सारे जहाँ से अच्छा हिन्दुस्तान हमारा
हम बुलबुले हैं इसकी चे गुलसितां हमारा
Money Transfer: Xpress Money, MoneyGram, Domestic Transfer
Forex: Money Exchange, Travel Cards, Send Money Abroad
Loans: Gold Loan, Vehicle Loan, Personal Loan
Travel: Air Ticketing, Tour Packages & Hotel Booking
Over the past six decades, from being a colony with less cultured and illiterate mass of population in the British Empire, we have liberated ourselves and shown the world that we are an ore of raw power, in terms of intelligence, knowledge, grit, and above all, the will to accomplish. From being a lowly developing nation in the Asian Sub-Continent, we have emerged as a power, acknowledged as having abundant potential and many resources. While so, a large part of this potential is yet to be tapped.

India is taking a step at a time into a bright, glorious, and prosperous future. Undoubtedly, we have begun the journey, taking baby steps and sometimes leaps, accomplishing much. Yet, it must be admitted that there are some basics that we are still to put in place. For instance, the “Swach Bharat” or the “Clean India” campaign is one significant step toward working on such a basic.

Even as we set this benchmark, start harnessing and directing our efforts into this massive campaign, it is essential we realise that for this particular goal, India has quite a bit of unlearning to do. Cleanliness does begin at home, yet more than anything else, it calls for discipline, starting at home.

So, as we embark on new and ambitious goals, one of the starting points ought to be, setting new levels of discipline, individuals in their lives, families in their homes, communities in their settings, students in schools, workers at workplaces, drivers on roads, leaders in the society, and many more. Discipline, in all aspects of our lives and social living! The route to this would be unison in decision, reformation in attitude, and determination to achieve.

While the younger India aspires to live like their peers in the West and developed countries, dreams of a nation like theirs, let us also show them the basics in those countries that when set right, set the whole nation right. Values such as punctuality, cleanliness, etiquette, regard for others, respect for the system, cooperation with social goals and most of all, loving and honouring one’s nation.

Together, we can. Together, let us.

Ebby Abraham
Editor-in-Chief
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Dear Colleagues,

The speed at which the Modi Government is implementing various changes in the country is worth keeping a track. Their actions, strategies and plans are literally like running a business. The way a few of the top ministers have studied their subject and the clarity of their action plan is a lesson for us to learn and imbibe from.

It is not good to talk politics or about politicians in our company messages, but I cannot resist writing a few words about Mr. Modi and his senior team, because I have been listening to them through their speeches. The content herein is purely my personal observations and I thought of sharing this for our improvement.

One important thing I noticed from all the speeches of the senior ministers in the last few months is that all of them have very high respect and admiration for their leader, Mr. Modi. That is a very good sign of unity and it can definitely bring growth.

In fact, the first lesson for all of us to learn from Mr. Modi is his PR capabilities. He or his senior team members are going and addressing or taking part in the panel discussions of almost all big business conferences of major associations or media. Visiting major countries and building relation with them is also a lesson to learn. Within a short period of just a few months, Mr. Modi has turned the whole perception about India and its potential.

Their focus on infrastructure, service delivery, investments in government sector and private sector are very clear. Their focus on Government Departments’ corporate governance is very serious. Speed in decision making and clearing files is taken very seriously.

Competition between States to get investments from Global and Local Investors is almost similar like private companies fighting in competition for share of business. Getting GST implemented will also make interstate goods movement efficient and easy.

Their focus on digitalisation of the country is very precise as they plan to complete the information superhighway across the country by laying optical fiber link in a time bound manner like the national highway. The outcome of massive digital highway project is mind blowing. Every Indian citizen will have all information and access to everything through web or mobile. It will have impact on Education, Health, Public Services, Banking, and Payments. Their focus on making all government services online is amazing. I feel really proud, happy and amazed at the spirit, knowledge and seriousness at which all of them are working totally focused to create a new India. I have no doubt in my mind that this country is going to see a change which will make all of us proud in the future.

Mr. Modi, in one of his recent speeches, was saying that we have to make changes equally in big things as well as in small things. The small changes he is quietly making in various processes in various ministries on an ongoing basis could be many and will be a game changer. The outcome of all these small changes will have a big impact on the country.

In our business and for each one of us individually, there are many take-away to learn from Mr. Modi and his team if we keenly observe and track them. If Mr. Modi and his team can change the perception about our country and do this many things in this short time, we should also try to make that perception change in ourselves, colleagues, and customers. This perception change is very important for growth and it is not an easy task. For that we can try the following activities:

1. Give more focus on PR and regularly re-connect with partners whom we need to grow business.
2. Look for small process changes in our day to day activities.
3. Look for newer opportunities for diversification of business.
4. Interact aggressively with new generation customers through social media and mobile.
5. Connect with our agents in an efficient way so that they help us more.

Think big about our company and think of how to get more market share. Think always for good and better; actions will follow.

