

IMPACT

INNOVATIVE MANAGEMENT PRACTICES
AND CREATIVE THINKING

A JOURNAL FOR MANAGEMENT PROFESSIONALS



The New Normal

Greetings from **IMPACT**



EDITORIAL TEAM

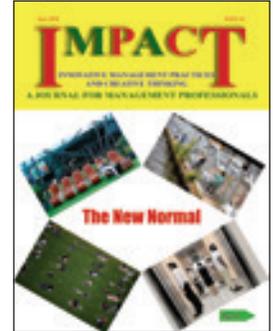
Dr. N.V Subbaraman
“Kalki” V Murali
Dr M G Bhaskar

EXPERT ADVISORY BOARD

Dr. R Rangarajan
Professor
Dept. of Commerce
University of Madras

Dr. R Krishnaveni
Assistant Professor
Department of English
Government Arts and Science College
Palladam, Tirupur (Dist)

All opinions expressed in the articles appearing in the e-journal IMPACT, are that of the respective authors. The Publisher or Editor of IMPACT cannot be held responsible / liable in any manner whatsoever for any claims and / or damages.



Dear Readers,

The world has found out or rather innovated a new jargon, called “The New Normal”!

Suddenly, every conversation between two people or people attending web forums or webinars or even during daily web meetings inside offices, this word “The New Normal” creeps in. This new jargon has spread world over like its friend COVID19. When we tried to find the meaning of this new jargon from the people who uses this in their daily conversations, no one has any clue about its meaning, but still they continue to use, because everyone uses! Maybe to show off themselves that they know the latest happening around the globe, even without knowing the meaning or the context!

Last decade, another word “inclusiveness” found its way suddenly in every conversation, world over!

Maybe this “The New Normal” will stay among conversations and in speeches for another decade, without knowing the real meaning!

And WE the people jibe and mock at the cattle “The Herd Community”!

Editorial Team

INSIDE



Lost Opportunities and Wasted Efforts —
Mr. NV Subbaraman 4



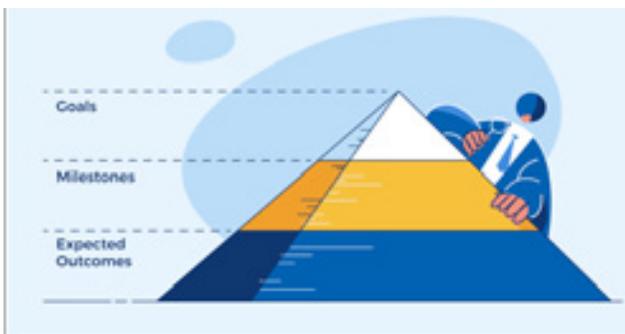
The Black Money Story —
Mr. N. Venkataraman 7



Essential Qualities of Trainer —
Mr. Jayprakash B. Zende 13



Bombay, meri jaan —
Mr. R. Venugopal 18



Assess Impact & Reframe BCP to Stay Afloat —
Mr. Syed Fazlullah Khan 22



The New Normal — 25

Lost Opportunities and Wasted Efforts

It is often said: “Opportunities rarely come; wise is the man who grabs and avails and succeeds!” Also said: “Unlimited are opportunities; wise people avail and succeed”. But the fact is wisdom lies in creating the opportunities and achieve success!

A few years ago, there was a Government order that all the fast moving vehicles must have number plates repainted with the suggested pattern before a prescribed date. It was a delight to see the mushrooming of painters (?!?!?!?)

(All and sundry knowing painting or otherwise) on the footpaths with paint and brush making money a plenty- on the principle of “making the hay while the sun shines”!

There was yet another order of the Government on “rain harvesting”. My God! There were battalions of plumbers, masons, helpers-again trained or untrained, skilled or unskilled- going about and making plenty of money within the period prescribed.

There was a parable quoted by Ramakrishna Parmahansa about a poor man whom God wanted to help and put a bag of money on the road which the man normally walks along at a particular time of the day. That poor man did pass through the road, exactly at the time that he normally passes through and the bag of money was lying. This poor man was worried as to what will happen to him

if he loses his eye sight and he wanted to practice a few meters walk closing his eyes; it was exactly where the money bag was lying and he opened his eyes after crossing the bag and thus he lost what indeed God was trying to help! A great lost opportunity. That poor man was blissfully unaware of the opportunity provided by God. On the other hand there are people who know the available opportunities, ignore the same for whatever reasons and then regret for some times and at times lifelong!

I quote a poem that was written quite a few years ago:

OPPORTUNITIES UNLIMITED

Opportunities are unlimited
Abundant potential unimagined
All through the world
All over the age
Those bold seize
They succeed sure!

Vast land uncultivated
Underground water unexplored
Mineral wealth unfathomed
Forest reserves untapped
Maximum brain –power unutilized

Scientific myths unexplained!
Will power and perseverance
Broad vision and intelligence
Great zeal and enthusiasm



A TIME WASTED IS AN OPPORTUNITY LOST

Creative mind and optimism
Royal road to untried mission!
Sure to land in unseen heaven!

God given opportunities, nature provided opportunities, Government created opportunities, society laid opportunities- opportunities everywhere and one has to constantly keep his eyes and ears open, grasp at the sight of it and avail purposefully. Many a time a sense of resignation and the fear of failure blind our eyes and deafen our ears and we fail to avail the opportunities and regret later.

Achievers are those who grasp the opportunities available, avail the same, devise the strategies and accomplish. Saint Poet Thiruvalluvar would say:

When comes the season ripe and rare
Dare and do hard things then and there.

In weighting time feign peace like stork
In fighting time strike like its peck.

It's best to act when feasible
If not see what is possible.

Though we think with a resolve not to lose the opportunities, we do lose and feel for it later. Recently there was an opportunity for me to sing a song in Tamil in an International Literary Festival, where I could have easily sung a song of Bharathiar that would have raised the prestige of Tamil and the Tamils while the others from Hindi heartland, East and west, north east and deep south rendered a song well received by the Indian and foreign delegates. I could have volunteered which would have been happily received by the organizers which I did not do; still worse, a well-meaning Kerala Tamil knowing lady made an earnest request to me to render one which for unknown reasons I spurned; now in retrospect I regret at the lost opportunity and I don't know in my life time I will have another opportunity in such a situation as the one I lost! Till now no opportunities came! I can recount many such lost opportunities- big and small.

