

RAMA'S ANUBHAV



November Edition- 2019

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



Dear Team,

I would like to thank for providing me the opportunity to present my thoughts to the RAMA team.

We all see the below image regarding "Out of Comfort Zone". That is on outer side of Ram sir's cabin.

We all know that to get out of Comfort Zone is key to Growth, but the main question is what steps need to be taken for that. Let us discuss some of points that will help to get out of Comfort Zone.

1. Study your physical manifestation of fear

When was the last time you felt uncomfortable? What did it feel like? Where did you feel it in your body? Was it in your chest? Your stomach? By getting clear on how discomfort manifests in your body, it makes it easier to notice when you are out of your comfort zone. It allows you to put yourself in situations that make you a bit uncomfortable and open you up to growth.

2. Tell Yourself, 'I Am Fearless'

Disempowering thought habits keeps us in our comfort zone. Replacing those thoughts with empowering ones help us take a new perspective and move to action. Repeating the mantra,

"The Comfort Zone"



"I am fearless" over and over again and envisioning yourself successfully achieving what you fear can help you reprogram your disempowering thought habit and move forward.

3. Recognize Your Reactive Thoughts & Tack A New, Positive Thought onto Them

Piggyback a new thought pattern onto a knee-jerk response. For example, if you're typically offended by negative feedback at work, associate that feedback as constructive advice from someone who helps you improve. When you feel your initial response is to reject, deny or balk at feedback, stop for a moment and imagine that person is handing you a gift for you to achieve your fullest potential.

4. Look Up and Around You

As we get older, we see less and less of what's really around us. We create quick references to

things and file them away in our brains as "familiar."

5. Revisit Your Greatest Accomplishments

Accomplishments are often made because of courage. Stepping forward in faith and looking fear in the eye isn't easy, but it helps us realize what we are truly made of. When we're stuck in comfort, familiarity is actually our frenemy: A friend we rely on, yet who also keeps us beneath our highest potential. By revisiting our greatest successes, we remember that courage is what got us there.

6. Find A Compelling Reason

Stepping out of our comfort zone can be difficult if we do not build a compelling reason to do so. Take the time to think about what it could be like to take that step. Marinate in that visual, idea or thought long enough to build solid momentum that propels you into inspired action.

7. Physically Embody the Change

Shifts in the mindset lead to shifts in the body and emotional state. But the opposite can also be true. Using Amy Cuddy's work in her book Presence, focus on embodying the change by either standing in the Wonder woman / Superman pose or other expansive poses



to help increase your sense of power and confidence. The more you do the poses, the more you will be able to step out of your comfort zone.

8. Make It A Habit to Try Something New

Your urge for the familiar is trying to protect you. Make it clear that new things are safe, and you'll get bolder by the week. Go easy on yourself and start small. Go to a new restaurant. Invite someone you've just met for coffee. Go to a networking event. Try something new every, say, Wednesday. Make it routine. You will be shocked by how quickly change seems much less intimidating.

9. Reframe What It Means to Be Comfortable

The world is changing quickly, and "comfort zones" are less of an option. Change often brings fear and uncertainty. What are you feeling when you are in your "comfort zone?" Safe? Secure? Maybe, but are you also bored, inflexible, stagnant? What if your "comfort zone" was also your "failure zone" because nothing changed? Reframe "comfort" to mean growth, learning, or purpose and see what changes.

10. Rationalize the Fear

Start by identifying the fear that

makes something uncomfortable, then go through a quick mental exercise to rationalize why you shouldn't proceed with this uncomfortable and fearful next step.

11. Take One Small Step

It's natural for our minds to resist change. Thinking about taking the tiniest step tricks your brain into taking action. Take a goal and break it down into small steps. Focus on one step at a time. This approach will boost your confidence, associate a positive outcome.

