THE AVIYANA TIMES Post Un-Lock Covid – 19 Edition

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"The Only Way to Do Great Work is to Love what you do"

Getting Started

Welcome to our e-newsletter! We hope you like the new design, new format and new ways of sharing our knowledge and news with you! Each quarter you'll get informative articles about HR Fraternity, as well as updates on programs, offers, and staff-related news for all sectors.

This quarter, you will find major contributions by reputed seniors of our Industry for Post Un- Lock Covid - 19.

Maybe you have a family member or friend who may benefit from the information in our e-newsletter - please share!

We always welcome your feedback as we strive to be your integrated health team of choice!

Sincerely,

Dr. Ravindra Pratap Gupta



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Chief Editor's Message

The six months gone have been most challenging with "survival as the mantra for all individuals and organizations and now with post unlock revival is the new mantra".

The way six months have passed with WFM, least public transport available for office goers, layoffs, dwindling jobs and struggle for companies to ensure pay-outs have been a phase of great learning's at individual and company level. These six months have made us realize the potential things that were neglected as family got our time along that was never expected before. The online work with internet usage increased and working ways and lifestyle changed for many individuals and organization that was never thought of before. The online work with internet usage increased



Dr. Ravindra Pratap Gupta CMD

and working ways and lifestyle changed for many individuals and organization that was never thought of before. The society and organizations become more accommodative and a special mention to our front end warriors as Doctors, cleaning staff, policemen and essential services delivery person made us comfortable by their efficient services with care and compassion.

With post unlock scenario in process and guidelines in place it becomes imperative for HR fraternity and business owners to understand the way forward in pandemic times ensuring staff safety precautions and care along with ensuring business revival.

This special "Post Unlock Edition" has articles that relevant to theme with information enriching in content and knowledge. I am hopeful my HR Friends and business owners would appreciate the ongoing efforts and keep our motivation high to bring the successive editions of this newsletter. For any suggestions I can be reached on connect@aviyanaventures.com

Thanks & Regards,

Dr Ravindra Pratap Gupta Chairman & Managing Director Aviyana Group of Companies

Clinical Psychologist & Management Author

Industry Representative, Start-up Specialist, Business Advisor, Sr. Consultant, Board Member, Visiting Prof & Mentor

Alumni of IIM-Ahmedabad, Chief Mentor eCell IIT Bombay, IIT Kharagpur, VJTI Mumbai & Distinguished fellow from Institute of Directors-London-UK.

President-IATAC-Indian Association of Talent Acquisition Consultants

Executive Director's Message



Mrs. Kamini Gupta Executive Director

Each adversity comes with learning's for benefits in future for those who understand. In early 19 Spanish flue of Plague which at that time was biggest human catastrophe has passed when world was not so advanced the COVID-19 too would pass with sophisticated and better equipped world of today if each individual pledges to support government and societal efforts with following precautions.

Recalling past six months back with just 600 cases, when complete lockdown was imposed in March 2020, could we ever think no movies, no malls, indoors and no socializing and now with over 5 million cases and nearing 1 lakh fatalities all unlocked with precautions and seeing many not wearing mask or following unlock guidelines is the reason for surging daily tally near to a lakh though recoveries are also matching the active cases. We hear a lot about vaccine daily and confronting claims of effectiveness in trails or in later human setting with multiple companies in fray-so a dilemma prevails when this pandemic would be totally controlled. On the contrary it is said self-help is the best help and the precautions we take as mandated by government will surely curtail the disease if not end immediately

Through "Post Unlock-COVID 19" focuses on how we can deal in unlock phase with understanding realities, unlocking human potential with compassion, care and futuristic view I assure you with third edition that your views and suggestions along with your contributions are important for us. Let's make this newsletter with your coordination and collaboration the best read and followed in the industry.

You can reach out to me at ed.aviyana@gmail.com.

Mrs. Kamini Gupta
Executive Director
Aviyana Group of Companies

Meet Our Assistant Editors - Team



Ms. Harmeet Aulakh (Articles, Graphics & Creative)



Ms. Anjali Bisht (News Section)



Ms. Shivani Gupta (Views Section)

Feature Article - I

Atmannirbhar the way forward - Micro level strategies to be adopted by organizations - Post Covid 19 Unlock 4.0

This article is contributed by **Dr Ramamritham Gopal** having an overwhelming experience of over 4 decades with 27 years of corporate experience in India and European Countries and over 25 years in academics and has authored several books and research papers in management.

He is presently associated with **Dr Dy Patil Group as Director**. Guide to PhD Students with more than 50 PhD students to his credit. Besides receiving various awards at national and international arena he was coveted with prestigious **Star of Asia Awards in 2014**. His articles and suggestions are viewed seriously by industry and academia.



Dr. Ramamritham Gopal

Atmanirbhar Bharat is going to be a big changer and make India second biggest economy in the world by 2050. Hence what framework needs to be brought in this article throws insights in to the same.

A study made by the author in April 2020 indicated that post the imposition of Lockdown due to Covid 19, certain sectors of the Indian Economy would be impacted in varying amounts till Mid 2021, i.e. May - June 2021. Thereafter the Economy would grow rapidly.

The details of these sectors are given below:

9 Sectors would show a PROMISING GROWTH (3 to 4% p.a.) in the short run (till mid 2021)

Food and Beverage, Pharmaceuticals, Infrastructure, Consumer Goods, Banking and Financial Sector, Insurance, Supply Chain and Logistics, Apparel and Footwear, Power Sector

9 Sectors would show a MODERATE GROWTH (0 to 2%) in the short run (till mid 2021)

Consumer Goods, Gems and Jewelry, Retail Trade, Aviation, IT Sector, Chemicals and Petrochemicals, Metals and Mining, Telecom, Agriculture

5 Sectors would show a NEGATIVE GROWTH in the short run (till mid 2021)

Tourism, Hospitality, Automobile, MSME Sector, Building and Construction (Reality), Core Manufacturing.

The study also indicated that almost 50 to 60% of the migrant labors would be returning to work at the city only after Diwali i.e. after November 2020.

The net effect of the above analysis would be that **unemployment index** is likely to increase tremendously. Jobs would be available in Rural India in programs like MNREGA. Work from Home with increased productivity would be the new norm. Students who are opting for placements in April 2020 and April 2021 will face challenges while students who are opting for placements in April 2022 would have little difficulty in getting good placements.

The study also indicated that the GDP could drop to a level of near zero in 2020 and thereafter could rise in 2021. The data released by the Government of India in Aug 2020 indicated that in the first quarter of 2021 i.e. April - June 2020 the GDP grew by - 23.9% which is the biggest contraction in GDP compared to other world economies. Excepting agricultural sector which grew by 3.4% in the first quarter of 2021, all other sectors showed a massive contraction. In fact, this was expected considering that India had imposed a general lockdown due to Covid 19 pandemic and which stretched to almost June 2020 and thereafter in parts.

Currently the Government of India and the State Governments have unlocked the economy in parts and also in an 'On and Off' manner. The state governments have unleashed Unlock 4.0 which allows certain industries to operate at 50% capacity, Hotels and Restaurants to similarly operate at 50% capacity, however malls, cinema halls etc. are not allowed to operate. Schools and colleges may operate from October 15th subject to state government clearances etc.

Perhaps by December 2020, all sections of the Indian Economy would open at least in parts-say 50% capacity. The vaccine is also expected to be available by the end of 2020 or early 2021. The issue is with regard to the availability of the vaccine at affordable costs to the entire population. In fact, the government is of the opinion that while lives are important the economy is also important and the economy cannot be kept locked for a long time.

On May12, 2020, the Government announced the Atmanirbhar Bharat Abhiyan policy. Now Atmanirbhar means SELF DEPENDANT and Abhiyan means MISSION. The entire concept is based on the five basic principles viz. **Economy, Infrastructure, System, Vibrant Demography and Demand Creation**. Additionally, the concept also involves five phases viz.

- 1. Phase 1 Businesses including MSME
- 2. Phase 2 Poor including Migrants and farmers
- 3. Phase 3 Agriculture
- 4. Phase 4 New Horizons of growth
- 5. Phase 5 Government Reforms and Enablers.

Under this plan the Government announced a package of Rs. 20 Lakh Crore or US\$ 266 Billion (10% of the GDP) for the revival of the Indian Economy in response to the various challenges faced by the Indian Economy e.g. in areas of Supply Chain and Logistics, Infrastructure, Consumer Goods sector, the MSME sector etc.

The package which is aimed at the various sectors of the Indian Economy and in particular to the MSME sector, Agriculture sector, Small entrepreneurs etc. comprised of:

- 1. Free Food for the migrants
- 2. Direct Transfer of Money to beneficiaries in the agricultural sector, Rural India and persons who are below the Poverty Line
- 3. Granting credit with moratorium and sovereign guarantees to MSMEs
- 4. Contribution to Employees Provident Fund
- 5. Special Funds for NBFCs
- 6. Liquidity Infusion to REC.
- 7. Small businesses and
- 8. Young entrepreneurs
- 9. Loans to the roadside vendors (This is for the first time where the roadside vendors are given a loan of Rs.10000/- without any collaterals).
- 10. Agriculture Activities and Reforms
- 11. A Rs. 50000 Cr. package for Rural Development.

Additionally, the RBI has also announced a package of Rs. 4.24 lakh Crores through certain fiscal policies.

The Government as part of the Atmanirbhar package revised the definition of MSMEs and made it more broad based. Through this a large number of organizations would now be classified as MSME.

As part of the same policy and in retaliation to the Chinese aggression, the Indian Government banned almost 200 + Chinese apps, cancelled tenders in the areas of telecom-5G, contracts for road building, bridges etc.

India imported equipment and other items worth around US\$ 74"0 from China in 2019. Specifically, these imports were in the areas of Electrical and Electronics items (~US\$ 23"0), Nuclear Machinery, Boilers (~US\$ 14"0), Organic Chemicals (~US\$ 8.6"0), Plastics (~US\$ 2.7"0) and Iron and Steel (~US\$ 1.7"0)

In the area of Pharmaceuticals in 2019, India imported around Rs.17,400 crores (~US\$ 2.7"0) worth of Active Pharmaceutical Ingredients (API) which are essentially bulk products or intermediate pharmaceutical. A total of 68 APIs are imported and in many cases the imports are 100%. Some of these APIs are Penicillin G, Levodopa, Tetracycline, Potassium Clavulanate and Acyclovir etc.

According to some industry experts many of these APIs can also be manufactured in MSMEs.

Several Public Sector Organizations have already announced indigenization plans for product substitution. Thus for e.g. some products announced by BEML are Transmission Control Valve Assembly, Shift control, PR Control Valve, Floating Seat Kit, Track Drive, Swing Machinery, Recoil Spring, Lube Valve, Bushing, Gear Bearings, Chain Propeller shafts, Oil Pressure Gauge, Deflector, Engine Brake, cut off Switch, Fog Head Lamps, Rear Lamps, Watertight Lamps, Side Cover, Air Ducts, Sockets and many more.

Further the Government of India has announced that around 25% of the total procurements of the PSUs must be from MSMEs.

In the defence sector the government has announced plans to indigenize some 100-defence equipment over the next few years.



The digital space is another area which is interesting and growing rapidly. Some of the digital areas are Artificial Intelligence, Cloud Computing, VR/AR Headsets etc., Faster implementation of 5 G technology and its associated processes, IOT devices - This market is likely to increase from US\$ 10"0 in 2019 to US\$ 75"0 in 2025, cybersecurity, Blockchain technology, etc.

A detailed analysis indicated that some of the sectors where there is a high demand for indigenous products are Aviation, Automobile Components, Information Technology, Port and Shipping, Defence, Roads and Highways, Thermal Power, Media and Entertainment, Space, Railways, Pharma and Chemicals, Supply Chain and logistics and Warehousing.

The Farm Act and the Labor Code, which has been passed by Parliament in September 2020 are all framed towards agriculture reforms and labor reforms—something which was much awaited by both the agriculture sector and the corporate sector.

Given the above incentives / actions of the Government of India, organizations need to take the following steps in order to succeed in the post Covid 19 Unlock 4.0. Discussions revealed that many organizations are charged with all these incentives and actions and are in fact moving at a fast pace.

12 - Point strategy to SUCCEED in the POST COVID ERA

- 1. Decrease fixed costs and operate more on variable costs. Cost efficiency is an important aspect.
- 2. Companies must learn to provide "Value" to its customers. This value can be through cost efficiencies and /or through better and newer technologies.
- 3. Economics of scale is a must.
- 4. New and latest technology in the area of manufacturing, marketing etc. will have to be adopted.
- 5. Move towards Digital ways of operating business Robotics, Data Analytics, AI etc. will be the new method of operation.
- Take advantage of the incentives given by the government for local manufacture / start up business.
- 7. Produce for India first and then scale up to meet the Global Market. Grow in India first and then scale it to Grow Outside India. A word of caution organizations must not become complacent looking at the local demand. The local demand should be the base for capturing the global markets.

- 8. Organizations must think of expanding their product base and take advantage of the steps undertaken by the government in respect to Import Substitution. The unemployment index would drop rapidly if even 20% to 30% of the imports from China are manufactured in India as part of the import substitution, i.e. if around say US \$ 15 to 20" 0 billion worth of Chinese imports are produced in India and marketed.
- 9. Organizations in the area of Chemicals and Pharmaceuticals must look at import substitution of APIs. It must be remembered that India is the world largest suppliers of pharmaceutical products and many industry leaders have vouched that they have the capability to substitute the Chinese imports of Pharma intermediaries.
- 10. Innovations, R&D and Good Manufacturing Practices are a MUST for success. Further to enter the global markets, organizations must ensure good quality and correct documentation as demanded by these countries and also adhere to certain standards like CE (Europe), CSA (Canada), UIL (Japan) etc.
- 11. It might be easy for organizations to enter the developing markets initially and then later on enter the developed markets.
- 12.It is very important that organizations in order to enter the global markets prepare a detailed strategic and marketing plan and implement the same. There is a need to shed the "Chalta Hai" attitude that many MSMEs adopt.
- 13. Agility Speed and transparency will be the new mantra to succeed. Extremely important is the attitude of POSITIVITY and FIRE IN THE BELLY.

Young India can become entrepreneurs either in the area of

- 1. Products innovations, import substitution etc.
- 2. Process -- Innovations / Application of Digital Technology etc. and / or
- 3. Training Conduct Training Programs to improve productivity
- 4. Merchant Exporters
- 5. Consultants in the areas of organizational process improvements, strategic management, market research, country research, provide technological support etc.

Further individuals or organizations who intend to impart training to organizations will have to:

- 6. Upskill themselves
- 7. Be conversant and fluent with the use of webinars, Learning Management Systems (LMS) etc.
- 8. Be proficient with Digital Technology AI / Data Analytics / Robotics etc.

 Perhaps opportunities may exist in the education sector as faculties and providers of digital platforms etc.

Funding for MSMEs is not a major issue. The Government of India has authorized several organizations including banks to give credit to the various organizations.

Some of the top credit agencies according to the author are given below:

SOME BORROWING OPTIONS		
MSME Business Loan in 59 mins	Funding jointly by 5 banks- Refinance scheme upto Rs. 1 Cr. No of documents required.	
Mudra Loans	Designed for small companies and start ups. Loans are given under the following categories: Shishu, Kishor and Tarun and amounts disbursed is different	
Credit Guarantee fund for Micro and Small Enterprises	Working Capital loans upto Rs. 10 lakhs without collaterals and above Rs. 10 lakhs collaterals are required.	
National Small Industries Corporation Subsidy	Funds for Marketing and Raw Material Assistance for Small and Medium industries.	
Credit Linked Capital Scheme for Technology Upgrdation	Funds for technology upgradation including process upgrades. Subsidy upto Rs. 15 lakhs	
Stand up India Fund	For SC/ST, Rs. 10 Lakhs to Rs. 1 Crore - Green field projects	
Cour Udyami Yojana	Upto Rs. 10 Lakhs and 1 cycle of Working Capital - for coir projects	
NABARD funds	Mainly for agricultural products	

In conclusion, the Atmanirbhar policies and the slow opening of the Indian Economy have given organizations a great opportunity to transform the country into the TOP WORLD LEAGUE. The chance for YOUNG INDIA is NOW. It is as the old adage says PERFORM OR PERISH. Many organizations have already taken advantage of the same. The opportunities are all there and organizations have to encash on them to become a world power. In fact, it is WE CAN AND WE WILL.

Feature Article - II

Covid-19 Unlock Strategies followed by Corporate in India(RBV and Porterian View)



Dr. Vijay Joshi

This article is contributed by Dr Joshi Vijav having an overwhelming experience of over 2 decades with 10 years of corporate experience in India and over 10 years in academics and has authored several research papers management. He is presently associated with Dr Ambedkar Institute of Management Studies and Research as Professor. He is MBA from YCMOU and PhD from Nagpur University. His career has spanned in Pharmaceutical Education Sector. considered as authority various domains as international Business, Export -**Import** Documentation, Marketing Research, Logistics & Supply Chain Management, Business Environment £ Strategic Management.

In this article the author would like to present some of the Covid-19 unlocking approaches that were followed by Indian Corporates. It may be noted that such strategies will primarily vary from sector to sector but will be dependent of the SWOC (Strengths, Weaknesses, Opportunities and Challenges) of the industry.

While presenting the same, two approaches will be used. They are the RBV 'Resources Based View' that will take care of internal part such as strengths and weaknesses whereas the other approach 'Porterian View' will take care of external part such as opportunities and challenges.

Resource based View (RBV) approach will be based on the secondary data available from different sources. Porterian View will be based on Porter's Five Forces and is often used to evaluate the competition in any market as a guideline to how you need to position yourself (in the marketplace)? Other aspects comprises of:

- 1. Potential or threat from new entrants
- 2. Threats from substitute products or services
- 3. Bargaining power of suppliers
- 4. Bargaining power of buyers (customers)

For example, as a new entrant, you might use this to access an existing market. In this context, enterprises need to reflect the outside world and how it is changing?

Indian Economy in 2019-20

Size of the economy: The World Economic Outlook (WEO) of October 2019 has estimated India's economy to become the fifth largest in the world, as measured using GDP at current US\$ prices, moving past United Kingdom and France. The size of the economy is estimated at US\$ 2.9 trillion in 2019 (IB, 2020) [1].

