



NCR Consultants Limited

Living a spiritual life

The first principle in living a spiritual life is to be full of Love. Love is not a desire to become God, escape from the suffering, or even escape from rebirths of thoughts, it is a state of eternal bliss.

To translate this in daily life involves two things, not to willfully hurt someone, and secondly, seek out an opportunity to help someone. The former arises mainly due to thoughtlessness; a cruel word is said and later regretted. The thoughts repeat themselves in a never-ending cycle. Any opportunity to help someone is to be taken as a divine gift bestowed upon us to carry out. Help should be not provided so that one can be appreciated, or because of the love to the world, but because helping others should be our very nature since in essence, there is no one else other than the Self.

-Vivekananda Collections

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The Consultant Hero



R.S.Murali

Dear Friends,

We quite often ask ourselves whether we do a work properly or not. For some people completion of work is more important than quality of work; for others compromising on time for quality is not an issue. As consultants what is important for us? Quality or Quantity? The actual importance is for delivery. Deliver as per or beyond Client's expectations. You are then respected well as a consultant.

Why do clients come to us? For finding solution to their problems. The problem could be related to policy or process (operations) or for addressing specific issues (like getting funding) and so on. Thus there is an expectation in the minds of the clients to get their problems solved by us. How is this expectation created? By virtue of our earlier works, by the success stories, etc. passed on through word of mouth by other clients, at professional meetings, in casual meetings, website, brochure etc.

Apart from this, in general, how are good consultants known to the outside world? By the exhibition of the talents of consultants in public forum or media. Consultants need to present papers in seminars, in discussions, should possibly take academic sessions for students, and should be able to publish in journals of repute. The publishing of works in media provides credibility and visibility to the consultant and the organization.

Many people who join consultancy organizations join as an 'employee' – I work for the money given to me as salary. They do not feel as a part of the organization. While this happens in almost all the organizations, the impact of this approach is extremely damaging for the organization, as consultancy is all about application of concept to client's organizational situations and hence it is about creative problem solving. In any creative work, the work done cannot be equated to money. The consultant, however junior he/she may be, will be respected for his/her work. And over a period of time credibility is created, he/she starts generating work. After this stage there is no stopping...

When I said the consultants' work is creative, one has to understand that it is as creative as the field of art. Any field of art, dance, music, drama requires the right mix of conceptual understanding and application is required in such a way that the audience (client) is kept happy and satisfied. An artist also, until recognised does not get paid to what he/she deserves. And, when he/she makes it, he/she really makes it!

So gain expertise, work hard, be creative, deliver....you are a hero!

Tips on Writing Formal Reports (9)

Source- Business Communication Centre (University of Toronto)



S.Guhaprasath

General rules for the use of the hyphen:

Hyphenate the elements of a compound adjective that occurs before a noun. The words that make up the compound adjective are not in their normal order and require hyphens to hold them together.

- Except for such words as cooperate and coordinate, use a hyphen when the prefix ends with a vowel and the following word begins with the same vowel: anti-icing, anti-imperialism, pre-election.
- Use a hyphen if the word following the prefix is capitalized: anti-Soviet, pre-Christian, sub-Saharan.
- Use a hyphen for doubled prefixes: sub-subsection.

Here are some examples:

- a problem-solving memo
- a Rs.300,000-a-year salary
- a black-tie affair
- bottom-line results
- an eye-catching display
- same-day cleaning
- long-range goals
- revolving-door management

Organize your writing. Principles to remember:

- The opening words of a sentence should contain the major point or general idea of the sentence.
- The opening sentence of each paragraph should contain the major point or idea of the paragraph.
- The opening paragraph of a section should state the major point or general idea of the section.
- The opening section of a document should contain the major points or general ideas in the document.

Ask yourself questions before putting your problems in writing.