12. Compare the Worst and Best Possible Outcomes

Ask yourself, "What's the worst that could happen?" Then, "What's the best-case scenario of what could happen?" Both of those questions should help you address any fear or discomfort, then channel energy toward the success of trying or exploring something new. By doing this, you're also framing a great relevant story for future interviews or stories about yourself.

13. Act as If You're Comfortable and Just Do It

All the pep talks and classes under the sun won't make it easier to step out of your comfort zone. The best way to accomplish this feat is to act as if you are someone else who you

know would have no problem taking this step. The reality is that once you do it and see you can do it, the rest comes naturally. But you need that initial shove, and this will get it done.

14. And the last "Criticism to be used as Opportunity"

How you can identify improvement, only praises will never help you to improve further. You need criticism at the same time. Whenever someone criticizes you, at that time if you are able to identify the Opportunity to upgrade / improve then you are on right track. Criticism is key to identify the improvement. So, use Criticism as "Opportunity" and thank the people who criticize you to help you in identifying Opportunity.

I Hope, the above points, will help a lot to improve for the bright future ahead.

-Jigneshkumar Raval



Dawn of Digital Era Recent studies put forward that the financial decision makers have increased their technology investments. It is generally accepted that technology is impacting the way the finance function operates and financial strategists believe that finance activities can be fully automated. The transformation which is happening in the audit function is very similar, and it's a transformation at two levels:

Auditors need to know how to audit in the new digital environment. Take for instance a scenario where the majority of the bookkeeping may be done by bots, with an enterprise blockchain architecture being the tool used for bookkeeping, etc. Auditors will soon find them in a scenario where organizations are working with a combination of digital technologies.

Auditors and audit firms need to see how they can transform their audit procedures and methodologies by incorporating tools and technologies like advanced analytics, Robotic Process Automation (RPA), Artificial Intelligence (AI), etc.

Which technologies are going to impact audit and how?

Influx of the digital transformation with the blend of

advanced analytics, big data robotics, automation, and artificial intelligence has resulted in the onset of so many changes in the world of accounting and finance. A quick look on the key digital technologies and how can they impact the audit process is given as follows:

RPA or Robotics Process Automation: RPA is the process of automating mundane, repeatable and rule-based tasks which are usually performed by humans on a computer. It does away with human limitations on aspects of speed, accuracy and multitasking. This automation is achieved by way of software bots which can be programmed rather easily to take care of such repeated transactions. Currently, RPA is one of the most aggressively pursued technologies out of all digital technologies since it's relatively easier to implement and shows faster results than most other technologies. In order to imagine how RPA works, you can try and think of a virtual employee who is trying to work on 5-6 different applications simultaneously switching amongst them with blinding speed and 100% accuracy. Many organizations have started adopting RPA for bookkeeping, reconciliations, invoice



processing, expense filing, compliances, etc. Auditors, as part of their audit process, in order to verify the robustness of the bots and the accuracy of the transactions processed by them – might need to investigate the “Process Design Documents (PDDs)” which are the process blueprint which goes into creating these bots. Additionally, they might need to work with bot log files to analyze any variances and detect internal control leaks. On the flipside, audit firms can also look at implementing RPA to automate parts of their audit process which are highly manual, rule based and repetitive – for example checking and reconciling account balances in multiple sets of books, compiling reports from multiple documents, etc.

Artificial intelligence and machine learning: The one thing which has always separated a bot from a human was a human's ability to learn from experience. This is changing now with the advent of machine learning – which in layman's



language teaches a machine to learn from experience. Artificial intelligence is the capability of a computer-based system to take intelligent decisions on its own and to interact with its environment almost in a sensory manner. Some simple examples of AI based systems are virtual assistants like Siri and Alexa which use Natural language processing and deep learning to interact with users to solve simple queries and self-driving cars which use computer vision and machine learning.

