

## Three characters of a Human Mind .

(Source- Bhagavad Gita- Ch-18)

The intellect which correctly determines the paths of activity and renunciation, what ought to be done and what should not be done, what is fear and what is fearlessness, and what is bondage and what is liberation, that intellect is Sattvika.

Verse-30

The intellect by which man does not truly perceive what is Dharma and what is Adharma, what ought to be done and what should not be done-that intellect is Rajasika.

Verse-31

The intellect which imagines even Adharma to be Dharma, and sees all other things upside down-wrapped in ignorance, that intellect is Tamasika.

Verse-32



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## The New Premise and The New Premises

R.S. Murali

### The New Premise

The way the business world works keeps on changing every day. While all the business investors always looked for ROI, from the time the concept of 'business' came into existence, the way businesses are done have kept changing. Today we live in a connected world. I remember the days we used to wait for receiving and making long distance telephone calls called "Trunk Calls" for which we had to go to the nearby Post or Telegraph Office and actually fill up forms. Today all of us carry at least one cellular phone! And we actually do not remember any telephone numbers as the telephones have 'memory'. However, the concept of communication by telephone remains the same.

Now we have fast access (no waiting time), we are able to know if somebody had called (missed calls), we even communicate by missed calls and make communications cheaper. Irrespective of the location we are in, we can talk to people by phone. These revolutions have influenced positively the way we think and act. This is just with the telephone, imagine the impact of newer(?) technologies like the internet. They have created immense impact on the quality of our personal and professional lives.

In a profession like ours, the clients have fast changed with the times, as they are the people who embrace the technology first. The requirements of the clients are changing day by day, and they demand services faster and better. Are we sensitive to this?

The approach to our work needs a total re-look. The premise on which we were working and we need to work are different? How are we reacting to these changes? If we do not change, we will definitely be left behind.....

### The New Premises

NCRCL™ Chennai begins the new financial year with change in its premises. We are moving to a new office that is hardly 1.5 kilometers away. With the new office we will have new air to breathe, we will hear new sounds and noises, we will be happy with many things and possibly not happy with a few things. However, let us not forget that with change in office space, we also need to change our mental space.

We need to think fresh; intellectually die every day and be born again fresh like a flower spreading the fragrance of professional intelligence and commitment.

With the new premises, let us gear ourselves for the new premise!



## Tips on Writing Formal Reports (1)

Source- Business Communication Centre (University of Toronto)



What distinguishes a formal report from an informal reporting of information?

The answer lies not in the topics of formal reports, but in the expectations of the audiences for formal reports. In a formal report, the audience expects a methodical presentation of the subject that includes summaries of important points as well as appendices on tangential and secondary points.



The readers for a formal report are often distinct audiences who include:

- Professionals specializing in the report's subject matter,
- Professionals not specializing in the report's subject matter, and
- Managers overseeing the report's subject matter.

What distinguishes formal reports from an informal reporting is the format in which the information is presented. A well-crafted formal report is formatted such that the report's information is readily accessible to all the audiences. For that reason, formal reports are grouped into different sections.

1. Front Section,
2. Main text
3. Back Section.

### Front section

The Front section to a formal report includes the preliminary information that orients all readers to the content of the report. The front matter includes a front cover, title page, contents page and executive summary. Other sections that sometimes appear in the front matter are preface, acknowledgements, list of illustrations, and list of abbreviations. Except for the Front cover, which has no page number, pages in the front section are numbered with Roman numerals.

Front Cover. When the report sits flat on a desk, the front cover is what people see first. Therefore, the front cover should contain the report's title and the author's name. Since reports are often revised and republished, the front cover should also contain the date of publication and version of the report. The front cover has no page number. The title, name, and date should be well spaced to achieve a nice balance on the page.

Title Page: The title page for a formal report often contains the same information as on the cover. A descriptive summary is also included. This initial summary is informative and geared toward the technical audience of the report. In such situations, that summary is often named an "Abstract."