V George Antony  
Managing Director
Appreciation Letter from Mr. Francis Jos Thottungal for Mr. John Jose, Muvattupuzha branch

The Branch Head,
UAE Exchange India,
Muvattupuzha Branch

Dear Sir,

I am very much happy to have the services of UAE Exchange. Recently I visited your (Mavattupuzha) branch for booking some air tickets and also for arranging a tour programme to Simla, Kulu, Manali, etc. The services extended by your staff Mr. John Jose were excellent. He took much effort to get the lowest fares and convenient flight timings. I was very much delighted by his approach to a customer and the earnestness in his duty.

Moreover, I was also very much satisfied with the arrangements made by your staff in Delhi for our trip to Simla-Manali-Delhi etc. The arrangements were perfect and the selection of hotels in each centre was best when compared to the package. The driver was also good and very much co-operative. I am fully contented.

I wish Mr. John Jose and his team the best in their career and also hope that UAE Exchange will continue their best services always. I assure you that I will keep in my association with UAE Exchange and will use my office to propagate your schemes.

Yours faithfully,

Francis Jos Thottungal
General Secretary
Catholic Syrian Bank Officers’ Association
Thrissur

Appreciation Letter by Dr. V Anil Kumar for Mr. Satish Kumar D

It’s nothing but our pleasure to thank you for organizing an enticing tour, making my wedding anniversary memorable one.

Thanks to Vemulawada UAE Exchange team manager D Sathish Kumar and tour staff Gugilla Venu for providing a package and for the hospitality both at hotel and in the vehicle.

The complimentary breakfast has supplemented us with a rich taste. We would like to have many tour packages with you in the near and the future. Hope that our camaraderie surpasses time.

Dr. V Anil Kumar
Mahalaxmi Multi Speciality Hospital

Appreciation Letter by Mr. Rajendran for Mr. J Sirajudeen

The Manager
UAE Exchange
Aruppukottai

Sub: Appreciation Letter for swift transfer made by J Sirajudeen Forex Head Aruppukottai – regarding.

I wish to state that my name is Dr. M Rajendran, Assistant Professor of Entomology in Tamil Nadu Agricultural University, Krishi Vigyan Kendra, Aruppukottai. My son Mr. R Sanjai is an engineering graduate doing MS Programme at North Eastern University, Boston, US, from 2013 January onwards. During February 2013, I transferred through swift transfer for my son’s expenses to US. At that time, I approached UAE Exchange and I contacted J Sirajudeen, Forex Head, Aruppukottai at the office. He helped me a lot for the transfer of money to US. At that time, I transferred an amount of Rs. 1 lakh with the help of J Sirajudeen and his service for the swift transfer is very nice and highly appreciable. His humbleness, politeness, and his way of attitude in moving with me is highly appreciable.

I transferred Rs. 75,000 through the branch in April 2013 and Rs. 50,000 each in November and December 2014 with the help of Mr. J Sirajudeen, Forex Head of the branch. His service is commendable and highly appreciable at that time also.

On all the occasions, for the swift transfer of money to my son to USA. J Sirajudeen, Forex Head, Aruppukottai has helped and guided me a lot for the money transfer to USA. His customer service is highly appreciable. His politeness, conduct, and character and his service to me for the swift transfer of money is highly appreciated.

Dr. M Rajendran
Assistant Professor of Entomology
Krishi Vigyan Kendra
Tamil Nadu Agricultural University, Aruppukottai – 626 107
A Colourful Magazine

Xpressions is a colourful and informative monthly in-house magazine for the UAE Exchange staff in India. This magazine helps update the staff about what is happening in the organisation. Xpressions can help find out good talents in the organisation. The staff is getting a good platform for showcasing their writing skills through the magazine. They also get the opportunity to know their colleague’s talents and efficiency through this magazine. The organisation gets new business tips from their staff. I suggest to include a few jokes, knowledge quiz, and questions in the magazine which will boost the reading pleasure of the staff. The editorial board may also give moral boost to the company’s staff by giving some monetary gifts to their children who come out with A+ in the forthcoming SSLC/Plus Two final exams. My good wishes to the Editor-in-Chief and the editorial staff of Xpressions.

B Abdul Kader, Former BDH

Customer Meets

UAE Exchange India conducted Customer Meets in its various branches located at different places in India. Eminent personalities from the respective localities were invited as special guests, and healthy discussions were organised for the customers. Lucky draw contests, entertainment programmes, and interactive sessions were conducted for the invitees. Light refreshment was also arranged for the guests. Customer Meets are conducted every month in all branches throughout India to strengthen customer support and to build a healthy relationship with them. Feedback and suggestions given by the customers help the company improve on and bring about innovative changes in its customer service.
**Branches Blossomed**

**Tarn Taran - Punjab region**

Date of Inauguration - 10th December 2014

**Mustabad - Hyderabad region**

Date of Inauguration: 15th December 2014

**Yellareddypet - Hyderabad region**

Date of Inauguration: 15th December 2014

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**7 New Branches in Mumbai**

