



KONNECT

THE TIMES OF KHANDAYATA

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From the Vice President's Desk



We have started 2021 with a bang, our first bulletin was an instant success and we received great reviews from our community members. To take things forward what our President had said in our inaugural edition, we had our first monthly zoom meeting on 20th Feb., 2021 wherein the members who participated benefitted a lot, **I would sincerely request all life members to participate in monthly meetings which will help increase trading within our community members. It will be a step towards becoming an Atmanirbhar Community & later Atmanirbhar Country - as envisioned by our Hon. PM Narendra Modi.**

We are working to have our own app which can be downloaded on android / iphone shortly, which will help our members to connect, communicate and conduct business smoothly. We are also working as per our President's desire to create chapters in other metros and will share with all of you the good news in coming months.

Modi's fiscal prudence to help Indian economy bounce back this year

Most major global agencies expect India to record steroid charged growth in 2021, albeit from a reduced base. The much-criticised measures by

the government and the RBI to ensure that the country's macro-economic indicators remain in good shape and are now expected to pay rich dividends.

Like the mythical phoenix rising from the ashes, the Indian economy could put its recessions blues behind it and emerge as Asia's fastest growing economy this year, overtaking even China in its growth trajectory.

Several highly respected global research houses, such as Nomura, Goldman Sachs, Barclay's and DBS Bank, among others, have projected growth rates of between 7.7 per cent and more than 10 per cent for both the current calendar year as well as the next financial year.

With the Covid pandemic slowly coming under control and with the vaccine rollout already started, economists are cautiously optimistic that the path to economic recovery is becoming clearer with every passing week.

A report titled "**Asia 2021 Outlook**" by Sonal Varma, Managing Director and Chief India Economist at **Nomura**, and her colleague Aurodeep Nandi, says: "We project GDP growth to remain in negative territory in Q1-2021 (-1.2 per cent), pick up to 32.4 per cent in Q2 on base effects, before easing to 10.2 per cent in Q3 and 4.6 per cent in Q4. Overall, we expect GDP growth to average 9.9 per cent in 2021 versus -7.1 per cent in 2020, and 11.9 per cent in FY22 (year ending March 2022) versus -8.2 per cent in FY21." **Goldman Sachs** has gone a step further and projected India to grow in double digits this year, helped by the low base of 2020 – the highest rate forecast for any major economy. **Barclays**, on

the other hand, has projected a growth rate of 9.2 per cent in calendar year 2021. "After a sharp fall in GDP in 2020, we expect a reasonably sharp bounce back in 2021 as India will likely go back to pre-Covid GDP levels in H2, 2021," Rahul Bajoria, Chief India Economist at the global bank told the Indian media.

India's comeback has taken many seasoned economy watchers by surprise. Noted economist and Consulting Editor of **The Economic Times**, India's largest and most respected financial daily, said in an interview to the newspaper: "... Unless there is some huge resurgence of a new kind of coronavirus, a new variant, I would expect that in 2021 this upsurge (in growth) will continue and because of that I would not be surprised if we record GDP growth of 11-12 per cent. This would be a good thing. A nice bounce back from a really low thing. To add to the economic trend, because the vaccines have now come, vaccinations will begin and I hope they will expand very fast from January onwards because in the service economy, people are still afraid to go out for shopping, for travel and tourism and for entertainment."

Last but not the least, the threat of CORONA has not gone yet, we should follow social distancing and SOP's suggested by the government for our own benefit.

- Adv. Akshay Vani

(Akshay is the managing partner of MLS's Mumbai office. He is dual qualified as a Solicitor in England & Wales and an Advocate of the Supreme Court of India with over 28 years of experience. Akshay is also a solicitor at the Bombay Incorporated Law Society.)