Distributed Ledger Technology (DLT) or Blockchain: Imagine a form of bookkeeping where a transaction is recorded not only in the books of accounts of the entity carrying out the transactions, but in a shared distributed ledger a copy of which is maintained by every entity which is impacted by the said transaction. This would be a form of bookkeeping which by its very definition will create close to immutable records which are very difficult to falsify. Add to this best in class encryption technologies which makes your data really secure - and the resultant technology is known as Distributed Ledger Technology (DLT). Blockchain introduces the revolutionary “**triple entry accounting**”. Triple entry accounting is an extension of the

most widely used double-entry accounting system in which all transactions are validated and cryptographically sealed by an external third party, adding an additional layer of authenticity to the transactions. Triple entry can be simply explained as double entry + cryptography. Blockchain – one of the most popular types of DLT has wide implications in almost every industry because it creates a trust less, immutable proof of record where fraud is very difficult to carry out and transactions can be stored in a tamper proof format. From an auditor’s perspective, a DLT / Blockchain based bookkeeping system removes the need to reconcile multiple databases of records and provides a perfect audit trail. There is no other technology which comes even close to the quality of audit trail which a Blockchain based system provides. Because of the principal of immutability, historical entries cannot be changed but only corrected with a balancing entry. This enables the auditor to test audit assertions such as occurrence and cut-off while not removing the need for judgment-based opinions. While auditing in a Blockchain based environment, the auditor also needs to investigate the overall design of the system to identify and control leaks or flaws in design. While the presence of

Blockchain simplifies and organizes the available information for audit much better, the auditor still needs to couple this with judgements based on applicable accounting standards. Blockchain based systems can also be coupled with AI to identify incoherent patterns and flags which can be investigated as exceptions by auditors.

Conclusion: The auditing profession is going through a very interesting time right now. Usage of CAAT Tools and other forms of technologies while auditing has always been considered as a value addition. However, very soon this is going to convert into a necessity and in next couple of years almost every auditor will have to perform technology audits and work with bots to perform their audit procedures. It is only a matter of time before AI engines will start performing fundamental advisory as well and act as smart assistants to auditors.

-Kalpit Jain



Microsoft Azure is usually described as having “limitless potential” and “unlimited possibilities,” but **what does Azure actually do and what can it do for your business?**

What is Azure?

At its core, Azure is a public cloud computing platform—with solutions including **Infrastructure as a Service** (IaaS), **Platform as a Service** (PaaS), and **Software as a Service** (SaaS) that can be used for services such as analytics, virtual computing, storage, networking, and much more. It can be used to replace or supplement your on-premise servers.

Here are some quick facts about Azure.

Azure is a fast, flexible, and affordable platform, and its pricing and capabilities make it the best public cloud offering on the market. Now let’s take a look at how to put it to work for you.

1. Enhance and Implement Backup and Disaster Recovery

Azure is a backup and disaster recovery dream tool. Why? Because of its flexibility, advanced site recovery, and built-in integration.

As a cloud-based solution, Azure is innately flexible – it can back up your data in almost any

Microsoft Azure – IaaS, PaaS and SaaS

- **Flexible – Move compute resources up and down as needed**
- **Open – Supports almost any OS, language, tool, or framework**
- **Reliable – 99.95% availability SLA and 24x7 tech support**
- **Global – Data housed in geo-synchronous data centres**
- **Economical – Only pay for what you use**

language, on any OS, and from any location. Plus, you define the frequency and extent of your backup schedule (daily, weekly, monthly, etc.).

Tape backup has a time and place, but it has limited abilities as a stand-alone backup and disaster recovery solution. Azure site recovery can enhance your tape backup with offsite replication, minimal onsite maintenance, up to ninety-nine years of data retention, minimal or no capital investment, and minimal operational costs. Azure backup stores three copies of your data in three different locations in the data centre, and then another three copies in a remote Azure data centre, so you never have to worry about losing data.

