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Years
Anniversary

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



Investment in Stock Market

If you are thinking of investments that could beat inflation and also give you good returns, one option might be to start investing in the stock market. If you have decided to do the same and go for it all by yourself, it's not a bad idea. The stock market, when properly understood, can help you make a lot of money, but you can also lose all your money if you are tempted to invest randomly without knowing the nitty-gritty of the market.

Therefore, there are a few things you must know before you dive into the share market. Here they go:

1. Never jump blindly into stock markets

Many a times it happens that while talking to your friends and colleagues, the discussion heads towards the stock market, and also how the stock market helps investors make big money. You might never have invested in the market, but after hearing about all those things you also decide to buy some stocks. However, if you entered the market just to remain in the mainstream fashion, you have landed in for the wrong reason.

You should invest in the stock market after getting the basic knowledge about it and in accordance with your financial goals.

2. Stock market is not a money-making machine

You must have heard the story about many investors who made their fortune through the market. Many believe that the stock market is like a money-making machine, which can turn them into millionaires over a period of time. Well, it is true that a lot of investors have made profits through the stock market. But it was only possible because they've good market knowledge, made some really smart choices by adopting carefully thought of strategies, and are also much disciplined in their approach. Many people forget that a lot of people have lost their entire wealth, while some have been forced to sell their personal assets to cover the loss in the market.

3. Educate yourself, handle basics first

Before making your first investment, take the time to learn the basics about the stock market and the individual



securities composing the market. There is an old adage: It is not a stock market, but a market of stocks. Your focus will be upon individual securities which you are investing in and the relationship with the broader economy and the factors that drive your stock. Some important areas which you should be familiar with before entering the market are:

Understanding financial metrics and definitions such as PE, EPS, ROE, Market Cap and so on

Trading basics, rules, compliances and terminology as market order types including market orders, limit order, stop market orders, stop limit orders, trailing stop loss orders, and other types commonly used by investors, margin money required if you want to trade in F&O.

Gain some understanding about the market and its relationship with the economy such as market relationship with inflation, GDP, crude prices,



rupees values against dollar. People lose money in the markets because they simple jump to the market without understanding the economic and investment market cycles.

4. Invest only your surplus funds

The biggest mistake newbie investors make is to invest money that they can't actually afford to lose. Investing in the stock market is risky, and that means that you can potentially lose everything. If you want to take risk in the stock market, then only invest your surplus funds which you can afford to lose. Investment is done to generate more money, but do not invest all your emergency funds in the stock market.

5. Avoid Leverage

Leverage simply means use of borrowed money to execute your stock market strategy. In a margin account, banks and brokerage firms can lend you money to buy stocks. It sounds great when the stock market is moving up, but consider the other side when the stock market or your stock goes down. In that case your loss would not only erode your initial investment, but you will also have to pay interest to the broker. However, it is best used after you gain experience and confidence about your decision-making abilities. Therefore limit your risk

when you are starting out to ensure you can profit over the long term.

6. Diversify, but refrain from over diversification

Never put all your money in one stock. Create a well-diversified portfolio of stocks that can help you reduce the risk and save you from losing money if a few stock do not perform well. Also, avoid over diversification, as increase in the number of stocks up to a certain limit do help in diversifying the risk proportionately, but beyond a certain number of stocks your investment can't get the proper growth moment.

7. Don't let emotions impact your investment

Separate your emotion from any particular stock as many investors end losing money in the stock markets due to their inability to control emotions. Get rid of the fear and greed cycle. Do not invest in any speculative unknown stock lured by its past fabulous return without understanding the risk involved that will lead you to suffer loss. In a bear market, control your fear and don't panic and sell shares at rock-bottom prices. Thus, fear and greed are the worst emotions to feel when investing, and it is better not to be guided by them.

8. Have realistic expectations

Hoping for the 'best' from your investments is not wrong, but you could be heading for trouble if your financial goals are based on unrealistic assumptions. For instance, lots of stocks have generated more than 100 per cent returns during the great bull run of recent years. However, it doesn't mean that you should always expect the same kind of return from the stock markets. If you feel that stocks in your portfolio are overvalued, it is better to switch to a relatively low value good stock.