Contents Page: The table of contents includes the names of all the headings and subheadings for the main text. In addition, the table of contents includes names of all headings (but not subheadings) in the front and back sections. The contents page includes listings for the appendices (including appendix titles), the glossary, and the references.

Summary: Perhaps no term in Business writing is as confusing as the term "summary." In general there are several types of summaries:

1. Descriptive summaries
2. Informative summaries
3. Abstract
4. Executive summary
5. Overall Summary

A descriptive summary describes what kind of information is in the report; it is a table of contents in paragraph form. An informative summary is a synopsis of the text portion of the report. An "abstract" usually, but not always, refers to a summary written to a technical audience, and depending on its length can be either descriptive, informative, or a combination of both. Abstracts generally do not include illustrations. Sometimes the word "abstract" is preceded by the word "descriptive," or "technical,." An "executive summary" is an informative summary written to a management audience. It includes the most important results and conclusions of the document. Since it is written to a management audience, it includes background information for the manager to understand those results and conclusions. It is tailored so that a manager can read it quickly and garner what happened in the report.



(To Be Continued)  
S.Guhaprasath

**RIGHT TO INFORMATION ACT**

(Source: e-gov magazine for India)

**BACKGROUND**

Lack of information denies people the opportunity to develop their potential to the fullest and realize the full range of their human rights. Holding information away from the public creates 'subjects' rather than 'citizens'. Freedom of Information is a fundamental human right and the touchstone for all freedoms to which democracy is consecrated. Public money is collected by the government in the form of Taxes - which is given in trust. So people have the right to know what the government has done with this money. Article 19 of the Constitution of India also gives the right to freedom of speech, and freedom of speech and right to information goes together. But there was no mechanism earlier through which citizens could access the information. Therefore in this direction the Government of India through a Parliamentary legislation has enacted this Act with effect from **15<sup>th</sup> of June 2005** and has become fully operational from **12<sup>th</sup> October 2005**.

**WHAT IS RTI?**

RTI Act is an instrument through which citizens can secure information about working of public authorities for rightful use.

**WHAT IT INCLUDES?**

It includes the right to inspect the works, documents, records, taking notes, extracts or certified copies of documents/records and certified samples of the materials and obtaining information which is also stored in electronic form.

**WHAT IT ENURES?**

This ensures transparency, accountability in the working of every public authority and also contains corruption in government and their agencies.

**WHO CAN REQUEST FOR INFORMATION?**

Any citizen can request for information by making an application in writing or through electronic means in English/Hindi/official language of the region together with the prescribed fees by way of Cash, DD or bankers' Cheque.

**WHOM TO APPROACH FOR INFORMATION?**

Any Central Assistant Public Information Officer (CAIPO) designated by Public authority at various levels. The Central Public Information Officers (CPIO) in all administrative units/office will arrange for providing necessary information as permitted under the law. The public authorities are also required to designate authority senior in rank to CPIO, as Appellate Authority. He will entertain and dispose off appeals against the decision of the CPIO within the time frame (30 days).

**CONCLUSION**

The RTI Act has added strength to the democracy and has enabled public participation in governance. This Act is considered more important than the Constitution itself because it makes the democracy real. This is believed to be one of the most advanced RTI legislations in the world.

Subba Rao.M.R.

**Think Big....**

I was told a story by a teacher in school, which concluded as **"There are people who make things happen, there are people who watch things happen and there are people who ask what happened"**.

I could appreciate its meaning with my own experience....

I come from a very small town called Kolar Gold Fields; there lived a cobbler Manni at the end of my street. The cobbler had a daughter by name Saraswati; she used to go to a corporation school. She had lost her mother when she was two years. We were of the same age and used to play with each other and enjoyed our childhood. The cobbler also used to tell Saraswati that she should stop going to school; as they were poor and start helping his business... but with her own ability she helped her father in his business and also did well in her studies.... She topped her school in her 10<sup>th</sup> standard. Her father could not appreciate her performance as he was worried about her future and her marriage. He viewed her studies as an obstacle for her future. But Saraswati did not put any limitation to herself. With the help of a scholarship and support from her teachers she completed her degree. She also got a job and was doing very well. Though she excelled in her studies; her father was totally unhappy with her. After some years of work, she opened a shoe showroom and made her father the owner. Her father had no words to say, and all that he told was I had always restricted myself in doing things and I remained a cobbler; but my daughter saw no limitations, she has made me the owner.