According to the Economic Survey 2019-2020, it had been observed that the year 2019 was a difficult year for the worldwide economy with world output growth slowed down at 2.9% since the global financial crisis in 2009. The survey also stressed that the concerns of overestimation of India's Gross Domestic Product (GDP) are nature.The **GDP** speculative in growth rate is estimated to be 5% in 2019-20 as compared to 6.8% in 2018-19. The survey observed that sluggish growth of consumption and consequent decline in fixed investment led to the decline in GDP growth during this period(ES, 2020) [2].

In the Indian context, major three sectors are main constituents of GDP are agriculture, industry and services (PRS, 2020) [3].

1. Agriculture: Agriculture and partnered division in India utilizes about half of the workforce in India's workforce. However, it adds to not exactly a fifth of GDP. The contribution of farming to the Gross Value Added (GVA) in first half of 2019-20

- is 13.9%. This share has been declining because of moderately higher development execution of nonagricultural parts.
- 2. Industry: The industry segment is slow within the course of recent years and the sector contribution to the Gross Value Added (GVA) has been not growing as expect from past few years. During the first half of 2019-20, it was 28.3%.
- 3. **Services:** The progress of services sector is noticeable and is growing. The sector contribution to the Gross Value Added (GVA) in the first half of 2019-20 is 57.8%.

Major Sector and their SWOC (ES, 2020) [2], AIC-EEPC, eds., 2020) [4], (Magdum, 2020) [5], (DB1, 2020) [6], (DB2, 2020) [7]

Major sector in Industry Manufacturing is top sector in industry contributing to GVA in the first half of 2019-20 (15.4%).

Major sector in Services

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Financial, Real Estate & Professional Services is top sector in services contributing to GVA in the first half of 2019-20 (24.5%).

Strengths

- 1. Availability of resources.
- 2. Availability of workforce.
- 3. Ability to manufacture diverse range of products.
- 4. Availability of the specified know-how with production facilities.
- 5. Established supply chain network within the sort of ecosystem (Main, Tier 1 and Tier 2 type industry structure).

Weaknesses

- 6. Over-reliance on selective domains such as government segments and automobile.
- Small presence in the global manufacturing value chain due to low acceptance of technology.
- Insignificant market share in terms of creation of IP establishment of intellectual property and innovative designs.
- Absence of joint effort between various manufacturing sectors and verticals.

Opportunities

10. Unlocking of manufacturing sector may create new

- markets for industries. These may include other products range sectors or products. To name a few are face masks, sanitizers, health and wellness products (immunity boosting products), personal healthcare (temperature gun, oxymeter), fintech pulse services (digital payments) and so on.
- 11. Use of technology may provide products such new contact-less products. These may include diverse range of products. To name a few are digital payment, ultrasonic flow actuators, smart switches, patient monitoring systems, social distancing device, non-contact attendance system, IR based temperature and so on.
- 12. Exploring ways of Product Diversification

Challenges

- 13. Uncertain business environment.
- 14. Decrease in business revenues because of change in consumer behaviour and alteration (change) in demand / consumption pattern of consumers.
- 15. Social distancing norms have made less manpower available for work and hence decrease in productivity. This can be resulting in lower production.

The Aviyana Times

- 16. Weak demand within the market has made sales stagnant or may be reduced the sales in most of the cases.
- 17. Disruption in business ecosystem including supply chains.

Unlock Strategies Adopted

Various measures have been adopted by organizations to have business continuity. Some of these measures are:(DB1, 2020) [6], (DB2, 2020) [7]

- 1. Organizations are:
 - Planning for disaster / calamity.
 - Leveraging (their)
 'Management Skills and Experiences' in risk management.
 - 3. Considering (product and or service) diversification so as to have business continuity.

Covid has forced organizations to relook into their product manufacturing with slowdown of certain demand product in categories. This has pushed organizations to consider product and or service diversification as 'an opportunity' continue (to the business). Some of the examples are:

- 1. Hotels have turned into Quarantine Centres.
- 2. Food Chains, Theatres etc., have implemented manpower

- allocation arrangements (such as agreeing to workforce sharing agreements) to redeploy their people in sectors that are facing high demand.
- 3. Automotive and Textile organizations are manufacturing Ventilators and Face Masks.
- 4. Distilleries, Breweries, and Perfume Makers are manufacturing Hand Sanitizers and Disinfectants.
- Restaurants, Food Delivery and Cab aggregators have started Grocery Delivery.

Product diversification has enabled organizations to develop new markets and create new relationships by having new supply chains. Take the example of Rajkot based Jyoti CNC Automation, a supplier of machine tools. When the lockdown blues hit the manufacturing industry across the country, the organization decided to consider a product diversification approach. Sensing that there would not be any demand for capital goods, the organization too decision to diversify quickly. It ventured into developing the ventilators in-house and machine tools for defence sector. With this the organization demonstrated cooperative approach as it helped other MSMEs (micro, small and medium enterprises) that it is associated with. This has helped in survival of all of them (Singh, 2020) [8].

Way Forward

To summarize, this crisis has opened up a story with an uncertain ending. It is very much visible that Covid-19 has introduced new things to the business world. Hence the organizations need to look beyond Covid-19 and try to embrace the 'New Normal'.

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Feature Article-III

A New Perspective Towards Mental Health in COVID Times -The Way Forward



This article is contributed by Dr. Heena Samani - M.A., M.Ed., M.Phil., Ph.D. in Learning Disability and Language Development, Counsellor for Mental Health) - Principal of Tilak Group College, Nerul. With 20 years of service in the field of Education, Women Empowerment, Mental Well-Being & Social Service domain. She is a passionate, energetic and dynamic educator. Her life experiences has made her strong and she has strived hard for imparting quality education, understanding human psychology from various perspectives and understands individual needs in teaching - learning process. Her dedication, devotion, contribution in the field of education & mental health is incredible and is acclaimed by the educators, socialist and policy makers. Her wisdom, humility and aura of self-confidence and oratory skills makes her different.

Her freelance social work in field of education, medication and justice for needy people is recognized all over. Ms. Heena believes in empowering the generation by virtues, values, ethics, community living in peace which in real terms is "Education". She believes that Love can change the world.

Dr. Heena Samani

COVID-19 has made us realize how mental health contributes to the overall well-being for self, family, community in which we live. Sharing my personal experiences and experience gathered from resources in tough COVID times.



Rutvik (Name Changed) was often found isolated, lacked interest in studies, had coping problems with his peers and was seen sad in the classroom and always had a sense of fear. My primary knowledge on mental health helped me to understand that the child desperately required some help to come out of it. My counseling sessions turned fruitful, and one day he collapsed and narrated his reason of distress and struggles of his inner mind. It was painful; I had all the empathy of what amount of trauma the child was undergoing through. My timely intervention helped me to refer him to a professional counselor and there was improvement in his conditions which further enhanced his involvement in everything, and today he leads a productive life!!

In our day to day life at times we feel happy and sometimes sad. Feeling lows, or having anxiety, depression, curiosity, fear, stress are part of our life, and with passing time it settles down. But what matters is for how long the episode of that feeling was for? If it prevails for long hours, days or weeks than certainly it is required that you need to talk openly about it to somebody whom you trust or feel like sharing. Prima facie they are the result of choices we make. Every time we do not get what we desire and it is obvious we come across such situations.

I as an educator and a social worker understand the importance of physical well-being and mental well-being of a person in his/her overall development. Let us understand that just like physical health, mental health and its' well-being is of profound importance and is a different entity. Just as we go to the doctor for physical health problem, it is very much normal and should be normal to go the mental health professional. Since all our actions are part of our mental capabilities and reactions, it simply cannot be ignored.

Need To Talk On Mental Health Openly:

We often come across people struggling with problems due to breakups, relationship crisis, exam fear, and anxiety during results or tasks to be performed, feeling depressed, trauma due to some incidence, disliking few classes or teacher's, parenting, chaotic family environment, substance abuse, sexual relationships, workplace pressure, targets, suicidal tendencies and much more... anything that easily we do not accept to, creates a chasm and our reactions are part of it. It is very much normal to have such episodes but as discussed in earlier discourse it is important to monitor. During my on field counseling sessions, almost 01 out of 10 cases such were found.

The statistics given by WHO indicates the grim condition and the need to take up the campaign for awareness on mental health condition and improvement. Around 7.5% of Indians are suffering from mental health conditions and we are losing the resources to it's fullest along with risking their life.

The year 2020 came with a bundle of learning new things and changed our perspectives about life. The unprecedented pandemic was one such that the history never witnessed, it was a huge learning for the human race - Whether from an international perspective, spirituality, economically or socially. The evil and the good - both were seen in it and a need to adapt to changing situation easily was very difficult. Sushant Singh Rajput case was also one such incidence which emphasized the need to talk on mental health among the youth... right from substance abuse, peer pressure, episodes of depression or anxiety, choosing company all were necessary to introspect.

There were many issues like many lost jobs, had economic constraints, pressure in adapting and equipping to digital work culture, working from home challenges, hygiene issues, socialization, loneliness (? Even after being at home as we never knew spending quality time with our loved ones) and so on.... Frustration, irritation, anger, stress, anxiety, depression was seen which resulted in behavioral problems.

The need for the above discourse was to pin point that people with good mental health conditions thrived back, took it as opportunity and faced the situation. These challenges in fact empowered them. But those who could not had to work on mental health. Let me also narrate incidences where people sitting at home, strictly following the social distancing also use to check the temperature repeatedly and without any symptoms felt they are affected... the anxiety and fear of Covid was seen in them. Thus as per the statistics most of them were ill just because of the mental health conditions.

Well, before we move on to further discussion on Mental Health it is pertinent to understand its comprehensive meaning.

Acc. To World Health Organization (WHO), mental health is "a state of well-being in which the individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community"

The most suitable Mental Health definition that I found was of William Glasser which I would like to quote in his own words. This definition is a self-screening in itself and serves as a checklist for oneself to understand his/her mental health condition.

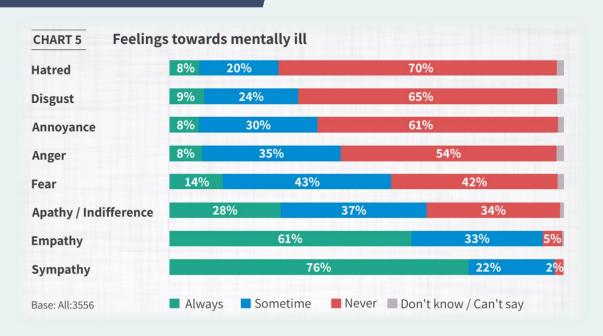
"You are mentally healthy if you enjoy being with most of the people you know, especially with the important people in your life such as family, sexual partners and friends. Generally, you are happy and are more than willing to help an unhappy family member, friend, or colleague to feel better. You lead a mostly tension-free life, laugh a lot, and rarely suffer from the aches and pains that so many people accept as an unavoidable part of living. You enjoy life and have no trouble accepting other people who think and act differently from you. It rarely occurs to you to criticize or try to change anyone. If you have differences with someone else you will try to work out the problem; if you can't you will walk away before you argue and increase the difficulty".

We generally harbor a notion that mental health and mental illness are same. There is a vast difference in it, and when mental health condition is not treated/addressed in the early phase, it transmits in the phase of mental illness.

With poor mental health conditions, person's thought process, feelings is affected which aggravates into behavioral problems. Mental health illness encompasses array of mental health conditions like depression, phobia, Bipolar disorder, dementia, schizophrenia, obsessive compulsive disorder, learning disability, autism and others. At times placebos help and at times intervention of medical professional is required. Glasser on another hand claims that there is nothing called as mental health illness, and the mental health condition is result of the choices we make.

* The Way Forward:

Our perspective towards mental health issues is one major cause of concern. A person already with such conditions sinks deeper as he/she does not gather courage or trust somebody to speak openly and boldly due to stigma attached to it, hatred, disgust, social isolation, and feeling indifferent towards them. The chart below by World Economic Forum shows how indifferent we are towards the mentally ill people who in fact seek help in situations they struggle.



Source - World Economic Forum

I firmly believe that the day the chart indicates reverse statistics of this, it would indicate that we have changed our thought process and perspective towards it.

Ranging from mild to severe conditions, and with timely intervention the condition can be improved which further can enhance the productivity and mental conditions.

* Glasser's Choice Theory -

As discussed earlier, it is the choices that leads to problems of mental health conditions. He talks about the external control which acc. to Glasser can be replaced with Choice theory. The seven deadly habits and seven caring habits are worth considering here. I feel with due consideration to it while addressing mental health issues, the outcome would be productive.

The 07 deadly habits are Criticizing, Slamming, Complaining, Nagging, Threatening, Punishing and Bribing or Rewarding.

The 07 caring habits which helps in improving all relationships are Supporting, Encouraging, Listening, Accepting, Trusting, Respecting and Negotiating Differences.

With Integrated Model, Community Model and Medical Health Model we certainly can expect to come to the rescue of the disturbed souls.

* Improving Your Mental Health @GLANCE:

Try doing this to improve your mental health.

- 1. Understand, it is you who can come out of it... not the medication only that can help you
- 2. Just as you require to go to the doctor for physical problems, it is required you visit to the doctor/counsellor for mental health problems
- 3. Interaction about mental health is as normal as talking about physical health
- 4. Open, bold and fearless discussion with your near one's or person you trust is required
- 5. Monitor that your anxiety, depression, stress or any other pressure you carry does not become chronic and resolves after the matter is over

Don't sink.... Come out of it I firmly believe that the day the chart indicates reverse statistics of this, it would indicate that we have changed our thought process and perspective towards it.

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- 7. Just as you require to go to the doctor for physical problems, it is required you visit to the doctor/counsellor for mental health problems
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- 9. Open, bold and fearless discussion with your near one's or person you trust is required
- 10. Monitor that your anxiety, depression, stress or any other pressure you carry does not become chronic and resolves after the matter is over
- 11. Don't sink.... Come out of it
- 12. Upskill and reskill your skills to be in pace and compete
- 13. Take stress positively, to give a divergent thinking and find a way out to your problems
- 14. Be compassionate and loving, at times forgiving and loving are best choices
- 15. Mental health can be cured. And in some cases the conditions can be improved
- 16. Build your RESILIENCE

Certainly the above discourse will not replace the medical professionals, but can indeed help primary contact person to understand the person in distress and reach out for the help. Every primary professional with basic knowledge and awareness can spread awareness and educate others on it.

Since mental health problem is a public health issue, looking them with empathy, love and belongingness, opening their distressed heart to share and come out of it will do wonders!

If we do not change our SOCH or perspective towards them, then it would not be exaggerated to say we are mentally ill!!

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Let's talk and solve..... Not sink. My today's problems would be some other's problems tomorrow!!!

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manager/69_DEFININGMENTALHEALTH.PDF

https://www.who.int/teams/mental-health-and-substance-use

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www.weforum.com

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Feature Article - IV

Unlock Phase – How to Bringing Business on Track An Understanding from Business and HR Prospective

This article is contributed by Mr Alok Jha- Independent Consultant/ Advisor/Mentor. Has more than 20 years of experience in cross-functional arenas. He has worked with some of the leading firms as DD Mudra, Forbes Gokak, Suvidha Infoserv and has been involved in launching & making successful a Russian company CyberPlat in India as Managing Director. He has credit of making numerous successful turnarounds with most ventures he has been associated makes him an expert in domains of management.



Running the business in COVID-19 Times is not easy when still the uncertainty prevails. The Business as well as the HR Functions need to understand the realities and work together to make the unlock a great success. Many business owners big or small are doing cost cutting as manpower reduction, salary cuts, deferred incentives and increments.

"This is an introspection area"

As we understand that the Receivables are the assets in a business which brings the cash in, and ensure the availability of funds to rotate your business cycle. Covid-19 has brought a slowdown in global economy. One of the major reasons is "lockdown" which were planning thinking COVID would slow down drastically but didn't happen and as unlock began the cases began to surge. This impact has come as a slowdown in the receivable rotations also.

From a business point of view, 2020 your business is profitable if you are alive

So from survival to revival should be your mantra

However, it is also important to bring the business on track in the coming months. One of the problems which is expected is "easy realization of receivables".

Reasons are quite clear: -

- 1. Either the debtor has spent the available cash during the lock down (Staff Salaries, Fixed Overheads, Personal drawings, and other expenses),
- 2. Or debtor want to save the cash for the future issues which can be expected given the current business scenarios,
- 3. Or debtor is finding difficulty in their collections which got stuck with their parties

So, the questions remain the same on what to do to ensure a smooth start of business after lockdown.

One thing is quite clear that there cannot be a thumb rule which can apply on each business as each business is a different entity. Thus every business must prepare a unique strategy to control the spillage which is already being done.

COVID-19 has brought more problems with very less available solutions. Also, everything cannot be expected from the government being we are the resources for them, and we are the consumer also. Lock down has also limited their resources.

Every business much be in a dilemma on what to do and what not. Some of the options are below:

- Think like a fresh start-up and do prepare a business plan assuming you have NIL receivable/or no realization on coming months. It is the same of a startup business plan
- 2. Do not try to add any new customers on board. Being this is the time lot of buyers will switch their suppliers due to pending payments
- 3. Increase the receivable days for the new sale.
- 4. Not to borrow the funds being new sales will also be delayed and interest will impact the margins.
- 5. Try to shrink the exposure and business lines to concentrate on cash business
- 6. Liquidate nonproductive assets
- 7. Reduce Fixed Overheads excluding staff
- 8. Look for extended credits which are possible and ethical.

From receivables point of view

- 1. Soft calls with parties for collections. Don't be heard as you may spoil the relationship.
- 2. Understand how you can help them so they can continue their business and ensure your payment by assisting them with any business options or contacts that you have and if they require do check.
- 3. Do not charge delay interest however you can increase the margins on the new sale to cover up the new receivable days
- 4. Try to look for cash sales with discounted price if possible a good way to generate instant revenue/
- 5. Avoid spreading negative feedback due to delay in payment about your parties as this if comes as feedback to your party you may spoil the relation forever.
- 6. Spend more time in ensuring KYC (Know your customers) and CRM (Customer relationship Management)

Feature Article - V

Beauty Bytes: Look Good Feel Great in COVID Times



This article is contributed by Dr Dolly Gupta India's leading Dermatologist and Cosmetologist Consultant Dermatologist, Hair Transplant & Cosmetic Surgeon.

