

# RAMA'S ANUBHAV

March Edition- 2020

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**Priya Mishra**– Editor, Communicator/ **Nammika Giddi** - Creative & Art work



**D**ear Team,

It's a great pleasure to interact with you all consistently through this medium.

I hope, you all had a good Holi. Wish, the colours of Holi bring joy and positivity in your lives.

The Economic Survey 2019-20 highlighted that the world economy is facing challenges as, during the year 2019, the world output growth reached its slowest pace of 2.9% since the global financial crisis of 2009. This is notwithstanding that the present growth achieved by India is better than the average of the rest of the World, but the present pace is far lower than the expectations and potentials.

The infectious slowdown in the global manufacturing, trade and demand had caught the Indian economy and its growth rate slowed. Although, there were signs of bottoming out of slowdown in manufacturing activity and global trade, which was likely to have a positive impact on growth in the next year.

However, during this month, further disturbing events like incidents of Yes bank and epidemic Corona virus spread are going to impact it adversely.

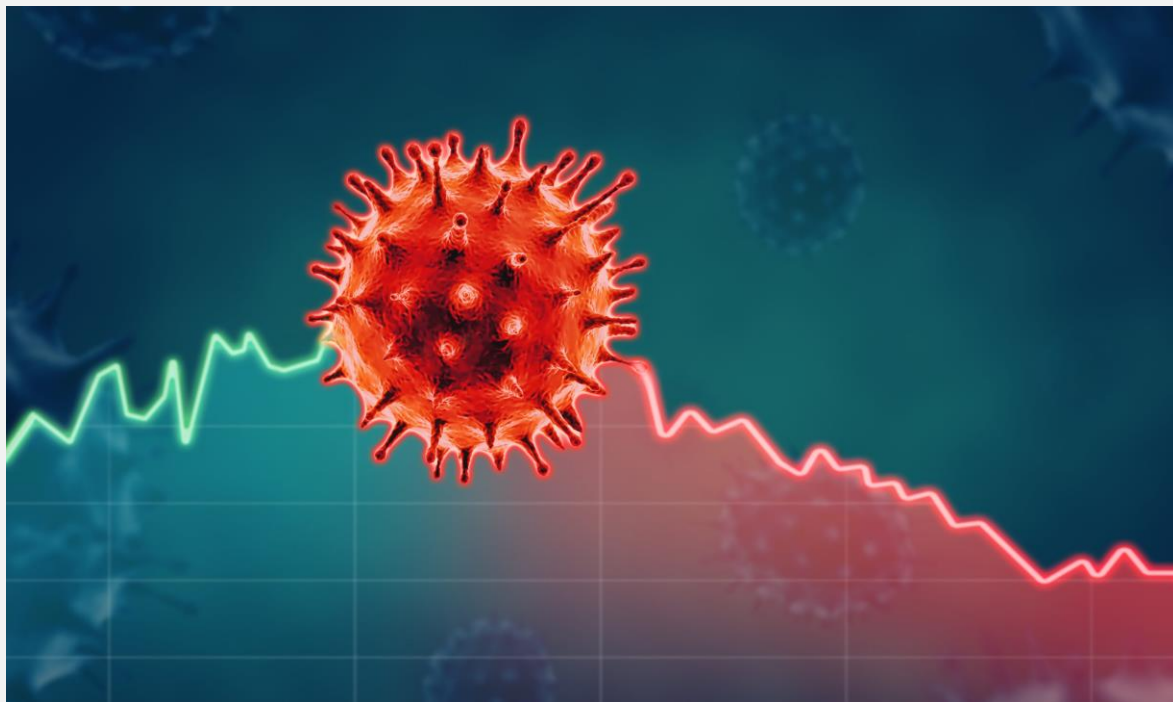


The Centre has notified the Yes Bank restructuring scheme proposed by the Reserve Bank of India (RBI) recently. Although, these are good steps being taken in the right direction to a large extent, however, there is a need to take more precautionary steps to stop the spread of the mistrust of general public from the Banking system.

With the number of Covid-19 cases on the rise, and given our large population, it is essential to provide for wider testing for the virus. The government has been proactive in procuring testing kits and has made the test free-of cost to the public.

However, given the speed and spread of the infection seen elsewhere in the world, it would make sense to vastly expand the number of testing facilities and collection centres and, to that end, rope in the private sector if need be.