Date of Inauguration: 23rd December 2014

- Dadar
- Matunga
- Kandivali
- Dahisar
- Ghatkopar
- Vasai
- Airoli

**3 New Branches in Bangalore**

Date of Inauguration: 24th December 2014

- Banashankari
- Whitefield
- Yelahanka

**9 New Branches in Hyderabad**

Branches opened on 12th December 2014

- AS Rao Nagar
- Vanastalipuram
- Bahadurpura
- Madhapur
- Kukatpally
- Madinaguda
- Nizampet
- Kothaguda
- Boduppal

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**Santa Clause from Tirupur Branch Spreads Road Safety Message**

UAE Exchange India values life as each life is an attribute to the society. In this Christmas, UAE Exchange India’s Tirupur branch projected the importance of life through Santa Clause Fun Marketing Programme which emphasised on the importance of traffic rules to ensure road safety. Distributing sweets along with a short note on traffic rules among the public, UAE Exchange India Tirupur branch spread the precious message of road safety among the common masses. The brief note on road safety measures were formulated with the support of the Traffic Police officials. ‘Santa Clause Fun Marketing Programme’ aimed at creating awareness more than just showcasing the event of Christmas.
Golden Feathers Adorn UAE Exchange India

Global Achievers’ Award 2014

UAE Exchange India was honoured with the Global Achievers’ Award 2014 for Business Leadership for its outstanding achievements in Business and Social Service. The prestigious award was presented by Economic Development Forum (EDF), a member-driven association. Its member organisations rebuild distressed communities in small cities and rural areas in India through Economic Development, employment-generating activities, and offer social services. The Forum’s Members represent Government, business organisations, and educational and agricultural sectors. The Global Achievers’ Award 2014 was received by Mr Sanjay, Branch Head of UAE Exchange India’s Gole Market branch, at Indian Achievers’ Summit 2014 conducted at New Delhi.

BFSI Vision CSR Awards 2014 - Certificate of Appreciation

UAE Exchange India was honoured with Certificate of Appreciation from BFSI Vision CSR Awards 2014 for the Community Development category. The award was organised by BFSI Vision in association with APAS and BSE. BFSI is a finance magazine aimed at bringing a fresh perspective to Banking, Financial Services, and Insurance community promoting quality and excellence in the sector. The Certificate of Appreciation was received by Mr. Srinivas Reddy, UAE Exchange India Regional Head – Mumbai, on behalf of the company at the award distribution ceremony conducted at Bombay Stock Exchange (BSE), International Convention Hall, Mumbai.

Super Quality Crown Award 2014

Super Quality Crown - Business and Service Assurance Award 2014 added feather to the cap of UAE Exchange India. The company bagged the award for the Most Promising Money Transfer and Foreign Exchange Company category for providing quality services at the most affordable cost. All India Economy Survey Award Council, one of the top brand Quality Certification Organisations in India, conducted the award ceremony for exploring the best business and service providing financial institution. UAE Exchange India was nominated for its outstanding services in the financial sector and for providing affordable rate. Mr Atul Aswal, UAE Exchange India Zonal Head – Punjab, collected the award from the dignitaries.
A Lucky Draw was conducted for the Qualified Regional and Branch Heads in the presence of higher officials of UAE Exchange India. UAE Exchange India had hosted a Facebook campaign for all the Regional Heads and Branch Heads from 12th September to 31st October, 2014. All Regional Heads and Branch Heads who succeeded in getting Facebook LIKES of at least 80% of their regional and branch staff were eligible for a lucky draw. Out of the 29 regions, 22 regions got qualified for the lucky draw. Among the qualified regions, Kannur, Rajasthan, Tanjore, Kurnool, Chennai, Trichy, Mangalore, Trivandrum regions bought 100% LIKES. Mr T Rajendra Kumar of Nizamabad region emerged out as the Lucky Regional Head winner and Mr Bibin Thomas of Perumbavoor branch, the Lucky Branch Head.

Students Get Christmas Gift from UAE Exchange India

UAE Exchange provides support for the young talents to rise in society. As a part of Christmas programme conducted by St. Theresa’s School, Ernakulam, UAE Exchange India presented gifts to encourage the real gems of the country. To enliven the whole event, UAE Exchange India took the role of Santa for the little ones and gifted them new dresses. UAE Exchange India Managing Director Mr. George Antony and other higher officials attended the programme to support the young talents. On the occasion, Mr George Antony announced covetous support to motivate the little ones as well as their teachers with the commitment to award them with cash prizes at the end of the academic year.

Mrs Kishori R Rai of Moodabidri branch, Mangalore region of UAE Exchange India, was selected as the Best Convenor for the month of November, 2014, for conducting Customer Reach Out programme. The decision was taken after collecting feedback from customers who attended the Customer Meets held at different branches, and also from the staff of the branches concerned. Customer Reach Out programme is one of the best platforms for the employees of UAE Exchange India to express their customer support and service. Congratulations to Mrs Kishori R Rai!
Qatar-UAE Exchange joins hands with Al Muftah Jewellery

Qatar-UAE Exchange recently joined hands with Al Muftah Jewellery to offer discount on jewellery. An MoU in this regard was signed recently. Al Muftah Jewellery will offer discounts between 20 percent and 50 percent on the tag price of diamonds and other branded jewellery except for special offers, gold, loose diamonds and precious stones.