If you’re in a Windows virtual environment, Azure’s built-in integration for additional backup will be a quick and painless solution. Azure site recovery integrates with System Centre

and HyperV architectures, creating a robust and seamless cohesion between Azure, System Centre, and HyperV.

2. Host and Develop Web and Mobile Apps

Whether you’re looking for a platform for hosting, developing, or managing a web or mobile app, Azure makes those apps autonomous and adaptive with patch management, Auto Scale, and integration for on-premise apps. With Automatic patch management for your virtual machines, you can spend less time managing your infrastructure and focus on improving your apps. Azure also comes with continuous deployment support, which allows you to streamline ongoing code updates.

Auto Scale is a feature built into Azure Web Apps that adjusts your resources automatically based on customer web traffic so you have the resources you



need when traffic is high, and save money when you're not in peak times.

Through Azure, you can seamlessly link your web app to an on-premise app. Connecting apps in both locations lets both employees and partners securely access resources inside your firewall—resources that would otherwise be difficult to access externally.

3. Distribute and Supplement Active Directory

Azure can integrate with your Active Directory to supplement your identity and access capabilities—this gives your DNS a global reach, centralized management, and robust security.

With Azure, you can globally distribute an Active Directory environment that is direct connect enabled. No other cloud provider has the ability to extend the reach of your domain controller and consolidate AD management like Azure.

If you have multiple locations or use on-premise apps or cloud apps like Office 365, Active Directory integration with Azure will be the central tool for managing and maintaining access to all of these tools.

Azure also enables you to utilize multi-factor authentication, adding a new layer of security to



your data and applications with zero hassle for your users. You can also easily implement single sign-on for Windows, Mac, Android, and iOS cloud apps.

4. Innovate with IoT Industry Solutions

The scalability, flexibility, and security of Microsoft Azure makes it the perfect resource for companies moving toward IoT solutions. You can connect your devices to the cloud using solutions that integrate with your existing infrastructure and start collecting new data about your company.

Within the Azure IoT Hub, you can monitor and manage billions of devices and gain insights to help you make better business decisions, improve customer experiences, reduce complexity, lower costs, and speed up development.

The enhanced security of Azure is a huge asset for IoT solutions, which traditionally have security gaps that hackers can take advantage of. Other benefits include remote monitoring and predictive maintenance and analytics.

-Kapil Dev



Background

GST Council in its 37th Council meeting held on 20 September 2019 approved the standard of E-Invoice and it has been published on GST portal along with scheme.

What is E-Invoice?

E-Invoicing is a process in which all the B2B invoices created by accounting software will be authenticated electronically by GSTN for further use (like return preparation, E-way bill creation).

E-Invoice is a submission of already generated Invoices from accounting software to GST Portal and we all are aware that there are hundreds of accounting & billing software, which generate invoices, but they all use their own formats to store information electronically and data in such different-different formats cannot understand by the GST System, hence it was not possible to submit the data from accounting software (Like ERP/Tally/SAP) to GST System.

So, need was felt to issue a standard format (Schema) in which data will be shared with other systems, although from user prospective it's same as earlier, there would not any change in print or electronically creation of invoice.

Only standard schema needs to be implemented by all the accounting and billing software so that it can generate JSON of each



invoice in such format which can be uploaded on GST Portal for further authentication and approval.

In short, E-Invoice is mechanism only specify invoice schema and standard for each data exchange among all accounting/billing software and all businesses.

Benefits on E-Invoicing System

1. One time reporting of B2B invoices and further authentication from GST Portal will auto prepare ANX-1, ANX-2 in new return format and GSTR-1 in current format up to B2B Supplies.
2. E-way Bill will also be created through E-Invoicing data only vehicles details need to be updated.
3. Here once invoice which will be uploaded by supplier on GST system for authentication will be further shared with corresponding buyer on his mail id mentioned on e-invoice, hence buyer can do

reconciliation with his purchase order and accept/reject on real time under New Return.