While this is one side of the story, there have been quite a few instances of wasted efforts! In over enthusiasm, one is tempted to grab at the opportunities that come on one's way, go all out



to achieve certain things, finish the work with all out efforts which ultimately yield no worthwhile result! I shall share some of my own experiences to substantiate this claim of “wasted efforts”. Everyone in the society would have had this unpalatable experiences and it will be fine if one learns a lesson or two out of such situations. “Wasted efforts” can be computed in terms of ‘money’ which I am not inclined to do as of now.

I am a little interested in literary activities such as writing essays, poems, books, translation from English to Tamil and vice versa. This has been my passion since the day of my retirement from a Public Sector Organization at a fairly senior level.

Some people –of course they are also concerned with literary activities such as publishers, authors etc.- come up with one request or other and I in my enthusiasm-or is it over enthusiasm?- I go all out to accomplish the assignment that I have undertaken at others request-pleadings- at times going all out at the cost of my time, energy, strength, other personal work etc. But alas.....! The work done at that stage remains as such and no progress whatsoever –despite my follow up with the concerned- is seen

for years!. To quote, two authors were introduced to me by a common friend and I have a fancy for ‘translation literature’. Whether it is verse or prose I do translation in the same genre. These two authors requested me to translate their works- Tamil to English. As is usual with me, I took the request very seriously and completed the same meticulously, sacrificing my early walk time and temple time! It is more than five years and nothing is heard from them despite my efforts. A clear case of WASTED EFFORTS! There are several such wasted efforts. The message is clear:

There are LOST OPPORTUNITIES and WASTED EFFORTS. One has to be discreet in grabbing at the opportunities and putting in his efforts.

Mr. N V Subbaraman

A bilingual poet, writer, trainer, translator, thinker and speaker from Chennai Mr. N. V. Subbaraman has written 36 books. His paper, “Valluvam inspired Mahatma Gandhi,” was approved for presentation in the international Tirukkural Conference held in Washington, USA. His translated works include Thirukkural, Bharathiyar’s Kuyilpattu and Ramana Maharishi’s Aksharamanamalai. He was formerly the Deputy zonal Manager, LIC of India.



The Black Money Story

REFERENCE & ACKNOWLEDGEMENTS

- **Books**
 - Black Money and Tax Havens – by Prof. R. Vaidyanathan
 - It's Raining Black: Chronicles of Black Money, Tax Havens & Policy Response - by Shailendra Kumar
- **Reports**
 - Black Money Committee Report, 2012
 - Indian Black Money Abroad - by Shri S. Gurusurthy, Shri Ajit Doval, Prof R. Vaidyanathan and Shri Mahesh Jethmalani
- **Articles**
 - Various Articles by Shri. S. Gurusurthy
 - India since Demonetization – Charan Singh, IIMB- WP No. 567
- **Dr. S. Vaidhyasubramaniam** – Vice-Chancellor – SASTRA Deemed University.
- & various Articles, News Clippings, Website Reports published online.

WHAT IS BLACK MONEY

- Receipt of Income on which taxes have not been paid.
- Money earned out of illegal methods.
- Moneys earned through legal methods, but hidden from tax.
- Black Money and corruption are *sesame* twins.

THREE ASPECTS OF BLACK MONEY

- Aspect 1:
 - Generation,
 - Infiltration and
 - End use.
- Aspect 2:
 - Crime,
 - Corruption and
 - Tax evasion.
- Aspect 3:
 - Cheaper Money,
 - Fund Managers and
 - Entrepreneurs.

NEED FOR TAX HAVENS

- Low tax Jurisdiction
- No tax Jurisdiction
- Creation of multiple Shell Companies (estimated to be around 30M)
- Secret Bank Accounts
- Availability of Namesake Owners/Facilitators/Intermediaries
- Illicit and Illegal Exchange Points
- The Origin of Swiss Bank Account
- The expansion of *DELAWARE – Dollars and Euros Laundered And Washed at Reasonable Expense.*

10 ROOT CAUSES FOR BLACK MONEY

- Attitude towards payment of taxes
- High rates of taxes
- Evade Minimum wages – working hours and safety standards
- Suppression of receipts
- Inflation of expenditure
- Over invoicing
- Smuggling and Illicit trade
- Counterfeit currency
- Governmental Control & Corruption
- Political Factors

EFFECTS OF TAX HAVENS

- Higher rate of Inflation
- Increase in liability
- Interferes with Economic and Social Development.
- Slowly becomes a hub for Anti-Social activities.

AVENUES FOR BLACK MONEY

- Land and Real-Estate
- Gold (India has approximately 20,000 Tons of Gold)
- Financial Markets (Stocks and derivatives)
- Globalization – Middlemen – Large Scale Corruption.
- Sports
- News and Media Entertainment.
- Education and Capitation.
- Bank Scams

AVENUES FOR BLACK MONEY

- Informal Economy
 - Agriculture
 - Huge Informal Sector
 - Insufficient Banking Structure.
- Liquor Trade
- Legitimate Money becoming Illegitimate
- Inadequate Investigative and Detective Mechanism
- Slow Court Process.

AVENUES FOR BLACK MONEY

- Arms Trafficking
- Terrorism
- Treaty Shopping
- Counterfeit (Entry points at Pakistan, Nepal & Bangladesh)
- Hawala Transactions

ECONOMIC IMPACT

- Incidental Good Effects
 - FDI
 - GDR
- Evil Bad Effects
 - Crime
 - Corruption
 - P-Notes

IMPACT ON NATIONS AND SOCIETIES

- Weakening a Nation – Politically and Socially
 - POLITICAL
 - Rigging of Elections
 - Threats and External Aggression
 - SOCIAL
 - Protests and Violence
 - Drug and immoral trafficking
 - Liberalized Press, Media Speech & Expression
 - Interfering with native Traditions, Value Systems and Culture.
 - Interference with Religious Beliefs and Practices.

IMPACT ON NATIONS AND SOCIETIES

- Arms Market
 - Increase in the Area's Level of Conflict
 - Political unrest
 - Political Instability and Tension.
- Nexus Between
 - Law maker,
 - Law keeper and
 - Law breaker

OVER-VIEW OF LAWS IN INDIA

PMLA ACT, 2002

- Passed to implement the UN GA Resolution and Declaration
- Prevent Money Laundering
- Provides for Confiscation of property derived from Money laundering
- Beneficial Owner
- Criminal Legislation – Presumption of Guilt & Burden of Proof on Accused.