Edison Fernandez, Country Manager, Qatar-UAE Exchange, said: “At UAE Exchange we have always strived to show our gratitude towards customers in innovative ways. We are very happy to have partnered with Al Muftah who share similar passion towards offering more to the customer, and hence are sure that this alliance will benefit our customers.”

Adillacish Muftah, Al Muftah Jewellery, said: “Al Muftah and Qatar-UAE Exchange mutually agree on offering value additions to our customers by giving them discounts and other offers. We are very enthusiastic about our partnership with Qatar-UAE Exchange and look forward to further strengthening our tie.”

UAE Exchange wins two Customer Experience Benchmarking Index Awards for 2014

UAE Exchange bagged two awards at the 10th Annual Customer Experience Benchmarking Index for retail banks and exchange houses throughout the GCC. The first award was for Best Overall Customer Experience in a branch among Exchange Houses and the second one was for Best Overall Customer Experience among Exchange Houses. Customer Experience Benchmarking Index 2014 is an extensive customer experience study in the GCC, which benchmarked 11 Exchange Houses in the UAE across two delivery channels namely Branches and Call Centre.
Global Snapshots

BR Shetty Wins International Achievement Innovator Award

Mr BR Shetty, UAE Exchange co-founder and CEO, has been conferred with the International Achievement Innovator Award at the Indian Innovator Awards, Entrepreneur of the Year. He received the award at a ceremony held at the Westin Dubai Hotel. The Indian Innovator Awards honour Indian enterprise leaders who have distinguished themselves in various industries and individuals who have demonstrated innovation and outstanding business conduct. Mr Shetty was awarded for his significant contributions to varied industries as an entrepreneur and a leader par excellence.

UAE Exchange celebrates Christmas with the Missionaries of the Poor

This Christmas has been more special for UAE Exchange, the leading global remittance and foreign exchange brand, as it celebrated it with the children and inmates of the orphanage of Missionaries of the Poor in Kisenyi, Uganda. This initiative was part of the brand's attempts to make a positive difference in the society, reflecting its strong social responsibility. The orphanage is home for children who are physically and mentally challenged and orphaned. It also has elderly residents whose family members are unable to take care of them. The Missionaries of the Poor (M.O.P.) is an international monastic order of Brothers dedicated to serving the poorest of the poor.

UAE Exchange wins SAIF Excellence Award

UAE Exchange has been recognised with SAIF Excellence Award (SEA) for the contribution to the growth of Sharjah Airport International Free Zone Authority (SAIF ZONE). The SAIF Excellence Awards has been instituted by the Sharjah Airport International Free Zone Authority, SAIF ZONE to promote honour and reward outstanding achievements and contributions of SAIF’s investors, suppliers, and other partners who have contributed greatly to the growth of the zone with core values of business excellence, distinction of services, and social and environmental commitments.

Oman UAE Exchange, MoneyGram join hands for money-transfer services

MoneyGram, a leading global money-transfer company, has partnered with Oman UAE Exchange, the largest money exchange company in the Sultanate, to offer money-transfer services at nearly 50 locations throughout the Sultanate. Oman UAE Exchange and MoneyGram will offer customers in Oman more options for sending and receiving money. The partnership is expected to build a strong presence in Oman for both the companies.
Honest Deed Helps Remove Prejudice

UAE Exchange India honoured north Indian labourers who returned the lost bag containing diamond necklace and mobile phone to the company's Vice President and IT Head Mr Jos Babu. In order to express gratitude for their honest deed, they were honoured at MG Road Branch by MD Mr. V George Antony and other higher officials in the presence of CPI Ernakulam Area Committee Member PK Joshy, AITUC State General Council Mr Riteesh Babu, and the media.

The human interest story was published in most of the leading newspapers in Kerala.

UAE Exchange India provided free Mobile Domestic Money Transfer service facility for one year and a Lenovo mobile phone to Mr Jitendra, the Bihari labourer who found and returned the bag. His two friends – Mr Manoj Sharma and Mr Subhash, too received a free personal Accident Insurance Policy with Mediclaim of one lakh rupees.
A New Year, A New Beginning

Dear Colleagues

The beginning of New Year is a perfect timing to set some new goals and bring a different perspective in our lives. Sometimes the difference between success and failure is just trying one more time. There's a chance that things you thought were impossible for you last year would be definitely possible now.

As the common phrase goes – “If something is not working for you, leave it. Relax, rest, and then come back to it.

The New Year brings in new approach for everyone in their lives. New challenges in duties and responsibilities must be considered a good opportunity to attack a stubborn difficulty, whereas the customary jobs have to be viewed from a different approach and the difficulty should be turned into a challenge.

Don’t wish for things to be easier - wish to be better.

Don’t wish for fewer problems - wish yourself to have more skills.

Don’t wish for less challenges – wish for more wisdom.

Wishing everyone a year of success, a year of fulfilling dreams...

A Happy New Year!