4. System level matching will be done for input credit and output tax.

5. E-Invoice will be created for Invoices, Debit Note, Credit Note and other document required by law.

Process of creation of E-Invoicing:

Generation of E-Invoicing will be the responsibility of the taxpayer who will be required to report the same to Invoice Registration Portal (IRP) for authentication, which in turn will generate a unique reference number (IRN) and digital sign the e-invoice and also generate a QR code and will return the invoice to the seller. IRP will also send the digital signed e-invoice to the recipient of the document on the e-mail provided in the e-invoice.



Step-1: Seller will create his invoice in his accounting or billing system, Invoice should be in conformity with e-invoice schema (standards) that is published and have the mandatory parameters

Supplier's software would generate a JSON against each B2B invoice that will be further uploaded on the IRP Portal. IRP (Invoice Registration Portal) will only take the JSON of the e-invoice.

Step-2: In next step is to generate Invoice Reference Number (IRN) (in technical term IRN number is hash of 3 parameters using a standard and well-known hash generation algorithm) it is an optional step; seller himself can generate IRN number based on defined algorithm.

Step-3: is to upload JSON of the e-invoice (along with Hash if generated by the seller) into the IRP by the seller. JSON may be uploaded directly on the IRP or through GSP's or through any other third party.

Step-4: IRP will generate the Hash or validate the hash of the uploaded JSON, if uploaded by the supplier. Upon authenticate the same with central registry of GST System IRP will add its

signature on the invoice data and as well as QR code to the JSON.

Hash computed by the IRP will become the IRN (Invoice Reference Number) of the E-Invoice.

It shall be unique to each invoice and hence be the unique identity for each invoice for the entire financial year in the entire GST System for a taxpayer.

Step-5: it involves sharing of uploaded data with GST and E-Way bill system

Step-6: Here IRP will return the digitally signed JSON with IRN back to the seller along with a QR code. The Registered invoice will also be sent to the seller and buyer on their mail ids as mentioned in the invoice.

-Rekha Yadav



As the name suggests, it is an investment by foreign individual(s) or company(ies) into business, capital markets or production in the host country. Foreign direct investment policy in India is regulated under the Foreign Exchange Management Act (FEMA) 2000 administered by the Reserve Bank of India (RBI).

FDI plays an important role in the economic development of a country. The capital inflow of foreign investors allows strengthening infrastructure, increasing productivity and creating employment opportunities in India. Additionally, FDI acts as a medium to acquire advanced technology and mobilize foreign exchange resources. Availability of foreign exchange reserves in the country allows RBI (the central banking institution of India) to intervene in the foreign exchange market and control any adverse movement in order to stabilize the foreign exchange rates. As a result, it provides a more favourable economic environment for the development of Indian economy.



But Why Do We Need FDI?

There are various factors that signify the importance of FDI in India some of which are listed below:

1) Helps in Balancing International Payments:

FDI is the major source of foreign exchange inflow in the country. It offers a supreme benefit to country's external borrowings as the government needs to repay the international debt with the interest over a particular period of time. The inflow of foreign currency in the economy allows the government to generate adequate resources which help to stabilize the BOP (Balance of Payment).

2) FDI boosts development in various fields:

For the development of an economy, it is important to have new technology, proper management and new skills. FDI

allows bridging of the technology gap between foreign and domestic firms to boost the scale of production which is beneficial for the betterment of Indian economy. Thus, FDI is also considered an asset to the economy.

3) FDI & Employment:

FDI allows foreign enterprises to establish their business in India. The establishment of these enterprises in the country generates employment opportunities for the people of India. Thus, the government facilitates foreign companies to set up their business entities in the country to empower Indian youth with new and improved skills.

4) FDI encourages export from host country:

Foreign companies carry a broad international marketing network and marketing information which



helps in promoting domestic products across the globe. Hence, FDI promotes the export-oriented activities that improve export performance of the country.