INSIDE

4 - KHANDAYATA RATNA
5/6 - LIFE MEMBERS PROFILE
8/9 - GUEST COLUMN
10 - SNIPPETS

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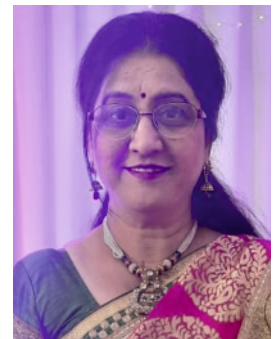
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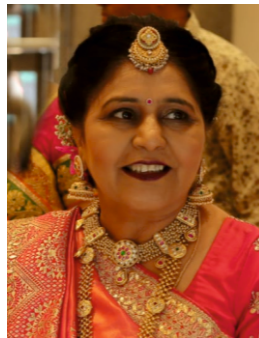
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Release Date: First Week of Every Month; **Frequency:** Monthly

Please send in your article / content before the 25th of the preceding month to be published in the ebuletin

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Note: We, at KCBF, have decided to publish profile of each life members and hence requested them to share details about their Business / Professional / Service etc including family in their own words (150/175). We also thought to introduce a renowned Khadayata under "Khadayata Ratna" - A person of eminence from Khadayata community who can be Businessman / Professional or Service at highest position from any field. It's a prerogative of KCBF Admin Committee from the name suggested and/or forwarded to KCBF. The honour given is based on individual's contribution to profession, community and society at large. The award carries no material/monetary medal or certificate but the basic objective is to bring to light our own people as role model for current and future generation of our community.

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Khadayata Ratna

DR. BHARAT V. SHAH



Director, Global Hospital,
Mumbai

One of the prominent NEPHROLOGISTS, not only in Mumbai but recognized all over India. A professional with high standards of integrity and compassionate to society at large.

Some of the institutions with which he is closely associated:

Head of Institute of Renal Sciences, Mumbai

Visiting Consultant, Reliance Foundation Hospital

Honorary Nephrologist, Sion Hospital

Managing Trustee, Narmada Kidney Foundation

General Secretary, Zonal Transplant Coordination Committee, Mumbai

President, Indian Society of Nephrology, West Zone

Executive Committee Member, Sarvoday Charitable Trust, Kakanpur

Born in well do to family – being youngest and pet amongst six siblings. Family hails from Kankanpur, Gujarat. Stood amongst first 100 in SSC with 89% and was **awarded Certificate of Merit by Ministry of Education and Social Welfare (Govt. of India)**. His mother wanted him to be a Doctor – being noble and respected profession – he thus joined Jai Hind college in science and biology. With brilliant academic records got admission and passed MBBS from Seth G. S. Medical College & KEM Hospital. At his mother's behest conducted **first free medical camp at Kankanpur** – immediately after passing.

His father wanted him to study further and become a specialist. He preferred medicine. After gaining excellent training he passed MD with grand success. He then decided to pursue NEPHROLOGY and obtained **National Board Certificate**. Thereafter, he decided to do "Nephrology" fellowship in USA from University of Cincinnati. Here besides professional excellence he also learned the art of spending more time with patients and talk to them politely explaining details about their medical conditions to them and their family members. To approach each case systematically to make proper diagnosis and treat according to evidence. This has been **the hallmark of his practice – human and compassionate approach!!!**. Thereafter, he joined New England Medical Centre in Boston for fellowship in clinical research.

During said period he got the opportunity to join P D Hinduja Hospital as a full time nephrologist in 1988. Considering various limitations at that time he focused on – early detection and prevention of kidney diseases – also **started kidney transplant program as early as 1989 and has never looked back.**

With the help of family members set-up **Narmada Kidney Foundation** (in the name of his mother) in 1993 as an NGO. **The main objectives are:**

- To educate about how to take care of their kidney and prevent kidney related diseases
- Help patients to understand options for treatment
- Provide support group to cope with the disease
- Promote living and cadaver donor organ transplantation for those with end stage kidney disease and end stage disease of other organs.

Over years it is **recognized as one of the most active kidney foundation in the country**. Over almost three decades he has evolved **number of new practices in nephrology treatment programs and being pioneer.**

He firmly believes in joint family system and is proud to be part of it supporting each other. A very valuable lesson in current times. He would like younger generation to work hard with devotion for their clients and / or institution one is working for – which will definitely lead to success (**Kabeliyat se Kamyabi**).

He also very much **appreciates the concept of KCBF** – to help each other for professional growth. He is also quite informed about various initiatives of KCBF and has **offered honorary membership of Narmada Kidney Foundation to all KCBF members**. He also strongly suggests that the younger generation should not forget our culture and value system in the society – in which parents have a great role to play.

Life Members Profile



Mr. Viren A. Shah



There are no secrets to success. It is the result of preparation, hard work and learning from failure. - Colin Powell.