Lastly it's important to monitor your investment and review it periodically as any important event happening in any part of the world does have an impact on our financial markets. Also, any news or financial event related to a particular stock or industry impacts that stock.

-Hitesh Fatnani



Current world economic situation:

The global economy has suffered a significant slowdown and prolonged trade disputes and wide-ranging policy uncertainties. Economists have warned us that economic risks could inflict severe and long-lasting damage on development prospects. This pandemic has pushed the global economy into a recession which means that the economy will start shrinking and growth stops.

Current Nation's economic situation:

The economic impact of the COVID19 pandemic on India's economy has been largely disruptive. Also, India had been witnessing a pre-pandemic slowdown and according to the World Bank, the current pandemic has "magnified pre-existing risks to India's economic outlook". India is being affected not only because of its domestic slowdown but also because of the impact of the global recession.

Current Personal Financial situation:

The time we are facing right now is all about safeguarding yourself and your money. At this juncture,



a lot of reflection and retrospection may lead to the surfacing of what is absolutely indispensable in life and what can be foregone. The same applies to your money and financial decisions.

It is a well-known fact that this pandemic has changed lots of individual's financial standing such as job losses, pay cuts, reduction in incomes, increasing/stagnant expenses, etc. The working class has been an apprehensive lot, dealing with or preparing to deal with the Covid-induced pain. This article will not only help you to manage finances during such a crisis but will also create a sense of financial discipline.

5 steps to manage your finances during a pandemic:

Even if you did not intend to do an audit of your personal finances, the time in lockdown may have allowed you to do that precisely.

1. Analyze your Income:

Understand and analyze your Income. This information is of utmost importance since this will create the base to help you understand your current financial health and decide the plan for current and future expenses, savings, and investments. This list can include Incomes such as Salary/Business Income, Interest income from Bank FDs or Recurring deposits, refunds, and other Incomes.

2. List down all the Inevitable expenses:

Make a list of all the expenses which cannot be avoided. Ensure that all such expenses are accounted for since missing/avoiding them can lead to penalties or high-interest charges which will add more burden on our finances. These expenses can be Food and groceries, Rent expense, EMIs on various loans such as home loan, education loan, Insurance premiums, utility bills, child's education fees, etc.

"If you buy things you do not need, soon you will have to sell things you need" – Warren Buffet.



3. Create an Emergency Fund:

Creating an emergency fund that covers at least 6 months of future expenses. This may sound excessive but if COVID-19 has taught us anything it is the importance of saving money. This fund can consist of liquid assets such as cash, savings account balance, short term funds which can be liquidated in a short period. In case of financial emergencies one can also opt for liquidating investments to meet one's emergency requirements.

4. Buy Health Insurance:

During times like these, having health insurance comes handy in times of medical emergencies. Many Individuals often have to use funds from their savings in case of any medical emergency, which will not only impact their financial health but also jeopardizes personal goals. By assessing his/her financial position and requirement closely, one can plan and financially prepare against medical emergencies through a medical insurance plan. Do not try to save on the premium by skipping health insurance. It is absolutely necessary that you and your family's health remain covered.

5. Last but, not the least: Continue Saving and Investing:

Surviving this pandemic fiscally is a marathon, not a sprint and so identification of money-saving methods is of utmost importance. The adoption of a conservative approach with money is a must. A few of the savings hack can include: Make your grocery runs count, cut your at-home entertainment costs, Money saved from your daily commute or on fuel used on private vehicle should be invested for future, etc. **"Don't save what is left after spending, spend what is left after saving" – Warren Buffet. "The habit of saving is itself an education; it fosters every virtue, teaches self-denial, cultivates the sense of order, trains to forethought, and so broadens the mind" – T.T. Munger**

Do not let go of your investment plans since your goals are dependent on them. Investment does not always measure in monetary terms. Investing in yourself is the most profitable investment one can ever make. The effort you put into consistently investing in yourself plays a large role in



determining the quality of your life now and in the future. Investment in yourself means learn a new skill, consolidate your knowledge, perfect your technique, etc.