Ask:

- Will sending this problem help the company, or do I just need to let off some emotional steam?
- Am I exaggerating the problem? How can it be presented with honesty and all the basic facts?
- Can I discuss the problem impersonally or will someone else be accused or blamed?
- Who should know about this problem? Who can make the decision to correct it?
- Is there a right time to send this person my problem letter?
- Can I suggest some alternative solutions after I've described the problem? What would these be?



-To Be Contd

Flowcharting with Microsoft Visio



Ashok Rao

For those of you who have to deal with flowcharts and similar drawings day in and day out, Microsoft Visio is a very handy tool. Visio makes drawing flowcharts hassle free and faster. This article goes a little deeper into few of the tools in Visio which make it a handy tool.

Sample Drawings (Found under 'File' – 'New' menu): Visio has a good collection of Sample Drawings. If you are fairly clear about what your output is going to look like, you can use one of the sample drawings and build upon it.

Stencils (Found under 'File' menu): A stencil is a collection of different figures grouped under a particular head. Visio has hundreds of shapes tucked in these Stencils. You can just drag and drop a figure from the Stencil into your drawing and start working with it.

Right click menu (When you right click on a shape): The Right click menu has been very thoughtfully designed. It provides easy access to a host of shape parameters like size & position, line, fill, text, rotation, flipping, cut, copy, paste, duplicate and other features.

Size & Position box (Found when you right click on a shape under 'View'): The Size & Position box helps you to accurately define the exact size and position of a shape. You can position a shape by entering the exact X-axis position and Y-axis position of the shape. Similarly, the height and width of the shape can also be entered. For lines, the starting X-axis and ending X-axis positions can also be entered.

Protection (Found when you right click on a shape under 'Format'): Protection is a very useful feature which allows you to lock certain properties of the shape after formatting it. You can protect the dimensions, position etc. of a shape and also protect it from selection, deletion, movement etc.

Snap & Glue (Found under 'Tools' menu): The Snap & Glue feature of Visio is useful in connecting shapes. We need not struggle to find the centre of a shape any longer. Once 'Glue'd, even when connected shapes are moved, the connector between them remains intact. There are different options within 'Snap & Glue'. This is best left to the inquisitiveness of individual users to explore further.

Alignment (Found under 'Format' toolbar): The Alignment button (with options of left, right, center, top, middle & bottom) helps quickly align multiple shapes. Just select the shapes and click the desired alignment. This gives you the flexibility of just dropping the shapes first and aligning them later to look better.

Distribute shapes (Found under 'Format' toolbar): This tool (with options of horizontal, vertical, centre or middle) helps in adjusting the space between shapes. For example, in a series of shapes one below the other, you just have to select all the shapes and choose 'Vertical distribution'. The first and last shapes will remain intact and all the other shapes will automatically reposition to evenly adjust the spacing between them.

Shape Explorer (Found under 'Tools' – 'Macros' menu): If you are wondering how you are going to know which stencil contains which shape, use Shape Explorer. Shape Explorer basically searches for shapes based on keywords we give.

Numbering of shapes (Found under 'Tools' – 'Macros' – 'Visio extras' menu): This tool helps you number shapes once you are finished with the drawing. You can number the shapes either automatically or manually. A word of caution though – make sure that the text in the shapes does not already contain numbers like say "2nd copy", because Visio removes all preexisting numbers in shapes and replaces with the auto number.

There are a lot of other features in Visio which I am yet to explore. These features discussed above are based on my work with Visio 2000.

Visio is not without its own set of eccentricities (Visio 2000 atleast). One suggestion is to keep saving your files since sometimes suddenly the whole file becomes corrupt and hangs. Instances of the file closing by itself immediately after opening have also been observed. The page setup can drive you crazy at times. Large Visio files take a longer time to open. Some of the features once used cannot be undone. Also there a limited number of steps that you can undo. Connectors have been observed to reroute by themselves at times.

I am sure Microsoft would have addressed some of the issues in later versions (remember I am working on Visio 2000). Please share with me any other useful features that you may come across while using Visio.