My first lessons of hard work began during my college days. Along with attending college, I started doing small jobs and worked with a textile designer, did part time job in a bank and also worked in a medical shop. These small jobs helped me in learning various business skills. After graduation I cracked the interview at Asian Paints which was the beginning of my career. The seven years of association with Asian Paints widened my business prospective. Later when I got an opportunity to join construction business in the name of "Swayam Developers". It was a major learning process for me which groomed me as a person and my business skills were enhanced. I also learnt finer detailing of running a business.

I later diversified and started new venture "Vidhi Constructions" under this we do repair, restoration, rain water harvesting and all kind of civil work. Repair, restoration and renovation work of Khadayta Bhuvan in Vile Parle East was done by Vidhi Constructions. The success of Vidhi Constructions came through satisfied clients who appreciated work ethics, discipline and dedication.



Mr. Dhrumal R. Parikh



My journey of The Stock Markets started in 1992 as a staff member of a sub-broker and learning all fundamentals and technicals of The Stock exchange.

After gaining experience for almost 8 years, I started "Aura Investments" as a Key Partner in year 2000.

Aura Investments is now a 26 year young firm, based in Mumbai, having around 2000+ individual clients, including HNIs and NRIs. Giving solutions to them for investing in whole gamut of investments products like Equities, Life Insurance, Mutual Funds, FDs, and Bonds.

Aura has 99% referral business and client retention ratio almost above 95%. We have many times been awarded as **"Best Channel Partner"** in equity broking and mutual fund.

We are MDRT and COT achievers in the field of Life Insurance, since past 20 years.

We believe and our firm stands by our motto of **"Trust Our Experience & Wealth will Follow."**



Mr. Shail Shah



Introducing Mr. Shail Shah, Founder & owner of RAYZ LIGHTING. He is basically from Gujarat, Sarsoli but born & brought in Mumbai, in the year 1982.

Shail has done diploma in textile industry from Sasmira & then diploma in business management from Welinkar. He has started his LED light business in 2004 from Chirabazar, with very small infrastructure. From there he has expanded his business & in year 2019, shifted in Vasai with big infrastructure. From trading to assembling & from import to manufacturing, company is growing every year. With the help of its network marketing, not only in Mumbai, but in Pan India, Company has been reached to supply LED lights. Across India many happy customer are associated with RAYZ LIGHTING & company is always committed to delivering the most innovative effective lighting solutions with world class products and service.

NOTE:

KCBF intends to publish profiles of all their Life Members and hence requests everyone to share their profile (150-175 words) with their photo, email and contact number.

E: info@khadayatabusinessnetwork.com
OR WhatsApp to any admin members.

Life Members Profile



Mr. Mitesh P. Shah



A qualified chartered accountant with 18 years of entrepreneurial experience, have been in practice for past 5 years. I established SHah's Accounting and Research Practices (SHARP) after spending 18 years in the family business of Exports and Buying Agency

SHARP specializes in end to end accounting services. I provide services which start with something as simple as maintaining your books of accounts to finalizing your accounts and filing all the necessary returns. I specialise in consulting with your existing accounts division and giving inputs / ideas for better working capital management, tax planning and overall financial health of the business. I have a full network of professionals from different spheres to address all your financial and legal compliance needs

My interests outside of my work include Reading, Photography and Long Distance running to name a few. I aim to achieve 50 finishers medals in long distance running before I turn 50

Don't Let Your Business Accounting & Compliance Complexities Get In The Way Of Running A Successful Business.



Mr. Ashwin Kothari



A rise, awake, and stop not till the goal is achieved -
Swami Vivekanand

Jay Shree Krishna. Born & brought up in Choila, small village near Bayad, Gujarat. I had my primary education from Choila & done further education from Modasa Commerce College where I was elected as General Secretary. With a view to upgrade lifestyle and progress, I came to the "city of dreams - Mumbai" and started printing business "**Sanjay Printers**". Since, past 27 years I am into providing printing solutions to numerous Public Sector Undertakings & Private Companies. Our speciality includes printing of Annual Report, Diaries, Calendars, Labels etc. We have also developed a unique one of its kind 3D diary. My support system are my wife, Mrs. Anju (Homemaker) and my sons Mr. Ravij (Executive in Ernst & Young, Chartered Accountants) and Mr. Aakash (Associate at Little & Co., Advocates & Solicitors). I believe that one should endeavour to give more and more to the Society. Keeping that in mind, I have been actively involved with Shree Upnagar Khadayta Mitra Mandal, Mumbai (Ex-President & Trustee); Shree Khadayta Samaj, Mumbai (Vice-President); Khadayta Yuvak Magazine (Vice-Chairman); Modasa Ekda Dasha Khadayta Samaj, Mumbai (Ex-Trustee) and many more. **I just want to say to everyone that No one is perfect- that's why pencil have erasers.**