"An Investment in knowledge, pays the best interest" – Benjamin Franklin

We are now in an uncertain era as the world battles the spread of the corona virus. So, it would be unwise to spend lavishly. It would be helpful if one learned how to manage their finances now and for the future.

Stay home, stay safe and stay healthy!!

-Dhvani Putli



You can personalize your workspace to suit your work and preferences by changing pages so that they display only the information you need, where you need it. The personalization changes that you make will only affect what you see, not what other users see.

You can personalize all types of pages, including the Role Center page.

Depending on the type of page and what it includes, you can make various changes, such as move or hide fields, columns, actions, and entire parts, and add new fields. Most personalization must be done by first activating the **Personalizing** banner, but very simple adjustments, such as column width can be performed immediately on any list.

To change the width of a column

You can easily resize columns on any list by dragging the boundary between two columns to the left or the right.

1. In the header of a list, select and drag the boundary between two columns.
2. Alternatively, double-click the boundary between two columns to auto-fit the width of the column. This sets the width to the optimal size for readability.
3. As for other personalization, the changes you make to column width are stored on your account and follow you no matter which device you sign into.

The screenshot shows the Dynamics 365 Business Central interface for 'CRONUS UK Ltd.'. The top navigation bar includes 'Personalising: Headline' and '+ Field'. Below the navigation, there are several dashboards and tables:

- Top Five Customers by Sales Value:** A donut chart showing sales distribution among customers: Trey Research, Alpine Ski House, Relecloud, School of Fine Art, and Adatum Corporation.
- Self-Service TIME SHEETS:** A dashboard with four cards: OPEN TIME SHEETS (0), SUBMITTED TL SHEETS (0), REJECTED TIME SHEETS (0), and APPROVED TL SHEETS (0).
- APPROVALS:** A card showing REQUESTS TO APPROVE (0).
- Favourite Accounts:** A table listing accounts with their names and balances.
- Trial Balance:** A table showing financial data for two periods: 01/03/18..31/03/18 and 01/04/18..30/04/18.

ACCOUNT NO.	NAME	BALANCE
40100	Checking account	-30,000.00
40200	Savings account	0.00
40300	Petty Cash	56,758.99
40400	Accounts Receivable	79,522.84

Description	01/03/18..31/03/18	01/04/18..30/04/18
Total Income	29,861.45	1,570.43
Total Cost	-29,289.90	-1,619.80
Gross Margin	571.55	-49.37
Gross Margin %	1.91	-3.14
Operating Expenses	2,000.00	-
Operating Margin	-1,428.45	-49.37



Personalizing Actions

Personalization lets you decide which actions to show on the navigation and action bars and on Role Centers and where to show them. You can show, hide, or move individual actions or action groups. Personalizing the navigation and action bars is done basically the same way as with other UI elements. However, what you can do with an action or group depends on where the action or group is located. The best way to find out is to enter personalizing mode and then let the arrowheads guide you.

There are a couple terms that you should be familiar with to better understand action personalization: *action group* and *promoted category*.

An *action group* is an element that expands to display other actions or groups. For example, on the **Sales Orders** page, the **Functions** action that appear when you choose the **Actions** action is an action groups.

A promoted category is an action group that appears before the vertical line | on the action bar. The categories typically include the most commonly used actions, so that you can quickly find them. For example, on the Sales Orders

page, the Order, Release, and Posting actions are promoted categories.

Why a Page is locked from Personalization

There are two condition that prevent you from personalizing a page. Either the page is locked or it is blocked.

Locked from Personalizing

1. You have personalized the page before, but it was done using an earlier version of the product. We changed the way personalization works behind the scenes since the last time that you personalized the page. Unfortunately, the old way and new way of doing things do not work together.
2. Until now, you have only used the Dynamics NAV Client connected to Business Central to personalize the page.

Unlocking the Page

If you want to unlock a page and continue personalizing it, and then choose the Unlock action.