BLACK MONEY ACT, 2015

- To deal with the problem of the Black money that is undisclosed foreign income and assets;
- Procedure for dealing with such income and assets
- imposition of tax on any undisclosed foreign income and asset held outside India;
- Imposition of Tax on any undisclosed income and asset held outside India @ 30%.

INCOME TAX ACT, 1961

- undisclosed foreign income and assets brought to tax under Black Money Law shall not from part of total income for the purpose of charging income-tax under the Income-tax Act, 1961

PBPT ACT 1988

(2016 amendment)

ACT: to prohibit benami transactions.

AMENDMENT :

- right to recover/ confiscate property held by benami.
- No compensation payable to the real owner – imprisonment and penalty.

BINAMI ESSENCE:

- transaction made in fictitious name - ostensible title
- the person providing the consideration not traceable.

Fresher's Required for Digital Marketing

- * Fire to Achieve
- * Willing to Learn and Grow

Send Your Resume to:
inforesource@gmail.com

MEASURES THAT ARE BEING ATTEMPTED

- G20 Summit 2009
- Financial Action Task Force (FATF)
- Exchange of Information (EOI)
- US taxing its residents at 11% on Global Income
- COVID – de-globalization
- Supreme Court Decision & SIT

EFFECTS OF DEMONETIZATION

- Advance tax grew up by 47.79%
- Personal Income Tax payment grew by 34.25%
- However Tax compliance % to GDP did not raise.
- Last 45 years – Increase has only been 7%.
- Undisclosed income through settlement scheme – INR 67,382 Cr.

EFFECTS OF DEMONETIZATION

- Tax to GDP is 18% - one of the lowest in the world.
(Small Nations and Developed Nations do it at 35% average.)
- As on 31.3.2016 - total Currency Circulation was 16,415Bn.
 - Rs. 1000 note and later Rs.2000 notes.
 - 1.7% in 2001 – increased upto 38.6% in 2016.
 - Rs. 500 Note
 - 4.1% in 1990 – increased to 47.8% in 2016
 - Forming 86.46% of the Total Economy - 2016.
 - Rs.1000/2000 notes – 38.6% (INR 6,326 Bn.)
 - 500 Rupee Note – 47.86% (INR 7,854 Bn.)

BLACK MONEY ACT, 2015

Applicability Of The Black Money Act

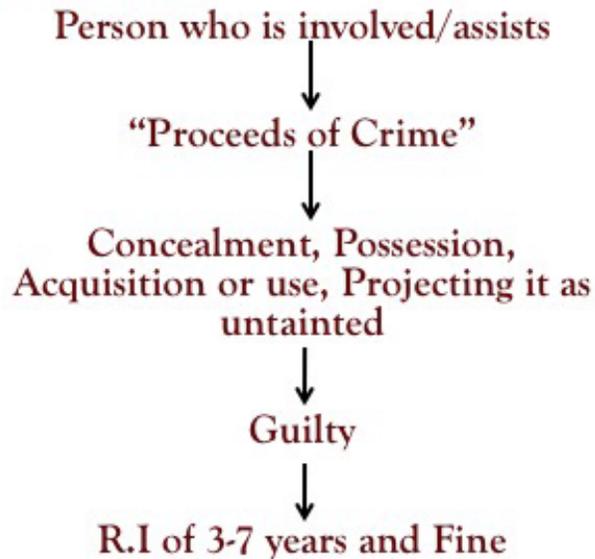


The offence of **willful attempt to evade any tax, penalty or interest** inserted as Schedule Offence (Part C) under PMLA, 2002

FOR INDIVIDUALS	Resident & Ordinarily Resident	Resident but Not ordinarily Resident	Non-Resident
Resident in P.Y	YES	YES	NO
Fulfills conditions u/S.6 ITA	YES	NO	NO
Applicability of Act?	YES	NO	NO

PREVENTION OF MONEY LAUNDERING ACT, 2002

Sec. 3 - Offence of Money laundering:



Sec. 2(u): “proceeds of crime”

Property Derived or Obtained

↓

Criminal Activity

↓

Scheduled Offence
OR

Value of Property
OR

If property located abroad its value within the country or abroad.

Part 'C' deals with **trans-border crimes**, and is a vital step in **tackling Money Laundering across International Boundaries**.

Readers are requested to send their management related questions.

IMPACT will get replies from management experts.

Send your questions to:
impactjournalindia@gmail.com

AGENDAS REMAINING AS PROPOSALS

- Declare it as a National Asset
- Amend Laws to Confiscate and Recover
- Provide Exemplary Punishments
- Electoral Reforms and State Funding
- Enhanced monitoring - Investigation & Detection

REASONS

- Agrarian economy.
- Informal sector.
- Globalization Model - Generation, delivery and execution of Black Money in Cashless Form.

OFFENCES AND PROSECUTION UNDER BM ACT, 2015

Nature	Penalty	Prosecution (if any)
Attempt to evade tax, interest & penalty	300% of Tax Payable	3 - 10 yrs
Failure to disclose foreign asset or income in the return of income (Greater than INR 5 Lakh)	INR 10 Lakh	6 mnts - 7 yrs
Attempt to evade payment of tax, interest and penalty	Amount of Tax Arrear	3 mnts - 3 yrs
Subsequent offences		3 yrs - 10 yrs + Fine Rs.5 L to Rs.1 Cr
False statement or delivers false evidences		6 mnts - 7 yrs
Abetment - False Return/ Declaration - Tax payable		6 mnts - 7 yrs
Failure to answer Question; Produce evidence	Rs. 50,000 to Rs. 2,00,000	



N. Venkataraman

*Senior Advocate -
Supreme Court of India.*



Essential Qualities of Trainer

The training and development of employees is crucial to any organisation's performance. Ultimately, all organisations are looking for optimizing their human resources by honing the skills of their workforce.

Training is nothing but development of skills, attitude, and knowledge in individual participants. Training is, therefore, a huge responsibility and needs motivated and skillful individuals to handle it. Training employees is a challenging job; trainers needs to have tons of qualities for the training to be a success. The six most desirable qualities of trainer are as follows.