The government must take steps to increase the number of kits available. The health ministry said that as of now one lakh testing kits are available and more are being procured. This will mean that more people can be tested. But more kits will also require increasing the number of testing facilities.



According to ICMR India, Community transmission of Covid-19 is inevitable. India has a 30-day window to halt the beginning of community transmission. India needs to fight and hopefully, we will win this battle.

The panic of Covid-19 is such that everyone is thinking and worried about it. While, we should plan for the worst but must hope for the best. Take precautions but don't panic.

Don't listen to negative talks, don't read negative messages and don't forward dooms day messages. Most of these be insignificant or even false.

Covid-19 is altering the global scenario. The time to change one's life style.

- Slow down when required
- Travel only when needed
- Stop taking kids out unnecessarily like malls instead spend time with them at home
- Attend to personal hygiene more vigorously
- Avoid eating outside and restore health
- Learn cooking at home
- Read books instead of watching boring movies at cinemas

We as a responsible citizen must take precautions and maintain hygiene to help in controlling this disaster.

Economy may slow down but such crisis opens up new opportunities and it is only a matter of time. Stop weekend outings and let the environment restore itself. At times nature puts things in order and we need to obey it.

Tough time don't last, tough people do.

Wish you all a very good day and a Great Life ahead. Keep the Josh High!!!

Warm Regards

-Amit Dubey



## Considerations in Organizations Design for Internal Audit

**Internal audit** function has witnessed many changes and has evolved to acquire a key position in business. It has moved from being a mere “promoter’s eyes and ears” to carrying out a professional activity with an objective of enhancing Corporate Governance Processes. Over the years, with numerous frauds coming to the light, interest of various stakeholders has increased in Corporate Governance. Internal Audit is a key activity developed by the Board and management to enhance the governance framework. With building of expertise, Internal auditors are also looked upon as advisors for adding value to the business apart from their routine assurance activities. Accordingly, the expectations from and responsibility of Internal Auditors has also multiplied. This makes it altogether important to have proper organizational structure for the internal audit department. In this regard, there are many alternatives available on how to structure the department. Internal Audit activity can be carried out by designing it as either:

- In-house ( dedicated team);
- Insourcing;
- By outsourcing;
- Through a combination of some or all of the above.



Naturally, all four alternatives have their own pros and cons ranging from cost constraints, flexibility of expertise or time constraints, etc.

Some of the factors driving the best decisions are as follows:

- Size of the Business
- Complexities of Business
- Competitive Importance of business process
- Availability of competent people with business/ industry knowledge
- Tackling high growth challenge
- Cost/ time pressures etc.

Good Corporate Governance is the hallmark of any company’s success and sustainability over a long period of time.

Prerequisite for performing assurance services is independent of the internal audit department. When designing the organization from

this perspective, it requires departments and top leadership, so that it can provide assurance service in an unbiased and objective manner.

Now, if we consider the environment, internal audit too has both internal and external environment. Its internal environment consists of environment within internal audit department. We can classify remaining environment between following categories:

- Immediate environment ( within organization)
- External micro environment ( relevant for the internal audit)
- External macro environment (in which business is operating).

Brief listing of all three types of external environments is given below to provide broad overview:





- Immediate environment consists of environment outside the internal audit department but within the four walls of the organization. Organizations to large extent have control over this immediate environment for each department. But same is out of control of any individual department or activity.
- External micro environment relevant to the internal audit consists of development in the field of internal audit in the outside world. These are in the nature of, availability of qualified manpower, available

IT solutions, availability of consulting services, knowledge dispensations etc.

Lastly, the major component is the macro environment which has impact on the business a whole. Lot of emphasis is paid on this environment by the business houses because it can make or break a company as a whole.

In the end, if the organization really wants to achieve sustained competitive advantage for its business , then internal auditors and business leaders cannot afford to neglect design of internal auditors activities to

have proper organizational fit where various activities gel with each other and make it harder for competitors, to copy, which ensures its long term survival.

-Aaditya Murarka



# Automate activity capture with AI in Dynamics 365 Sales Insights

Premium auto capture is a new AI-powered capability now available in Dynamics 365 Sales Insights that automates the association of activities like emails and meetings to COLA entities i.e. contacts, opportunities, leads, and accounts. Inference of associations is done with an advanced set of deterministic and natural language processing (NLP) based association algorithms, boosting your team's productivity.