Retirement Planning



B. Shivasankaran

Continued from earlier issue...

e) Pension plans come with various annuity plans:

Pension plans come with various annuity plans as explained below:

- i. **Lifetime annuity without return of purchase price:** Under this option, the individual receives pension for as long as he lives. The pension ceases on occurrence of an eventuality and the insurance contract comes to an end.
- ii. **Annuity for life with a return of the purchase price:** Under this option, the individual receives pension for as long as he is alive. In the event of an eventuality, the purchase price of the annuity is paid out to his nominees/beneficiaries.
- iii. **Lifetime annuity guaranteed for a certain number of years:** Under this option, the individual receives a pension for a certain number of years irrespective of whether he is alive for the said period or not. The positive aspect of this option is that, if he survives the period, he continues to receive pension for the rest of his life.
- iv. **Joint life/ Last survivor annuity:** The individual receives a pension till he is alive. In case of an eventuality, his spouse receives the pension.

Life insurance:

Life insurance plans form an essential part of any financial planning exercise. The same holds good while planning for retirement. To put it simply, the purpose of life insurance is to indemnify the nominees/ dependants of the insured against an eventuality. There are two kinds of insurance plans, which fulfill this purpose i.e. savings based plans (endowment type plans/ ULIPs) and term plans.

a. Term plans:

A term plan is what is generally termed as 'pure risk insurance.' In such plans there is no savings component, and hence they are very affordable. This plan provides a large sum assured at a lower cost. A term plan is particularly useful in case the individual has bought a pension plan from a life insurance company 'without life cover.' Ideally, a term plan should be bought by an individual for the maximum tenure available.

b. Savings based plans:

These plans differ from term insurance in one primary aspect – they also provide for a maturity amount if the individual survives the tenure of the plan. That is because the premiums charged by such plans also include a savings element which an individual receives on maturity. Savings based plans play an important role in retirement planning. They help individuals build a corpus for retirement.

Various kinds of plans are available to help individuals build a nest egg for retirement. They are primarily classified in to endowment plans and ULIPs. Conventional endowment plans invest premiums in bonds and gsecs which is why the returns are subdued. There are a host of endowment plans offered by various life insurance companies. One may choose plans according to his/her requirements. As discussed earlier, ULIPs take the help of equities to provide higher returns in the long run.

Retirement planning and stocks:

As discussed earlier, equities provide higher returns in the long run. But it is important to consider the magnitude of returns that one has witnessed in the last three to four years which may or may not be repeated every year. It is important to mention here that between February 1992 and July 2003, the BSE Sensex, on a point to point basis was at the same level.

Conventional investment wisdom tells us that 'as age increases, the risk appetite decreases.' Keeping this in mind, the proportion of equity exposure in the overall portfolio should reduce with an increase in age. It is always better for investors to have a mix of direct and indirect participating. Direct would involve buying a stock from the primary (IPOs) and secondary market (stock market), while indirect involves investing through the mutual fund route.

Given below are some of the key aspects while investing in equities:

- Invest in a company whose business is understood by you.

Contd in pg. 5

Contd from pg.4

- While there can be volatility in the interim period, if you have the confidence that the company can do well in the long run, go ahead and invest.
- While mid-cap and small-cap companies can be exciting, it is always judicious to have a mix of these two categories.
- If you do not have the time, just leave it to the experts viz. mutual funds and portfolio management services.
- Lastly and most importantly, a bull market or a bear market does not change the fact that equities are a risky asset class. Do not blame the market for your losses.

Low risk	High risk	Medium risk
FMCG	Steel	Banking
Housing finance	Software	Telecom
Cement	Indian pharma	Power
Paints	Auto	Fertilizers
Engineering	Shipping	Media
MNC Pharma	Energy	
	Hotels	
	Textiling	
	Retailing	

Just have a brief idea of the types of industries that are operating in the market. This may change from time to time.