Johnee Praveen R

Know the Concept:

Outplacement: Helping a laid off employee getting another job with the help of a consultancy.

Action Learning VS Active Learning: Action Learning refers to a learner-driven, continuous learning process where learning revolves around the need to find solutions to real problems. Active learning is the process of learning new knowledge, skills and behaviors through taking specific actions or performing specific tasks.

The Top 200 Secrets of Success and the Pillars of Self-Mastery

By Robin S. Sharma (Author of “The Monk Who Sold His Ferrari”)

- Become an adventurer. Revitalize your spirit and sense of playfulness. Become a kid again. Once every few months, plan to enjoy a new, thrilling activity such as white water rafting, scuba diving, windsurfing, rock-climbing, joining a martial arts club, sailing, deep sea fishing or camping. This will keep your life in perspective, bring you closer to those you share the activity with and keep you feeling invigorated and young.

- Spend time with Nature. Natural settings have a powerful effect on your senses which in turn will lead to a sense of renewal, refreshment and peacefulness. Peak performers through the ages have understood the importance of getting back to Nature. Start camping or simply taking quiet walks in the forest. Rest by a sparkling stream. Cultivate your own little garden which will serve as your personal oasis in the middle of a crowded city. By cultivating a friendship with Nature, you will quickly find more serenity, contentment and richness in your life.

- Recall the wise saying “mens sana in corpore sano” which means in a sound body rests a sound mind. Never neglect the body which is intimately connected to the mind. This is your temple. Feed it the finest fuels, exercise daily and care for it as you would your prized possession - because it is.

- Be so strong that nothing interferes with your peace of mind. A well-known boxer was once unhappy. When asked why, he said that he had allowed himself to think a negative thought. Curb your desires and stay centred and focused - it gets easier with practice. You truly cannot afford the luxury of even one negative thought.

- Do not eat three hours before sleep. This allows for smoother digestion and a more restful sleep. For deeper, more renewing sleep, remember that a daily dose of exercise promotes good sleep as does a period of relaxation an hour before bed. Also do not bring work to bed with you or think about anything which might agitate you. Ease yourself into sleep like a baby
being sung a soft, soothing lullaby. And finally, as Leonardo da Vinci said: “a well-spent day brings happy sleep.”

• Be careful about your reputation. If it is good it will take you to the highest of heights. But once tarnished, it will be difficult to retrieve. Always reflect on your course of action. Never do anything you wouldn’t be proud to tell your mother about. Have fun always but temper it with common sense and prudence.

(To be continued…)

HR Puzzle 23

1) You are woken up at 3 am by a knock on your door. Your parents call you to let you know that they are there for breakfast. You are confused but quickly think of what food you have. You have bread, jam, butter, and eggs. What do you open first?

2) Which is correct “The yolk of the egg is white” or “The egg yolk is white?”

Please send in your answers to emprelations.hr@uaeexchange.co.in with HRPZL 23 as subject line mentioning your employee code. From the first 50 answers one lucky employee will get a surprise gift from HR.

HURRY UP!!!

Answer to the previous HR Puzzle

1. The fellow with the clean face saw the fellow with the dirty face and thought his face was also dirty and wanted to wash it and vice versa.

2. Throw the ball straight up in the air.

Congratulations to those who joined in the month of December and completed 10 years and more!

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We look forward to Republic Day on 26th January every year for a number of reasons, but sadly most reasons have very little to do with the day’s national significance. We don’t normally give the day much thought, except that it is a national holiday. This year we have celebrated the 66th Republic Day of India, but why?

The word Republic denotes a country in which the supreme power is held by the people and their elected representatives, and is led by an elected or nominated president rather than a monarch or king. After a few centuries of subjugation as a colony of the imperialist British Empire ruled by the Queen of England, India finally won its freedom and became a republic, milestone by milestone. The British ruled India by implementing what is known as the Government of India Act (1935), an Act passed by the British Parliament on how to go about governing our country. But on 26th January, 1947, this Act was replaced by what is today known as the Constitution of India, meaning that since that day, India has been a Republic.

The significance of 26th January goes further beyond, for on this day in 1930 for the first time, the Indian National Congress declared Purna Swaraj or Complete Independence for India. During the following two decades, there were struggles, resistances, revolutions and peaceful non-cooperation, all culminating in the passing of the Constitution of India on 26th January, 1947. The Constituent Assembly of India discussed, deliberated, drafted, and finally adopted the Constitution of India on 26th January, 1949, which was then brought into effect from 26th January, 1950. Thus, India’s transformation into a Sovereign, Socialist, Secular, Democratic, and Republic with its own system of government, a President, Prime Minister, Cabinet Ministers, and so on, was complete.
The most significant ceremony of the Republic Day is held at the Rajpath, near the Rashtrpathi Bhavan. The ceremony is attended by the President of India, the Prime Minister along with ministers, officials, diplomats, and defence forces, not to mention the sea of people who gather to watch the Republic Day Parade, a glowing tribute to the nation, its heroes, and its accomplishments. Each year, India hosts the head of state of another country as the State's Guest of Honour for the Republic Day celebration. The guest is chosen based on political, strategic, and economic considerations. Heads of state from the East, West, and neighbours, such as China, Pakistan, Bhutan, Sri Lanka, and Mauritius, as well as defence allies, Russia, France, Britain, and trade partners like Brazil have all been guests of honour at the Republic Day celebrations over the years. Last year saw Japanese Prime Minister Shinzo Abe as the Chief Guest at our Republic Day Parade.

