

Issue
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Consultants' CORNER

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NCR Consultants Limited

Courage is the discovery that you may not win, and trying when you know you can lose.
Tom Krusate

Thoughts from Swami Vivekananda Archives

"We are what our thoughts have made us; so take care about what you think. Words are secondary. Thoughts live; they travel far."

You have to grow from the inside out. None can teach you, none can make you spiritual. There is no other teacher but your own soul.

External nature is only internal nature writ large.

Condemn none: if you can stretch out a helping hand, do so. If you cannot, fold your hands, bless your brothers, and let them go their own way.

Take up one idea. Make that one idea your life - think of it, dream of it, live on idea. Let the brain, muscles, nerves, every part of your body, be full of that idea, and just leave every other idea alone. This is the way to success.

-Akila S

Inside this issue:

Tips on Writing Formal Reports (8)	2
A description of how people interpret the requirements of a project (IT)	3
Mobile Alert	3
Retirement Planning	4
Dokeos	5
How to have an Excellent Personality	6
KBC Update	6
Birthday Wishes	6
Know Your Colleagues	6
Smile Zone	6
From the Editor's Pen Tip	6

Upgrading



R.S.Murali

Sometimes I feel that the dictionary provided in the MS Word does convey some message. Has anybody tried keying in the word upgradation? When you key in, it produces red worms under the word meaning "I have no such word in my database or you have a spelling mistake". So you immediately take up a dictionary and look up for the word.

The Oxford Advanced Learner's Dictionary (seventh edition, 2005) says that upgradation is a noun – the fact of upgrading; and so you look for the word "upgrade" which incidentally is acceptable to MS Word. The Dictionary provides several meaning for the word, the relevant one for our discussion being "to give a more important job".

Are we upgrading ourselves in our personal and professional lives? If to upgrade a person means to give him a more important job, have we ever thought of giving ourselves a "more important job"? And how does one give oneself a more important job? By preparing oneself for the same. How does one prepare in personal and professional life? By constantly learning from experiences and education. In organizations, one has to give himself, herself a more important job. This is done by deliberately taking action or "upgrading".

Learning from experiences in day to day office work is very important. Have you ever observed someone performing better than you in office? Have you tried analysing why there is a difference between that person and you? Did you try to bridge the gap and supersede that person? If not why? Please ask yourself. Have you not seen some people behave calmly in tough situations or who are always enthusiastic and energetic? Have you found out why? If you have not found out, kindly find out, why you have not found out.

It is not just observing that one does better, the actions that are required to surpass the person is important. In good things we need to top, otherwise we are not human beings. It is very important that one excels in all that one does whether it be personal or professional matter. And for this one's "upgrading" is important. If it is just upgradation – it is just a word and it remains as a noun without any action.

We need action - so upgrade (Thanks MS Word!)

Tips on Writing Formal Reports (8)

Source- Business Communication Centre (University of Toronto)



S.Guhaprasath

Document Design

Good document design should provide visual stimulation. Pages that are filled with identical text present a boring appearance and discourage readership. Therefore, design your documents by:

- Using white space to counterbalance your text columns
- Setting headlines in a noticeable different typeface and type size to stimulate your readers' eyes
- Adding contrast to your pages by using different size graphic elements on a page
- Using the same margins, column layout, typeface, type size, line spacing, alignment, and colour decision for every category—body copy, captions, etc.
- Using minimal colours and colour effects

Be sure to edit your writing.

There are four levels of editing:

- The first level comes from your "in-house" consultants such as your co-workers, friends, family members. Ask them for their feedback.
- The next level is from your computer editing tools such as spell check, grammar, punctuation, and style checks. But don't always trust them. You still must make the final decision.
- The third level is for you to read every word, sentence, and paragraph with the help of your grammar and spell check program again.
- The fourth level is to give it to a professional editor or back to a co-worker, friend, and family member.

Proofreading a document

Even softwares that checks spelling and grammar in the computer won't catch every mistake. Here are some tips to help catch errors that the computer could miss:

Look at the layout.

- See if all headings and subheadings are consistent throughout.
- See if you have indented all the paragraphs.
- See if the page numbers appear in the same place on each page and are in order.

Double check for accuracy.

- See if you spelled proper names correctly with their titles.
- See if your word spacing is off.
- See if any quotation marks are missing.
- See if the address on the envelope is the same on the letter.

Inspect all figures, even dates.

- See if any number has been transposed.
- See if totals are correct and decimal points aligned.
- See if the dates given, match the correct days of the week.

Search for language-usage problems.

- See if the nouns and verbs agree.
- See if there are any dangling participles.
- See how often you have used passive voice.