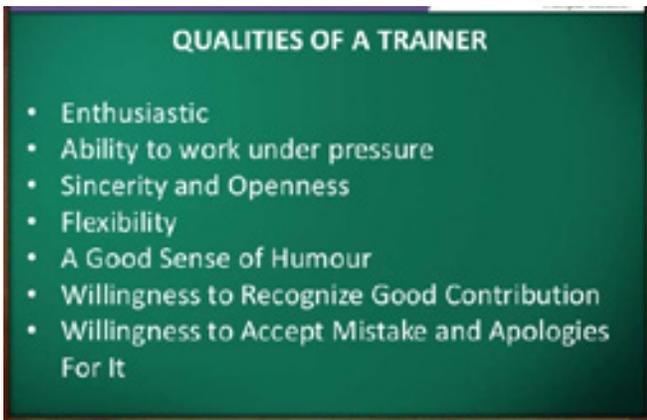
Trainer must understand that industrial era has been started with production them mass production came and then there was emphasis on quality and cost. Now, innovations are going to give

a competitive edge to organisations. Suggestion Schemes are good platform to motivate and involve people in initiating improvement activities. This activity is for mutual benefit of organisation and its employees. This will develop an atmosphere for innovations to follows

Corporate trainers play an important role in making their companies more competitive by developing the skills of the workforce. They help to accelerate organizational change by developing the skills a company requires if it plans to enter new markets or needs to transform its business performance. Companies with a reputation for developing people also find it easier to recruit and retain high-caliber employees.

Now, let us have a look at qualities required for good trainer





1. A Deep Knowledge of the Business

A deep and thorough understanding of the Suggestion Schemes and other similar activities with the general knowledge of the organisation for which you are going to take training is prerequisite of good training. A good rule of thumb is whether you can articulate both what the company does and how it does it in a few simple, concise sentences. It is preferred if trainer to visit the workplace and possibly speak to the participants at workplace.

The aim of most corporate training is to maximize company resources and build an efficient and productive workforce. This is only possible when you are aware of the skill sets that your trainees require for the subject in which they are to be trained.

2. Strong Communication and Interpersonal skills

It is imperative for a good trainer to be highly efficient in communication of all kinds.

Understanding problems, conveying ideas, conducting training – all this is done through words. If you have trouble communicating, it is unlikely that you will be able to get your staff properly motivated, or effectively describe the reasons behind the need for the training.

Again, while a way with words is a great asset, this is necessary to be blended with tempered and

empathy, rooted in the understanding of how people learn, and backed by good interpersonal skills. Effective trainer should develop their people skills and actually enjoy relating to people. You should love to talk, interact with people, love listening to their problems, love coming up with solutions to these problems, and enjoy motivating your students to be better.

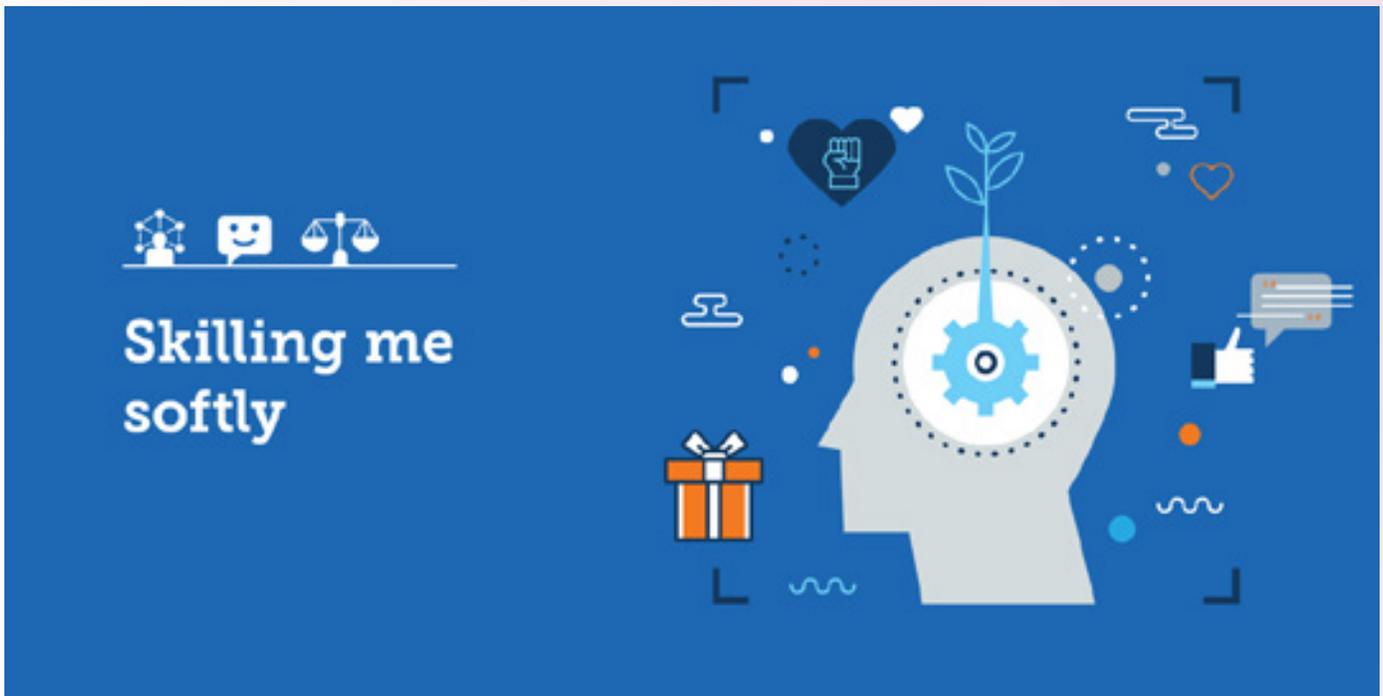
It is worth noting that these skills, which will help you to be a better trainer, are also core skills for any teacher. In addition to general personal skills, there are some problem solving skills that will help you develop your teams. The ability to break complex ideas down into components that make for easier understanding and the ability to draw the best out of your students is core to helping others learn, and the more you hone these skills, the more you'll be set apart.

3. A Passion for Reading and Continuous Learning

The best learners make the best teachers. A passion for learning reflects in the quality of your teaching. A host of knowledge can be acquired through reading. How can you teach and motivate others if you yourself are inattentive /lackadaisical about the process of learning?