## Automating Activity Capture

Activities are an essential part of a seller's journey to close a deal. Microsoft Dynamics 365 allows the tracking of activities such as emails, meetings, and phone calls in the context of the relevant COLA entity. These activities are then surfaced on the corresponding COLA entity timeline, supporting the selling process by providing activities information in the relevant context.

Timeline

+

⌵

⋮

Enter a note...

Appointment from Renee Lo

New proposal discussion

12/02/2020 09:00

Email from Renee Lo

Availabilities next week

Hi Tommy, Can you send me your availabilities for our m...

08:53

Phone Call from Renee Lo

Discussion about price

08:50

Note modified by Renee Lo

Week 3 ToDo

[Send a quote to Renee](#)

08:49

However, manually associating activities with COLA entities is time consuming and error prone. The good news is that with rapid developments in AI and natural language processing, premium auto capture automates a large part of this manual work.

Using search engine techniques, we attempt to associate, for incoming activity, the customer relationship management (CRM) entities that are related to it. Our algorithms capture the wealth of information from activity data and customer relationship management entities. The result is a centralized list of suggested associations in one table, as shown below.

Show Chart Refresh Email a Link

Activity suggestions (preview)

Search for records

| Activity | Sender        | Subject                                   | Regarding                |
|----------|---------------|---|--------------------------|
| Email    | Kenny Smith   | Evaluation Plan agreed upon (sample)      | Printers and Paper clips |
| Email    | Kenny Smith   | Evaluation Plan agreed upon (sample)      | 3 Moscow Chairs          |
| Email    | Kenny Smith   | Evaluation Plan agreed upon (sample)      | Shipment Movement for... |
| Meeting  | Reuben Kersey | Likes some of our new products (sample)   | Interest shown in AX27   |
| Meeting  | Lesya Byrd    | Availability of Product catalogs (sample) | Tables and Cables        |
| Email    | Reuben Kersey | Very likely will order from us (sample)   | Interest shown in AX27   |
| Email    | Lesya Byrd    | Sponsor has a buying vision (sample)      | Buy Laptops              |

ALL A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Showing 1 - 7 of 7 (0 Selected)

## How is Association done?

The task of association activities to entities can have various levels of complexity. Some cases are obvious, for example, when there is an exact match between the sending email address and an existing contact. Most associations between activities to entities requires more advanced logics that involve name similarities. For instance, an email coming from h.cavallari@contoso.com can be linked to the contact named Hilda Cavallari who works at Contoso Inc although you may not have an updated email.



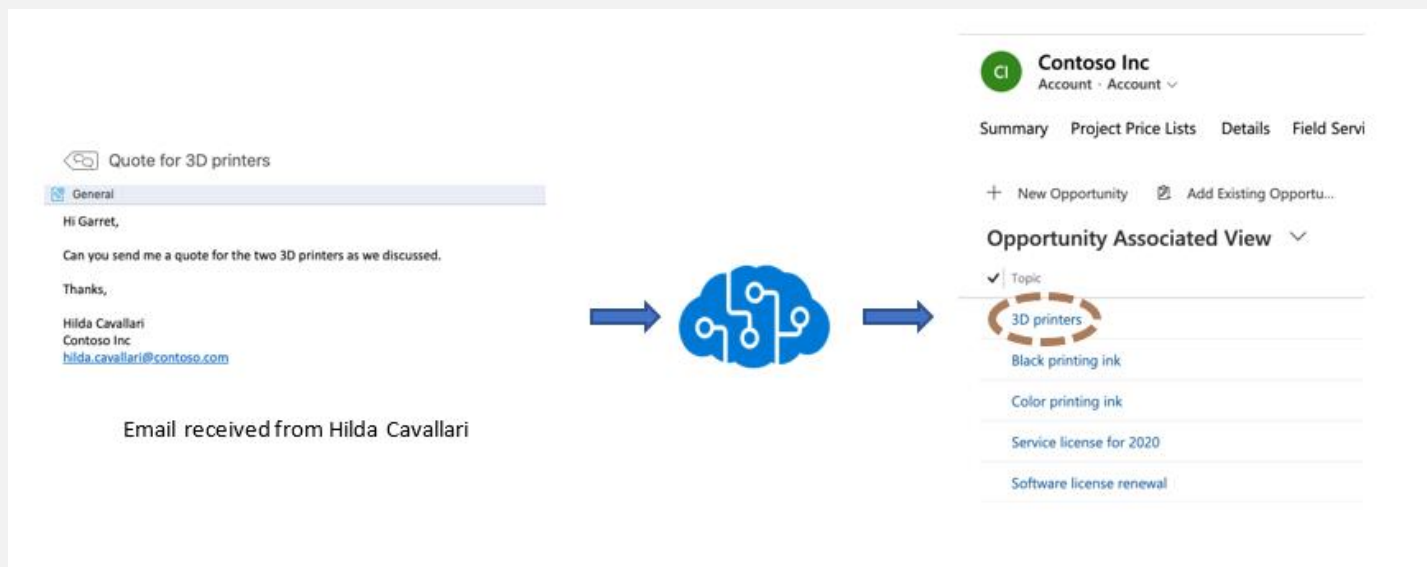
## Automate activity capture with AI in Dynamics 365 Sales Insights