Apart from these advantages, FDI helps in creating a competitive environment in the country which leads to higher efficiency and superior products and services.

Government Initiates to Promote FDI

The Indian government has initiated steps to promote FDI as they set an investor-friendly policy where most of the sectors are open for FDI under the automatic route (meaning no need to take prior approval for investment by the Government or the Reserve Bank of India). The FDI policy is reviewed on a continuous basis with the purpose that India remains an investor-friendly and attractive FDI destination. FDI covers various sectors such as Defence, Pharmaceuticals, Asset Reconstruction Companies, Broadcasting, Trading, Civil Aviation, Construction and Retail, etc. In the Union Budget 2018, the cabinet approved 100% FDI In the Union Budget 2018, the cabinet approved 100% FDI



under the automatic route for single-brand retail trading. Under this change, the non-resident entity is permitted to commence retail trading of 'single brand' product in India for a particular brand. Additionally, the Indian government has also permitted 100% FDI for construction sector under the automatic route. Foreign airlines are permitted to invest up to 49% under the approval route in Air India. The main purpose of these relaxations in foreign investment by the government is to bring international best practices and employee the latest technologies which propel manufacturing sector and employment generation in India. To boost

manufacturing sector with a focus on 'Make in India' initiative, the government has allowed manufacturers to sell their products through the medium of wholesale and retail, including e-commerce under the automatic route.

FDI Facts & Statistics:

According to Indian Brand Equity Foundation (IBEF), the total FDI investments in India during April-December 2017 stood at US\$ 35.94 billion as the government has been providing relaxation on FDI which is attracting a large number of foreign investments. Moreover, the Telecommunications sector has attracted the highest FDI equity inflow during April-December



2017, i.e. US \$ 6.14 billion, followed by computer software and hardware sector at US\$ 5.16 billion & Services at US\$ 4.62 billion. The total FDI equity inflows for December 2017 reached US \$ 4.82 billion.

During the period of April-December 2017, India gained maximum FDI equity inflows from Mauritius, i.e. US\$ 13.35 billion, followed by Singapore (US\$ 9.21 billion), Netherlands (US\$ 2.38 billion), USA (US\$ 1.74 billion), and Japan (US\$ 1.26 billion).

Foreign companies invest in India to take benefits of relatively lower wages, special investment privileges like tax exemptions, etc. Hence, India is one of the top gainers of FDI.

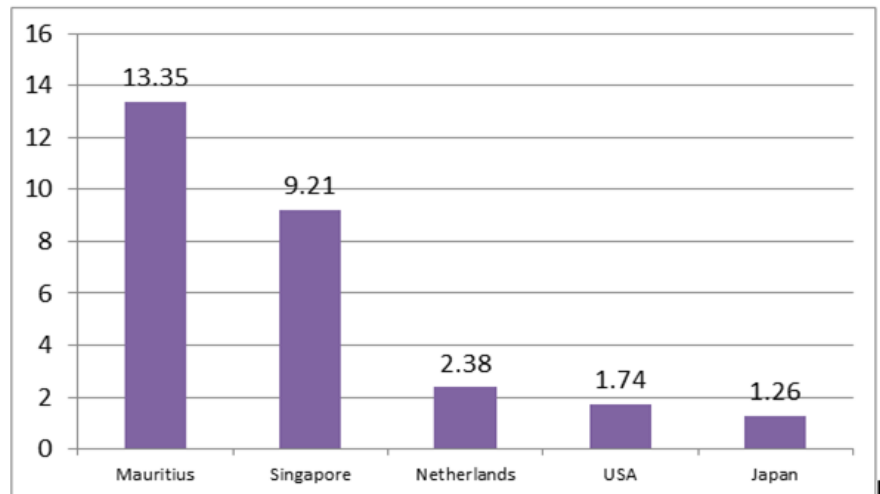
Recent FDI Announcements

February 2018- IKEA declared its plan to invest approximately US\$ 612 million in the Maharashtra state in order to establish multi-format stores and experience centres.