Besides, learning is a continuous process. Every day around the world thousands of academic papers





are published, hundreds of seminars are given, and thousands of blog posts written discussing new research and insights into age-old management problems. As a corporate trainer who wants to remain on top of the game you, need to keep yourself abreast of the latest developments in your field. A passion for learning will make this less of a chore and more of a spirited endeavor.

Be an avid reader and draw from all fields (philosophy, human psychology, sports, nature and wildlife, spirituality, politics — you get the picture!). That is the only way to cultivate a well-rounded understanding of the world we live in. Twitter is another good resource to use as you can follow thought leaders and organisations that provide great insights.

4. Innovative Thinking

Training sessions should not become routine and boring. To keep things fresh and to maximise your chances of gaining and holding your audience's attention, try to use interesting clips, relevant jokes, and new examples. Be different and bold with your training material. Do not use old formats;

have fun with different formats of teaching. Draw inspiration from all around you.

Keep things interesting and entertaining for your students. Push the boundaries of creativity and include newer forms of technology. As mentioned earlier, it helps to have an interest in a wide range of subjects. That allows you to draw plentiful of unlikely and delightful analogies, and create interesting but effective training material for your trainees.

5. Embrace Efficiency

Training budgets are almost never static. Managements generally, are unwilling to raise training budgets with the growth of the organization. At the same time, training expenses are the one of the first things to cut, when cost cutting becomes imperative. Trainers almost never had the resources they need, whether it is time, money, tools, or buy-in from the rest of the company. These are the realities of the training business, and it appears that they are not going to change, so make sure you develop an acute appreciation of and desire for efficiency. Make sure that your training is

Who is a facilitator?

A facilitator is a **person** responsible for **structuring** groups and group activities in a manner that **supports** and **encourages the participation of all members** and allows the group to attain its **goals and objectives**

resulting cost and time reduction with productivity improvement to the organisations. Automatically your training will become popular and will be set after by management.

I think management need to understand clearly that there are two components of training expenses

- 1) Ensuring, availability of employees for training.
- 2) Provision of faculty fees.

In my opinion, sparing employees is considerable cost and trainer's fees are comparatively low or negligible. Therefore, if management is convinced about importance of training and the benefit it gives for organization. They can look for opportunities when employees are be made available for training and organize required training programmes



In short trainer must do following

- Identify training needs successfully.
- Be organised and fully prepared for training delivery.
- Be ready to change and adapt, always thinking on their feet.
- Have confidence speaking in public.
- Have the ability to remain focused.
- Design effective and engaging training programs.
- Be able to handle difficult situations and complex group dynamic
- Have a thorough understanding of the programs.
- Skills in Good communication are very important.
- Patience
- Good time management

In addition, trainers need Empathy, Honesty, Patience, Pace, Democracy, Purpose, Ability to listen, Respect for experience, and Prestige.

Conclusion

It is a tough job, but it is so important! This will give you self-satisfaction. We hope that you will have drawn inspiration and gathered some additional thoughts after reading this article. If you have thoughts, comments, or questions, do not hesitate to let us know.

Jayprakash B. Zende

Consultant in employee involvement & freelance trainer



Subscribe to



Periodicity: Monthly

Subscription:

Single copy: Rs 100/- each issue

Annual: Rs 1000/- for 12 issues

Subscriptions may be paid by Cheque/DD drawn in favour of **IMPACT**, payable at Chennai.

Contact: email: impactjournalindia@gmail.com; URL: impactjournal.in
Dr.M.G.Bhaskar, Sri Anandham Apartments, No.1A, Jai Nagar, Second Street,
Arumbakkam, Chennai - 600106.

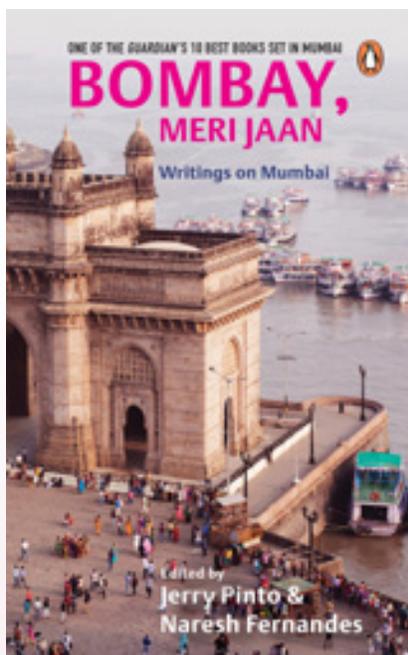
Book Review

Bombay, meri jaan

Writings on Mumbai

Edited by

Jerry Pinto & Naresh Fernandes



Published by the Penguin Group in 2003.
Penguin Books India Private Ltd., 11 Community
Centre, Panchsheel Park,
New Delhi 110017.
Rs 399.

Bombay is the Commercial Capital of India. It has none of the imperium of Delhi, the self-conscious stasis of Calcutta or the cultural

beauty of Madras. It is a city in which no one dies of starvation but the vast majority are forced to endure living conditions that no enlightened zoo-keeper would allow for his animals. Yet whoever comes to Bombay for a living, never leaves this city.

This book is an anthology of articles and poems written by different authors mostly taken from their Books-



Nissim Ezekiel, Pico Iyer, Arundhati Subramaniam, Rudyard Kipling, J Gerson da Cunha, Khushwant Singh, Adil Jussawalla, Paromita Vohra, Nina Martyris, Vilas Sarang, Naresh Fernandes, Kiran Nagarkar, Jeremy Seabrook, Dilip Chitre, Nikhil Rao, Salman Rushdie, Rahul Srivastava, Sunil Gavaskar, Salim Ali, Jerry Pinto, Khwaja Ahmad Abbas, Aldous Huxley, Gillian Tindall, VS Naipaul, Busybee, Saadat Hasan Manto, Paul Theroux, Andre Malraux, Chirodeep Chaudhuri, Duke Ellington, Dosebai Cowasjee Jessawalla, Daya Pawar, Sameera Khan, Meena Menon and Neera Adarkar, Arun Kolatkar, Cyrus Mistry, Manjula Sen, Suvarnalata Rao, Shabnam Minwalla, Suketu Mehta, Uma Pocha and Chorus with Mina Kava and his Music Makers, thus totalling 44 authors and poets.

All these collections are excellently edited by Jerry Pinto and Naresh Fernandes.