Exploration of the graph of relationships between entities can also be used to add more associations. For instance, an activity that can be associated to a contact will also possibly be linked to this contact account and opportunities.

In order to cover non-trivial cases, our engine uses additional customer relationship management fields to search for common information. For accounts, relevant fields that we use include contact name, company name, and website URL among others.

These elements are matched with the email address and metadata taken from the activity, and even the activity content itself. For example, if the email subject mentions a company named *Contoso Inc.*, our algorithms will suggest linking it to the Contoso account in Dynamics 365. Another non-trivial case is when several customer relationship management entities are found to be possibly linked to an activity. In this case, our engine will choose the most relevant ones.

The engine is capable of searching into text fields such as opportunity descriptions. Among several opportunities possibly linked to an activity, it can search for the relevant one using deep understanding of the description and the activity body. For instance, if an email with an account called Contoso Inc mentions a deal about 3D printers, it will suggest the opportunity treating the 3D printers deal among other opportunities related to the Contoso Inc account, as per the example shown below. Note that names do not need to be exact.



-Kunal Jadhav





# E-Invoicing Under GST

## Introduction

The GST Council approved the standard of e-invoice in its 37th meeting held on 20th Sept 2019 and accordingly, on 13th Dec 2019, Government has issued **Notification No 68/2019 CT to 72/2019 CT**, laying down legal roadmap for E-Invoicing. E-Invoicing will be applicable on voluntary basis from January 2020 and mandatory from April 2020 to some class of person.

## Misconceptions

Biggest misconception about E-invoice, in the minds of GST Registered person / Professionals/ Consultant is that, E-Invoice means, preparing Tax invoice on GST Portal. Many people think that e-invoice will be generated from governments tax portal. However, this is incorrect. Invoices will continue to be generated using an Accounting or billing software. Under E-Invoice, Invoice is prepared on ERP software and then JSON file from software will be created and that is required to be uploaded on portal.

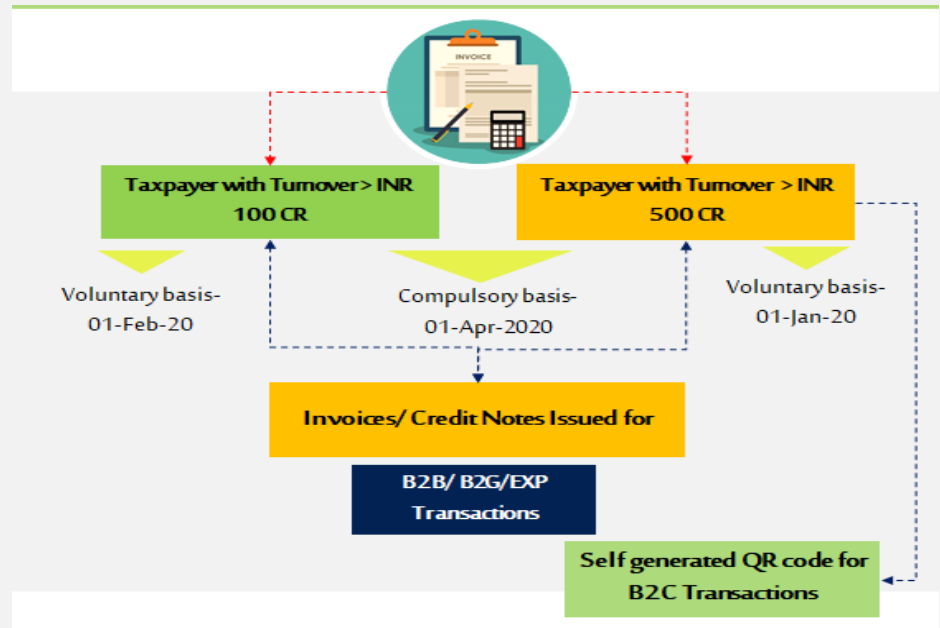
## Benefits

Government envisaged below benefits from E-Invoice

- Elimination of fake invoices
- Substantial reduction in input credit verification issues
- One time reporting on B2B

invoice data, to reduce reporting in multiple formats (one for GSTR 1 or ANX 1 and the other for e-way bill)