Owner and Director D'CosMedics Clinic. Kolkata. MBBS; MD (Dermatology); FIDS (Cosmetic Surgery, Hair Transplant & LASER); Certified in Trichology (USA)

Looking great never goes out of style even in a disruptive economy or with the pandemic. Today people realize that a youthful appearance with gorgeous flawless skin and healthy hair are the best thing you can wear. As skin disorders are often visible to others, those who suffer from such ailments have to bear the brunt of social blemish, as well as the effects of their diseases. Due to the boom in beauty and wellness industry in recent past worldwide including our country, there is sudden mushrooming of skin and hair clinics most of which are by unqualified and untrained people. However. aesthetic procedures. cosmetic surgeries and hair transplantation are highly technical procedures, and one should always consult well-qualified and a experienced dermatologist and aesthetic surgeon, avoid

Aviyana interviewed Dr Dolly Gupta, well known Celebrity Dermatologist, Cosmetic and Hair Transplant Surgeon from Kolkata to get a

permanent damage and get the best

results.

to

bird's-eve view of the mosaic of skin and hair issues. She's the Director of D'CosMedics Clinic; one stop destination for all Skin, Hair, Antiaging and Laser treatment with the latest and most advanced technologies. After completing MD in Dermatology in 2010, she has been trained under best of Cosmetic and Hair Transplant Surgeons in India, Singapore and USA. She had been conferred with several awards including Women Achiever Awards like Naari Shakti Samman(2019), SHE Power(2019), Nandini(2018), Maitreyi(2017) and other academic many and Entrepreneur awards. She was a part of China Delegation Team 2019 "Women Change Makers of Kolkata ".Her clients include wellknown Actors and people from film industry, Singers, Models, Sports personalities. Politicians, Bureaucrats etc. Recently selected as the most preferred Skin and Aesthetic Physician for the Actors and Celebrities in East by the most popular magazine in Bengali Anandalok. She's often invited for

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lectures in Conferences, various Corporates and as judge and skin specialist in beauty pageants. Here are the excerpts from the interview with Dr. Dolly Gupta.

Q. How COVID and economic set back has changed people's perception towards looking good? Dr Dolly Gupta: I feel COVID has given chance to each of us to consider our health and wellness seriously and make it a priority which was not there much earlier. There is a huge shift in the mind set where people are very conscious about their fitness, physical and mental health, dietary habits and know the importance of building immunity through a proper lifestyle and holistic approach. Looking good makes us feel good and when we feel good we perform better. After the initial set back during the lockdown, suddenly there is increase the number of in consultations on issues like acne or pimples, hair loss, skin rash due to the use of masks or sanitisers as well as increase in dark spots or pigmentations, under eve circles, wrinkles or fine lines. People longer visits no **Dermatologists** only for skin problems like eczema, psoriasis, infection etc as in past but just to make them younger, more youthful, achieve healthy clear skin and head full of hair.

Q. What advice would you give to those suffering from frequent outbursts of acne or pimples?

Dr Dolly Gupta: Acne is the most commonly encountered skin condition, which significantly diminishes self-confidence and can

be seen at any young not just teens. This needs to be treated early, to prevent post-acne sequelae, like scarring and pigmentation. This is often associated with Polycystic ovary syndrome (PCOS) or hormonal imbalance which needs to controlled as well. We try evaluate the possible causes after detailed history and examination and treat them immediately to avoid any dark spots or scarring which can be permanent at times if ignored or not treated properly. We advise the patients on proper skin care and guide on the usage of right products and follow a healthy lifestyle with proper diet. The patient should always use gel or water based products, non-oily or labelled "nonas those comedogenic". They should avoid milk or dairy products, sugar, maida, junk foods.

Q. Can acne scars be corrected? What would be the best method? Dr Dolly Gupta: Such scars can be corrected to a great extent. depending on the grade of scarring for each patient. There are varied options ranging from chemical peelings, TCA cross, subscision, dermaroller with mesotherapy, microneedling with PRP, ablative or non-ablative lasers for skin resurfacing, fillers are some of the options to improve acne scars. We often need to combine several techniques to get the best result. But aim should always be to treat

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acne and pimples in the early stage to avoid scarring without wasting time on home remedies or spontaneous resolution. Because once a scar will always be a scar. We can only improve but never erase them completely.

Q. What are the common causes of dark spots on the skin?

Dr Dolly Gupta: Melasma (dark spots on face) is the most common pigmentation disorder. The dark patches could be triggered several factors, sun damage or tanning, nutritional and vitamin deficiency, use of cosmetics or incorrect skin products, care friction, repeated postinflammatory hyperpigmentation due to previous skin lesion, certain pigmentation skin disorders like lichen planus, amyloidosis, naevus or birth marks, and drug use.

Q. What treatment strategy do you follow to manage dark spots?

Dr Dolly Gupta: Identifying the cause, its treatment with proper counselling are the most important strategy. Adoption of sun-avoidance and sun-protection measures is important. Patients should use high SPF sunscreens atleast 30 or more, in accordance with their skin types, as instructed by the physician. Not iust the brand and the formulation which are important but the amount frequency you the actually matters. You can read more on this on my Instagram and fb page where i have shared in details on sunscreens and treatment for dark spots. Also, skin-lightening creams are prescribed for specific

durations. One should never buy fairness creams from pharmacy or seeing any advertising without consultation by the Dermatologist as they often contain steroids which may lead to several severe side effects damaging skin considerably at times. There are many skin procedures lightening aesthetic which are absolutely safe and when with the skin combined care products and other precautions gives instant fairness and glow to the skin and improve skin quality significantly. There are many good options to be tried before marriage, or any party, to get a healthy and flawless skin.

Q. What are the common causes of hair fall?

Dr Dolly Gupta: Hair loss is a common problem for both men and women. It may result in dwindling self-esteem. Most people unaware that there are several types of baldness. In men, it is mostly genetic or hereditary problem, while, in women, it can be attributed to multiple reasons. Nutritional deficiency is the commonest cause in India. Thyroid problems, hormonal abnormalities, post-pregnancy, hair care products or procedures, severe dandruff or certain scalp conditions, any acute or chronic illness, autoimmune diseases, severe stress, pollution, inadequate sleep and certain medications are some other causes associated with hair loss.

Q. What is the remedy of the hair loss problem?

Dr Dolly Gupta: Only a dermatologist can evaluate the exact type of baldness and the

exact cause of hair loss, after detailed examinations and lab tests. We explain in details about the treatment to be followed and may combine with other latest and advanced hair related procedures like PRP, GFC, LLLT to deliver the best results. There are many products available in the market or false information or videos in social media claiming to restore hair loss. Patients often try them approach us only after they fail to show any result. At times, it gets too late to be able to cure the problem. I would advise everyone to consult a dermatologist during the primary stages of hair loss, instead of wasting time and money on such products.

Q. What is the permanent solution for baldness?

Dr Dolly Gupta: Hair transplant is the only permanent solution. There are two techniques-STRIP and FUE or Direct Hair Transplant. I follow the latest and the most advanced technique learnt from the best of the hair restoration surgeons in India, Singapore and USA. It is done under local anaesthesia. It does not require hospital stay and the patient can resume work from the same day. The new hair looks shiny. It grows naturally and can he shampooed, oiled trimmed, and dyed as well. Transplanted hair look absolutely natural and do not need any maintenance. Selecting the right well trained hair transplant surgeon who can deliver such natural results is the key and decides the outcome as many guacks, technicians and ungualified professionals are performing such surgeries.

Q. How safe and effective is laser hair reduction?

Dr Dolly Gupta: Hirsutism excessive hair on the face or body are primarily a cosmetic, as well as psychological concern. Laser hair removal is the best way to get rid of unwanted hair permanently. It has no side-effects, if done by experts and with the latest and advance technology. Many people go for full body hair removal sessions. They are often associated with hormonal imbalance or could be due to use of steroid creams on face or with certain medication, so it is very important to evaluate and address them before going for laser procedure.

Q. How safe it is to go for laser procedure done at parlours and other cosmetic centres run by non-medicos?

Dr Dolly Gupta: We often get patients who come to us after wasting lots of money on several sessions of laser hair removal with much improvement, at parlours or cosmetic centres run by medicos. The quality of the machine verv important, for such treatments. We US FDA use approved machines in our clinic to deliver the best results and avoid One any complications. should alwavs go to trained medical professionals for such treatment.

Q. What are the factors responsible for early aging?

Dr Dolly Gupta: Aging can be divided into intrinsic and extrinsic aging. Intrinsic aging refers to the natural process of chronologic aging, which is predominantly genetically mediated.

Other contributing factors may be the natural effects of gravity,

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expression lines, sleep lines, stress and hormonal changes. Intrinsic aging affects both sun-exposed and non-sun-exposed skin. Extrinsic aging refers to those mediated by environmental factors, including ultraviolet (UV) radiation, smoking, wind and chemical exposure, among others.

Q. What are the signs of aging?

Dr Dolly Gupta: Appearance of fine and coarse wrinkling, roughness, dryness, skin atrophy, laxity of skin, pigmentation changes or dark spots could be cited as the signs of aging. It can start as early as in the 20s, depending on sun exposure and other lifestyle factors.

Q. How do actors and other celebrities manage to look so young for years? Do all of them opt for cosmetic surgeries?

Dr Dolly Gupta: Why just celebs but even general people from college going boys and girls to 80 plus old, everyone desire to look young and better. Every person needs a customised skin and hair care. Skin treatments and rejuvenation procedure to reverse the age clock are easier than you think! Thanks to

the tremendous development in cosmetology, anyone can look five to 10 years younger in just a few minutes. People rarely opt for surgical techniques these days. There are a handful of non-surgical anti-aging options, such as. chemical peeling, BOTOX or Botulinum toxin, fillers, non-surgical thread lift, lasers, among others, all of which are free from side-effects if done by the right aesthetic physician. They give immediate result and marked improvement in the appearance be it correction of wrinkles, fine lines, under eye dark circles, face lift, slimming of face with sharp jawline, double chin reduction, lips and nose job.

I keep sharing skin and hair care related tips on my Instagram profile @drdolly_dcosmedics, fb page and YouTube. You can follow me there for such useful tips regularly and ask any queries related to skin and hair.

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dolly_dcosmedics for regular
updates on Skin and Hair Care.

Feature Article - VI

Corporate Health - Eat Right Drink Responsibly in Pandemic Times

This article is contributed by Dr Vikash Prakash, India's one of the leading Hepatologist and human health advocate

MBBS - VMMC & SAFDARJUNG hospital, New Delhi.

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A good health is essential to give our best and achieve our goals in life always more so in pandemic this is important from the point of view of boosting natural immunity. It is said we are what we eat therefore its essential to have a healthy diet plan. If we drink it has to be responsible so that it relaxes our mind without harming our body. During Pandemic Times in following discussion we will classify what type of foods will benefit our body rather than sticking to a diet chart which can be boring and difficult to comply with. We will also educate ourselves with the safe limit of alcohol and monitoring its benefits and risks.

What comprises a Healthy Diet?

We need proteins, carbohydrates, fats, fibres, vitamins and minerals for proper functioning of our body. A diet which provides these constituents along with the right amount of energy (calories) we require for our daily work is a healthy diet.

What are the constituents of a healthy diet?

According to World Health Organisation our food should contain nuts and legumes like lentils and beans. Also cereals should comprise whole grains like brown rice, unprocessed maize, wheat, millet and oats because carbohydrates from these sources are slowly digested as compared to refined flour, white rice, French fries, sugary drinks, and pastries which should be avoided. Around 400grams (5 portions) of vegetables and fruits a day can sufficiently

Around 400grams (5 portions) of vegetables and fruits a day can sufficiently provide vitamins and minerals.

Are fats and oils a strict No?

Polyunsaturated fats like those found in corn, soybean, safflower, canola and olive oils in moderation (around 30 grams) is safe and essential. Saturated fats should be taken in limited quantity (around 15 gm) as in red meat, butter and dairy products. Deep fried foods should be avoided.

What beverages would be good?

Coffee and tea (with skimmed or low fat milk if milk is required) without sugar is ok. Avoid sugary drinks like fruits drinks, sports drinks and sodas. A can of sugar-sweetened soft drink has 8-10 teaspoons of sugar with 120-150 "empty" calories. The ideal drink which provides 100 % of what our body needs for hydration is WATER.

Can I take alcohol? If Yes how much?

1 drink/day for women and 1-2 drinks /day for men is generally considered safe ! Having said that it is important to keep in mind that metabolism of every human is different; what is safe for some may be toxic to others. Of around 10 lakh cirrhosis patients in India every year half are due to excess alcohol and half due to fatty liver hence a close check on liver functions should be kept to ensure that our liver remains healthy. Consult a Hepatologist (liver specialist) for assessment if your AST/ALT (SGOT/SGPT) levels increase or ultrasound shows fatty liver. You can know more about fatty liver and diet especially benefitting liver on the following links

https://youtu.be/u4UpX_tZW1o https://youtu.be/H97U6ZWA2AU https://youtu.be/TKuMWMYK2ro

How can I avoid overeating?

Go for Mindful eating. Eat slowly. Think about the food you are eating rather than gulping down the food. It helps in secretion of digestive juices. Stop before you are full. Avoid eating while watching TV or doing some work which puts your mind off the food and mind cannot keep track of the quantity. Junk food should not be readily available at home. Try keeping fruits and healthy foods which are handy. Stress, anxiety and depression leads to overeating. We have to realize food is for hunger and we have to manage stress .Meditation and exercise can work wonders in this situation rather than eating.

Dr Vikash Prakash. email <u>liverandgastrodoctor@gmail.com</u>. Contact 8240631979.

Feature Article - VII

How to save income tax in India: Reduce your ITR burden

This article is contributed by Dr Ravindra Pratap Gupta-Chairman - Aviyana Group with over two decades of industry experience in Healthcare, Retail, It & education, an alumnus of IIM & mentor eCell IIT Bombay & IIT Kharagpur. Distinguished fellow from Institute of Directors-London, UK.



Dr. Ravindra Gupta



How to save income tax in India: Many households are facing liquidity crisis amid the corona virus pandemic because salaries have taken a hit. In these times your tax outgo could create further problem for you. How to reduce the tax burden in current times when rebates on your House Rent Allowance (HRA), Leave Travel Allowance (LTA) have gone?

Here are a few questions first: How have taxes increased in the work-from-home situation; how to claim tax-free components of your salary; is it advisable to opt for a new tax system? Here is what you must do to save your money:

Tax-free components of salary

- 1. HRA
- 2. Conveyance Allowance
- 3. LTA
- 4. Entertainment Reimbursements
- 5. Telephone and broadband services

Shifting to your parent's house will save your money but you will now have to pay tax on your HRA. Tax exemptions are there under Section 10(13A) of the Income Tax Act and you can avail it on producing the rent receipts.

Since there are travel restrictions in place, claiming your LTA will be difficult. You can claim tax benefits twice in four years. Many companies are giving an option of giving LTAs along with the salary. You will get LTA after deduction of tax. Conveyance reimbursement is also given on production of receipts. Same is the case with the entertainment reimbursement. Many people have stopped eating outside.

Should you opt for the new tax system or stick with the old one?

You can opt for the new income tax system if you have still not submitted your bills

No tax-free components in new system

HRA, LTA taxable components of salary

You can opt for new system if unable to show proofs of expenditures

Carefully see which tax system suits you

What is absent in new tax system

Standard Deduction - Rs 50,000

HRA- Rs 2 lakh

80C Deduction- Rs 1.5 lakh

80D (Medical Insurance) - Rs 50,000

80EE (Housing Loan Interest)- Rs 50,000

How to reduce burden smartly:

Employees working from home should get some tax benefits

Tax benefits on things like laptop printers and computers

Employees can renegotiate salaries with employers

Let's understand the broad prospective and understand fully how can we save taxes

Approximately 1.46 Crore people have filed tax returns in the financial year 2018-19. A total of ₹11.17 Lakh Crore has been generated as revenue from such tax collection from the masses, as reported by the Central Board of Direct Taxes (CBDT).

As the CBDT facilitates the more intricate tax collection and related services, individuals should develop an idea regarding how to save tax in India subject to the income tax slab applicable.

Income Tax Slab Rates in India

Taxable income	Income Tax Rates
Up to ₹2.5 Lakh	Nil
₹2.5 Lakh - ₹5 Lakh	5% of total income exceeding ₹2.5 Lakh
₹5 Lakh - ₹10 Lakh	20% of total income over and above ₹5 Lakh + ₹12,500)
Above ₹10 Lakh	30% of the total income over and above ₹10 Lakh + ₹1,12,500)

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An additional health and education cess at 4% of the total tax payable is levied. A surcharge of 10% of the total income also has to be paid by people earning higher than ₹50 Lakh annually. Such cess rises to 15% when the income is higher than ₹1 Crore.

Even though such rates might seem overwhelming, the Central Government maintains various provisions under the Income Tax Act of 1961, to ease your annual financial burden.

You can learn comprehensive details regarding how to save income tax in India in this article, which will help you save substantially through numerous waivers and exemptions.

How to Save Tax on Salary in India?

We tend to invest in various items which enhance our quality of life but can also lead to severe financial strain. To ease this burden substantially, the government provides help in the form of income tax waivers on direct taxes levied on your total salary.

1. Avail a Home Loan and enjoy Tax benefits under Section 80C

Availing a home loan is associated with dual benefits, as it comes with diminished tax liability, along with the satisfaction of owning your own home. Many government-mandated schemes such as PMAY (Pradhan Mantri Awas Yojana) and DDR (Delhi Development Authority) Housing scheme caters towards making housing affordable in India, while Section 80C and 24(b) diminish monetary liability through reduced tax burden.

Total annual income spent towards repayment of the principal borrowed amount is eligible for deductions of up to ₹1.5 Lakh under Section 80C.