History of Mumbai

When King Charles II of England married Princess Catherine de Braganza of Portugal in 1661, he received as part of his dowry the isles of Bom Bahia, the Good Bay. Reclaimed from the sea, these would become the modern city of Bombay. Bombay was renamed Mumbai after the Goddess Mumbadevi.

Different authors as listed above have beautifully explained about this great metropolis in this collection.

A Taste of these for enjoyment- a few Samples

It is difficult to give a short gist of all these essays and poems in this Review. But still I have attempted a small taste here and there at random.

Khushwant Singh in his piece- Impressions of Bombay taken from his book- Truth, Love & a little Malice- has concentrated on the Churchgate area as well the Promenade along the sea up to the Nariman Point and talked about the rich people staying in this place in his characteristic style with dry humour and wit. He has particularly enjoyed the monsoon of Bombay.

Sunil Gavaskar penned a book called Sunny Days and this article- In the Gully- is an account of cricket played in the Gullies only- due to dearth of playgrounds in Bombay. This practice only made Gavaskar a Star of the Shivaji Park Grounds later on.

War Comes to Bombay is an eye witness account of danger of attacks from the sea by the lurking German Submarines on Bombay, especially in the Fort area. This piece is from the book- Bombay, My Bombay: the Love Story of the City- by KA Abbas.

VS Naipaul confronts Bombay's bureaucracy on arrival in India in 1964 in order to recover a couple of bottles of alcohol with which he seeks to defy the Prohibition imposed on the State. This is in



the form of the article- A Little Paperwork- taken from his book- An Area of Darkness.

Busybee a.k.a. Behram Contractor was the author of a Column- Round and About- in newspapers every day about the living in Bombay. A sample of this compilation is the Temples of Desire, which talks about the Excelsior Theatre and the Regal, all permanent landmarks of Nariman Point and Colaba.

No book can be complete about Bombay without a mention of Shiv Sena and its Founder Bal Thackeray- this compilation is no exception. Meera Menon and Neera Adarkar write about the rise of this Party in their book- A Hundred Years, A Hundred Voices. A sample from this book is the piece- The Rage of the Marathi Manus- An Oral History of the Rise of the Shiv Sena. Bal Thackeray's famous slogan in their newspaper- Marmik- Vacha Ani Utha (Read and Rise) remains popular among the youth of Maharashtra even today.

Again Bombay can not be completed without a mention about the Hindu-Muslim riots of 1992-93. Suketu Mehta mentions about this vividly in his article- Mumbai. He also talks about the Suburban Railway System in Bombay. " If you are afraid of being pushed out of the electric train, you can also be sure of being pushed inside the compartment" are the words told to a commuter, new to Bombay and who was hanging at the entrance of the compartment in the train and mortally fearing that

he could be thrown out at any time. These words remain true even today- nothing has changed!

To Conclude

This book will bring a lot of nostalgic memories to many non- Bombay people like me, who have stayed there for many years. It will be an interesting read for people who have not stayed in Bombay but visited it. Anyways, Bombay now Mumbai is part and parcel of almost every Indian in some way or the other.

This Review can not be complete without recalling the famous lyrics of the Cinema Poet- Majrooh Sultanpuri from the film- Aar Paar- 1954- and who can forget the action of Johnny Walker for this song in the film?

Zara Hatke, Zara Bachke
Yeh hai Bambai, meri jaan.

(Duck a little, Save yourself-
This is Bombay, my love.)

R. Venugopal

*Mr. Venugopal has served in
LIC of India from 1968 to 2006
for 38 years and retired as an
Executive Director.*





**LIVE
ENVOLVE**

Welcomes You

to

Online Advertising Portal

for YOU to

Get More Assured Business!

For Further Details Contact: infoatenvolveevolutions@gmail.com; envolveevolutions@gmail.com.

Phone: +919428067508

Assess Impact & Reframe BCP to Stay Afloat

There are several disruptions a company can experience. Some businesses have industry-specific threats, but there are also events such as COVID 19 which is a Global pandemic that threatens many industries and companies.

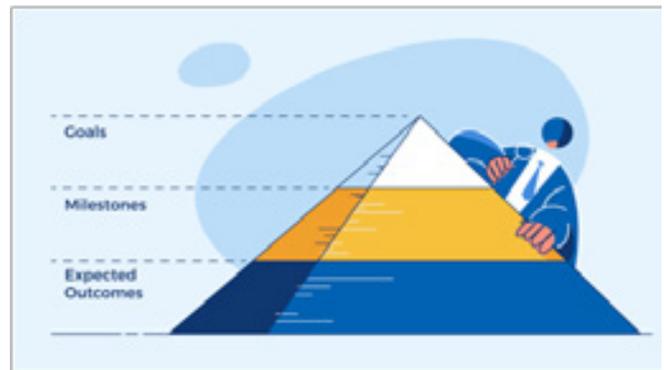
In this scenario, Companies must assess impact due to COVID, rejuvenate supply chain and revisit / reframe their existing BCP as disaster recovery plan which should be thorough and include possible threats, readiness procedures to stay afloat and information on who should be leading each process.

A business continuity plan (BCP) is the outline of procedures to prevent damage, maintain productivity and recover in the event of a national emergency or disaster. As the Pandemic has already occurred, Simple steps to BCP are given below

1. Identify the objectives of the plan and set goals

The first step is to identify the objectives of the business continuity plan and set goals around them. Here are some examples of a BCP:

- How detailed and practiced should the plan be?
- What departments will the plan cover?
- What are the outcomes of a successful plan?
- Which milestones should we track?



One important factor is the budget for the continuity plan. Include any preparation or research hours, training time and materials, etc as you create this plan. Business continuity management extends beyond IT and applies to the entire organization.

2. Choose the business continuity team

An important part of your business continuity plan is the incident command team and their responsibilities. Include the contact information, titles, and any other required information for each



member. If applicable, specify backup contacts for each responsibility or department. These first responders carry out specific duties to keep the business running smoothly.

3. Conduct a business impact analysis (BIA)

Impact analysis is another crucial aspect of your business continuity plan. A BIA is an assessment of the impact potential threats could have on each aspect of the business.

The BIA document should include explanations



of the core business operations and what areas are critical for business continuity. It should document any resources needed to keep these critical departments afloat during disaster scenario. This will make it easier to choose the most logical and realistic plan keeping in mind the risks.