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The parade commences from the Raisina Hill close to the Rashtrpathi Bhavan and proceeds along the Rajpath, past the India Gate. The ceremony in fact, begins with the Prime Minister laying a floral wreath at the Amar Jawan Jyoti at the India Gate, honouring the memory of the martyrs, unknown soldiers and heroes who died, securing our country’s freedom as well as fighting to defend and protect its sovereignty. After this, the Prime Minister proceeds to the main dais set along the Rajpath and joins the waiting dignitaries. The President of India then arrives along with the Chief Guest of the occasion and the function gets underway in full swing.

The President unfurls the National Flag while the National Anthem is played in the background, followed by a 21 gun salute. Prior to the commencement of the parade by the armed forces, important awards such as the Ashok Chakra and the Kirti Chakra are awarded by the President, to the defence personnel for their courage in battles, and other similar awards to civilians for acts of bravery and courage are also conferred. Children, who are awarded National Bravery Awards, are honoured at this ceremony for their exemplary courage.

The Parade that follows in fact, displays the defence strength and weaponry that India has. It is an unabashedly proud display of the Indian Army, Navy and Air Force in all their glitz and finery, offering their allegiance and loyalty to their motherland and saluting their Commander-in-Chief, the President of India. The various contingents in the Indian Armed Forces march past the main dais, before the millions of people thronging to catch a glimpse of the vibrant, mesmerising parade, synchronised, coordinated and executed to perfection. Top NCC cadets selected from throughout the country participate and school children perform drills and displays after months of preparation and practice. An added attraction is the 30 odd floats or tableaus depicting the different states and union territories, their varied heritage and culture as well as union and state enterprises putting up their proud accomplishments. Cultural dances, with magnificent props and dresses, are a yet another significant feature of the parade. The finale is made grand by daredevil motorcycling by units of the Armed Forces, as well as a flypast by Indian Air Force jets and helicopters carrying the national flag as well as flags of the three defence services. Watching the Republic Day parade provides a rich display of the fantastic and varied heritage that India has, with a glimpse of each part of the country in their cultural, traditional attires and splendour.

The revelries and celebration of the Republic Day carry on for three days and culminates on January 29th with what is known as the ‘Beating Retreat’. The event comprises of music accompanying a march past by bands of the Indian Armed Forces passing through the Raisina Hills and the Vijay Chowk, towards the end of Rajpath. The Chief Guest attending this event is the President of India who receives a National Salute followed by the Indian National Anthem. The music is played by Military Bands, Pipe Bands, Drum Bands, Buglers and Trumpeters from all three wings of the defence forces. The regular numbers played include the favourite hymn of the Father of the Nation, Mahatma Gandhi titled, Abide with Me and the patriotic songs like Saare Jahan Se Acha.
I started my career in UAE Exchange India as a junior officer in our Kadakkal branch in the year 2003. Before that, I worked with Eureka Forbes and HDFC Bank. When I look back to the previous 12 years of my career in this company, I feel really happy to have been able to achieve something for the growth of the company as well as my career. But still, I know there are miles to go to cross the finishing line.

I started working in UAE Exchange India as a Forex staff. I have always tried my best to reach the targets set by my superior. After two years of joining the company, I got the opportunity to take charge of Margoa branch as the Branch Head. This was really a turning point in my career. The branch was incurring huge loss at that time. My assignment was to take the branch to profits within six months. By the grace of God and with the support from my team, we could fetch our profits within 3 months. After one year, I moved back to Kerala and took charge of Varkala branch.

I took the branch as a challenge as the profits of the branch were very nominal at that time. We formed a very good team, and we could elevate the branch to the first position in South Kerala; Varkala branch qualified for the One Year Star category continuously in all the months. As part of the recognition of our efforts, management gave special promotions for all the staff.

Later, the management gave me a chance for taking the charge of Calicut region in the year 2008. Calicut region was a gurukulam for me to shape my thoughts and plans. Team Calicut is one of the best teams I have met in my career; they helped our region rise to the second position in national level from the 19th position it was in earlier.

I learned that people in Malabar region of Kerala are ready to give you their hearts if you love them. I think that was my success mantra as the regional head for the past five years’ tenure of my career in Calicut. There, we had started our journey from Rs. 10 lakh revenue, and by March, 2014, we could fetch Rs. 60 lakh. In surplus, we have grown by 25 lakh from 2.5. The full credit should be given to our entire team members of Calicut region.

Since April 2014, I have been heading Ernakulam Region. We started our journey from 10 lakh surplus, and by December 2014, we could fetch a surplus of about 21 lakh, and there were no Red Marked branches in our account. This was the best ever figure in the history of our region, and we were placed in a good position in National level.