Before you unlock the page, be aware of the following:

1. The current personalization of the page will be cleared. The page will go back to its original layout, and you will have to start from scratch.
2. In the Dynamics NAV Client

connected to Business Central, the page will remain as-is and will not be affected by the new personalization changes made in the Business Central client.

Blocked from Personalizing

The reason for this is that the Role Center or role that is currently associated with your user account modifies this page specifically for your role.

-Shiwam Dubey



1. Is it advisable to take credit even if the vendor is not reporting the invoice in FORM GSTR- 1?

While it is always advisable to claim credit of only those cases which are appearing in FORM GSTR- 2A, if in order to manage liquidity it is required to claim more credit, then it must be done only in case of **highly compliant vendors** (who would report the invoices by the extended due dates). This is because even though the restriction to claim 10% credit in addition to matched credit as per Rule 36(4) has been lifted, the **requirement to match invoices with GSTR-2A is very much existent**. The amount of unmatched credit claimed has to be reconciled by September 2020 and any credit which remains unmatched shall attract **interest @24%**.

2. What about Input tax credit of expenses which are location specific?

It is important for the goods or services to be **actually received** at the location from where credit is claimed—for example, security or housekeeping services. If the **service was not provided during Lockdown**, then **credit must also not be claimed** even if an invoice is received and payment is made to the vendor.



3. Employees’ residential address liable for registration?

It is indeed true that under the lockdown situation, all services which were ordinarily provided from the company’s registered address are in fact, being provided from employees’ residential address. So, is this place liable to get registered as per GST Law? If it can be established that the employees’ location cannot be held as a **“place of business”** or **“fixed establishment”** as per their respective definitions, then such registration may not be required.

4. Any impact on Inter-state services valuation?

Since the employees are located at various places across the country, it could be considered that they are providing services from that state (registered state for the company). This is not to be confused with the services provided by the employee to the company. This is the case of support services provided by

one state (location of an employee) of a company to another state (where the customer is mapped, and billing would be done), that is, inter-state supply taxable as per Para 2 of Schedule I.

5. Place of Supply to be the location of Employee residence?

In case of a company or a person providing intermediary services to overseas clients, if the employee has travelled to another state before the enforced Lockdown and has been providing services from his home state, then the place of supply would change, since the place of supply for intermediary services is the location of the supplier.

6. Tax on Reimbursement to Employees Working from Home?

Employees may seek reimbursements of expenses that they may incur in order to make work from home scenario feasible. This reimbursement amount should be considered as in lieu of employment and must not be treated otherwise for it may attract attention as a gift to an employee, taxable if over the limit of INR 50,000/- (As per proviso to para 2 of Schedule I). Accordingly, employment contracts must be verified.



7. What about Input tax credit already claimed but supply could not be completed due to Lockdown?

Let us understand this by way of an example. An airline ticket was booked by making payment in January 2020 and on receipt of invoice, credit was also claimed in January 2020. However, due to the Lockdown, the trip scheduled for April 2020 was cancelled, and the service was in fact not provided by the airline company. It is pertinent to reverse the entire amount of credit regardless of the fact whether refund/credit note is received or not for the whole/partial amount from the airline company.

-Ammar Qazi



Applications such as UC Browser and TikTok are no longer tool-based products, but content players in India

In the 1400s Zheng He, a slave who went on to become the admiral of the Ming dynasty's empire, led seven voyages to the south and west of China. Admiral Zheng offered treasures to every leader he met on these voyages, but only if the leaders acknowledged the Emperor. Gifts are pouring in from China even today, and you don't need to offer obeisance to the Chinese Communist Party. But by signing up for Chinese apps and permitting investments in them, access to personal data and control of your company have become the new deferential forms of respect. There are a number of reasons why these apps are more attractive to the

consumer — super interface; easy to use, namely, registration is simple, no credit card details, etc., required; low use of bandwidth, and interactive features. They are created keeping emerging market ecosystems in mind which, in turn, is a larger part of the Digital Silk Route strategy by China.