## Applicability-



## Steps of Generation of E-Invoice under GST

### STEP 1 – Generation of Invoice and JSON

- Generation of the invoice by the seller in his own accounting or billing system (it can be any software utility/ERP that generates invoice)
- The invoice must conform to the e-invoice (standards). Seller should have a feature in its ERP that will output invoice data in JSON format.
- Those who do not use any accounting software or IT tool to generate the invoice, will be provided an offline tool to key-in data of invoice and then submit the same
- The suppliers (seller's) software should be capable to generate a JSON of the final invoice that is ready to be uploaded to the IRP. The IRP will only take JSON.



## E-Invoicing Under GST

### STEP 2 – Uploading of JSON

- Seller to upload the JSON of the e-invoice into the IRP.
- The JSON may be uploaded directly on the IRP or through GSPs or through third party provided Apps)

### STEP 3 – Validation of data by IRP

- If IRN is not generated , then IRP will generate IRN, based on JSON uploaded.
- If IRN is generated, then IRP will validate the IRN, (Based on JSON uploaded) from Central Registry of GST System to ensure that the same invoice from the same supplier pertaining to same Financial Year is not being uploaded again.
- On receipt of confirmation from Central Registry, IRP will add its signature on the Invoice Data as well as a QR code to the JSON.

### STEP 4 – Sharing of E-invoice

- Sharing the signed E-invoice data along with IRN to seller
- Sharing the signed E-invoice data along with IRN to the GST System as well as to E-Way Bill System, will also update the ANX-1 of the seller and ANX-2 of the buyer.

- The IRP will sign the e-invoice and the e-invoice signed by the IRP will be a valid e-invoice and used by GST/E-Way bill system.

### STEP 5

- Returning the digitally signed JSON with IRN back to the seller along with a QR
- The registered invoice will also be sent to the seller and buyer on their mail ids as provided in the invoice.

### Modes of Generation of E-Invoice

Multiple modes will be made available so that taxpayer can use the best mode based on his/her need. The modes given below are envisaged at this stage under the proposed system for e-invoice, through the IRP (Invoice Registration Portal):

1. Web based
2. API based
3. Offline tool based(As of Now Available only for Taxpayers having T/O> 500 CR)

### Some Important points of E-Invoice

- **Signature on E-invoice** – E-invoice generated is not required to be signed again by the taxpayer. The e-invoice will be digitally signed by the IRP after it has been validated. Once it is registered on IRP/GST System, it will not be required to be signed by anyone else.
- **E-invoice Currency** — Default currency of E-Invoice will be INR. Seller can display the currency in E-invoice.
- **Printing** — E-invoice can be printed. It is valid only if it has IRN.
- **Cancellation of E-Invoice** – The e-invoice mechanism enables invoices to be cancelled. This will have to be reported within 24 hours. Any cancellation after 24hrs could not be possible; however one can manually amend the same on GST portal before/after filing the returns.
- **E Way Bill** — E-Invoice will not replace E-way bill. For transportation of goods, the e-way bill will continue to be mandatory

-Rohan Matra



**A**re you unhappy when others are succeeding? Does your success seem dependent on someone else's failure?

Envy is another word that can be used to describe this frame of mind. This is a very appropriate word because it encompasses greed, jealousy, resentment and a strong desire for something somebody else has, usually at whatever cost.

- **The winning mindset - origins**  
Unfortunately, it is an attitude that is widespread, all over the world. Throughout our childhood and most of our adult life, competition is the order of the day. Right from our school days we are taught that our self worth is measured in relation to other people.

At school, our grading system gives you a number at the end of the term. If you "pass number one" that means you are the best in your class. If you "pass number 25" that means there are 24 other kids that are better than you are. So if you want to be number one and "win" you must make sure that all the other kids "lose" and pass number two or more.

Wait a minute though, why can't all the kids in class pass number one? Why must we compare one child to another? A simple pass or fail remark on the report card might be sufficient without

necessarily stating numbers. Unfortunately for children, parents take these numbers very seriously.

