thinking is particularly relevant in retail, where margins can be tight, competition is relentless and customer loyalty has to be earned repeatedly.





## A Legacy Still Evolving

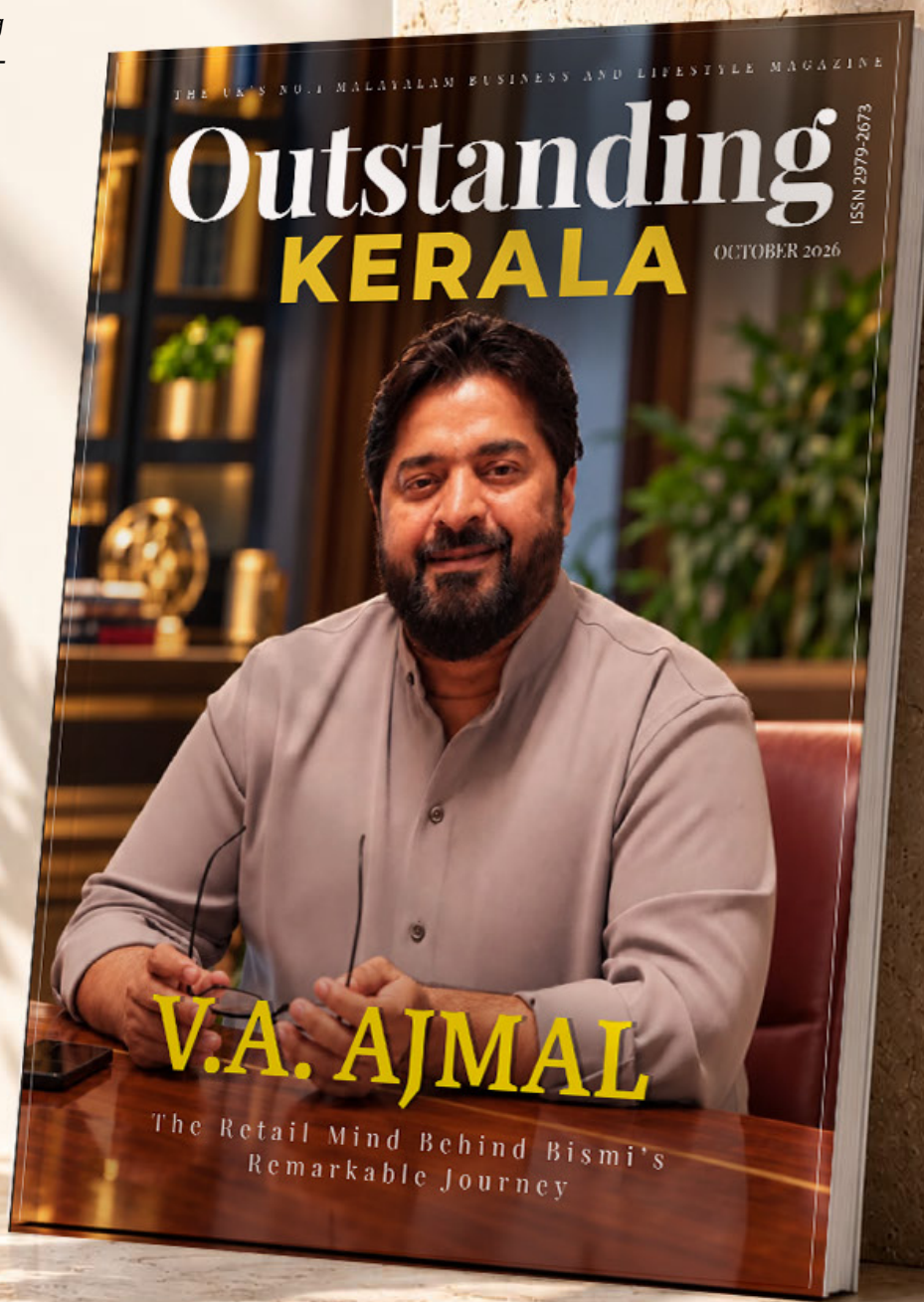
Bismi's evolution reflects Kerala's changing retail landscape. What began with electronics and appliances grew into large-format stores and diverse consumer categories, eventually entering a new corporate phase through its integration.

For V.A. Ajmal, the journey was about recognising change and adapting to it. He understood the rise of organised retail, changing customer expectations and the demand for both choice and value. Beyond retail, he expanded into agriculture, logistics, warehousing, real estate and other sectors.

Today, Bismi operates within a larger organised retail ecosystem, while Ajmal continues his entrepreneurial journey across sectors. The Bismi chapter has changed, but its core lesson remains: understand the customer, adapt to the market and build for what comes next.

# *Outstanding Entrepreneurs of Kerala*

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