Contd in pg no.3

Contd from pg no.2

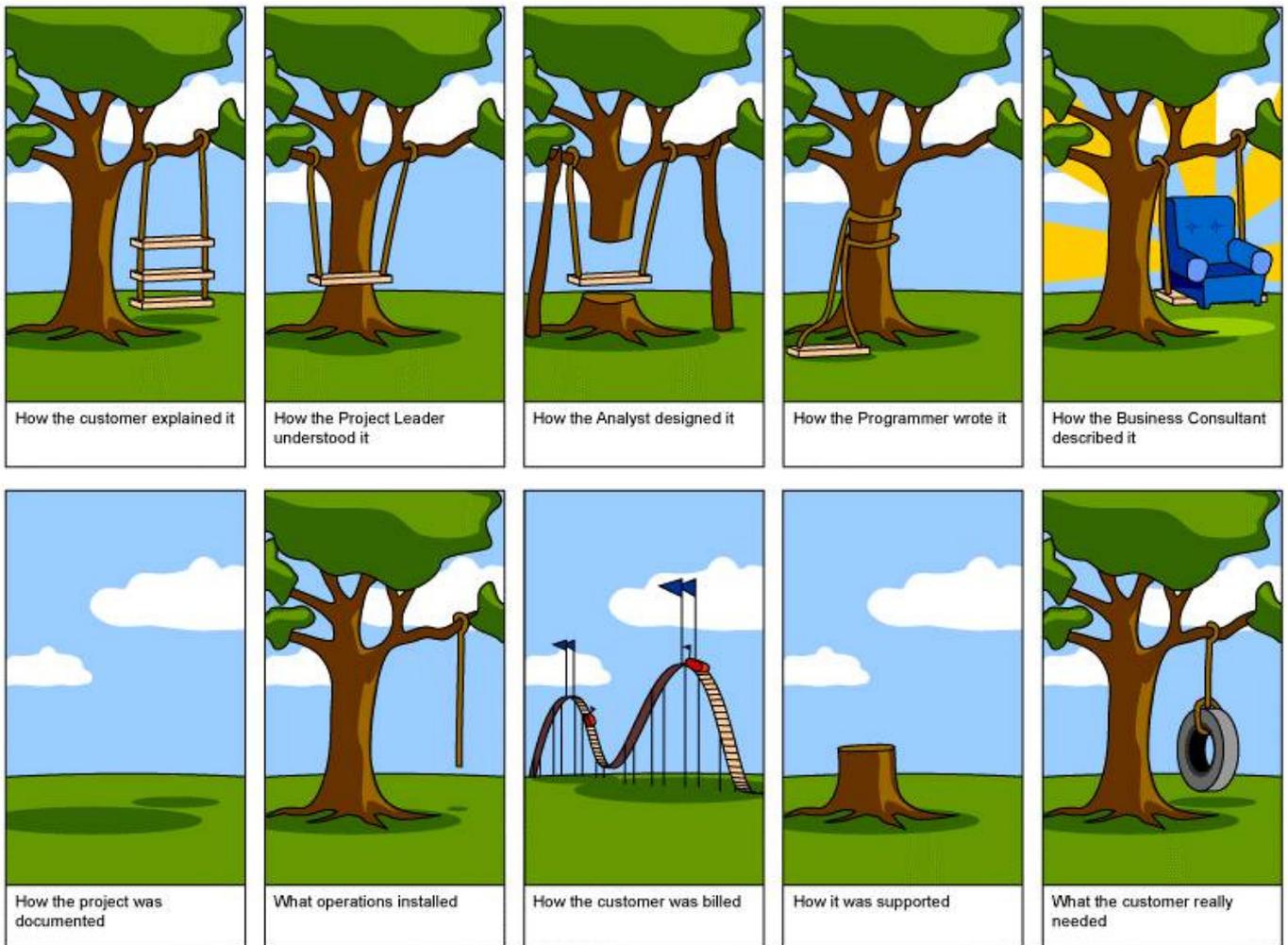
Divide your task into several parts.

- Check for errors in the spelling of names and places.
- Check the accuracy of phone numbers, dates, addresses, times, and amounts of money.
- Check for errors in grammar, spelling, punctuation, and capitalization.
- Check for transposed characters, omitted letters, words, and word division.
- Read for comprehension.



-To Be Contd

A depiction of how people interpret the requirements of a project (IT)



S.Guhaprasath

Mobile Alert

If you receive a phone call on your mobile from any person, saying that, they're checking your mobile line, and you have to press #90 or #09 or any other number. End this call immediately without pressing any numbers.

There is a fraud company using a device that once you press #90 or #09 they can access your "SIM" card and make calls at your expense.

This information has been confirmed by both Motorola and Nokia. There are over 3 Million mobile phones being infected by this virus in all around the world now. You can also check this news in the CNN web site.

N.Ramesh

Try not to become a man of success, but rather, try to become a man of value.