The government must be commended for the review of FDI norms — Press Note. 3 (2020 series) — to scrutinise investments by entities from states bordering India, as some of these investments are strategic in nature. So, what are these security concerns?

Let's split these up into two distinct areas to see the strategic nature of these apps and investments: apps like UC Browser and TikTok; and investments Chinese companies

are making in entertainment-based apps in India.

Security risks

UC Browser: Through algorithms, the browser can control what you need to see — an example being the Chinese side of the history on the India-China War. It is no longer a browser and a tool-based product, but a content player in India

TikTok: Just last week, leading mainline publications carried a story that Voyager Infosec, a digital lab, found 30,000 clips targeted against a particular community which could have led to sectarian violence.

With the app being youth-centric, questions remain if the data on Indian users are being handed over to Chinese authorities as content moderation, privacy and security controls of such apps are based in China. Just recently, in the US, Republican Senators Josh Hawley and Rick Scott introduced a Bill in the Senate to ban TikTok for all users holding government devices.

Meanwhile, to fend off these allegations, TikTok plans to have a 'transparency centre' in the US to deal with content moderation, privacy, and security controls for the domestic US market and, hopefully, it will plan the same in India.



In entertainment-based apps, the content is curated and the owners/promoters of the application can decide editorial changes or creatives. In India, the existing 400 million smartphone users are educated and informed and can distinguish between propaganda and facts. It's the next 450 million users who are coming on board that is the area of concern.

There is every possibility that these apps from bordering nations will be used to foment communal disharmony and civil disobedience, and given the education and exposure levels of the next generation of smartphone users, there remains a grave security risk especially as smartphone penetration and data speed improve in sensitive border areas.

Yes, investments are needed in tech and they have to come from somewhere. They must ideally come from liberal democracies where there is rule of law and powerful regulatory bodies — like SEC in the US, or the Department for Business, Innovation and Skills in the UK. There is accountability, and should something go wrong we know what to do and there are even extradition treaties in



place. So tech companies from these countries play by the rule book when it comes to law and order and national security.

It is also time for some of the cash-rich navratnas like RITES and NTPC to make investments in the start-up space. And, as suggested by the EU Commissioner for Competition Margrethe Vestager, the state must ring-fence the local media and entertainment companies from any predatory moves, especially from investment destinations where the rule of law doesn't exist.

The saying in the story of the Trojan Horse, “Beware of Greeks bearing gifts”, is thus even more relevant today in terms of national interest and security.

-Hitesh Kudtarkar



Social Media, a buzzing which came into over lives and pretty much change the dynamics of social interaction between humans. Not using any kind of social media platform is fairly inevitable in today's time; Facebook Inc. with its combine platforms has more than 6 billion active users. Many people often attach these enticing media to the younger generations; however norms of these are neither bound by any age limit nor are their consumer base. They say internet has brought the world closer, but it is in fact these websites and apps that help people connect together. Social networks offer the opportunity for people to re-connect with their old friends and acquaintances, make new friends, trade ideas, share content and pictures, and many other activities. Social media has broken down barriers when it comes to communicating; no one in today's time is bound by their physical location. Social media has change the world and this change is permanent because the upcoming generation won't even know a



world were social media does not exist.

Everyone had an opinion for everything that was happening for forever, but in today's time with power of social media they can actually make their opinion known on a massive scale. These platforms have not only given a chance to bring people together but have also given a virtual stage to people to show their talent to wider audience. Social media influencer, something which might have been laughed off 10 years back as an option is today a legitimate carrier.

This billion dollars industry has also changed the fundamentals of many businesses. Social media has moved from a "nice to have" to a "must have" component or department of a company's business strategy. In today's time, social media has its own separate share in marketing of any product or service. Moreover, creating a

social media platform itself has become a big business opportunity with new prominent players seen in market every few years. Facebook Inc., after 16 years in market made 70.697 billion dollars in 2019 while Bytedance (parent company of tik tok) has made 20 billion dollars in 2019.