The most essential truth is that we can achieve anything if we create a circumstance for ourselves. When we think of some limitation in our lives we interpret that circumstance to be a negative in our lives....

Success does not have a negative circumstance. Every circumstance is a learning process. If we set limits to ourselves such as "I am not smart for a particular work, I am too lazy to get up early, I don't have enough money to buy a car" etc our spirit will slowly die and our mind will be filled with negative thought.

If we don't understand this principle, we will never realize the wonderful destiny that is ours for the taking. Stop being prisoners of Your past, become inventors of your future.

R Lakshmi

The path to success is to take massive, determined action.

Anthony Robbins

### Does Management really know their Staff ?

On walking into the factory, the MD noticed a young boy leaning against the wall, doing nothing.

\*He approached the young man and calmly said to him, "How much do you earn?"

The young man was quite amazed that he was asked such a personal question, he replied, none the less, "I earn \$ 2,000.00 a month, Sir. Why?"

Without answering, the MD took out his wallet and removed \$ 6000.00 cash and gave it to the young man and said: "around here I pay people for working, not for standing around looking pretty! Here is 3 month's salary, now GET OUT and don't come back".

The young man turned around and was quickly out of sight. Noticing a few onlookers, the MD said in a very upset manner: "And that applies for everybody in this company".

He approached one of the onlookers and asked him, "Who's the young man that I just fired?" To which an amazing reply came of, "He was the pizza delivery man, Sir...!"\*



Lokesh



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## Happy Birthday

### Many Happy Returns of the Day!!

NCRCL team wishes the April born

**Aparna Nair**  
April 3

**Subramanian S**  
April 17

**Subba Rao** April 25

### Glossary of Financial Terms

**Arbitrage:** The simultaneous purchase and sale of the same or related securities to take advantage of a market inefficiency.

**Blue Chip Stock:** The equity issues of financially stable well-established companies that have demonstrated their ability to pay dividends in both good and bad times.

**Bull Market:** A market in which prices of a certain group of securities are rising or are expected to rise.

**Clearing House:** An organisation responsible for the reconciliation of sales and purchases, organizing settlements & margins and providing guarantees to market users in the event of default.

### KBC READERS' QUESTION OF THE MONTH

**WHERE ARE THE HEADQUARTERS OF THE RETAIL GIANT WALMART SITUATED.**

Send in your answers to the editor at [bangalore@ncrcl.com](mailto:bangalore@ncrcl.com)

ANSWER FOR LAST MONTH'S KBC QUESTION:

**WHAT IS THE PROCEDURE OF CONVERTING SECURITIES FROM PHYSICAL FORM TO ELECTRONIC FORM TECHNICALLY KNOWN AS?**

ANSWER : **DEMATERIALIZATION**

Ashok Rao

### Do you know about some facts of Water ?

1. The first known vending machine dispensed holy water in Egypt in 100 A D.
2. Hot water weighs less than cold water for a given volume.
3. We lose half a litre of water a day through breathing.
4. Rain falls at 11 km per hour.
5. About 70 percent of your body weight is water.
6. The elephant can smell water upto three miles away. Also, a dog's nose is so sensitive that it can tell the difference between a tub of water and a tub of water with a teaspoon of salt in it.
7. Ever wondered why those gossip-hunting spies are called eaves-droppers. It is because in Middle English, the water that falls from the eaves of a house was called eavesdrop, and the term 'eavesdropper' was first used to describe someone who would stand close to a house in order to hear what was going on inside.
8. There is the exact amount of water on Earth today as when the Earth was formed. Water is never totally consumed. It always recycles itself, in one form or another (and that does'nt mean you're not supposed to use it wisely).

Compiled from The New Indian Express, March 15, 2007.

PBJ