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SANDEEP:

Sandeep is managing and guiding 2 companies – Solomon Hobby Collections & R S Hobby Collections in Mumbai. He is qualified as a Masters in Numismatics & Archeology from Mumbai University. He is a Coin Grader, Decipher, Cataloguer, Writer & Exhibitor. He is a distinguished Life Member of Mumbai Coin Society & Gujarat Coin Society. Sandeep is associated with few Auction Houses, Corporates, Film Personalities, HNI's & Strategic Investors. He has just completed 33 years in the field of Numismatics which he started as a hobby. Sandeep is one of the leading executive of the Group and at present is giving his services as a Treasurer.

MONICA:

She is associated with Solomon Coins & Antiques. She deals in Collectible Art, Idols & Antiques.

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Work From Home - A Blessing in Disguise



Background: It was March 2020 last year when we all were forced under an abrupt (like most things now a days) lockdown. When it was announced we never thought the battle would be so long. Infact, initially many of us rejoiced because of the mini vacation. However, as time went on **businesses were forced to adopt to the new normal.**

We started hearing about online events, home delivery of products, businesses pivoting to other areas, online classes being accepted (huge boom in this sector – WhiteHat got acquired for approx Rs. 2,200/- Crores during lockdown, Reliance was able to raise Rs. 1.65 Lac Crores from foreign investors). People spending time on online platforms like youtube, OTT platforms have skyrocketed increasing revenue for all stake holders like content creators, the platforms, digital marketing agencies, etc. News channels and news anchors had a gala time (remember Sushant Singh Rajput and Tablighi Jamat issue?). They had a license to move around and they made most of it.

Lets dive into the aspects that will impact your decision when it comes to decide whether to Work from Home or not.

The world is your play ground: Once you have adopted to work from home environment. The world becomes your playground. I know a CPA in United States who gets his work done from a back office in Ajmer, Rajasthan. Another CA firm has got lot of work from Bahrain and has a Backoffice in

Roha, Maharashtra. It is not just about getting work irrespective of geographic location but you can also get good team members from remote locations.

In our firm, we have got work from cities like Pune, Hyderabad, Ahmedabad and Bangalore. All clients got closed without any personal meetings and I have not met them personally even once. We also got a small assignment of **Zoho Books** from United States. Considering, Zoho Books is a cloud platform we get lot of enquiries from out of Mumbai for its implementation, training and accounting services. We have hired one team member from Ajmer and another from Jaipur. Infact, we have got two professionally qualified female team members who cannot travel for work because of family responsibilities but can spare some time for doing work from home. **Hiring such team members is affordable vis-à-vis hiring full time paid employees.** In my experience, sincerity of such team members is very high as they know they have got a limited time to complete their work.

In this scenario, you yourself might not work from home but you are creating a structure in your organization where your team members can work from home.

Managing Team: This is one of the most challenging aspects of Working from Home. If the team member is in office, we can call them anytime & discuss work. Also, they can ask for our feedback on ongoing basis. In WFH, the timings go haywire. When you need them urgently that is the exact time when their phone is busy, or they have gone downstairs for buying ghar ka samaan. For team members as well, things might get difficult as we might expect them to complete the given work irrespective of time. We have our own reasons like if you can go and buy ghar ka samaan in office hours and save so much time in travelling why can't you sit for some more time and complete work. Also, there will be some who will take undue advantage of the situation. At one of my client's place one of the employees started doing two jobs at the same time!!!!

Whether it is easy or difficult to manage a team member depends to a large extent on the individual. Some people are genuine, and do not require monitoring and then there

are some who need constant follow ups. However, as an organization you need to have a standard structure. **These are the few things that we do in our Firm**

I) **Having a joint call-in morning is a must!!!** It ensures everyone starts the day at the same time, creates a feeling of togetherness as everyone knows who is doing what. Otherwise, working in isolation is difficult and boring. Keep these meetings light and short. **We generally have a 15 minutes call and schedule internal calls during the meeting.**

II) If possible, **try to have a proper system to allocate work.** This might not be required if in your organization your team members know what is expected of them. But as a CA firm, our work is very dynamic and there are constant new requests every day. If you also have an organization where there are constant new requests, you need to have a robust system. You can simply use shared google spreadsheet for this. But it's important to have something which keeps record of things. Minimum requirement being, when was the work allocated, what is the work, what is the expected date to finish and when was it completed. At our firm, we use an online tool known as Proactly. It is simple to use and costs us around Rs. 12000/- per year but is worth it.