Tax exemption on interest section of the home loan is available under Section 24(b), valued up to ₹2 Lakh annually.

Additionally, if you let-out the newly acquired property on rent, the entire interest component is exempt from annual income tax calculations.

Individuals purchasing a property for home construction can also benefit from section 24(b), provided the construction process is completed within five years. If you are a first-time homeowner, you can claim an additional reduction on your annual tax liability under section 80EEA.

Total waiver of up to ₹1.5 Lakh [in addition to Section 24(B)] can be claimed, providing the stamp duty value of the property is less than ₹45 Lakh.

2. Buy a Health Insurance Policy

With rising medical costs in India, coupled with deteriorating health quality owing to multiple factors, availing health insurance is becoming a necessity. Such insurance policies reduce the financial strain of individuals and their respective families at times of failing health conditions.

Tax benefits are extended by the government to stimulate individuals to avail such insurance policies, which allows them to get quality healthcare at premier medical institutions for zero or low additional charges.

Individuals can claim tax deductions on the portion of their annual taxable income spent towards premium payments under section 80D. Different amounts

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are exempted from such income tax calculations, depending upon the age of the insured, respectively.

Eligibility	Deduction Under Section 80D
Health insurance for individuals, spouse, children (below 60 years)	Up to ₹25,000
For individuals and parents (below 60 years)	Up to ₹50,000 (₹25,000 + ₹25,000)
For individuals (below 60 years) and Senior Citizen parents	Up to ₹75,000 (₹25,000 + ₹50,000)
For individuals and parents (both above 60 years)	Up to ₹1,00,000 (₹50,000 + ₹50,000)

The above rates are as per the Income Tax Act, 1961 as amended from time to time.

Provision for tax benefits on the total amount spent on health check-ups is also present under Section 80D, with a maximum cap of ₹5,000. Such exemptions are included within the premium waivers amounting to ₹25,000.

3. Undertake Investments

Investments in the capital market and government-mandated schemes can lead to wealth accumulation through higher returns, as well as tax-saving benefits. You can learn about how to reduce income tax in India under Section 80C by investing in various instruments.

If you are willing to assume the risk factor, you can choose to opt for investment tools of the stock market, such as ELSS (Equity Linked Savings Scheme).

This tool comes in with a three-year lock-in period, and total investments are eligible for tax waivers of up to ₹1.5 Lakh.

Also, if total capital gains are below ₹1 lakh, no tax has to be paid on the profits realized.

You can also choose to invest in 5-year fixed deposits to enjoy such tax exemption benefits, without assuming any risk.

All investments amounting up to ₹1.5 Lakh can be claimed for tax waiver under Section 80C as well.

4. Park your Money in Government Schemes

Numerous government-mandated schemes offer high returns on total investments along with tax waivers. Individuals can claim up to ₹1.5 Lakh spent on such investments as tax waivers on total annual income, under Section 80C of the Income Tax Act.

Tax exemptions can be availed by investing in the following tools:

Senior Citizen Savings Scheme (SCSS)

Sukanya Samriddhi Yojana (SSY)

National Pension Scheme (NPS)

Public Provident Fund (PPF)

National Pension Scheme (NPS)

5. Opt for Life Insurance Plans

Life insurance policies enjoy tax waivers on both premium payments and the amount disbursed on maturity, respectively.

Income Tax Act contains provisions under Section 80C for premium payments, and Section 10(10D) for the sum assured received on maturity or premature demise of the insured, whichever is earlier.

Nonetheless, the tax benefits of up to ₹1.5 Lakh spent on annual premium can be claimed under Section 80C, provided it is less than 10% of the total sum assured, if the policy is taken after 1st Aril 2012.

In case the policy was availed before 1st April 2012, claims under Section 80C can be made if the total premium payments do not exceed 20% of the sum assured.

Sum assured realised on such life insurance policies is also exempt from any tax calculations under Section 10(10D), provided it conforms to the above-stated rules.

Purchase or renewal of life insurance cover, along with annuity payments on such policies through yearly salary is eligible for tax waivers of up to ₹1.5 Lakh under Section 80CCC as well.

Under section 80CCD(1), the only certain pension funds under section 23AAB are eligible for waivers of up to ₹1.5 Lakh.

Also, if individuals decide upon investing in Unit Linked Insurance Plans (ULIP), the insurance section enjoys tax waivers, as stated above.

The portion of investment channelled to the stock market also does not attract any long-term capital gains (LTCG) tax.

However, ULIPs come with a minimum lock-in period of five years, prior to which, no money can be withdrawn from the scheme.

6. Claim Exemptions if you live on Rented Premises

Tax exemptions under House rent allowance (HRA) are granted under Section 10(13A). Your salary break-up must include an HRA component to avail compensation against the same.

However, the total tax exemption on rent paid is calculated as the minimum value of three components, stated as:

Annual HRA received.

50% of the yearly salary if the individual is residing in a metro city (40% in case of non-metro cities).

Total annual rent - 10% of the basic salary.

In case your monthly income does not include the HRA component, you can claim tax benefits on yearly rental expenses under Section 80GG. The total deductions on income tax are calculated against the minimum value of the following conditions -

Rent payment of up to ₹5,000 per month.

25% of the gross total income.

Total rent minus 10% of basic salary.

Thus, you can learn about how to save tax in India on salary through house rent allowance by keeping in mind the above-stated points.

7. Donate to Charity

Donations made to specific organizations in cash are eligible for tax waiver amounting to ₹2,000 under Section 80G of the income tax act. Wire and bank transfers, on the other hand, enjoy complete or partial tax exemptions, respectively.

If you are donating to an organization facilitating scientific research or rural development, you are eligible to enjoy deductions under Section 80GGA.

Partial waivers in case of cash donations are granted, while transfers made through cheque or draft enjoy complete tax waiver.

8. Support a Political Party

All donations made to political parties or contributions to electoral trusts are eligible for tax waivers, under Section 80GGC of the Act of 1961.

The entire amount donated to your preferred political party is exempted from any income tax calculations, provided the organization is registered under Section 29A of the Representation of People Act of 1951.

Such donations have to be made through wired or banks transfers itself, cash deposits are not allowed.

Few other Tax Saving options in India

All these above methods will give an inclusive idea about how to save tax in India. Apart from this, several other pointers should be kept in mind while looking for tax saving methods, such as:

Under Section 80E, you can forego any tax payment on the interest component of education loans. However, such benefits are only applicable for the first eight years of loan repayment.

Expenditure incurred by individuals for medical treatment is exempted from any tax calculations under Section 80DDB. Medical bills of up to ₹40,000 for treatment of specific diseases can be submitted to receive tax waivers. Senior and super senior citizens get extended benefit amounting to ₹1 Lakh. Nonetheless, treatment charges only cover neurological diseases, malignant cancer, AIDS, renal failure, or haematological diseases.

If you host a dependent family member who has a permanent disability, you can claim a tax exemption on all expenses borne for funding the livelihood of that person under Section 80DD. Similarly, tax exemption can be claimed for disabled members of a HUF.

Up to ₹75,000 can be claimed to finance the expenses of individuals having 40% or higher disability, while the exempted amount goes up to ₹1,25,000 for people who suffer from 80% or higher disability.

Proper documents have to be submitted for medical treatment costs, as well as proof of disability, as explained in Section 2(i) of the Persons of Disabilities Act of 1955.

If you are disabled, you can avail tax waivers of the same accord under Section 80U respectively.

All these points will substantially reduce your total taxable income for a stipulated financial year, as well as help you know more about the various government-mandated provisions. Make sure you submit the income tax return form and Form 16 provided by your employer to get subsequent proceeds.

Six Trends In The Future Of Human Resource Management

This article is contributed by Ms Maggi Fang – Internationally acclaimed HR Transformation Expert.

Technology has revolutionized the workplace. Here are six ways HR can use the new trends, including artificial intelligence (AI) and big data, to create value for your organization

Technology has revolutionized the way we access information, and thereby the way we do business. Regardless of industry, every company and every industry can now be digital — and has the potential to be global. An abundance of information makes it possible for companies to segment and personalize products and services. It also enables companies to quickly move into other new spaces of innovation.

These changes will have a deep impact on the workplace. The way workforces are structured and organized will have to change fundamentally, leading to many knock-on effects in human capital management. Thus organizations will need to rethink the way they hire, engage, develop, reward and lead their workforces.

HR can navigate this new landscape by taking advantage of the advancement in technology - most notably by utilizing AI and big data to open up opportunities for strategic value creation.

We observe six ways for HR to do this:-

1. Transformation of leadership

Traditionally, the delegation of authority in an organization usually follows a formal hierarchical structure with clear lines of accountability. The digitalized world has however found larger success with networked organizations. Such setups often enable individuals to initiate leadership - even if sometimes without formal authority - especially where the sources of work are plentiful and work relationships are numerous. Leadership in this new world will be less about leading people and more about orchestrating the ecosystem of work. Interestingly, this scenario was forecasted in the Global Talent 2021 study conducted by Oxford Economics and Willis Towers Watson. The paper noted

conducted by Oxford Economics and Willis Towers Watson. The paper noted that leadership will require agile thinking, digital skills, global operating skills and interpersonal and communication skills.

2. More personalized and transparent total rewards

A very important trend that we have observed is a more personalized and transparent management of total rewards. Many organizations are transforming into a job-based pay structure, and this allows employees to more easily compare pay to those offered to others.

In the past, discussing pay and benefits openly with each other was widely considered as taboo. But with the advancement of social media and digital platforms, pay and benefit details are now more available to the public. Many

countries have also passed legislation that require companies to publicly disclose the details of executive pay.

Previously, 'pay for performance' meant merit increase and incentive pay based on last year's company performance, plus individual bonus based on 'performance rating'. Today, the changing business models and shifting nature of work are now challenging the individual performance definition and the role of base pay. Especially now that 'guaranteed jobs' is no longer a desirable goal for many talents today, organizations are looking to redefine what a 'career' means and to enable career security instead through career development. This will lead to more pay customization and segmentation in the coming years.

3. Improving the employee experience by applying product design thinking

In the digital era, talent and ideas - rather than capital - have become the key factors affecting the gth of most large enterprises. Jack Ma, the chairman of Alibaba group, has said "staff first, customers second, and shareholders third". Jack Welch, the former CEO of GE, also said "the company is mainly composed of its employees, customers and products". Today's talents are looking for environments that espouse this mind-set.

Top-earning companies certainly have a financial advantage that helps secure top talents. However, as evidenced in our research, most talents are now looking at other factors beyond profit when they decide on an employer. They often look at higher goals, such as the vision to change the world, impact on environment and ethics of competition and labour.

To survive in such fierce competition for talent, the employee experience becomes paramount. Organizations' can adapt product design thinking to improve the employee experience.

Design thinking approaches products and experiences from the viewpoint of the user. In an HR context, this would shift emphasis to the employee rather than focusing on the HR program or process itself. In practice, as one example, HR can use "journey maps" or other tools to lay out the crucial points in the employee life cycle, and understand what is or is not working at each stage.

4. Targeted recruitment driven by social media and cognitive assessment

Recruitment can be honed and focused through digital tools such as social media and cognitive assessment. Examples of cognitive technologies include natural language processing, predictive algorithms and self-learning.

Cognitive assessment can be applied to human resource management in many ways. For example, machine learning platforms rank the priority of open requisitions. Organizations' often use tools that match candidates to jobs through a fit score based on career experiences and skills. When it comes to social media, "social listening" for an organization's and competitors' publicly available reviews becomes a crucial source for reputation checks.

Applicant screening systems that use AI (already being used within large companies with high application rates) reduces the man-hours required for HR recruitment. It can also lead to the elimination of human error. AI is designed to tackle the redundancy of tasks so that HR managers can focus on higher value activities requiring human touch.

Case Study

To source potential hires, this multinational consumer goods company places ads for entry-level positions on social media to target online users, with an algorithm in place to sift through qualifications. Potential applications can click on the ads and apply via their LinkedIn profile.

After an initial assortment, qualifying applicants receive 12 online games, tests and video recordings, which are used to assess the applicant to grant an inperson interview. The company says 80% of applicants granted in-person interviews are given an offer.

5. Leveraging people analytics to improve organizational performance

The use of people analytics and predictive talent models can enable HR to more effectively and rapidly identify, recruit, develop and retain the right talent, which can help the business to improve organizational performance. HR's access to these insights can help organizations better identify current pain points and prioritize future analytics investments. For instance, with data analytics for recruitment, HR may find the correlation between academic background and performance, to identify and hire the right fit for the organization. Data analytics may also help organizations to accurately identify employees who are at a high risk of leaving, and convince them to stay with more informed efforts. This could further lead to increased employee satisfaction.

6. Redefining human resource management

This is being redefined in four ways:

HR operations are changing through the use of next generation automation tools and standardized processes. This in turn raises service levels and improves the employee experience.

Organizations' are putting people analytics at the core. Data analytics is embedded into day-to-day HR processes consistently, and its predictive power is used to drive better decision making.

The role of business partner is being replaced entirely with a new talent value leader (TVL).

To drive improvements in operational performance, HR is becoming more agile. Functional changes in HR operations are freeing up HR professionals for more strategic work. This is also enabling the emergence of new roles such as workforce analytics professional, robot trainer, virtual culture architect, data, talent and AI integrator and cyber ecosystem designer.

The future is here

We expect to see even more dramatic, revolutionary impact in the business environment and on workforce management from AI and technological advancements in the near future. The world is still in the early phases of the Fourth Industrial Revolution, thus many areas remain unpredictable and uncontrollable. But we can expect technology to keep helping improve work and allow us to find new and interesting things to do. Some also predicts that technology will not replace, but rather 'augment' the way many jobs are done.

Top 10 Best HR Best Practices To Build Better Workplaces in 2020

By Snehil Prakash • CuteHR

The top HR Best practices that can give some essential tips to help get better of HR in your organization if you concentrate on working over and over better at those areas, you'll likely see the most favorable results of what you aimed for. Those areas include employment and selection, training for better skills and development, transparency, benefits for employees, employee incentives, compensation and evaluations, and terminations.

1. Directing A Happy Workspace

One of the best ways to keep employees determined at the desk and in the office is to maintain a safe, healthy and happy atmosphere in the office. Creating the environment alike home which eventually makes an employee dedicated as well to stay with the organization for a very long time. They should also do surveys to capture their thoughts and remarks regarding the office's situation. You can consider adding any printed forms or HR Software to run an anonymous employee survey program to get feedback. You can carry our survey's using some of the best free email services and free auto responders.

2. The Open Book Management Style

By open-book management, we mean having a transparent business. Your organization must share company updates with the employees as well. It makes a confident statement that the workforce is as passionate about the business as the management. This will motivate your employees towards archiving business goals because they will have a long term vision as to where and for what they are working. This will not only improve your business productivity but you will have the least issues with challenges like employee engagement and retention. You can prefer switching to some tools like CuteHR that help you share business updates directly on the dashboard.

3. Bonus Based On Employee Performance

Rewarding the employees who have been creative and have been doing wonders for the organization is a good way to keep them enthusiastic. Bonuses must be assigned in such a way that employees understand that there is no payout until the company reaches a particular profit. Additional criteria could be the team's success and the individual's performance. It also helps in keeping the determined and dedicated employee back for the office.

4. The 360 Degree Performance Management Feedback System

This system which demands feedback from peers, and juniors, has been frequently adopted as the best feasible method for collecting performance feedback. Every person in the team is accountable for giving appropriate, constructive and positive feedback.

5. Neutral Evaluation System

Developing an evaluation system that clearly links individual performance to corporate business goals and significances. Every employee should have well-defined reporting relationships. The employees rating themselves should be a part of the evaluation process as it empowers employees. Evaluation becomes neutral if it is based on the achievements of the employee, tracked over the year. For better objectivity, besides the immediate boss, each employee should be evaluated and judged by the next higher level as in reviewer. Crossfunctional feedback, if obtained by the instant boss from another manager (for whom this employee's work is also imperative), will add to the justice of the system.

6. Sharing Knowledge

To ensure that knowledge management supports strategy, one should adopt a systematic approach. Store and save knowledge in databases to provide better access to the information posted before by the company or the employees on the knowledge portals of the company. Whenever an employee returns after attending any capabilities or skills development program, sharing essential knowledge with others could be made important and mandatory. New and innovative ideas should also be posted on these knowledge-sharing platforms. Anyways, how to maintain a knowledge base and how to store data requires further and detailed plans.

7. Highlight Performers

The best performance and employee achievement must be kept prominent though company intranet, display boards, etc. It will give them boost and encourage others to put in their best, for creating a competitive environment within the company.

8. Open House Discussions And Feedback

Well, Ideas rule the world. The organizations that wish to create gigantic ideas and try to execute them working on it. The employees play a vital role in creating and discussing the idea, they are of a great source. Lack of planned and strategic mechanism is the only thing that stops great ideas to be implemented in your organization. Open house discussions, employeemanagement meetings, suggestion boxes and tools such as Critical Incidents Diaries can help identify and develop talent.

9. Rewards And Recognition

Working on recognizing talent may not work, you need to couple it with public appreciation. Getting a cash bonus is often less significant than listening to the loud applause by colleagues in a public.

10. Pleasure Employees With the Unexpected

In the end, you should often delight your employees with unique things in the form of a reward, a gift or a certificate. Reward not only the top performers but also a few others who need to be motivated to display their best.

Innovative Companies Leading the Way

If you still wish to look for more inspiring HR best practices, you better turn attention to big organizations that are making headlines for being in the top 100 companies to work for.



Google is a giant, it is a great example we've used in this article because they have tried many innovative methods. One of the prominent things that has distributed to Google's success is providing an environment where employee joy is a foremost priority. They provide facilities like free healthy meals, onsite laundry and fitness centre's, paid parental leave, and childcare.

According to the source,

"73 percent of Google employees find their jobs to be meaningful," and the employees have no issues regarding salaries, with an average salary of \$140,000. Even fresh employees regularly make around \$93,000 per year. Google provides facilities like transportation and a flexible work environment, including telecommuting for work. They also struggle to maintain transparency and encourage employees to set high aims and learn from bad times.