Albert Einstein

Retirement Planning



B. Shivasankaran

Continued from previous issue...

► Pension plans:

Pension plans offered by life insurance companies help individuals plan effectively for retirement. For it is pension plans which provide individuals with a regular income in their golden age. Pension plans are distinct from life insurance plans, which are taken to cover risk in case of an unfortunate event. Conventional pension plans invest a major portion of the premium monies in bonds and government securities (gsecs). That is why the returns are on the lower side, considering the annual inflation figure of approximately 5% - 6%.

a) ULIP: This is where unit linked insurance plans (ULIP) can play an important role in the retirement planning exercise. ULIPs have a mandate to also invest a portion of the premium in the stock market apart from bonds and gsecs. Studies have shown that from a long term perspective, equities are equipped to give a higher return vis-à-vis other fixed income instruments like bonds and gsecs. And since retirement planning is a long term exercise, individuals would do well to consider investing a portion of their retirement money in pension ULIPs.

b) With cover and without cover plans: Pension plans are also classified as 'with cover' and without 'cover plans.' The 'with cover' pension plans offer an assured life cover (i.e. sum assured) in case of an eventuality. Under the 'without cover' pension plans, the corpus built till date is given out to the nominees in case of an eventuality. There is no sum assured in this case.

c) Immediate annuity plans and deferred annuity plans: Pension plans are also classified as 'immediate annuity plans' and 'deferred annuity plans.' In the case of immediate annuity plans, the annuity/ pension commences within one year of having paid the premium (which is usually a one time premium). The premium paid here is also known as the purchase price. Presently in India, very few insurance companies offer immediate annuity plans.

In the case of deferred annuity plans, the annuity/ pension does not commence immediately. It is deferred by each individual according to his/ her needs. For example, if an individual buys a pension plan with a tenure of 30 years, then his annuity will begin after 30 years.

d) Difference between conventional life insurance plans and pension plans:

The fundamental difference between both the plans is the objective behind them.

- I. Life insurance plans aim at covering the risk from an unfortunate event. Pension plans, on the other hand, work on the opposite scenario that if an individual survives beyond an age (retirement age), he will need to provide for himself.
- II. In the case of conventional insurance plans, the individual receives the entire corpus on maturity. However, in case of pension plans, the individual has the option of withdrawing up to one third of the maturity amount in cash. The remaining two-thirds (called the annuity) will be paid as pension at regular intervals.
- III. The maturity amount in the case of conventional insurance plans is treated as tax free in the hands of the individual. In the case of pension plans, up to one third of the maturity amount which can be withdrawn is treated as tax free in the hands of the individual. The remaining portion is taxed according to the marginal rate of tax.

Being Organized

If one is serious about managing oneself we need to know where things are, and access them without difficulty. Nothing is more frustrating than being stranded on some far-flung station platform with the correct change but the old telephone number.

Personal organization is easily achieved by:

- Using a diary to record information, listing things and for logging things that happen as one goes along.
- Being tidy.
- Keeping things together that belong together.
- Having a regular clear-out of all belongings.
- Clearing your desk by the end of the day.
- Keeping a reserve stock of essentials.
- Making daily check lists and ticking off items as they are done.
- Having a permanent checklist for regular activities, such as the items to pack when traveling.

Even if one is congenitally untidy, it should be possible to enact one or more of these simple methods to keep on top of everyday activities.

To be contd...

Akila S

Keep your face to the sunshine and you will not see the shadows.

Helen Keller

DOKEOS



Vinayak Dutt. G

<http://www.dokeos.com/>

Open Source (3.5 MB)

Platform Independent

Dokeos is a software to manage Learning and Collaboration activities. It allows the teacher/trainer to create content, to structure activities along a sequenced path, to interact with students/trainees, and to follow their progress. It has been translated into 31 languages, and is used by more than 1000 organizations worldwide. Dokeos is also a company helping the organizations launch and develop blended learning programmes. Many organizations are switching from Blackboard to Dokeos and Dokeos is also a developing tool which will help to import the data from Blackboard to Dokeos.

The features are –

- Uploading, arranging and sharing of documents.
- **Web page** creation with ease.
- Forums to interact with students.
- **Activity Organizer.**
- **Learning Path Builder:** Your documents, tests, activities, agenda items can be integrated into a learning sequence that the student/trainee will follow step by step. You can sequence it, impose pre-requisites, articulate a 'Table of Contents' etc.
- **Multimedia Tests:** Teacher can create the tests with Audio + images.
- **Live Conference:** audio + chat + slides conferencing.
- **Drop box:** peer2peer documents exchange.
- **Admin Interface:** add users; create courses, classes, etc.
- Provides opportunity to collaborate with the groups using Claroline.
- **Security:** documents are not available through simple URL. The system checks who wants to see the document and if he/she is allowed to.
- Available in **31 languages.**
- Forums **email notification** and threaded view.
- **User's picture:** Users can add pictures of themselves. These pictures are used in the chat and the users list to make them more colloquial.
- **My Agenda:** the student/trainee can access to 'My Agenda'. This tool shows, in a monthly view all the events of the courses he/she is registered to and links to them.
- **Contextual help.**

How To Have An Excellent Personality

The way to define your personality is to refine your thoughts.