However, they say that each coin has two sides and the other side of this coin has turned out to be much unpleasant. Almost all of these platforms are often criticized for cyber bullying, anxiety, depression and much more. These media are highly addictive which often lead to a low concentration coupled with lower productivity. Spending too long on social networking sites could be adversely affecting your mood. Chronic users are more likely to report poor mental health, including symptoms of anxiety and depression. On Social media people often try to project something they are not or let you see the carefully selected best parts of their lives, which you compare to the negatives in your own life. Comparing yourself to other people is a sure path to anxiety, and social media has only made this easier to do.

Cyber bullying is also becoming major problem on these platforms. If a user is not careful,



unscrupulous people can target them for cyber bullying and harassment on social sites.

Moreover, these online attacks often leave deep mental scars and even drive people to suicide in some cases. Cyber bullying isn't just limited to kids or teens, adults too can become victims of online abuse. It is said that adolescents who reported cyberbullying were 11.5 times more likely to have suicidal ideation compared to 8.4 times of verbal bullying. Use of social media to spread hatred and violence provoking activities is often seen in today's time. At instances a piece of fake news or misinterpreted statements have lead panic among common public.

Fear of Missing Out (FOMO) is a phenomenon that was born around the same time as the rise of social media. Unsurprisingly, it's one of the most widespread negative effects of social media on society. FOMO is just what it sounds like: a form of anxiety that you get when you're scared of missing out an experience that someone else is having. This fear receives constant exacerbation from what you see on social media. With increased social network use, there's a better chance for you to see that someone is having more fun that

you are right now. It said to have effect of self-esteem of people and also create disinterest in their own lives.

Cyber security and privacy has also become an alarming issue with these media. They say something which is once on internet is there forever. Use of fake profiles, using someone else's data, etc. are some major problems with social media.

Every new discovery is accompanied with a hazard which is inexorable unless not taken care of properly. No doubt that social media is changing and trying to bring the best to its consumers. Unlike anything else social media has its advantages and disadvantages it's up to the user to decide whether social media can enhance their lives or not. Given the current scenario around the world it more important they decide how they to use it.

-Vikalp Shah



Technological advancements and innovations are often detrimental for concerned technology companies

ABSTRACT

The technological landscape often changes very rapidly. Many technologies that were considered the most popular among people few years back might be facing extinction today. This does not happen due to natural or human influenced disasters but rather because of the advancements and innovations of the cutting-edge parallel and alternative technologies. In some sense, one technology kills another.

KEYWORDS: Advancement, innovation, technology, over-the-top

Gone are the days of floppy disk which is already replaced by USB flash stick. Likewise, we once saw the boom of photographic film which is now obsolete in the age of digital camera. In fact, Kodak like companies producing photographic films faced huge revenue loss with the advent of digital camera [1]. Fax machines are being replaced by MFPs (Multifunction printers). Within quick time, even within a period of five years, we could see

changes that were not imagined before. We have various indicators, some we know and some we guess but when the right parameters join together, the change occurs pretty fast.

There are many other parallel technologies that may affect each other. Some will get the market niche while some will be considered useless. We, as technology-related people indeed prefer to see this type of competitive environment as that advances technology and its impact on our life. There are many who would like to buy a smartphone today with a relatively better-quality camera instead of going for a digital camera only. This, in some way, affects the digital camera companies, whatever small impact it may have today. In fact, in the past years, Nikon and Canon reported decreased digital camera sales (similar to Kodak `s photographic film business case!) [4]. It may be that smartphone cameras will not fully replace actual digital cameras, which are dedicated for that specific task (e.g., required for professional photography) but it is a reality that with the increasing user-expectation of multi-functional



devices, competitive market, and similar technologies, competitions will be tougher and more complex. Eventually, some top businesses could be affected heavily.

A very interesting fact is that while there is large disparity considering people's earnings and quality of life in the developed and other developing or underdeveloped countries, people's expectations in this era of ICT are often the same. Today, even in the remote villages, farmers are often well-informed about the price of their vegetables or grains in the city areas. They can easily take photos of their grains and fruits and share that with the potential buyers elsewhere in real-time. The key enabler of this kind of business model is indeed the Internet technologies, especially the Mobile OTT (Over-The-Top) applications and services that allow them to send and share text, image, audio, and video files.