Team Ernakulam is one of the best teams in my career. All the team members know how to play their role effectively and efficiently. As a regional head, my role is to guide, support, help, and motivate my team members in times of need. We have conducted a lot of regional promo activities in the last 8 months’ time. We formed a very good team after a lot of calculations and corrections. We built the region with a strong foundation and filled the vacancies with talented candidates, giving them effective training. Induction training and product knowledge training were given to newly hired people and non-performers in all branches, which was another step taken to improve the figures in the branches.

Everyone is made to understand the target assigned to be achieved and the importance of achieving the same before 20th of every month so that it will help them plan for the next month. Another step taken is providing motivational training by an external faculty, which is done in our region. Recently, motivational speaker Adv. Dinesh was invited. He gave a wonderful class about winning to succeed, which will help the attendees achieve their targets.

In order to build the competition between the branches and to motivate the branch heads and their team members, various promos were also conducted by the Ernakulam Regional Office of UAE Exchange India. The best promo runners were given prizes and lunch/dinner with the regional head. The outcome of the promo was reasonably good.

The highlight of the region was the campaign called “Kurukshetra” in which, RO Ernakulam focused mainly on de-grown branches and non-performing branches/staffs to improve their business. We formed a special team at RO and conducted Kurukshetra Marketing at the sick branches. It has helped the low performing branches come out of their “Red Mark”. RO Kurukshetra Team (the best staff of the region) and I could help the de-grown branches to
Xpress Money Launches ‘Send and Fly’ Promo

Xpress Money, in association with Cebu Pacific Air, launched its special festive offer - Send and Fly promotion. The promo will give away 40 round-trip tickets to the Philippines to 40 lucky Filipino customers who use their remittance service. The campaign is a Christmas and New Year bonanza to the Filipino community. Filipinos are known to remit money regularly and by this promotion, they will have a chance to go home to the Philippines for free as one remittance receipt is equivalent to one entry. So the more remittances, the more chances are there for winning. The best part of the promotion is that the ticket is transferable.

Xpress Money Launches Direct Account Credit services to India from the UK

Xpress Money has added a new mode of money transfer for its customers sending money to India from the UK. The brand has introduced the ‘Direct Account Credit’ service, which allows customers to send money directly to any bank account in India, making money transfer even more convenient for both the sender and the receiver. To avail of this service, a customer can walk into any Xpress Money location in the UK and ask to send the money to their beneficiary’s account through the ‘Direct Account Credit’ service. Once the transaction has been processed, the amount will be credited to their beneficiary’s account within 24 to 48 hours. The remitter also will receive an SMS confirmation, as soon as the money is credited to the selected account, ensuring a hassle-free transaction. Beneficiaries can choose to withdraw the remitted money from close to 150,000 ATMs in India, or from their designated bank branches in the country. Additionally, Xpress Money customers can also send money through the popular ‘Cash to Cash’ mode, where the money can be picked up instantly by their loved ones in India. Another pioneering money transfer product from the brand is their ‘Cash to Card’ offering. This service requires no bank account and remitters can send money directly to their beneficiary’s remit card; the beneficiary can then choose to withdraw money from an ATM in the country or use it to shop at POS terminals, as per their convenience and requirement.

understand how customers can be canvassed and business can get through direct marketing, tele-calling, etc. The business generated through this campaign was amazing as the staff themselves understood the importance of such marketing and about how to materialise the business. The mindset of the staff also changed when business enquiries were getting materialized, thus bringing confidence in the work they do.

Every month, we are trying to bring about some changes from all perspectives. This may help us grow further in all the fields of our business.

I know that we have only just started, and there are miles to go. There are a lot of activities to do, a lot of learning needed in the coming days. I will never forget the eminent talents that have uplifted and supported my career, especially our beloved MD George sir, my previous zonal heads Manoj sir, Lekshmi sir, our present zonal head, Prakash sir, AO Teams, my former teams, Team Ernakulam, Regional Office, and Zonal Office.

Sujith Kumar M
Regional Head
Ernakulam

Xpress Money
According to a recent study by Friends Provident International (FPI), there is a clear interest among non-resident Indians (NRIs) to invest back in India thanks to the low cost of remittance and the current strength of the dirham over the Indian rupee. Unlike for other expatriate nationalities in the UAE, NRIs are one of its most financially prudent expatriate groups. Researchers have found that NRIs put aside an average of 70 per cent of their disposable income for investment and saving.

Remitting money from the UAE to India is less expensive compared to other locations. Specialist money transfer firms such as UAE Exchange, charge fixed fees as low as AED 15 on transfers to India and the Philippines. Since more than 80 per cent of NRIs in the UAE have at least two dependents to support back home, much of the money remitted is used for family support. Most money is spent on educating children and paying for their wedding, which are as fundamental financial planning requirements for most Indians.