December 2017- DIPP (The Department of Industrial Policy & Promotion) approved FDI proposals of Supr Infotech Solutions and Damro Furniture in the retail sector.

November 2017- In the state of North-East region of India, 39

Fig.1. FDI EQUITY INFLOWS BY COUNTRY IN US\$ (APRIL-DECEMBER 2017)



Source: IBEF

MOUs (Memorandum of Understanding) was signed for the investment of US\$ 612-765 million.

Thus, we can say that FDI plays a crucial role in the growth of Indian economy as it helps to bring new technologies, employment generation and improvement in business operations, etc.

-Tanmay Parab



Article 370 of the Indian constitution gave special status to Jammu and Kashmir—a part of the larger region of Kashmir, which has been the subject of dispute between India, Pakistan, and China since 1947. Article 370 allowed J&K to have a separate constitution, a state flag and autonomy over the internal administration of the state. In August 2019, the government of India revoked this special status through a Presidential Order and the passage of a resolution in Parliament.

What is Article 370?

It is a temporary provision in the Indian Constitution which grants special autonomous status to Jammu and Kashmir.

Under Part XXI of the Constitution of India, which deals with “Temporary, Transitional and Special provisions” of the state of Jammu and Kashmir has been accorded special status under Article 370.

All the provisions of the Indian Constitution which are applicable to other states of India are not applicable to the state of Jammu and Kashmir.

Up to 1965, due to the above special provision in the Indian Constitution, Jammu and Kashmir had a Sadr-e-Riyasat instead of

Governor and had a Prime Minister instead of a Chief Minister.

What is Article 35 A?

It was introduced through Presidential Order in 1954, under Article 370. This Article empowers the Jammu and Kashmir State Legislature to define permanent residents of Jammu and Kashmir.

It prevents citizens of India from other states from

- Buying land
- Prevents people from other states from permanently settling in Jammu and Kashmir
- Prevents people from other states from holding local Government Jobs.
- Prevents people from other states from winning educational scholarships in Jammu and Kashmir.
- The Article referred to as Permanent Residents Law also bars female residents of Jammu and Kashmir from Property rights in the event that they marry a person from outside the state. The provision also extends to such women’s children.

As per rules while amending Constitution it requires the approval of Parliament of India, but in this case of this constitutional amendment, the set procedure was not followed.



The controversy behind Article 370

- Central Government can make laws only with the concurrence of State Government of Jammu and Kashmir, practically giving it Veto power.
- Article 352 and Article 360, in case of contingencies, it has provisions to declare National and Financial Emergency. This cannot be applied in Jammu and Kashmir.
- Kashmiris have 2 citizenship, whereas other Indian citizens have only 1 citizenship.
- Anti-Defection Law is not applicable.
- Rest of the Indians cannot buy land and property in Jammu and Kashmir state.

Article 370 Revoked

As per Bills passed on 5th August 2019, in the Parliament, Article 35A will be automatically revoked with the repealing of Article 370. Henceforth, the law of the land will apply in Jammu and Kashmir.

-Laloo Yadav



Yash Gohil- 2nd Nov

Rekha Yadav- 3rd Nov

Dipesh Chordiya- 4th Nov

Anchal Jaiswal- 5th Nov

Ankit Somani- 6th Nov

Rohit Singh- 15th Nov

Shyam Makwana- 17th Nov

Laloo Yadav- 18th Nov

Manohar Jadhav- 18th Nov

Monil Shah- 22nd Nov

Ammar Qazi- 23rd Nov

Khushhal Jangid –Article

Keval Gala– Sr. Accounts Executive

Ankit Somani –Manager

Manohar Jadhav - Technical ERP Consultant

Harish Mahajan - Senior Analyst

***Thank You
&
Goodbye***

Until Next Time



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