4. Identify key business areas and critical functions

As part of the BIA, the team will want to establish a comprehensive understanding of the business's core needs and damages including revenue loss, harm to the company's reputation or damage to the company's ability to operate properly.

Additionally, it's wise for a business to carefully evaluate how they can move operations offsite



especially when we have containment zone in case of COVID-19.

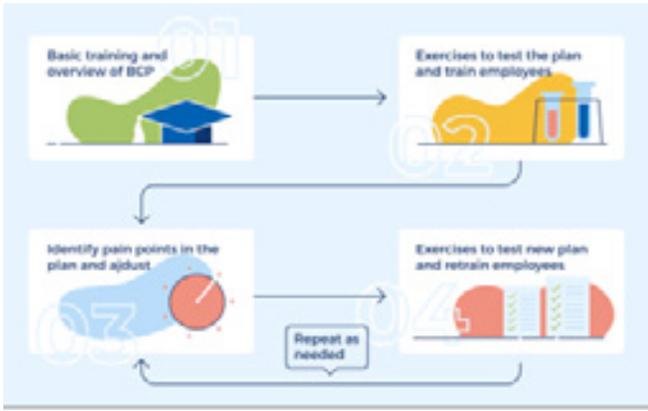
5. Identify any pain points or dependencies

As part of the BIA, businesses should proactively identify potential problems that could arise. If any departments or functions have time-sensitive stipulations, monitor the tolerable downtime. Use the rating system for key business functions to understand where to allocate resources. Use drills and tests to make your business continuity plan fail-proof.

6. Make a plan to maintain operations

This should be the most detailed section of the business continuity plan as it will be unique depending on the type of business, CLIENT Profile, Pending orders for delivery and Supply Chain strength. One example is a manual workaround to get the company running again. Operationalizing an alternative facility that the company could use in the interim is another example.

The first question people will always ask is about the timeline to recovery. Some resolutions are instant. Others may take days or weeks to implement. For all your recovery plans, scope out the Recovery Time Objective (RTO). This gives stakeholders clear-cut estimates on activating a recovery plan.



7. Develop a testing and training curriculum

As a part of a BCP, it can include tactical exercises designed to test the procedures and prepare employees. This could include basic training and an overview of the business continuity plan. Or in-depth exercises designed to test the procedures and prepare employees. An emergency protocol to train team members with specialized responsibilities is important. If you are conducting drill exercises, make sure employees display readiness and high comprehension.

One of the best practices to maintain business operations is to instruct employees not to publish unconfirmed reports and rumors on social media like Facebook, Twitter, or LinkedIn. Establish a feedback loop to listen and respond to internal staff concerns. This will conserve communications resources that are dedicated to higher priority objectives.

8. Determine ongoing program maintenance and quality assurance

Business continuity planning should evolve with your organization. A quality assurance strategy can ensure effectiveness as dedicated departments keep tabs on it. This could include when to hold reviews and tests. An objective analysis of the disaster recovery plan and its execution is critical for continual improvement. Exercise ongoing training and tests based on changes to your business



continuity plan. This section can outline when that is necessary and how to conduct drills.

The disaster recovery plan for your business is only as good as how well it's put into practice. If you think that you can't plan for too long at this stage, you must consider the following to minimize the impact and stay afloat.

1. Assess the Impact
2. Rejuvenate Supply Chain
3. Barter to reduce impact of perishable items

Each and every one of us agree that the impact due to COVID 19 pandemic is severe, hence taking swift action is the need of the hour to stay afloat.

Syed Fazlullah Khan

Certified Project Manager (IPMA C) and MRICS with over 3 decades of qualitative experience in the Construction Industry. Formerly he was working with ETA Properties & Investments Pvt.Ltd., Chennai as Head – Projects. Presently, he is a Project Management Consultant for many Projects.



The New Normal

Places across the globe are beginning to ease their coronavirus restrictions. Businesses are reopening, as are some schools and sports leagues. But everything looks much different than what we are used to.

Many of us are still working from home. Others have lost their jobs and are looking for new ones. We continue to keep our distance from one another, whether it's in a park, out shopping or in our places of worship.

Meanwhile, the death toll continues to climb as the world rushes to find a vaccine. Even the way we mourn has been affected, as many funerals limit the number of people who can attend.

These images show just how much our daily lives have changed because of Covid-19.



People practice social distancing June 1 as they eat inside “quarantine greenhouses” at Mediamatic ETEN, a restaurant in Amsterdam, Netherlands.



People watch a movie at a temporary drive-in movie theater in Istanbul.



A woman sunbathes in a roped-off area of a beach in La Grande-Motte, France.

Jessie Dawson, an executive assistant for The Inn at Little Washington, is joined by mannequins as she sits in the Washington, Virginia, restaurant on May 20. The restaurant would be reopened and kept at 50% capacity for social-distancing



purposes. Dressed-up mannequins would be seated among diners.



People visit New York's Domino Park on May 17. The painted circles, spaced 6 feet apart, are to encourage physical distancing.



Krytyna Kopacki, left, prays with Deacon Robert Lavanco of Our Lady of Hope Catholic Church during a procession called the Blessed Sacrament on May 24. Lavanco has been visiting worshippers

outside their homes while their church sanctuary is closed in New York.



Carolyn Ellis, hugs her mother, Susan Watts, in Guelph, Ontario, on May 16. They're avoiding direct contact by using the "hug glove" that Carolyn and her husband, Andrew, created as a Mother's Day gift. It features a plastic tarp with four sleeves attached to a clothesline.



People in an elevator stand away from one another as they arrive to work at the World Trade Center in Colombo, Sri Lanka.



High school graduates turn their tassels during a drive-thru graduation ceremony at the Las Vegas Motor Speedway.



A gondolier transports his first customer as gondola services resume in Venice, Italy.