Conclusion

If a particular organization works potentially on the HR best practices and effectively follow these principles, you could see higher employee preservation and happier employees who contribute their HR best practices of your corporation can be the highlight of your business by implementing flexibility and training within the HR department. Who knows, you may even end up on Fortune magazine's 100 Best Companies to Work For in a few years.

The HR technology trends that are defining 2020 Post COVID

By Catherine Guiles on July 9, 2020, leading HR Tech

Consultant



Catherine Guiles



With more employees working remotely during the first half of this year because of the coronavirus pandemic, technology has become more important to human resources departments. Experts have noted several HR tech trends, including increased use of artificial intelligence in hiring and recruiting, growth of employee tools for financial wellness as well as physical and mental health, and increased automation.

"As we move post COVID-19, it is likely that HR will continue to improve HR technologies to further enable online learning and career development, feedback and engagement, hiring and onboarding and many other key functions," Joe Monaghan, principal Mercer, at a tells Human Resource Executive.

Here's a look at these trends and how they're affecting the employee experience.

Growth of AI and machine learning

Artificial intelligence and machine learning are being used more by HR professionals in recruiting and hiring. Sage People found that "while only 24 percent of businesses are using artificial intelligence for recruitment currently that number likely will double in the next 12 months, as 56 percent plan to adopt it within the next year" Vice President Paul Burrin writes in Training Magazine.

However, these technologies also are going beyond tactical uses to strategic uses, such as relationship management, Jeanne Achille, CEO of The Devon Group, tells Human_Resource Executive. Al tech will have to be able to handle "workplace complexity," says Stacey Harris, vice president of research and analytics at Sierra-Cedar. Harris adds that the human dimension of work can't be completely covered with technology, as employees don't always neatly correspond with what algorithms say they should do.

Employee wellness tools

More employers are taking an interest in their employees' financial well-being amid the economic crisis caused by the coronavirus pandemic, and one way is by offering financial wellness tools such as budgeting apps.

Other apps_and_platforms help with mental and physical health and such needs as child care. Fluor Canada is among those offering employees fitness_trackers. "Most of the big health care providers are pouring money into new AI-based automated tools, and these can be mixed and matched to fit any workforce in the world," analyst Josh_Bersin tells Sage_People. "Wellbeing platforms can bring these applications together and create real behavior change for your workforce."

However, these programs and devices also raise privacy concerns. According to Consumer_Reports, wellness programs offered by independent vendors, as opposed to health insurance companies and self-administered health plans, aren't subject to privacy rules under the Health Insurance Portability and Accountability Act, or HIPAA. "You basically trust them not to share your health data with your employer," lawyer Dara Smith of the AARP Foundation says. Independent companies can also sell employees' personal information to advertisers.

Multiple tools for remote work

During the pandemic, "I believe the forced virtual environment has caused many to see the inefficiencies and cost of in-person work/meetings," Bonnie Tinder, principal and founder at Raven, tells Human_Resource_Executive. "And that will eventually favor more digital transformation/cloud software deployments."

Use of self-service employee experience portals that let people handle HR functions on their own is another way that technology can serve remote work, Chris Pinc, global director of product management at Willis Towers Watson, tells HRE.

The Aviyana Times

Remote tools such as Microsoft Teams and Zoom also are dominating interviewing, hiring and recruiting during the pandemic, Cory Calderon, director of organizational development at industrial distributor Valin Corp., tells Modern_Distribution_Management. And distributors are becoming more comfortable hiring full-time remote employees who've shown they can multitask and learn new technology quickly. "We're seeing a high indicative of success with candidates that are hired for a remote working capacity that have a high degree of self-structure," he says.

Automation, remote interviewing and virtual assessments are becoming more prominent later in the hiring process, Aman Kidwai writes in HR_Dive. According to HireVue CEO Kevin Parker, automation improves efficiency: "When you can automate a lot of [the recruiting] process, the recruiter can really focus on people that are most qualified for the position."

Learning, training and development

The pandemic has moved more pursue employees training to courses online. Employees spent 150% more time learning in the March-to-May period than in the December-to-February period, Mike Derezin, vice president of learning solutions at LinkedIn. writes in Chief Learning Officer. He notes that "social learning," in which people join online learning groups, ask others questions virtually and recommend online courses to one another, is taking off.

Successful learning requires making technology more customized and employee-focused, Tom Haak, director of the Amsterdam-based HR Trend Institute, tells HRE. "To really enable learning in the flow of work, we need HR tech solutions that monitor and evaluate the work people are doing, and then offer personalized learning solutions, when required," he says.

Teaching soft skills and upskilling will be vital, writes Neelie Verlinden, co-founder and editor-inchief of AIHR Digital. "With technology automating mundane

chores, we need to be prepared to handle the more complicated tasks," she writes. "Soft skills, such as the ability to act as a team player, good communication skills, problem-solving abilities, and time management become essential."

However, employee self-service

However, employee self-service tools may not be as ideal for training as they are for other "I think one of the functions. reasons we're seeing the workforce fall behind in certain skills and competencies is that organizations have become overly reliant on selfservice approaches for employees," Leah Johnson, vice president of advisory at Gartner, the Society for Human Resource Man agement. "They have good intentions in trying to empower employees and give them choice by providing cafeteria-style menus of development learning and opportunities. But there is too broad a range of quality in those menus, and the number of choices can sometimes seem overwhelming to employees."

Facebook joins the fray

Facebook has gotten into the game with its new Workplace by Facebook tool, which allows for open collaboration. HR departments should appreciate it because "it's a communication tool, collaboration tool, team management tool, learning tool and HR tool all in one," Josh Bersin writes. Workplace allows companies to build their own apps and bots to cover functions such as the employee experience. The platform ran into some initial controversy, but it could still grow in popularity.

What does the future hold?

It's clear that the coronavirus pandemic has changed how HR departments think about and use technology. As long time stalwarts face new competition and remote work becomes more accepted, it will be interesting to see what new HR tech trends arise to better serve employers and employees alike.

6 Simple Ways to Find Motivation in Your Everyday Life in COVID Times

By Taylor Hicks on July, 2020, renowned Dallas based writer &Influencer



This was going to be my year. At the beginning of 2020, I was newly married, I had a new job, and for the first time in a while, I had a solid exercise routine that didn't zap all of my energy or leave me cursing the inventor of cardio. I had lofty goals for where I wanted to take my business, and I was optimistic. Most importantly, I was motivated.

Then, of course, the pandemic arrived. While I have been incredibly fortunate throughout these trying times, I have definitely fallen short of what I had hoped to accomplish at the start of the year. At first, I refused to give myself grace. I resorted to harsh self-criticism, and my biggest complaint was about motivation. Specifically, I had none, and I missed it.

But that was a mistake. It is vital to give yourself grace, and it is equally important to remember that motivation isn't an elusive aspiration that is near impossible to sustain. Rather, motivation is all around you. It's on your bookshelf, in your past triumphs, and in the relationships you have with your friends and colleagues. To put it simply, motivation was waiting for me. It's waiting for you, too.

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Here are six tips that have helped me get and stay motivated during this unprecedented time.

1. Establish Small Rewards for Yourself

This has been crucial for me. Whether you have a daunting project on your hands or a task that simply doesn't excite you, creating your own reward system can be the push you need to keep at it while bringing some energy and enthusiasm to your work. For instance, when I scratch something off my to-do list, I let myself read a chapter of a book or listen to 10 minutes of a podcast I've been devouring. This kind of system will motivate you to take care of pressing tasks and maybe even get you excited about work you'd otherwise put off.

2. Take a Break to Work on a Personal Project

You may have taken some time in quarantine to start a home improvement project, pick up a new skill, or get invested in a new hobby. If you're feeling stuck or rudderless with your work, it could be beneficial to pause and divert your energy elsewhere. Take 30 minutes to chip away at an ongoing passion project. This can give you the fuel you need for the rest of your day and provide you with something to look forward to.

3. Revisit One of Your Past Successes and Break Down How You Got There

Maybe it's the high-profile account you landed or the high-dollar sale you netted for the team. While it's always good to be forward-thinking with your main or side hustles, it can be valuable to reminisce on your greatest achievements and remember how you obtained them. This will remind you the impressive heights are worth the many tiny steps it takes to get there. Then, you'll be more motivated to take those steps again.

4. Exercise

It's hard enough for me to get motivated to exercise, so I rarely consider just how powerful a little cardio can be. But science doesn't lie: A short jog will do wonders for your brain, and as long as you pace yourself, you'll return to work with a clearer head and heightened focus. I'll admit it: This one took some convincing from my better half. But once I acquiesced to a daily jog, I realized a monumental difference in productivity. Even more surprisingly, I started looking forward to these recurring runs.

5. Read

This one took less convincing. I've always been a bookworm, and I don't need any cajoling to crack open a mystery novel or, really, any well-written work that will keep me turning pages. But it wasn't until recently that I realized how much reading motivates me. I recommend starting a book over the weekend because, come Monday, that same book will be at the top of your mind. If you're still working from home, it will be subtly calling your name from its spot on the shelf or nightstand.

6. Reach Out to a Colleague

We're living in isolated times, but we still need connection. A conversation with a friend or family member is always beneficial, but next time you're looking for some motivation, I recommend reaching out to someone with whom you don't often connect. It could be a co-worker from a different team or a colleague in your field whose work you admire. Ask them about their work or let them in on a project you've been working on. The conversation will reenergize you, and best of all, it will remind you what you love about what you do.

Tyler Hicks is a writer based in Dallas. His work has been published in Texas Monthly, the Houston Chronicle, D Magazine, and The Dallas Morning News, among other publications. When he's not writing, he enjoys reading mystery novels and watching old movies with his wife.

How to Make Virtual Recruiting Better in COVID Times

By Cassandra Diamantis Marketing Specialist at My Recruitment Plus



In order to maintain social distance, our world has become almost fully virtual — which isn't necessarily a bad thing. Technology has done wonders for us in the past (think: Google Maps, Netflix, Facebook Messenger), and it can continue to do so as the world of work evolves.

I know this from first-hand experience: I was recruited and on boarded to my current job in a fully digital process. In fact, I began working in this position in April, at the height of the pandemic!

Let me be honest: The first few weeks were a bit tricky. However, now that I've been at my company for a few months, I can reflect on my initial troubles to understand how and why it was difficult when it didn't need to be. From the perspective of someone who has been through it, I offer these tips to help recruiters and HR pros optimize virtual recruiting and on boarding.

Be Transparent and Lenient

COVID-19 has driven many people to unemployment, meaning open jobs today are flooded with applications. That, in turn, means the average screening process takes much longer, as recruiters must sort through hundreds or thousands of resumes to find good fits.

We're all aware of this state of affairs, so recruiters shouldn't shy away from being honest with their candidates. Be up front about the personality traits and skills your company is looking for, as well as the position's responsibilities and the expected future of the company. This will help candidates better self-select into or out of your application process, depending on how well they fit the bill.

Additionally, be honest about the number of applications you've received and how you are making fair hiring decisions. Candidates will appreciate the consideration. Not only does transparency convey genuine care for applicants, but it also strengthens the candidate experience, in turning boosting your employer brand. Even candidates you have to turn down will advocate for your business if you treat them well.

Leniency is just as important as transparency. Fully virtual hiring is new for many of us, and the stresses of living through a global pandemic only complicate things further. If someone doesn't perform perfectly on the phone or takes an extra few hours to call you back, be understanding. Everyone has a great deal going on at the moment. When you're recruiting, try to remember that we're all human. Trust your instincts (while also being objective, of course).

Use Video to Let Candidates Shine

When I was applying for my position, I was concerned I wouldn't be given the time of day because my resume didn't really stand out. But during the application process, I encountered something interesting: Alongside the empty text boxes were requests for video interviews.

This turned out to be great news: Because I could answer screening questions through video instead of text, I was able to put a face to my name and present myself in the best possible light.

We human beings connect better with one another when we have visual aids and visual cues. Implementing video interviews in your virtual hiring process gives your candidates a fair chance to shine — and it also helps you and your recruiters better assess applicants' soft skills.

Clearly Articulate Your Expectations

Throughout the hiring process — and especially at the offer stage — it is important to clearly articulate your expectations for the new hire's responsibilities and standards of delivery. Personally speaking, the biggest difficulty I faced in my first week was knowing roughly what I needed to do, but not quite knowing how to do it.

I'm a writer. As I was planning my first blog post for the company, I wasn't sure how to go about it or what my company expected to see in my writing. To make matters more complicated, I didn't know where to turn for help because I didn't really know any of my teammates (more on that below).

It can be difficult to put yourself in a new employee's shoes if you have been with the company for a while. You already know your company's standards, expectations, and culture — but your new hire doesn't. That's why it's important to set aside some time to clearly spell it all out. Even if the information seems obvious to you, your new hire likely has no idea.

Setting clear expectations is particularly important in remote environments because virtual work largely allows employees to dictate their own schedules. While this is a benefit in many ways, it can also make a new hire's life very difficult. People may not be available when they need help, and a person can't simply walk to their manager's desk for clarification when working from home. By communicating necessary information ahead of time, you can avoid many such schedule problems, but it's also a good idea to set some clear times every day when all team members will be online and active at the same time. This will allow the new hire to immediately connect with colleagues when need be.

Schedule a Team Meeting on the New Hire's First Day

The most daunting part of being remotely hired and on boarded is seeing a list of names on your company's intranet and having no idea who they are or what they're like — especially if they're in your department. It's HR's responsibility to look after employee well-being, so consider scheduling a meeting between the new hire and their teammates on their first day. This way, the new employee can meet everyone in a comfortable setting, learn about their colleagues, and feel welcome on the team.

Use On-boarding Software

Good on boarding software is useful in non-remote on boarding, but its significance has been heightened by the shift to remote work. You can no longer invite a new hire to stop by the office to quickly fill out some paperwork, and the alternative process of printing, signing, scanning, and sending is time-consuming.

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With onboarding software, you can digitize the process instead. That not only makes it easier for new hires to complete necessary documents, but it also reduces the risk of human error and loss of documentation. Everything is stored online, so nothing can get lost in the mail.

You can also save time for your HR and administrative staff by creating standardized onboarding packets that include all the training videos, forms, and expectations candidates need to get acclimated. You can track who has (or hasn't) signed their digital forms or completed digital trainings, which allows HR to easily ensure every employee is up to date on relevant rules and regulations.

Speaking as a candidate, I can say onboarding software made my life a lot easier. Seconds after my now boss called to tell me I got the job, I received my onboarding packet, containing my contract, role outline, and financial forms. I digitally accepted the offer within minutes — all while sitting in bed, petting my cat.

Check In Regularly

It can be difficult to feel like you're fully part of the team when you're working totally remotely. Your new hire will likely need some reassurance that they belong — not to mention some help and support as they learn company processes and procedures — so be sure to schedule regular check-ins during the employee's first few weeks or months on the job.

If my experience taught me anything, it's that new employees want to show you they can be independent, and it is daunting to ask for help when you're operating in a remote environment. When you haven't yet met your teammates, it can kind of feel like asking a total stranger for assistance! Take the pressure off of your new hires by proactively scheduling check-ins.

It has been interesting and impressive to see how quickly organizations adapted to the digital work environment when doing so became a necessity. Now, I wonder if it was always a necessity. Between the improved work/life balance, the increased productivity, and the reduced overhead costs for businesses, remote work has plenty of benefits to offer.

As we've all learned over these last few months, we already have all the technology and resources we need to make digital recruiting a reality. Now all we have to do is learn to strike the right balance between technology and the human touch.

14 Ways to Cut Recruiting Costs Without Sacrificing Quality in COVID Times Article Courtesy Young Entrepreneur Council (YEC)



Today's Question: What simple tactics do you use to cut recruiting costs without sacrificing quality?

These answers are provided by Young Entrepreneur Council (YEC), an inviteonly organization composed of the world's most successful young entrepreneurs. YEC members represent nearly every industry, generate billions of dollars in revenue each year, and have created tens of thousands of jobs.



1. Recruit Through Social Media

- Tarry Summers, The Columbus Home Co.

Ninety percent of our team members have come from social media. By creating content and posting Instagram and Facebook stories, you can start to build a community of engaged talent. If you're having fun, working hard, and being 100 percent yourself, you will attract the right people. You want people who want to be on your team. You're always attracting

talent if you're consistently on social media.

2. Ask Your Team for Referrals

Jacob Drucker, Supply Clinic



Chances are, some members of your team may know people who would be great fits for your roles. Add in their friends' networks, and you've got a relatively large pool of folks who, by association, have a higher likelihood of being a fit right out of the gate.



3. Leverage Al to Drive Efficiency

- Sean Hinton, Sky Hive

The traditional manual candidate-screening process is inefficient and costly, requiring significant HR manpower. Today, companies can adopt talent-screening technologies that extract skills from both resumes and job descriptions, then produce lists of top candidate matches in real time. This approach automates the initial screening step so HR managers can focus their efforts on qualified talent.

4. Retain Your Existing Employees

Jared Atchison, WP Forms

It's much easier and more cost-effective to retain the employees you already have than it is to bring on a new hire. If a new hire isn't necessary, then work on improving work/life for your current employees so you don't need to hire elsewhere. They already know how your business operates, so keeping them on the team is important to cut recruiting costs and maintain quality.



5. Tap Into Your Alumni Networks

- Josh Weiss, Reggie

Leverage your alumni networks. This could be universities, former employers, or professional organizations. It's a great way to avoid paying recruiters while ensuring that your pipeline is full of quality candidates.





For high-volume positions, invest in some initial screening to weed out candidates who aren't a great fit. For customer service roles, this might include having applicants answer a few sample customer-service inquiries to gauge their grammar, empathy, and problem-solving skills.



7. Attract Talent Before You Need It

Solomon Thimothy, OneIMS

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The easiest way to cut down on recruiting costs is to hire talented people as soon as you meet them, even if you don't need their help at the moment. The search for talent is what takes most of the time and money. That's why recruitment has to be happening all the time. You need to have it at the back of your mind as a default, and once you find someone amazing, hire them right away.

8. Train in BatchesJohn Turner, SeedProd LLC



Training is usually an expensive part of the recruiting process. You can reduce the cost without sacrificing quality by hiring and training teams in batches. Just be sure to allow for Q&A sessions so everyone can get their individual questions answered, too.