III) **Have a reward system,** since it is difficult to know who has worked for how much time (although there are apps which can track screen time and idle time, it also gives you report of which team member spent how much time on word, excel, PPT and Facebook. Team members might feel their privacy is intruded and that we don't trust them) it's better to judge the performance on how much work is done irrespective of time spent on doing it. My humble suggestion to have a carrot and stick approach. **Reward those who are following the system and others will fall in line.**

One of the biggest challenges when it comes to managing teams is to get work done from new and untrained team members. They need constant support which is not possible in WFH environment. Either you need to have a solid training module and SOPs or you need to hire those who don't need much training. Teaching someone from scratch is

exceedingly difficult in WFH environment. If you need good, trained resources you need to spend more but in my experience that's affordable vis – a- vis spending time on untrained resources.

Rent Expense: Many of my clients have permanently shifted to WFH model. **They are saving rent from 50K to 1.8L per month.** One of my clients shifted to Panchgini from Pune and is building a bungalow over there. In a city like Mumbai where rent expense can contribute upto 10-15% of total expense of a service organization this is a huge saving. However, **working from home requires you to spend on technology and hardware to some extent.** You might have to get a space on cloud, some online tools specific to your organization and team management, etc. We as a CA firm had to incur additional cost of Rs. 3500/- per month (this is for team of 12, more people more cost) on a Virtual Private Server and Rs. 500/- per month on One Drive for storing files. **Just by incurring additional cost of Rs. 4,000/- per month we were able to work from home for a long time.** Even now, team members who have to travel in train are working from home.

As far as Hardware is concerned, we largely had desktops (Big mistake!!! Always buy a laptop). Initially we got Laptops on rent but as it got clear that lockdown is going to prevail for a long time, we started dispatching office PCs to team members who were not having laptops. We also had to buy proper tables for few team members to keep the desktop. **For new team members we have adopted BYOD policy i.e. bring your own device.** All in all, these expenses are way lower in comparison to having an office on rent.

Online Meetings: Forced lockdown has made all of us better at technology. Suddenly everyone knows how to use Zoom and Google Meet (including my Parents). Now, as most people have gotten comfortable with the idea of online meetings and are equipped with knowledge of how to deal with it you can ask for a virtual meeting before meeting personally.

Before setting up any meeting if we ask ourselves whether do I need to really meet in person or just having a online virtual meeting is good enough will save us a lot of time and money (especially considering petrol prices now a days). I used to go to few of my clients location every month but now everything happens online. It saves a lot of time and

hassle for me and at the same point of time, meetings are more agenda driven. Also, no one can complain about bad traffic.

When it comes to prospective clients earlier, I used to go and meet them every time I got a prospect. But now, first I have online calls, share couple of emails and most of the times client gets closed. Sometimes, it becomes pertinent to go to a prospective client's office in order to understand it's set up and also if the professional fees involved is substantial (rarely happens in our field now a days) client will like to meet you personally. But this happens only at the last stage.

There are certain flipside to online meetings as well. Some people are not comfortable with the concept and might get offended if you insist for online meetings. They feel you are not valuing them if you do not agree to meet them in person.

Further, **these online meetings are great only in case of agenda driven meetings.** In my experience, if you want to build relationships then online meetings don't work. First of all, no one agrees for an online meeting without any specific agenda and secondly nothing beats having a garam garam chai with your client.

Managing Time: This is for both entrepreneurs and team members. Managing time can become difficult in WFH environment. First of all, **your personal and office timings get collapsed.** For eg., in office environment you would have invited guests only on Sundays but in WFH environment you might not mind if someone comes on a working day. As you know you will stretch and finish work in evening. Try to avoid this, both for yourself and your team members. **Have a clear demarcation for office time and personal time.** In my personal experience I have been more "busy" when I work from home vis-à-vis when I work from office.