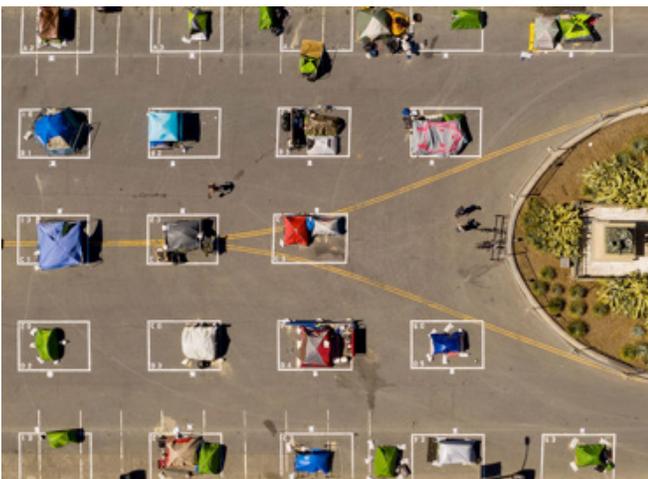
Congregants attend a Sunday service at the Berlin Cathedral on May 10. The cathedral reopened for worshippers after two months of online services.



People demonstrate how to dine under plastic shields at a restaurant in Paris.



Cardboard cutouts of Borussia Mönchengladbach soccer fans are seen at the Borussia-Park stadium in Mönchengladbach, Germany, on May 19. The Bundesliga, Germany's top pro soccer league, became the first major European competition to return during the coronavirus pandemic. But fans were not allowed to attend.



Tents and makeshift shelters are set up at a homeless encampment at San Francisco's Civic Center.



A cleaning contractor sprays disinfectant inside a New York subway car on May 23. The subway

normally operates 24 hours a day, but it has been closed in the early morning hours for deep cleanings.



A traveler sits next to chairs with social-distancing markers on them inside Malaysia's Kuala Lumpur International Airport.



Butchers in Mexico City weigh meat behind a plastic curtain.



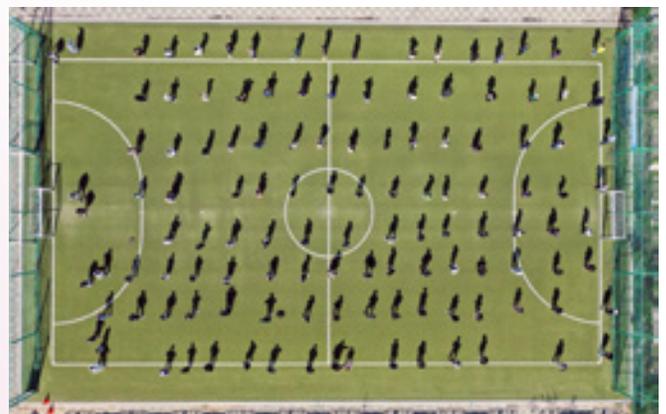
People watch a showing of "Trolls World Tour" at the Four Brothers Drive-In movie theater in Amenia, New York.



A woman cleans a divider at the entrance of the Acropolis in Athens, Greece, on May 18. Greece reopened all open-air archaeological sites in the country after a two-month closure.



Dentist Dora Gemesi and her assistant, Time Raksi-Csuhai, work on a patient in Budapest, Hungary.



People wait in line for Covid-19 testing in Incheon, South Korea.



A woman stands on a designated spot to maintain distance while waiting to enter the Disneyland amusement park in Shanghai, China, on May 11. The park had been closed for three and a half months. Visitors are now required to wear masks, have their temperatures taken and practice social distancing.



Mary Washington speaks through a window to her daughter Courtney Crosby and grandchild Sydney Crosby during a Mother's Day celebration at her senior-living facility in Smyrna, Georgia.



Friends and family of Larry Hammond are spaced apart during his funeral in New Orleans on

April 22. Only 10 mourners were allowed to attend the service.



A customer has his body temperature scanned at an Etro store in Milan, Italy.

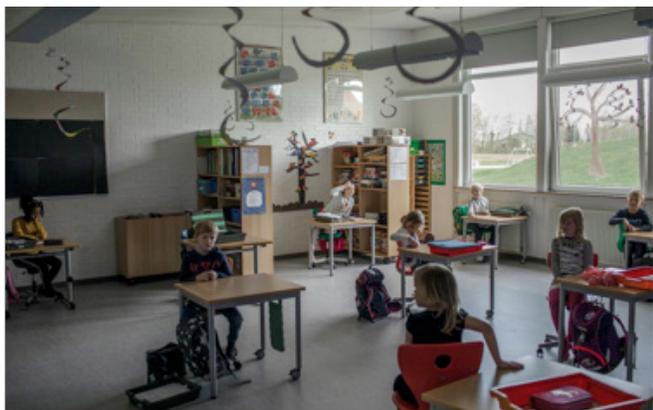


Boxers Hussein and Zeyad Ashish train on the roof of their home in the Al-Baqa'a refugee camp near Amman, Jordan, on May 14. The brothers have qualified for the Tokyo Olympics.



A customer gets a manicure at a nail salon in Atlanta on April 24. Georgia's hair salons, tattoo

parlors, bowling alleys and other businesses were permitted to reopen after Gov.



Elementary school students sit at desks spaced apart in Løgumkloster, Denmark.



Virginia Bejar works at home in Madrid while holding her 6-month-old daughter, Olivia.



Golfers prepare to play a round at the Howth Golf Club in Dublin, Ireland.



A stylist cuts a customer's hair at a barbershop in New Orleans on May 16. Louisiana Gov. John Bel Edwards loosened restrictions on certain businesses in the state.



Lydia Hassebroek greets her friend Rose through her kitchen window in New York.



Newly married Tyler and Caryn Suiters embrace after being married in Arlington, Virginia.



A TV camera operator works in the Merkur Spiel-Arena in Düsseldorf, Germany, prior to the Bundesliga soccer match between Düsseldorf and Paderborn.



Muslims pray at the Mevlana Mosque in Berlin.



Customers have lunch at Yujin Shabu, a Japanese restaurant in Bangkok, Thailand, on May 5. The Thai government has allowed some businesses to reopen with protective restrictions in place.



San Diego high school student Phoebe Seip, center, and her sisters Sydney, left, and Paisley watch former US President Barack Obama deliver a virtual commencement address to millions of high school seniors.



A taxi driver in Hanoi, Vietnam, has a plastic sheet around him.



Men maintain their distance from each other while speaking in Glyfada, Greece.

Source: <https://edition.cnn.com>

Enhance your Profitability and Market Share...



- **Marketing & Advertising Consultancy**
- **Event Management**
- **Corporate Financial Assistance**
- **Psychological Services**
- **Custom Made Software**

from



Contact:

URL: <http://resourceindia.co.in>

Email: inforesource@gmail.com ;

info@resourceindia.co.in

ISBN