9. Outsource Work to Pretrained Staff



- Alfredo Atanacio, Uassist.ME

One simple way to cut recruiting costs without sacrificing quality is to outsource work to pretrained staff from a business process outsourcing company. Depending on what you need, these companies can quickly assemble teams for you, saving time and money.

10. Optimize Your Job Ads

- Stephanie Wells, Formidable Forms



The Aviyana Times

If your job ads don't specify what your company is looking for, they're bound to attract the wrong candidates and waste time. You need to optimize your ads so job seekers know what you want, what skills they need, what type of environment they're entering, and more. When you set clear expectations, it

takes less time to find the right fit.



11. Use 'Red Flag' Questions

Chris Christoff, Monster Insights

'Red flag' questions ensure that only qualified candidates are reviewed and interviewed by your hiring team, which means you spend less time (and money) sifting through applications.

12. Only Advance the Most Serious Candidates

Thomas Griffin, Optin Monster



Early-stage applicants can take up a lot of time because you're sorting through everyone who has applied. Make more time for candidates who are more likely to fit your organization and the role - candidates who give clear signals they are ready to sign on. Save the in-person interviews for those whom you think will join your team. Use phone or video interviews for those first rounds.



13. Build Scalable Systems

- Nicole Munoz, Nicole Munoz Consulting, Inc.

A lot of people are still doing HR the hard way. Try to build a more scalable system so you can do HR without having to repeat all the manual processes that keep coming up. Look to leverage tools that will minimize the amount of labor being spent on HR.



14. Bring Your Hiring in House

Peter Boyd, Paper Street Web Design

We have always hired internally without using recruiters. We found this was a great way to hire. We review all applicants internally with a very small committee of 2-3 people. We cut people from the list who don't follow basic questions on the application process. We do quick, 20-minute phone interviews to pre-screen, followed by longer interviews for the final candidates.





Mr. Ashish Gakrey

Special Feature - COVID 19 Guidelines for Corporate HR Fraternity

This article is contributed by - Mr Ashish Gakrey -Capgemini HR Leader, Speaker, Globally Connected, Social Media Influencer Blogger, GenZ Expert, Mentor, Coach, Techie HR. Founder - HR Shapers

This article has been republished seeing the strategic importance - guidelines and suggestive steps shall be a great support to the industry in unlock phase.

If you are struggling to get some input on what HR should do & HOW in today' challenging situation specially from NOW till post lockdown, HR Shapers has prepared simple doc with key points related to Employee / Managers / CHRO / Leadership / CEO https://lnkd.in/fFKbWwp on HR Role during / in post lockdown. Kindly refer to all columns to understand the role of each teams -10 verticals of HR & supports depts. Admin, IT, Finance, Mar Com, Legal, Travel, Procurement. Hope it will help our HR friends in these critical situations. It can be understood / changed / defined as per your HR team / Org structure. Refer to various sheets as well on virtual on-boarding, virtual off-boarding, LMS Tools, EE Ideas. DONT FORGET to visit Google Drive Folder link https://lnkd.in/fb748s6 where you will find all Covid 19 related doc (reports, business resume operations, other HR doc etc). Feel free to forward & share both links with your HR friends if needed.

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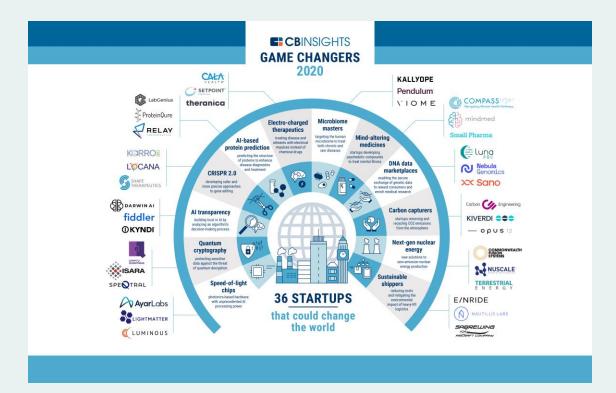
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Game Changing Start-ups 2020

(Source: https://s3.amazonaws.com/cbi-research-portal-uploads/2019/12/10161029/Game_Changers_12-6-36-2.png)
Highlighting 2020's emerging trends to watch and high-momentum start-ups with world-changing potential.



The past few decades have seen unprecedented levels of innovation, especially in what Peter Thiel calls the world of "bits," or software, internet, and mobile technology.

According to Thiel, however, there's a sense that the tech space "could be doing so much more," especially in what he calls the world of "atoms" or efforts to create things like new forms of energy, medicine, and transport — spaces that tend to be costly and challenging to tackle, but also potentially transformative.

Using the emerging technology insights platform, were identified highmomentum companies pioneering new ways to solve big problems.

In this report, looking at 12 categories and 36 companies that could change the world, ranging from quantum cryptography and the rise of DNA data marketplaces for digital health to speed-of-light computing and next-gen nuclear energy.

Corporate News for HR

Source Economic times - starting with latest new on top



<u>Staggering majority of Indian organisations facing workforce shortage:</u> <u>Survey</u>

24 Sep, 2020, 02.41 PM IST



Over 100k tech job openings as companies in India bid to survive post Covid competition

03 Sep, 2020, 06:58AM IST



81% Indian employers sensitised their workforce on mental well-being 01 Sep, 2020, 08:15AM IST



<u>Talent from consultancies in high demand as faltering businesses need a post-Covid reboot</u>

28 Aug, 2020, 08:39AM IST



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<u>State Bank of India gets global recognition for HR initiative 'Nayi Disha'</u> 28 Aug, 2020, 01:04PM IST



July brings cheer to job seekers; V-shaped revival likely in employment if trend continues

28 Aug, 2020, 04.43 PM IST



Organisations should encourage leave-taking, defer leave lapsing for employee wellness: Sumeet Doshi, Kronos

27 Aug, 2020, 04:44AM IST



Average increments in India fell to 3.6% in 2020, from 8.6% in 2019:

Survey

25 Aug, 2020, 03:19AM IST



<u>Local unlocks, seasonal demand set to cheer up job market during festive season</u>

15 Aug, 2020, 10.31 AM IST



Reversing trend: Jobs in Indian companies attract resumes from abroad

13 Aug, 2020, 07:37AM IST



Ecommerce drives spurt in temporary hiring 09 Aug, 2020, 10.29 AM IST



<u>Covid-effect: Companies now hiring a mix of full-time, part-time workers</u> 06 Aug, 2020, 09.59 AM IST





3 out of 4 firms believe they can effectively hire employees remotely:

CareerNet survey

05 Aug, 2020, 02.41 PM IST



Mumbai, Bangalore lead in recovery of blue-collar jobs in India, says survey 30 Jul, 2020, 06:29AM IST



Experience of working in crisis-hit sectors is now in demand among employers

29 Jul, 2020, 11.35 AM IST



Experience of working in crisis-hit sectors is now in demand among employers

29 Jul, 2020, 11.35 AM IST



How the pandemic changed the way we look at jobs

12 Jul, 2020, 07.49 AM IST



Unlock 1.0: White-collar jobs for freshers gain pace

Economic News & Views For HR - New Dimension of HR Role in the Global Recession

By Abhishek Shukla Jaypee Institute of Engineering and Technology, Madhya Pradesh, India

New dimensions of HR management in a global Recession: Lessons from LG The recession is the time where HR should be innovative and creative and new dimension and help the business to sustain in the market. There are few New Dimensions of HR Management.

Reward and recognition in Recession

Rewards and recognition is one of the best tools to motivate employees, but recession badly hit the major areas of the Human resource. In Recession Cost containment and cost reduction are the major areas of organization's to focus, then HR should search out innovative ideas to attain such goals. Some companies are also downsizing their rewards, migrating from big-ticket items to lower-priced rewards, but rewarding more employees. In the time of recession the employee morale is too low which can change the culture of the organization. Rewards and recognition is only the tool which can change the Employee behavior and organization culture, but for that the companies should reward to more employees in the recession. There is a need to invest a little to gain a lot. Recognizing that well 'designed' values help to actualize the 'unique goodness' of an organization through the creation of an enabling culture, ensures that people who intend to contribute meaningfully are not hindered in any way from doing so.

Employees Relations

Employee Relations involves the body of work concerned with maintaining employer-employee relationships that contribute to satisfactory productivity, motivation, and morale. Employee's relations can be encouraged to reduce the overall cost of the organization by involving employees and communication directly the objective of company in the recession scenario. It is Important that how HR managing the relation with employees in this scenario so that employee should feel proud and gain a sense of ownership. In order to get through these rough times and keeping the right people actively engaged, performing well, and keeping them on board requires business owners of all sizes to use all the tools at their disposal.

Training and development

Focusing on the continual development of employee knowledge is an important step for businesses to take if they hope to stay competitive in the everchanging global business environment. This becomes even more important during unstable economic times when businesses are looking to gain ground wherever they can. One successful way companies can stay competitive is to

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implement training and development programmes to help maintain a high level of knowledge and understanding among their employees. It is the Time to enhance the employee's Professional skills and prepare employees to do Multitasking. This time HR should engage employees in lots of training in the respective and cross functional tasks. Utilizing slack time to engage employees in professional development and technical training programmes, serve both to sharpen skills and to preserve morale during tough times. Promoting cross-divisional and cross-functional collaboration, this improves utilization of human resources and encourages teamwork between employees who previously had little or no contact. Motorola spends about 4 percent costs on training and development. In the different Training and development sessions employee should be train to think innovatively and creatively to reduce cost and increase the productivity.

Recruitments

Recruitment during recession seems a strange idea or even a stupid move. Normally, a downturn should be a state where everything in the business should be in freeze and have to wait until the storm is over. So the first challenge of the recruitment personnel is to convince management that a hiring freeze is not proper and may even be disadvantageous to the company. Recruitments and selections are the most costly affairs in the HR Department. This time is to reduce the cost of per hire candidates. HR should think innovatively and create the ways to recruit the candidates with minimum cost. In this scenario Companies are looking the candidates who take ownership of the responsibilities and work as an entrepreneur for the company rather than always taking directions and guidance from the superior. Recruitment during a recession is a strategic move. Recession is seen by several companies as an opportunity to be almost at level with those who already had an edge over them during normal times. The budget cuts and layoffs implemented by competitors may work to the advantage of companies which made the unusual move of recruiting for the best there is during bad times. It's almost like playing a game against a team who has no more reserved players and fatigue could tear them out. Hiring could be a long and short term marketing strategy. During a recession there would be a lot of options for hiring and lot of candidates to choose from. Boosting your marketing personnel capacity should put you in a better position to increase productivity and establish a good standing for your company.

HR as a Profitability Contributor

The concept of the Human Resources department as a profitability contributor is fast gaining currency in U.S. businesses and deserves closer examination. Professor David Ulrich of the University of Michigan, a leading expert on HR competency models, sees the changing business world as a 20-20-60 proposition. Of executives surveyed, 20% currently use the HR department as active and innovative business solution partners. 20% believe that the HR department should remain as administrative overhead and only perform transactional work. But, 60% of the executives expect the HR department to

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partner with others departments to improve the company's core competencies and competitive advantages. The current recession will push Human Resources to become even more business oriented than before. The age of the general and widespread prosperity is over and the competition among organizations and even nations will become tougher than ever. The recession is a situation which requires changing yourself with each perspective, or we can say that it is the phase to correct in the respective departments. Now the recession tells the HR department to involve in the business as well.

- The HR Professional will have to change as they can provide the Business solution to the Organization. Each initiative of the business will have to be properly evaluated from HR and other departments and the HR Professionals will have to issue their own statement on the return of investment.
- 2. The HR Professionals will have to find the Business opportunities to make the business more profitable every day.
- 3. The HR Employees will have to convert themselves from current Profile of a business function to become real experts in the business daily practice. Without the knowledge of the products, the sales and operations processes, the HR Employees will not be useful. So for upgrading the Business knowledge HR should be involved in daily Business.

Strategic HR Planning for surviving in recession

Strategic HR Planning and Innovation too seems to have taken a hit during the India's growth years. Effective HR planning and development practices bring quality and loyal workers who are committed and passionate about the success of their organization. Again, the early signs are good, with employers investigating and following the example set by firms with their working hours and pay cuts as an alternative to redundancies. In previous recession was that staff left that was necessary to the effective running of the organization. But through this recession HR need to be smarter: smarter because our Strategic workforce planning should be telling what future resources (quantum and skills). Creativity and regulation, though, can come together in the area of selection for redundancy. Here the organization does want to protect itself against litigation and employee relations aggravation, but it also wants to staff the business with those best equipped to deliver a successful firm. So HR should lead the organization in considering how best to balance the management of legal risks with innovative ways of selecting those to stay that need to be retained. The HR Management has to focus on unpopular innovations during the recession as the role of HR during the recession is to save money to the organization. The senior management expects all the support functions to bring innovative ideas and solutions which will lead to stronger organization, when the next growth era comes.

Financial Analyst

When the recession hits the organization, Human Resources have to be ready to provide necessary data to the Organization, solving the initial problems with the recession. Recession is the situation which comes immediately. So HR has to be ready with the course of action and solutions to bring costs of the organization down to the sustainable levels. Financial Analysis will become a necessity in Human Resources. HR Department can be a strong financial analyst from, because they have data about their employees, hiring costs, cost of benefits and employee engagement cost etc. HR can contribute for restructuring process from employee point of view to maintain the morale and satisfaction of employees. From this recession we can discover the new profile of HR which includes "The financial analysis" in the HR Job description. The HR Employees has to provide all the basic data about the Human resource costs of the organization. This information is usually available, but HR should also provide the dependencies on other costs and how they are driven by the performance of the employees. Generally, the compensation costs should directly linked with the performance of the organization, but from last few decades of the constant growth could break the direct link and the total salaries of employees can be completely unlinked from the net profit of the organization and they can depend on much softer aspects. HR should revise the compensation of the employees in such a way that both (employee and employer) should feel satisfy. When some economic downturn comes the benefits are the first items to be cut and the employees should generally feel no significant impact on their personal income. So in this situation HR should propose a plan for cost cutting. Very important part of the HR Financial Analysis in Recession is about communicating to employees about cost cuts as they can adapt their behavior to the new situation on the market. HR has to create a feeling of the urgency to save money and cut costs within the employees.

Participate in making Policies and Procedure

The recession changed the behavior of the top management and it pushed Human Resources to offer new solutions. After of the constant growth of the organization, the HR had to deliver the initiatives to cut costs and to increase the performance of the staff. The recession introduces the new challenges and the HR has to adjust its policies and procedures to become successful. The new challenge is about an extreme cost control and it is about an extreme competition for the resources. The HR will have to develop new procedures and take part in the policy making of the organization. The HR Managers will have to design new efficient HR Processes as the managers can quickly decide and they can manage the resources of the organization.

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HR professionals are still more focused on Traditional activities. In fact, the HR function, which executives believe is concerned with activities such as reward and benefits, performance evaluations and HR operating efficiencies is often seen as being unconnected with how a business will deal with key strategic HR challenges such as talent management, workforce productivity and leadership development. On the other hand the HRM Function has to find innovative solutions for the following points.

- 1. Identifying the real key employees and to keep them in the organization.
- 2. Identifying the real top potentials and to strengthen their development program

These targets are to achieved with the minimum additional costs and would be a hard task to accomplish. The HRM Function has to have priorities in mind and the strategic impact of the HRM Innovations in the recession time. The role of the HRM Function is not to cut the costs for the time being, but to make the organization stronger and ready for the future growth.

Corporate Governance

In this New time i.e. after Recession HR should ensure good governance. Organizations are coming under increasing scrutiny from not only shareholders, but the public, politicians and the press. Fairness and transparency and value for shareholder or taxpayer money are paramount. Pay and performance need to reflect that agenda. HR needs to be a bold, critical friend to the board, providing guidance and minimizing reputational risk.

Future Prediction

The landscape at the other side of this recession will look very different and the workforce will need to look different. How many staff an organization needs, what skills they must have, what they do and where they do it may all have to change. Despite high levels of unemployment, those skills may not be readily available. So HR needs to develop a future-focused workforce strategy and a plan that shows how to build, buy or borrow resources.

HR Leadership

In many companies, consistent and committed leadership helped employees overcome organizational change caused by downsizing. HR managers in these companies participated actively in the overall downsizing exercise. They developed an employee plan for downsizing, which covered issues such as attrition management and workforce distribution in the organization. In recession there is a greater need of HR leadership in corporate enterprises to give a fillip to activities on the scientific and technological research front to develop new products, to launch determined campaigns to 'delight' customers and look for new markets, and to bring the stake-holders and the employees together and to imbue them with enthusiasm and vigour to put in their best in a collective endeavour to reach the agreed organizational

goals. The New role orientation is that of HR Leader. An HR function with a role orientation focuses on fitting the HR function to business strategy, and fitting business strategy to advantages provided by the organizations people. HR Practitioners with a leadership focus are highly assertive and comfortable with high risk efforts, and they demonstrate equally high interest in business and HR Issues. They operate in Long term (strategic) and short term (operational) modes with equal comfort. HR Leaders are self-confident and knowledgeable about the business and the organization they serve, and they command respect and credibility among senior executives and line managers.

Recommendations

- Recommendations while your employer facing negative challenges during recession
- 2. Top management should know the contingency plan.
- 3. Increase Brainstorming sessions with top management and contribute in their strategic planning.
- A complete or partial job freeze, but be open when communicate to the workforce that the company may recruit key individuals even in difficult times
- 2. Review the employee performance evaluations to determine the key people that company cannot afford to lose.
- 3. Flow of Communicate should be from top to down that will help in making conducive atmosphere within the organization.
- 4. Make prepare yourself for individual and group concerns therefore there should be a proper counseling session.
- 5. To maintain a calm atmosphere.
- 6. Review all HR policies, processes and procedures to ensure that they are purposeful and contribute directly to the success of the company with minimum cost.
- 7. Suppose the company has to lay-off staffs ensure that, the company having other opportunities for them in other functions or divisions of the organization.
- 8. Advise managers to deal the process of managing changes.