Finally, since retirement planning is a long term activity, equities can be rewarding in nature.

To be contd...

10 ways to raise your consciousness

- 1. Forgive yourself and others:** Life is too short to hold on to regrets, grudges, misunderstandings, or disappointments. Free yourself by forgiving and letting go of any negative energy you're holding on to about yourself or others. The process of forgiving yourself and others will result in your feeling light and free: it will raise your vibrations.
- 2. Practice gratitude and appreciation:** Whatever you focus on grows. So, when you focus on everything in your life you feel grateful for all and the wonderful people you appreciate, the universe hands you more to feel grateful about.
- 3. Live each day as though it were your last:** Then you will be living in a state of light, love and unconditional contribution. What would you say to the people you care about?
- 4. Meditate or pray:** You open up a direct link between yourself and the spiritual realm when you meditate or pray. You will come closer to your creator energy, raise your vibration experience, peace, clarity, joy and connection, as well as a perfectly balanced state between your mental, physical, emotional and spiritual realms.
- 5. Suspend judgment:** One judges another to feel less guilty about one's own misgiving. Judgment energy is dense, dark and heavy. On the other hand unconditional acceptance is light, free and accepting. Let go of judging and criticising yourself and others. Everyone is on a different path and some appear to be farther ahead on their path than others. Neither path is better nor worse than another. Raise your consciousness to one of acceptance.
- 6. View every experience as a gift:** If you look back at occurrences in your life, you can easily see how even the worst situations you experienced in your life ended up teaching you invaluable lessons and therefore resulted in putting you in perfect place for your continuing development. When you view every experience – the good, the bad, and the ugly – as a gift, life flows more like a gentle, inspiring breeze.
- 7. Stay consciously aware of all your thoughts and feelings:** It is easy to fall into negative patterns of complaining and feeling like a victim of society and your life. When you catch yourself in the negative zone, don't feel badly about it and beat yourself up. Simply choose to switch your consciousness to one gratitude and positive thinking.

Contd in pg.6

Contd from pg. 5...

8. Treat your physical body as your temple: Your body is the only vehicle you've been given for this ride called life. The better you care for your body by eating a healthy, balanced diet, and by implementing a regular exercise routine, and by giving your body the rest it requires, the more you will experience increased energy, vitality, joy and freedom.

9. View the world through the eyes of a child: Children are enthralled by the process of observing and experiencing the wonder and beauty in every single thing. They can't get enough. Look at every tree, sunset, cloud and human being as a child would and you'll be in constant state of wonder, joy, surprise, acceptance and enlightenment.

10. Give love, love, love from your heart: It's all about love. Love is the highest vibration. Allow yourself to receive love unconditionally from others. Give love from your heart unconditionally to yourself and others and you will experience the highest state of consciousness possible.

Deepak. S

(Source: The Speaking Tree-Times of India)



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To the Dec & Jan born



- Manikantan – Dec 16
- Suresh C S – Dec 19
- Deepak – Dec 30
- Shashikala – Jan 05
- Ashok Rao – Jan 11
- Zainul Abdin Z – Jan 20

KBC Update:

KBC READERS' QUESTION OF THE MONTH :

HOW MANY BLUE-CHIP COMPANIES ARE TAKEN FOR NSE INDEX CALCULATION ?

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

ANSWER FOR LAST MONTH'S KBC QUESTION:

HOW MANY BLUE-CHIP COMPANIES ARE TAKEN FOR BSE SENSEX INDEX CALCULATION ?

ANSWER: THIRTY COMPANIES.

Know Your Colleagues

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My Role Model:	My Parents	
My Message:	Be simple and live happily.	

SMILE ZONE



It helps to talk to a professional. They know when to keep their mouths shut.

From the editor's pen tip

Dear Readers

For the better outcome of CC please share your valuable thoughts and send in your comments and suggestions to bangalore@ncrcl.com. Thank You...