The case of Mobile OTT

An OTT application is any application or service that provides a product over the Internet and bypasses traditional distribution mechanism.



with a simple installation of an application software, the user is able to use the Internet connection for free calling, text messaging, image sharing, and so on. Some popular examples of mobile OTT applications are Skype, WeChat, Viber, Whatsapp, Google Talk. It is reported in a predictive study [5] that by 2019, the Mobile OTT market will at least be doubled or more in almost every aspect. The number of global OTT subscribers may increase up to 333.2 million. As understood, in many cases, the traditional telecommunications (Telco) companies providing mobile phone services are already losing huge revenues because of OTT apps and services .

There are various reasons why the users often prefer using mobile OTT apps and services over regular mobile phones using the provider's network. Common reasons are: saving money for frequent phone calls and text messages, availability or unavailability of services based on the geographical location, restrictions given by the regular mobile operators and hence, enjoying greater freedom and relaxation. Other than the mainstream and commonly known OTT apps, there are

some free calling and text sharing applications available that are popular in different countries. For instance, Fongo [7] is a Canada-wide free local and long distance mobile phone communication tool for anyone to connect, communicate and exchange calls and text messages. It requires a simple set up after free download. The phone number assigned to the user can be used to call any other mobile or land phone within Canada even if the receiver does not have Fongo installed! That means, it then works just like a unique number-holding mobile phone as long as it is connected to the Internet. Other phone numbers in the contact list could also be easily searched and linked with the application to give the user the experience of holding a regular mobile phone. More interestingly, even from another country, call could be made to a Canadian number using the same application just by connecting the smartphone with public Wi-Fi or with the Internet. While some features may not be free, this is enough free service for the users who like to avoid the hassle of formal subscription, bill payment, and



recharging balance. Fongo basically uses Voice-Over Internet Protocol (VoIP) to place and receive calls; send and receive messages using the user's existing data plan (3G/4G) or nearby Wi-Fi connection and Fongo's nationwide network.

Conclusion

We are facing a dilemma whether to allow the staggering growth of Internet users and communities who can easily connect among themselves today or ensure the Telco operator's smooth business environment with restrictive access to the innovative technologies. As happened in the past, in this situation today, we are again watching the phenomenon of one technology killing another technology. When we talk about Internet of Things (IoT), which is a grand vision that would connect millions of devices in an Internet-like infrastructure where all "Things" would be connected, or Crowd Associated Network (CrAN) [8], where an infrastructure-less network architecture is envisioned with the utilization of the crowd to complete the communication gaps



among the associates, we are basically imagining a world with better access to information, freedom to exchange information, and cheaper cost. If indeed IoT becomes an everyday reality, what will be the status of the mobile or telecommunication service provider companies especially for their phone call and text messaging services? It seems that the operators would rather try to hinder progress until they could find better solutions and alternatives to counter the speed and growth of the parallel technologies that are making them bleed in the market. Our expectation is that mobile service operators will still earn the required profit to be able to maintain and expand their network coverage. The existing cellular/mobile infrastructure could still be relevant for a long time in the coming years and what the operators could do is just accept this changing landscape and be a part of the solution of world-wide Crowd Associated Network (CrAN) and Internet of Things (IoT).



-Gunjan Kolge



Rajesh Yadav	1-Jul
Deepak Shukla	1-Jul
Damini Dubey	3-Jul
Ashok Thakur	6-Jul
Shashank Patankar	8-Jul
Pradnya Pawar	11-Jul
Ameya Chalke	31-Jul

Thank You

&

Goodbye

Stay Safe



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Mumbai: Unit 401, Hub Town Viva,
Jogeshwari East, Shankarwadi
Mumbai - 400060
Contact: +91 22 6223 1063 / 1060

Dubai: M-01, Bank Street Building,
Next to Citibank, Bur Dubai,
P.O. Box: 120349, Dubai, UAE.
Ph: +971 4 354 5186 / +971 4 352 9466

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