This carries on through life. Even amongst friends and relatives this occurs. Sibling rivalry does not always end when children grow up. A lot of times it continues. The success of one child in adulthood is measured against the success of another. It seems whatever we have achieved seems insignificant when compared to what so and so has done or acquired.

- **The winning mindset – dangers of the loser mentality**

There are several reasons why envy is such a problem. Firstly, if you are envious of another person's success that means you will never be satisfied with anything you ever achieve. The fact remains that most times there will always be someone that does better than you in some area.

Secondly, if you are envious of other people's success it means you have no clue what you want for your own life. Just because the Joneses have it or do this and that does not mean you should have it or do it. Will it help you in achieving your own objectives and "minding your own business?" If you have a clear



vision for your life, what another person achieves or acquires won't matter: you will know exactly where you are, why you are there, where you need to go and what you need to do to get there.

Thirdly, carried to some extremes, envious people will even try to cripple the progress of others and stop it if possible. Rather than channel their energy into their own success they channel it into this very unproductive mindset: backstabbing, sabotaging, destroying at every chance they get and spending their prime time on thinking about others instead of thinking of ways to improve their own situation.

- **The winning mindset – the three basic mindsets**

When it comes to succeeding in life there are three basics mindsets that people tend to have.



These are the win/lose mentality, the lose/lose mentality and the win/win mentality.

People with a win/lose mentality would be those that compare themselves to other people all the time. They believe that in order for them to succeed others must fail. To them, success is relative

Those with a lose/lose mentality believe that they can never achieve anything worthwhile so why should they let you do so. They try to keep other people in the sinking boat that they are in. Negativity is the order of the day for them. Don't ever try to tell such people that you have great plans for your life – they will only criticize you and tell you it can't be done. After all, they tried that already and it did not work!

Dreamers, who are achievers, have the win/win mentality. Not only do they know that they are capable of and will succeed, but they realise that their success does not depend on other people's failure. To the contrary, their success depends on other people's success.

- **The winning mindset – cultivate it**

If you are to succeed in life and become the person you are meant to be, then you must know that you will not get there alone.



Therefore you must help others to succeed and to become great if you are to be great yourself. It is often said that the greatest people are always those that help others. Learn to be happy about others success and look forward to your own success. Do not judge yourself based on what others have achieved, but rather based on what you want to achieve. Depending on what you want in life, their success could be failure to you or vice versa, but it should not matter to you either way.

Life is not a race against other people. It is a one man race. You determine the destination, the route, the time limits and the prize. We are all running a different race. How do you compete with someone that is not on the same track as you are?

Envy and jealousy are habits you must always be weary of and stay clear of. Like other bad habits they will only rob you of your energy, creativity, drive, clarity of mind and enthusiasm for life.

- **The winning mindset - Conclusion**

In discussing this subject states: "Win/win is based on the paradigm that there is plenty for everybody, that one person's success is not achieved at the expense or exclusion of the success of others.

It's not your way or my way; it's a better way, a higher way."

You are all you can be. Go on and be it.

-Vivek Shah





### THE STORY SO FAR:

**United States President Donald Trump's first foreign\_trip** after his acquittal in an impeachment trial in the Senate will also be his first ever official visit to India. The 45th American President will be in India on February 24-25, spending time in Prime Minister Narendra Modi's home State of Gujarat, and in New Delhi. At stake during Mr. Trump's visit is the prospect of more cooperation on trade and tariffs, the possibility of major defence deals and the optics of a mass welcome at the just-constructed Motera /Sardar Patel stadium in Ahmedabad, which would hope to **mirror the success of the "Howdy Modi!" event in Houston**, Texas, in September 2019

### INDIA-U.S.A STAND ON TRADE CO-OPERATION:

The world's oldest and largest democracies have been, by and large, **stable trading partners to each other**, yet this area has not been without wrinkles in recent years, especially since Mr. Trump entered the Oval Office. At a broad level, U.S.-India trade in goods and services has grown at a steady clip from \$16-billion to \$142-billion during 1999-2018. As a recent report by the Council on Foreign Relations noted, "U.S. and Indian officials have



disagreed for years on tariffs and foreign investment limitations, but also on other complicated issues, particularly within agricultural trade. Concern for intellectual property rights has preoccupied the U.S. for thirty years, while issues concerning medical devices and the fast-growing digital economy have more recently emerged."