Conclusion

Managing Human Resources (HR) in a difficult economic environment is even more demanding than working in times of rapid growth. As we saw from the above survey that restructuring is the only solution HR have in today's era. But there would be different innovative ideas can be implemented as LG done. Therefore the Human resource with Innovative idea and new dimension of HR will give a solution to fight with these economic crises and make HR one of the key factors of Organizational growth.

Corporate Dressing for Women themed Unity in Diversity Dressing - Fashion for Corporate Females

This article is contributed by Vijayshree Srikant an astute corporate professional and a blogger on dressing trends for Corporate Indian women, She believes though from the professional management fraternity has great love for fashion and attire. "Looking good or to make one look good she claims is the right of a woman". She practices it and is always on lookout for innovation, attire and fashion to add value to the pretty women.



Ms. Vijayshree Srikant

Apparel accessories constitute a major role in incorporating a unique identity to apparel brands. Due to its overall aesthetic appeal and charm to an outfit; more and more retail brands are driven to launch them. They act as an important element to level up the style game as well as hold a great value in the minds of designers and customers.

A segment of fabric that is worn around the neck or head is what defines a scarf. It is a very prominent type of neckwear used for the purpose of protection from sun, dirt, pollution i.e for maintaining personal hygiene, for following fashion trends or for religious reasons. Basically, it finds its significance in a variety of uses on a day to day basis. The scarf has marked a strong foothold in the Indian and the international fashion industry as a celebrated fashion accessory. It is perceived as an essential commodity in our day to day lives. The first ever scarf dates back to 1350 B.C, adorned by the royal queen Neferetti in Egypt. Scarves used to have a different connotation back then. Like for instance, for emperor Cheng, the material used to design scarves were different for different people; i.e based on their social status. Therefore, people in the military who were placed at the higher order wore silk scarves whereas those at the lower ranks, wore scarves made out of cotton material.

Scarves forayed into the traditional market owing to its distinctive feature to keep things clean. Over a period of time, fashion designers could gauge the potential of these fabrics and they started to create fascinating designs and cater to the masses at length. The first ready to wear scarf was made out of silk with intricate graphic designs in 1837, by French designer Hemes. Fashion culture gained momentum in other nations such as Europe and America as well. During the reign of queen Victoria, scarves had garnered great popularity and were viewed as a symbol to denote class rankings through their varied designs and fabrics used.

Scarves are made from a wide range of materials such as linen, cotton, wool, silk etc.It is also known as a neck wrap. This specific apparel wear can be tied in numerous ways in the form of a square knot, the infinity, the loop, the pretzel etc. and can also be wrapped in different styles over the head.

Here is a list of the numerous varieties of scarves classified on the texture of fabric used; designs, patterns on it and the trims attached to adorn it.

Cotton scarf
Silk scarf
Animal print scarf
Handknitted woollen scarves
Chiffon scarves
Velvet scarves
Fleece scarves
Plaid scarves
Bandana scarves
Cashmere scarves

Scarves are predominantly made from a wide range of well-known fabrics such as wool, cotton, linen, silk, cashmere, angora, synthetic material or a combination of some of the fabrics. The draping style of scarves have changed in accordance to the changing trends in the fashion industry. Being a celebrated apparel accessory, it has found its profound significance in its multitude of uses. It has been associated with the religious context and is a notable feature that denotes the culture of a specific group. Now, there is a common notion amongst women to wrap their heads with a scarf or a dupatta, while reciting prayers to the almighty. Apart from the religious context, scarves have a major role to play in other arenas as well. It has gained an immense popularity among the youth owing to its protective feature, varied styles, alluring patterns and trendy designs. Women use them to cover their hair to protect them from dust, dirt, pollution etc. and to ensure that their hair stays in place as well. Not only this, but scarf also finds its vitality as a hair bow and hair band to add a classy twist to a particular look. Therefore, it acts as a supplementary measure to add spunk to the overall appeal of an individual.

Due to ample varieties available and the distinctive features that each variety provides, it is regarded as a versatile apparel accessory. For instance, a person would prefer to wear a woollen scarf on a chilly, winter day as opposed to that on a bright, sunny day. He or she might opt for a linen scarf on a hot day, as its distinct use is for protection against the scorching heat.

Not only this, the apparel wear finds its usage as a back tie for trenched coats, formal attire and women use scarves to beautify their bags as well! The idea behind this style of accessorizing is to add the requisite style quotient to an otherwise simple look. Scarves have accounted to be a woman's favourite accessory as it can be worn irrespective of weight gain or loss. As such, most of them are on the constant lookout for dress materials that would help them to look and feel at relative ease. Hence, the scarf resolves one of the most common yet a pressing issue faced by women at large.

Gucci, Chanel, Dior and Ralph lauren etc. are some of the international brands which have emerged out to be key players in the luxury global scarves market.

Scarves have proved to be a timeless classic in a capricious, money driven industry i.e fashion business. This industry heavily relies on the multitudinous fads: trends that come, make their mark and go. In such a fast-paced industry, to make a mark and remain as a timeless classic and most importantly, as an essential commodity vouched by millions across the world is truly commendable!

Corporate women love to stack scarves in their wardrobe as it adds a fillip of color and distinction to their conventional business apparels. Furthermore, having to choose from a collection of different types of scarves is a feasible and brilliant option to look new and elegant each day. Variety is essential as it highly impacts one's mood and appearance..

On an average, the scarf length is about 60" long. Short scarves measure about 55" long, then medium scarves are roughly 70" extended, and long scarves constitute about 82" in length. Most of the scarves have a width range of 6 to 8 inches.

Here are a few enlisted ways to style a scarf that would go in lieu with the dress code norms set by organizations.

The Infinity - One can wear this particular scarf in the long fashion or simply double it around the neck. Both the styles are termed as cowls.

The Head Wrap - This kind of a scarf is used as a protective fabric for the hair and scalp of females. The turban cloth worn on the head as an ornament is widely recognized as the headwrap or headscarf or head tie that accounts to be an important fashion hair accessory for women. Interestingly, this style has been loved and adopted by corporate women across the world.

The Celeb Knot - This look can be easily accomplished by tying two scarf's across together in a loose half knot.

The Cowl Neck - It is a loop, ring or circle of fabric knitted in various widths. Sometimes, it is worn in the form of a single loop or a longer scarf that can be wrapped 2 or 3 times around the neck for a proper full, heavy cowl. And, it is quite tight to the neck.

Classy knot - The scarf is worn in such a manner that it looks like a long, skinny oblong. Once the oblong look is achieved; the scarf should be placed around the neck and should be tied at one end and then pulled at the other end through that knot.

TYPES OF SCARVES







SHIFFON SCARF

VELVET SCARF

FLEET SCARF



PLAID SCARF



BANDANA SCARF





COTTON SCARF

SILK SCARF



CASHMERE SCARF



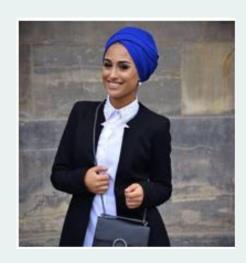


ANIMAL PRINT SCARF

HANDKNITTED WOLLEN SCARF



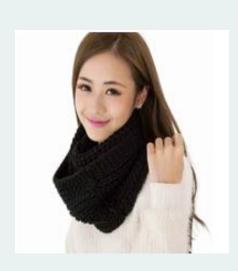
5 WAYS TO ACCENTUATE YOUR ATTIRE



INFINITY SCARF

HEAD WRAP

CELEB KNOT







COWL NECK SCARF

CLASSY KNOT

HR Awards 2019-20

(Click the links for details)



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http://bwevents.co.in/bw/hr-excellence-awards/





https://www.sumhr.com/top-hr-india-2019/



http://www.peoplefirstltd.org/hrexcellenceawards/



https://www.hrexcellenceawards.com/

Yoga therapy for back ache, feeling of freshness & weight loss

-YouTube Video

By Dr. Richa Bhargava-India's leading Motivation, Spiritual Coach and Healer, Founder at Dr Richa's Success Solutions



Healing Heart Meditation <u>#HeartMeditation</u>. <u>#Reversal</u> of <u>#Heart</u> disease https://www.youtube.com/watch?v=aLugKlQkXas

Mental Health- YouTube Video

By Dr. NS Neelakandan-Freelance Trainer, Coach, Psychologist, Counsellor & Psychotherapist Dr. Neel's Healing Center



Corona Battle & Mental Preparedness (मानसिक तैयारी: कोरोना की लड़ाई)-By Dr. Neel

Some key tips which I learnt during my personal experience while dealing with Corona Patients and their families.

https://www.youtube.com/watch?v=9FLsjJKC3rs

"10 Remarkable Motivational Tips For Self-Improvement"

These tips are contributed by Norman Arvidsson - a freelance web developer with more than two years of experience behind and also beginner contributing blogger. Interested in such areas as web-design, web development, motivation, self-improvement, online education, personal growth.



Everybody has goals. Maybe you want to run that half marathon coming up in six months, or you want to finish up your degree and go for a promotion. Whatever you are working towards it is important to continually take steps towards success and find ways to improve yourself along the way.

Unfortunately, that's easier said than done. You might reach an unexpected roadblock, or a task you need to complete might be much more difficult than you expected. When this happens, it's easy to get discouraged, and lose your motivation. It's so important that you don't let this happen. Every step that you take towards reaching a goal doesn't just get you closer to accomplishing something. It's also a step towards self-improvement.

If you are feeling like giving up, try a few of these motivational tips below:

1. Keep a jar of accomplishments

If you are active on social media, you have seen a post suggesting that people start a jar of blessings. The idea is that whenever something good happens, you write the blessing down and put it in a jar. Then, at the end of the year you open the jar and reflect on the blessings of the past year. This is a great idea, but why not start a jar of accomplishments as well?

Every time you accomplish something that is related to your goals and improving yourself, write that down and put it in a jar. However, in this case you don't wait until the end of the year to review your accomplishments. Instead, look them over whenever you are feeling discouraged.

2. Find a support system of like-minded people

Whatever you are trying to do to accomplish your goals, chances are there are other people doing the same. One thing that you can do to boost your motivation is to find these people and use them as a source of help and encouragement.

Of course, it goes without saying you should also reciprocate by being helpful and encouraging yourself. If you look online and in your community, you can probably find others who are trying to accomplish the same goals. If a group exists, join it. If it doesn't, consider taking the steps required to create one. "Surround yourself with people you can always learn something from. Always work with people that are better at their craft than you are." -Tony Vincent

3. Set goals that allow you to see frequent progress

It can take over a year to train to run a half marathon. Finishing your college degree can take several years. If your only measurement of success is whether or not you achieve some big, final result, you may find it difficult to stay motivated.

This is why it is so important to set incremental goals within your bigger goals. If you want to make it to finishing your degree, you should take the time to celebrate each semester you successfully complete.

4. Always spend some of your time learning something new

One of the great things about self-improvement is that one action taken to improve yourself tends to boost your motivation, and increase your chances of successfully achieving your other goals. Learning new things is a great way to do this.

You can take online classes or sign up for education classes at your local community center. All that matters is that you are constantly learning something new and that you study effectively. You should never lose motivation when it comes to learning new things.

5. Write it down as an affirmation

Take whatever you are trying to accomplish and write it down on a piece of paper. Then, figure out how to rewrite it as an affirmation. For example, if your goal is to finish your degree by the end of 2016.

You might write down "I want to obtain my Bachelor's degree in Human Services by December, 2016". Then your affirmation would be "I will have my degree in Human Services by December, 2016". The point is to write your goal, and then turn it into something that is a given.

6. Meditate and visualize

Many successful people give some of the credit for their accomplishments to the fact that they meditate. Why not join them? Meditation is easy to do, and it requires no special training or education to get started.

Simply find a quiet place, close your eyes, focus on breathing in slowly and breathing out slowly, and then visualize yourself successfully reaching your goals.

7. Take care of yourself

Sometimes, we spend so much time focusing on the work of meeting our goals that we overburden ourselves, and we end up burning out.

While it is very important to work very hard, it is also important to take of yourself in the meantime. This means getting enough sleep, leaving time to interact with loved ones, and engaging in hobbies and other activities that we enjoy.

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

8. Read motivational and inspirational books

If you want to stay motivated, read books that motivate and inspire you. These books could be inspirational biographies and autobiographies, self-help books, or even works of fiction that are uplifting to you.

Think about it. If you are like many people, you probably spend more than an hour each day watching television and surfing the internet. Why not dedicate 20 minutes each day to reading something that will keep you inspired?

9. Limit the time you spend with negative people

People who continually find fault, place blame, and nit pick are toxic. They sap the emotional energy of the people around them, and the unfortunate thing is that they don't even realize it.

If you have somebody continually draining your emotional reserves, do whatever you can to limit the amount of time you spend with them. You'll be surprised at how quickly you get back to feeling motivated and ready to tackle your goals.

10. Be a source of positive energy for other people

When it comes to motivation and inspiration, you really do get what you give. So, be encouraging when others tell you about their goals, and curb your own tendencies to complain or be a downer. When you do this, you create positive energy within your inner circle. That uplifts everybody including you.



The Aviyana Times

Health News

Covid-19: Vaccine will not return life to normal in spring https://health.economictimes.indiatimes.com/news/industry/covid-19-vaccine-will-not-return-life-to-normal-in-spring/78440358

Those under 40 are paying the price for taking Covid-19 lightly https://health.economictimes.indiatimes.com/news/diagnostics/those-under-40-are-paying-the-price-for-taking-covid-19-lightly/78441417

India aims to double capacity for making indigenised Covid-19 testing kits: Expert

https://health.economictimes.indiatimes.com/news/industry/india-aims-to-double-capacity-for-making-indigenised-covid-19-testing-kits-expert/78442526 2nd sero survey indicates drop in infections in Mumbai slums https://health.economictimes.indiatimes.com/news/industry/2nd-sero-survey-indicates-drop-in-infections-in-mumbai-slums/78442296

How Russia shortened the Covid vaccine race in rush to declare victory https://health.economictimes.indiatimes.com/news/pharma/how-russia-shortened-the-covid-vaccine-race-in-rush-to-declare-victory/78442287

Study supports airborne spread of Covid-19 indoors https://health.economictimes.indiatimes.com/news/diagnostics/study-supports-airborne-spread-of-covid-19-indoors/78406608

Mask only vaccine against Covid now: Health officials https://health.economictimes.indiatimes.com/news/industry/mask-only-vaccine-against-covid-now-health-officials/78405451

Nutraceuticals: From Alternative to Mainstream https://health.economictimes.indiatimes.com/news/pharma/nutraceuticals-from-alternative-to-mainstream/78402708

'Lockdown and behavioural change checked Covid spread'
https://health.economictimes.indiatimes.com/news/industry/lockdown-and-behavioural-change-checked-covid-spread/78402491

The maximum impact of Covid-19 faced by women, children, and adolescents: Vardhan

https://health.economictimes.indiatimes.com/news/industry/the-maximum-impact-of-covid-19-faced-by-women-children-and-adolescents-vardhan/78399266

The coronavirus mostly spares younger children. Teens aren't so lucky. https://health.economictimes.indiatimes.com/news/diagnostics/the-coronavirus-mostly-spares-younger-children-teens-arent-so-lucky-/78378571

Case Studies in HR

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https://store.hbr.org/search.php?search_query=HRM§ion=product

https://www.icmrindia.org/case%20volumes/Case%20Studies%20in%20Human%2 OResource%20Management%20Vol%20I.htm

Open Source

https://www.shrm.org/certification/for-organizations/academicalignment/faculty-resources/Pages/Case-Studies.aspx

HR Quiz

https://www.shrm.org/resourcesandtools/pages/test-your-hr-knowledge.aspx

https://www.gkindiaonline.com/group/General-Knowledge/Human-Resource-Management



https://scholarexpress.com/multiple-choice-questions-mcq-with-answers-on-human-resource-management-hrm-set-4/

Employers' Opinion

These are purely the opinion of Industry Leaders. Certain names has been kept blank of request of opinion givers

"Post lockdown many team members are not feeling safe to travel in public transport like buses for fear of getting infected and many have resigned as want to work nearby so that can travel by foot or personal conveyance."

President

Leading Industries Association



"We having staggered shifts for employees to make them feel comfortable and alternating WFH & Office specific days with follow CODID-19 Guidelines by Government."

HR Head

Leading Appliances Company

"With COVID-19 Pandemic hospitalizations are still less as people are avoiding getting tested and approaching only when serious symptoms occur."

Dr

CMD

Leading Health Institute

Employee's Opinion

These are purely the opinion of Employees representing companies in India. Certain names has been kept blank of request of opinion givers



"The increments this year shall not be done, the management has conveyed. We also understand the loss of business in lockdown and support the management."

Middle Management Employee Leading IT Company Bangalore

"I have been asked with my restaurant reopen. The organization is taking COVID Insurance-which is good thing with ensuring all precautions to prevent COVID as per guidelines."

Manager Hotel Industry



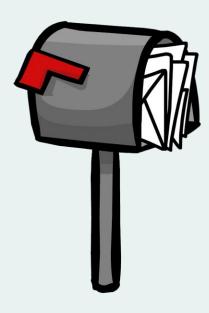
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We would request readers to mail their suggestions on aviyanatimes@gmail.com, connect@aviyanaventures.com.

Our Endeavour would be to carefully examine each suggestion and implement as possible to make the viewer experience interesting in times ahead through further issue of Aviyana Times.