When we suffer from low self-esteem other people's critical attitudes make us believe we have a problem. When this illusion is resolved we discover another illusion to shame ourselves. Only after we finally accept ourselves just as we are can we create a happy relationship with ourselves and others.

Do you tend to exaggerate your minor flaws? Do you undermine your self-image with these flaws? When these flaws, imperceptible to others, loom large enough in your mind, you will find ways to confuse and sabotage your progress in life.

Your self-critical thoughts are toxic. Think of your mind as a garden. Pull out all the weeds. Plant flowers instead. Think well of yourself. Accept your perceived limitations and flaws. Love yourself just as you are. Remove the illusions of inferiority from your own consciousness.

You define your personality when you refine your thoughts. When you remove the neurotic theme of your thoughts, then you can improve your personality. Success arises from positive self-esteem.

Life provides both positive and negative experiences. If you can appreciate the positive and choose to learn from the negative, then you move your personality towards positive self-esteem.

One way to raise your self-esteem is to reverse the thoughts that are oppressing you. For example, if someone criticizes you, think, "They are completely wrong. I am a wonderful person."

Similarly, if you're thinking, "I can't do this," change your thoughts to say, "I will learn how to do this and I will enjoy the process."

When you raise your self-esteem, your personality improves, as do all aspects of your life.

N. Ramesh

KBC Update:

KBC READERS' QUESTION OF THE MONTH :
HOW MANY BLUE-CHIP COMPANIES ARE TAKEN FOR BSE SENSEX INDEX CALCULATION.

Send in your answers to the editor at bangalore@ncrcl.com

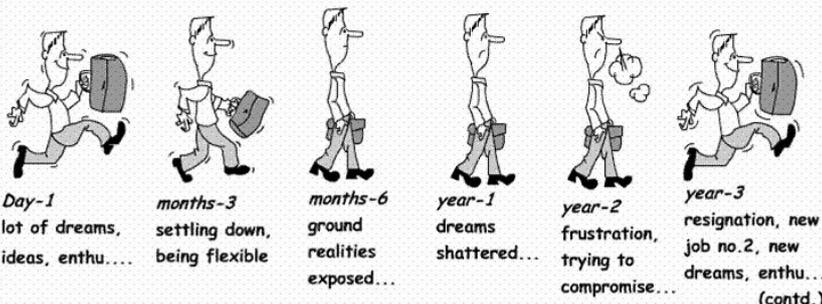
ANSWER FOR LAST MONTH'S KBC QUESTION:

WHAT DOES 'SUN' IN THE NAME SUN MICROSYSTEMS STAND FOR ?

ANSWER: STANFORD UNIVERSITY NETWORK

SMILE ZONE

New job in India Inc. !!!



(contd.)



NCR Consultants Limited

Regd Office:
 2nd Floor, New No. 4, Old No. 23, Sir C P Ramasamy Road, Alwarpet, Chennai 600 018
 Ph: +91 44 2466 0955
 Fax: +91 44 4218 5593
 email: chennai@ncrcl.com

Bangalore Office:
 147, 1st Floor, 11 C Cross, Behind G.D.Naidu Hall, Mahalakshmpuram, WCR II Stage, Bangalore 560 086
 Ph: +91 80 65737503
 Fax: +91 80 23190143
 email: bangalore@ncrcl.com

Website: www.ncrcl.com



To the Oct & Nov born

- Lingaraju -Nov 6
- P.B Jeevan Rao -Nov 9
- Suresh R -Nov 24
- Guhaprasath S -Nov 26
- Thiru -Nov 26
- Bharathi -Nov 28
- Manikantan- Dec 16
- Suresh C S—Dec 19
- Deepak- Dec 30

Know Your Colleagues

Name: Mrs. Bharathi
 DOB: 28th November
 Native of: Bangalore
 Years with NCRCL: 2 years
 Qualification: BE MSc IT
 Job Profile: Software Programmer
 Other Interests: Shuttle Badminton
 Contact Details: Bharathi.lokesh@gmail.com
 9880128252
 My Role Model: Mr. Narayana Murthy
 My Message: Only those who dare to fail greatly can ever achieve greatly. -- Robert F. Kennedy



From the editor's pen tip

Dear Readers

Please send in your comments and suggestions to bangalore@ncrcl.com.

Thank You...