At the heart of Mr. Trump's foreign policy strategy are concerns about the trade deficit that the U.S. has with its economic partners worldwide. Although India does not rank among the top 10 in this regard — for example, its 2019 **trade deficit with the U.S. of \$23.3-billion is dwarfed by China's corresponding figure of \$346-billion** — there have been a series of skirmishes between Washington and New Delhi over tariffs in specific sectors, and that has destabilised the bilateral balance to a certain extent.

### CHRONOLOGY OF INDIA- U.S.A TRADE SQUIBBLES:

In March 2018, the **Trump administration slapped "national security" tariffs of 25%** on \$761-million worth of steel & of 10% on \$382-million of aluminium imported from India. Despite formal World Trade Organisation disputes initiated by India protesting these tariffs, Washington ended a year-long review of the U.S. Generalised System of Preferences (GSP) in June 2019 by removing India from the tariff concession system. This is said to have impacted nearly \$5.8 billion of India's exports, or more than 12% of exports to the U.S. in 2017. India immediately imposed higher retaliatory tariffs on 28 U.S. products including almonds, walnuts, cashews, apples, chickpeas, wheat, & peas.

Besides other agricultural products such as dairy, the **Trump administration remains wary of India's position** on intellectual property rights protection, barriers to free-flowing foreign direct





## Trump's Visit To India (Feb-2020)

investment, symbolically important trade sectors such as Harley-Davidson motorcycles and medical devices.

The U.S. also recently changed the status of India, among other countries, to a “developed” country, to further reduce trade concessions that it could receive from the U.S.

The other side of the coin is the concern that India has expressed on multiple occasions regarding restrictions on visas for highly skilled professionals seeking to take up employment in the U.S. — even though the laws that brought in restrictions, for example by imposing higher visa fees, were passed before Mr. Trump entered office.

### IS THERE ANY HOPE FOR POSITIVE ANNOUNCEMENT ON TRADE?

While there were initial signs that a “limited trade deal” might be hammered out when Mr. Trump and Mr. Modi meet, that aspiration fell through when it became clear that nothing on that scale would likely be finalised in this space until after the November 2020 U.S. presidential election. Thus U.S. Trade Representative Robert Lighthizer’s planned visit to India just prior to Mr. Trump’s was put off to a future date.

What unconfirmed reports point to presently is the possibility of a “mini trade deal” or more simply a smaller trade package announcement. This might include, reports suggest, an increase in India’s LNG imports from the U.S. In a similar vein, The Hindu reported earlier that “An MoU for India’s gas importer Petronet to invest \$2.5 billion in U.S. company Tellurian Inc’s LNG project, that was signed during Mr. Modi’s visit to Houston, is likely to be formalised during Mr. Trump’s visit.”