Now the additional time spent by me on work was productive or not is in questionable. Significant time goes in managing the team and small tasks which would not have been the case if I was working from office. Further, you try to keep on working and finish all your tasks (although you know this will never happen) because you have flexibility. If you are working in office and you get late beyond a time you start getting calls either from your mom or your wife. Now, once you get that you have no choice but to close your work and go home.

Conclusion: So what's the point of all the above discussion? Whether you should work from home or not? Well there is no straight answer. It depends on multiple factors like your business, your team members and your priorities.

I know about a CPA in United States who does not have an office but has team members across the world, he travels half of the year with his family on a caravan and works from different places.

If you ask about me whether I will prefer to have a 100% Work from Home environment. The answer is NO. I would always like to have an office as I know some work can get completed much faster once you are physically present with the team. But will I ask all my team members to come to office. The answer once again is NO. The barrier that team member must come to office only and work has been broken. Infact, I will hire more and more people who can work from their own place. Only those who need training shall come to office. I am contemplating to have a policy wherein after one year of service with our firm employees can choose to work from home if they are trained for the work that they need to do.

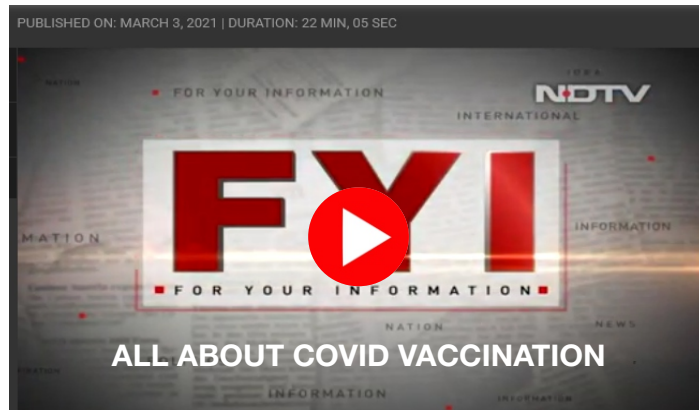
Having said that, having a bungalow in Panchgini which also has a floor dedicated to office and local team members, having team members across the country and being able to serve clients all over the work does not sound like a bad idea.

CA Jigar Shah is a Partner at SK Rathi & Co., Chartered Accountants. He is the author of "GST for Entrepreneurs" and was one of the co-authors of "Work from Home for Professional Firms" published by Chamber of Tax Consultants.



(Disclaimer: I am sharing my experience in this article and there are chances that reader might have different experience in similar situations described above. Further, considering I am part of a CA firm my experience would be more relevant for service organizations. If you have a shop or factory, WFH cannot be an option for you but yes you can consider shifting your backend operations to WFH environment.)

COVID Updates



India LAC Face-off Coronavirus Outbreak Opinions and Features Times Evoke Maharashtra Delhi Karnataka

2nd phase of Covid vaccination: Who can get inoculated and how to register on Co-Win 2.0

TIMESOFINDIA.COM | Updated: Mar 1, 2021, 16:43

✉️ 🖨️ A- A+



NEW DELHI: The second phase of the [Covid-19 vaccination drive](#) in India has begun. It aims to cover 10 crore people across the country. So far, more than 1.5 crore people have received

Snippets

Hello Khadayatas, Let's test how good or bad do we fare in general knowledge. Try to answer the following questions by selecting the answers from the four options given :-

01



The International Literacy Day is observed on

- A. Sep 8 C. May 2
B. Nov 28 D. Sep 22

04



Bahubali festival is related to

- A. Islam C. Buddhism
B. Hinduism D. Jainism

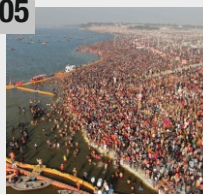
02



The language of Lakshadweep, a Union Territory of India, is

- A. Tamil C. Malayalam
B. Hindi D. Telugu

05



In which group of places the Kumbha Mela is held every 12 years?

- A. Ujjain, Puri, Prayag, Haridwar
B. Prayag, Haridwar, Ujjain, Nasik
C. Rameshwaram, Puri, Badrinath, Dwarka
D. Chittakoot, Ujjain, Prayag, Haridwar

03



Which day is observed as the World Standards Day?

- A. June 26 C. Nov 15
B. Oct 14 D. Dec 2

Contributed by **CA Narendra Shah**

Answers: 01 - Option A; 02 - Option C; 03 - Option B;
04 - Option D; 05 - Option B

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