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Dietary and lifestyle changes suggested Clinically appropriate treatment given

5 pecific areas looked at: 1. Nutritional deficiencies 2. Hidden comorbid conditions

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- · Kidney Function Test, · Diabetes Screening,
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	20	180	900	162	1062
	60	170	850	153	1003
	120	160	800	144	944
	480	150	750	135	885

PROTECTIVE FACE MASK



3 Ply maskWaterproofDoes not burn	QTY	PER PIECE	TOTAL	GST 12%	TOTAL
	100	8	800	96	896
 Stitched elastic loop Triple Layer protection Non Woven Spun bound filter Disposable 	200	7.5	1500	180	1680
	500	7	3500	420	3920
	1000	5	5000	600	5600
	5000	4.5	22500	2700	25200
	10000	4	40000	4800	44800

FACE SHIELD



QTY	PER PIECE	TOTAL	GST 18%	TOTAL
5	80	400	72	472
10	60	600	108	708
20	55	1100	198	1298
50	50	2750	495	3245
100	45	4500	810	5310

- 400 micron thick
- Polycarbonate
- Very tough
- Padding for comfort
- Elastic Band easy fit
- Reusable
- Anti Fog
- Unisex design

- Easy to sanitize (washable)
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- Easy to wear and comfortable
- Lightweight plastic with clear view
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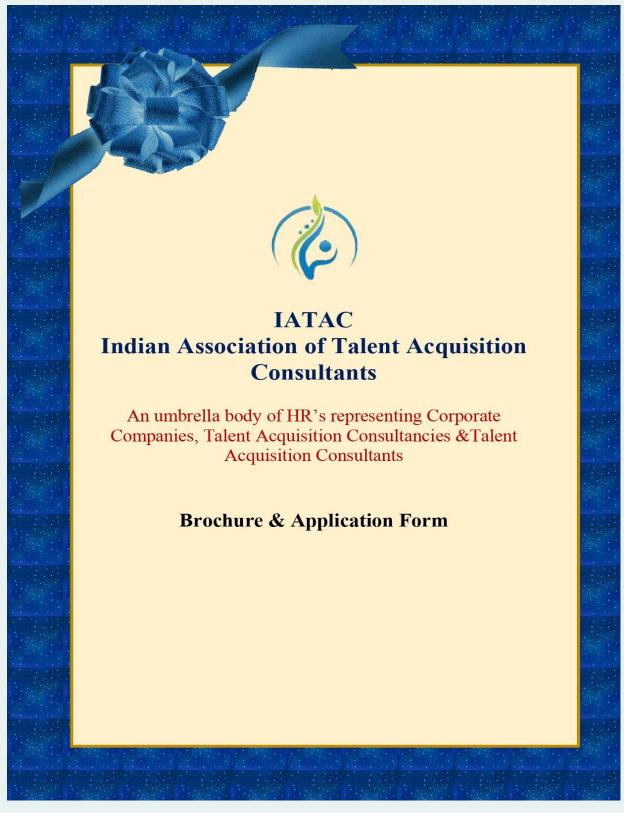
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Promotional Article IATAC
Redefining #Culture @Work:



Ms. Smedha Sarkar Convener, IATAC Founder, EduMaan Training Services

Mr. Bikash Sahoo Co-Convenor, IATAC HR Strategist, V.K Ventures

"Maintaining an effective culture is so important that it, in fact, trumps even strategy." – Howard Stevenson

Good culture attracts talent, drives engagement and retention, affects performance, impacts happiness and satisfaction of employees. Human Resources play a huge part of instilling a strong culture with the organization that forms a backbone to every business. With long term impacts on businesses post COVID, one crucial transformation is going to be increase in remote working. Businesses are going to see transitions from designing for efficiency to designing for resilience. Human resource management is going to be more human rather than mere management of resources. HR has to adapt to the agility of organizations for greater growth and expansion.

The pandemic has accelerated one of the greatest workplace transformations of our lifetime. These uncertain times have forced organizations to rediscover their sense of purpose, developing more agility and getting closer to the communities. Mastering deep, meaningful and human connections with customers and colleagues/employees has become even more important to business leaders. Employees are also measuring their security based on how connected they feel to the company. Empathy and human connect now plays a big role in talent retention.

With offices moving to home, there has been a fundamental shift in how we lead our lives and continue to do business. Keeping the above in mind IATAC is bring a series of conversations on 'Redefining #Culture@Work' to strengthen and motivate your team with these accessible talks focused on creating a rich, spirited company culture.

About IATAC:

IATAC (Indian Association of Talent Acquisition Consultants) is a community that aims to connect HR consultancies and corporate companies in making a win-win partnership for both. IATAC's mission is to advance the HR profession through professional recognition, thought leadership and networking opportunities.

In today's competitive scenario most companies are struggling to get the desired manpower in the set timelines. Few companies try in house to meet their all HR requirements and many other companies feel to outsource such functions to get the services of experts and focus on their core strengths of business there by reducing cost and increasing efficiency with help of outsource partner support.

IATAC, powered by **Aviyana Ventures Pvt. Ltd**. in association with **EduMaan Training Services** is bringing essential talks to redefine HR, to aid new business collaborations, bring you up to date with labor laws, redefining sustainable livelihood, training of best practices and networking opportunities.

To join the series, Register here: bit.ly/redefinework	
18.10.2020	The Big Reset for HR (New labour laws)
25.10.2020	What did we learn from the largest WFH experiment? (impact on mental health)
1.11.2020	Panel: Reskilling Your Workforce For The Post-Covid World
8.11.2020	Tools and Technologies in Employee Engagement
15.11.2020	Panel: Preparing the Organization with Skills for the Future of Work

To block your seat for the talks, registration is compulsory: bit.ly/redefinework.

Tentative timing: 5:00pm -6:30pm IST

We will get back to you soon regarding the information of the meeting details and block your calendars accordingly.

The Aviyana Times

IATAC Lecture Talks - Webinar, Seminar-Topic Agendas Identified next three months

Theme	Description
Power Panel: Leading 1 through COVID-19 and Amendments in Labour Laws	What are some of the learnings from 2020 so far? What could have we done differently to be more prepared for a viral outbreak such as COVID-19? How do we prepare for potential future crises? What role can the technology industry play? From leadership to the bottom-line, from operations to safety and security, how can we reimagine our organizations for a faster recovery?
What did we learn from the 2 largest WFH experiment? and impact on mental health	A deep dive into how enterprises can learn from the world's largest working-from-home experiment of all times, anticipate work in a post-COVID-19 world and how people's policies and culture became the core and business transcended as the support function.
3 Keynote: The Big Reset for HR	In this keynote, we will discuss what companies are doing to cope with the workforce- and business-related challenges resulting from the global pandemic; the strategies HR leaders are developing to cope with the continued uncertainties; and supporting technologies that companies are adopting to deal with new workforce challenges
Ideas-in-Actions – Learn Tech: Reskilling Your Workforce For The Post- Covid World	As we await for normalcy to return, cross-functional expertise and better competencies will determine not just survival for the employees but also their roles in the future. Join this session for tips on creating a new reskilling strategy based on employee learning needs balanced with the organizational needs for sustainable growth.
Being Real in an Artificial 5 World – Strategies for the Future of Your Work	HR's role - to connect people and business strategy to new, exciting, and lasting frontiers have never been more important. In this session, Ben will help you understand how to amplify what the greatest assets of any business – people - do best: be human.
Tools and Technologies in Employee Engagement - Understanding the Current and Future Landscape	Join this session to understand what are the components of employee engagement, what are the tools and technologies available, and which are the pitfalls to avoid before selecting any of these tools and technologies.
Skills Passport: Leveraging Blockchain for Skill Mapping Skills Passport: Leveraging Blockchain for Skill Mapping	With changing organization structures & talent strategies, there is a need to upskill, reskill & hire new talent at an accelerated pace. Join this session to explore how you can use Blockchain technology to create the skills passport for your workforce & what are some of the benefits of doing this.

The Aviyana Times

Tech-in-Action: Employee Lifecycles, Empathy and 8 Meeting employees where they are digitally on their journey with the organisation The power of Technology to	The need for digitizing the Employee Lifecycle Journey is now needed more than ever as organisations need to adapt to a more disparate and physically isolated employee workforce. Join this session to learn how organizations can increase productivity while being empathetic to the employee needs and explore digital workflows and applications bolstered by AI and cognitive systems that can elevate employee experience while tremendously empowering employees in the new, flexible remote-working world. From next cubicle management to inspiring from a far.
enable People Managers HR Digitization for Business Continuity	COVID19 presents a unique challenge that organizations haven't faced before. Need of the hour is Business Continuity and HR plays a crucial role in it. However, the ground reality is that many of HR processes are paper-based whereas there is a strong need for Digitization. Hear from Adobe on how HR can take their Digitization to next level and be future-ready.
Mural Room: Preparing the 11 Organisation with Skills for the Future of Work	As the globe re-opens to business, we are realizing a few changes in the environment around us. All these changes cause dissonance and confusion. As the Human Capital team, one of our core accountabilities is to make people ready to face the changes with enthusiasm. In its latest report on the subject, the International Labor Organization (ILO) reveals that approximately 1,250 million people work in sectors that are at risk of suffering a particularly "drastic and devastating" impact as a result of this crisis. The most probable, therefore, is that we will see movements in the sectoral composition of employment and that many people will have to learn to do other jobs, simply because the demand for what they have been doing until now will be significantly reduced. Charting the course for change requires: 1. Where we are - An understanding of what has changed? What are the variables that cause complexity? How are people behaving and what are the needs of the business? 2. How do we cope – What do we need to do differently to manage the change? Skills that are changing? 3. Building the change/skill program for the organization? 4. Best part – do it with a shoestring budget. Workforce skills have been a growing concern for many years. Now technology demands new and higher-level skills, including more critical thinking, creativity, and socioemotional skills. The skills needed in fast-growing STEM roles, in particular, are continuously evolving. The old model of front-loading education early in life needs to give way to lifelong learning. Training and education can no longer end when workers are in their twenties and carry them through the decades. At the end of the session we will have a list of methods that allow us to put a series of quick re-skilling program that will enable our organisations to be relevant in an everchanging globe.

Tech-in-Action: 12 Cybersecurity and remote workforce	The demands placed on the digital infrastructure have skyrocketed as businesses work towards operating remotely. In this session, hear more on Cybersecurity risks that come with the dependency on tech and data and get an overview of the technology risks from cyberattacks and look at ways to protect the technology, data and other digital infrastructure in these precarious times.
13 A Brief Look at Al in HRTech Today	There is a need to build a culture where workforce is more empowered for doing their day to day activities and collaboration virtually. Explore how HR leaders can play a critical role in HR Technology selection and adoption to build sustainable & connected culture.
Ideas-in-Action – LearnTech: Building digital skills to thrive in the next normal	Post-pandemic, organizations, businesses, and individuals that hope to take advantage of the accelerated digital transformation will need to rethink their strategic approach to skilling the workforce. Join this session to learn the trending skillsets in the industry and ways to leverage this time to build a digital talent base.
Ideas-in-Action – LearnTech: How do we manage skill conversion at scale?	The need for digital, analytical, and technical skills, and to nurture life-long-learning mindsets - has accelerated as a top priority given the requirement for people to play multiple and rapidly shifting roles. How will we tackle this?
Start-up Thinking for Global Businesses: 16 Decision making and enables more productive work?	Why inviting technology that's outside the normal parameters of HR to join the party can transform your organisation.
The RESET Talk! - Work, Workforce and Workplaces	If there is something the last few months have taught us is how to RESET. Be it the early days, where we had to RESET ourselves to live with just essentials, to the current phase where every single day brings out a new RESET story - The Great RESET is the New Code of Work, Workforce and Workplaces. Hear what are the 5 Big RESETS which have changed Work, Workforce ad Workplaces - forever.
18 Keynote: Building Anti- fragile Organizations	How do we rethink and restructure our organizations to be more robust in the face of uncertainty? Join this session by one of the most famous experts on risk and decision theory to understand why organizations should avoid optimization and focus on antifragility and robustness.

Be Part!



Share Connect Grow

Association of Business Leaders & Entrepreneurs

Entrepreneurial development wing of RCCI

A Vibrant Platform for

Entrepreneurs | Business Leaders | MSMEs | StartUps

Connects, Ideas, Solutions, Emerging trends,

Growth & Breakthroughs





Association of Business Leaders & Entreprenepreneurs

An autonomous body set up with the purpose of providing a vibrant platform for promoting and championing the interests of medium and smallscale entrepreneurs and business leaders mainly in the area of business development and growth, human resource - processes and management, capability building and cognate matters. ABLE endeavours to relentlessly champion the cause of the entrepreneurs keeping pace with the changing business scenario and provide need-based services to the entrepreneur fraternity.



- Platform for Networking
- Resource Support
- **Business Assistance**
- Opportunity to attend seminars & **Networking Events**
- **Enhancing Entrepreneurial Skills**
- One-to-One Business Coaching

How We Operate

Entrepreneurial Connect Meets

- Monthly event for Entrepreneurs, Start-Ups, Prospective Entrepreneurs from various segments of Businesses with special thrust on MSMEs.
- The Participants get to Share about their Business & Connect with their Business prospects.
- Knowledge Based Sessions on Business Insights, Entrepreneurial Essentials, Sharing Business Success Journey are other key features of the Meet
- ABLE support platform to Entrepreneurs seeking Professional Help. (Financial, setup support, Business process, sales & Marketing, Business scaling, etc.)

One-On-One & Small Group interventions

- Regular One-to-One/small Group Sessions for the Enrolled Members with focus on their specific needs and challenges.
- ABLE Professional Experts facilitate need based interventions enabling & Empowering the Entrepreneurs to get back on track and progress in their business Journey.

Need Based professional Business Coaching is Offered

Associate with ABLE as a Member & become part of this Vibrant Entrepreneurial Community

"WHAT OUR MEMBERS HAVE TO SAY"

"This Platform helped get Connected to People from different Sector/Business, their aspirations & ideas to develop. As a Banker, each Connection is worth and i can step into by financing their

S.Chitra - Branch Manager (City Union Bank LTD.)

Purvi Dedhia - Director (Synergetic Ventures Pvt Ltd.)

"A well thought, Concise 3 hour session, covering in-depth topic about Startup financing & Entrepreneur journey of now well established Architect. The choice of place, overall management was good."

"Its good that ABLE is providing this platform for all the aspiring Entrepreneurs to come together, learn together, & achieve together."

Paridhi Sharma - Sr. Manager (Oriental Bank of Commerce)

Few of our Associate Members



Business."







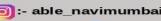




















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WHAT WE DO?

- Certification of Incorporation
- ANSI Membership
- ANSI Membership
 Accreditations Certificates
 Accreditations and Registrations
 Authorization from NABL Laboratory
 Inspection
 Compliance Autiding

- Training

DOCUMENTS REQUIRED FOR CERTIFICATION

- Legal Proof of company I TIN No./Service Tax No./ Any registration/affiliatio Copy of purchase bills Copy of sales bill Copies of staff biodata Copy electricity bill List of employees Bank statement (f any) Ouality policy
- Quality policy List of supplier Organization chart
- Sign on Proposal for ISO Certification
- Stamp and Sign on all the pages as detailed above









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ABOUT ISO



International Organization for Standardization)) is the world's largest developer and publisher of International Organization for Standards. ISO is a network of the national standards is standards. ISO is non-government of 162 countries, one member per country, with a Central Secretariat is in Geneva, Switzerland, that co-ordinates the system. ISO is non-governmental organization that forms a bridge between the public and private sectors. A standard is a document that provides requirements, specifications, guidelines or characteristics that can be used consistently to ensure that materials, products, processes and services are fit for their purpose. There are over 19 500 International Standards issued by ISO or their members.

ABOUT US



RPG Ventures is a sister concern for Accredium Conformity RPG Ventures is a sister concern for Accredium Conformity
Assessment Services Pvt. Ltd. (ACAS-CERT), New Delhi.

RPG Ventures is one of the leading and fast growing
VENTURES certification bodies across the globe with focus on
customer satisfaction through value-added services. Our aim
is to promote, encourage awareness and help Micro, Small and Medium Enterprises to
continuously improve quality within industry, commerce and the public domain.

Accredium Certification is licensed by GACB(Europe) and membership of ANSI to ensure the continuance of its integrity and maintain its credibility with its clients

We have clients in all states of India & abroad and its registered office in Navi Mumbai, Maharashtra.

WHY ISO?



ISO International Standards ensure that products and services are safe, reliable and of good quality. For business, they are strategic tools that reduce costs by minimizing waste and errors, and increasing productivity. They help companies to access new markets, level the playing field for developing countries and facilitate free and fair global trade. On the one hand, many of its member institute are part of the government structure of their countries, or are mandated by their government. On the other hand, other have their roots, uniquely in the private sector having been set up by the national partnership of the industry associates.

ASSESSMENTS & CERTIFICATIONS

GENERAL STANDARDS:

- NERAL STANDARDS:
 ISO 9001 QMS (quality Management System)
 ISO 14001 Environmental Management System
 OHSAS 18001 Occupational Health & Safety
 ISO 26000 Social responsibility
 ISO 27001 Information Security Management System
 ISO 28000 Supply Chain Security Management System
 ISO 20000-12011 Information Service Management System
 ISO 20000-12011 Information Service Management System
 ISO 10002 Complaint Management System
 ISO 10002 Complaint Management System
 ISO 30000-2001 Spins & marine technology/Ship recycling management systems
 ISO 30000-12010 QMS for oil, gas & gepterochemical industries
 ISO 27001-2005 Information security management systems
 ISO 20000-12011 Information security management systems
 ISO 20000-12011 Spins & Marine Systems
 ISO 20000-12011 Spins & Spins & Green Systems
 ISO 20000-12011 Spins & Green Systems
 ISO 20000-13011 Spins & Green Systems
 ISO 21012-13011 Mindmation technology Service management
 ISO 22301-2012 Societal security Business Continuity Management Systems
 ISO 13485-2003 Medical devices Quality management systems

- ISO/TS 16949 Automotive ISO 22000, HACCP, GMP, Who GMP Compliance Food Safety
- ISO 13485 Medical Devices / Pharma
 C-TPAT IT ISO 20000 Logistics & Transportation
 Regulary FCC, GOST-R. GS, CCC, ROHS, REACH, GOTS, HAR Mark, OEKO-TEX
 Other KOSHER, BRC, HALAL, SEDEX

BENEFITS OF IMPLEMENTING THIRD PARTY CERTIFICATIONS

ISO International Standards ensure that products and services are safe, reliable and of good quality. For business, they are strategic tools that reduce costs by minimizing waste and errors, and increasing productivity. They help companies to access new markets, level the playing field for developing countries and facilitate free and fair global trade. It also helps to:

- Increases efficiency
- Increases revenue & profitability

- Increases revenue & profitability
 Provides an international recognition
 Brings in factual approach to decision making
 Improves supplier relationships
 Ensures adequate documentary evidences for system compliance
 Ensures process and performance consistency
 Increases customer satisfaction
 Improves process & productivity

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