### PRIORITIES IN DEFENCE AND STRATEGIC SPACES:

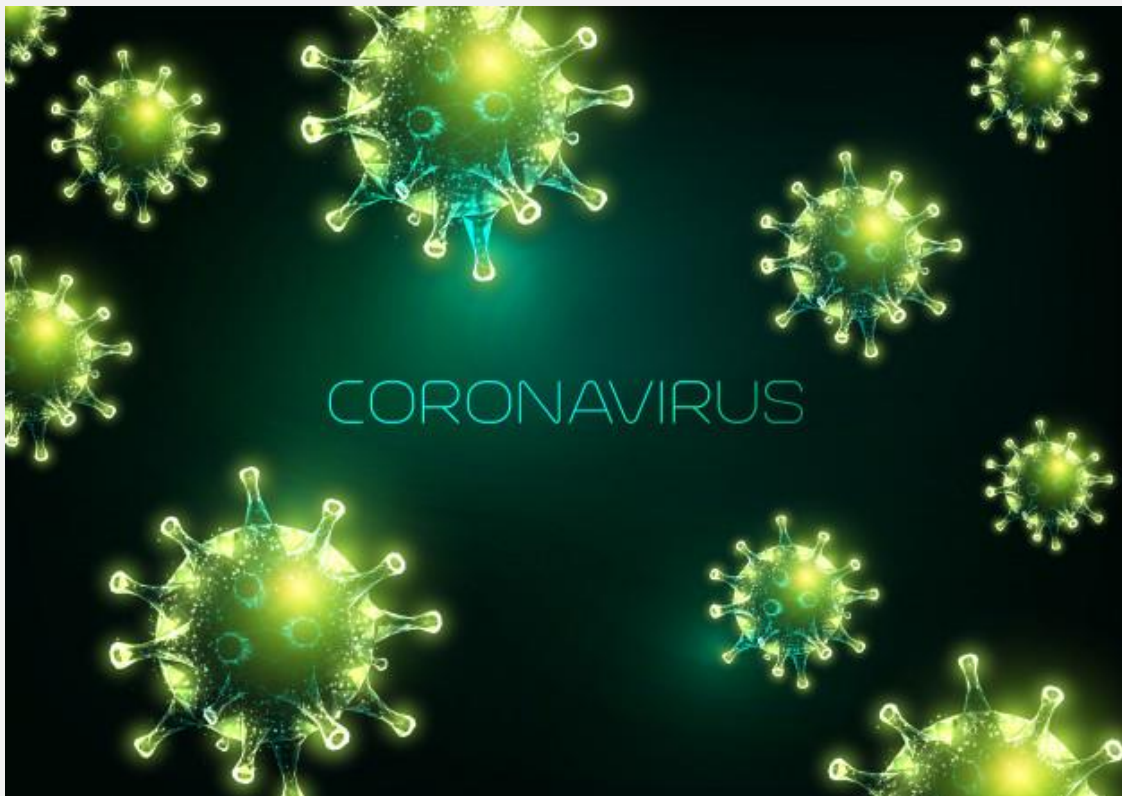
There is more positive news on the defence cooperation and trade front, with the likely announcement during the visit of Mr. Trump of a deal for 24 Lockheed Martin-built MH-60R Seahawk Multi-Role Helicopters for the Indian Navy; India’s Cabinet Committee on Security has cleared their purchase. These 24 helicopters, said to be worth \$2.4-billion, are likely to be procured through the Foreign Military Sales route of the U.S. government. India and the U.S. are also said to be in negotiations regarding India’s potential purchase of drones, additional P-8I long-range, multimission maritime patrol



aircraft and also Raytheon intelligence, surveillance, target acquisition and reconnaissance (ISTAR) aircraft.

On the strategic front, Mr. Trump’s oft-reiterated promise to stop the U.S.’s “endless wars,” particularly by bringing home U.S. troops from Afghanistan, will possibly pose some thorny questions for Indian strategies in its neighbourhood. If the American withdrawal proceeds apace and alongside the possible revival of the Taliban’s influence, Pakistan-based terror elements or the Inter-Services Intelligence gain a stronger foothold in the power vacuum that will inevitably develop there, this could compromise Indian interests considerably. Mr. Modi may privately seek reassurances from his American counterpart to mitigate the fallout of such a scenario.

-Khushboo Parmar



**T**he new NCP coronavirus may not show sign of infection for many days, how can one know if he/she is infected. By the time they have fever and/or cough and goes to the hospital, the lungs is usually 50% Fibrosis and it's too late!

**Taiwan experts provide a simple self-check that we can do every morning:**

Take a deep breath and hold your breath for more than 10 seconds. If you complete it successfully without coughing, without discomfort, stuffiness or tightness etc it proves there is no fibrosis in the lungs, basically indicating no infection.

In critical times, please self-check every morning in an environment with clean air!

SERIOUS EXCELLENT ADVICE by Japanese doctors treating COVID-19 cases. Everyone should ensure your mouth & throat is moist, never DRY. Take a few sips of water every 15 mins at least. WHY? Even if the virus gets into your mouth...drinking water or other liquids will WASH them down through your oesophagus and into the stomach. Once there in tummy...your stomach ACID will kill all the virus. If you don't drink enough water more regularly...the virus can enter your windpipes and into the LUNGS. That's very dangerous.

-Priti Patel



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| <b>Pravin Gawde</b> | 19-Mar |
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| <b>Aditya Murarka</b> | 28-Mar |
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| <b>Nilesh Kamble</b> | 11-Mar |
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| <b>Vivekkumar Shah</b> | 19-Mar |
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| <b>Sachin Pandya</b> | 22-Mar |
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| <b>Kiran Warik</b> | 12-Mar |
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| <b>Swati Chaturvedi</b> | 17-Mar |
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| Management Trainee | Hitesh Sharma |
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| Article | Sagar Devani |
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| Article | Rohan Shah |
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| Article | Dhananjay Jain |
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| Article | Vikalp Shah |
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| Article | Durvesh Nikhal |
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***Thank You  
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Goodbye***

***Until Next Time***



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