HNIs have high disposable income and they look for an opportunity when rupee falls to take advantage. “Either they have accumulated funds or they borrow from banks of the respective countries at a cheaper rate and then send money home. Indians form by far the largest foreign-born community in the UAE, and an increasing number of professionals are relocating to the country. The Indian Embassy in Abu Dhabi lists over 40 major Indian companies with offices in the UAE, the majority operating in highly skilled technology or finance sectors.

However, Indian expats are not as excited as in 2013 when India rupee fell. In 2013, most expats could clear off their debts, invest in properties, and save for the future. But this time, market participants feel that the current depreciation in the rupee would not last long and is likely to recover early this year. UAE’s outbound remittance to India is about $16 billion per annum according to a recent report. UAE-India is the second biggest corridor after US and Mexico. Sudhesh Giriyan, Vice President and Business Head of Xpress Money is of the opinion that whenever there is depreciation in rupee, there is always a tendency among people, especially the high net worth customers, to unlock the money that they are holding. It does make a difference for white collar segment, which have high disposable income.

Moreover, most people are of the opinion that the prevailing weakness in the rupee may not sustain in 2015, and the rupee may see a stronger rupee given more fund flows. About 80 per cent of the 8.3 million people who live in the UAE are foreigners, including workers from the Indian subcontinent, the Philippines, and Europe. Remittances from the Gulf country, which holds about 6 per cent of the world’s proven oil reserves, rose 9.5 per cent to Dh45.1 billion ($12.3 billion) last year, according to data on the central bank website.

Source: Internet
**BD AWARD WINNERS - NOVEMBER 2014**

**BD Monthly Awards 2015**

<table>
<thead>
<tr>
<th>Region</th>
<th>Category</th>
<th>Description</th>
<th>National Winner</th>
<th>National Runner Up</th>
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<tbody>
<tr>
<td>PHILLAUR BRANCH - PUNJAB 1</td>
<td>Category 1</td>
<td>Count of New Customers</td>
<td>SANDEEP KUMAR</td>
<td>NEERAJ RANI</td>
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<tr>
<td>CHIDAMBARAM BRANCH - TN2</td>
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<tr>
<td>KASARAGOD BRANCH - KANNUR</td>
<td>Category 2</td>
<td>Customer Service Feedback</td>
<td>P RAVINDAR</td>
<td>SARITHA D M</td>
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<tr>
<td>PATUKOTTAI BRANCH - TN2</td>
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<tr>
<td>NIZAMABAD BRANCH - AP3</td>
<td>Category 3 - Business Development Activities</td>
<td></td>
<td>MS. SARANYA</td>
<td>MR. SANDEEP SHETTY</td>
</tr>
<tr>
<td>GUNTUR BRANCH - AP 2</td>
<td></td>
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</tbody>
</table>

**Employee Highlights**

1. **Category 1 - Count of New Customers**
   - **National Winner**: SANDEEP KUMAR (PHILLAUR BRANCH - PUNJAB 1)
   - **National Runner Up**: NEERAJ RANI (GARSHANKAR BRANCH - PUNJAB 1)

2. **Category 2 - Customer Service Feedback**
   - **National Winner**: P RAVINDAR (NIZAMABAD BRANCH - AP3)
   - **National Runner Up**: SARITHA D M (KASARAGOD BRANCH - KANNUR)

3. **Category 3 - Business Development Activities**
   - **National Winner**: MS. SARANYA (KARAIKUDI BRANCH - TN2)
   - **National Runner Up**: MR. SANDEEP SHETTY (BANGALORE MG ROAD BRANCH - BANGALORE)

**Note**: The above information pertains to the BD Award Winners for November 2014.
IT Updates
- Provision to process Inactive Trainee Salary in HRMS
- Provision to conduct RED BUS ticketing extended to Agents
- Vehicle and Personal loan have brought about Customer Grading based on EMI
- Recovery
- EMI recovery through NACH process in Personal Loan
- Loan Portfolio - Graphical Representation of Loans

Trivia
1. 'Make in India' digital campaign beats all other government departments in popularity with 2.63 lakh followers in Facebook within 90 days of its launch, have 5.5 million page views in its website www.makeinindia.com, and over 5.7 lakhs in Youtube channel.
2. Trojans, malwares, and viruses in mobiles and computers will be the most discussed threat in 2015.
3. After US President, Indian Prime Minister is the second largest followed politician in the digital world.
4. WWW is the acronym for World Wide Web, also written as W3 in many contexts.
Look at Things Differently

In this new year, let us start looking at things differently in our day-to-day corporate life.

Promotions – In life too, we have promotions. As bachelors and bachelorettes, we enjoy our lives. Later, we get promoted as husbands and wives, with which our responsibilities also increase. Then we get promoted as parents. Our responsibilities increase. We get promoted as fathers or mothers-in-law. One more family will get added to our responsibilities. We get promoted as grandparents. Our responsibilities increase. Isn’t it true that as we accept these promotions in our lives, we are also accountable for our responsibilities? But how do we approach promotions in our career?

Promotions are not changes in seniority level so that we can relax, leaving everything to our juniors to take care of. It is, along with the change in our seniority, acceptance of more responsibilities, readiness to support our juniors with the experience we have gained over the years, and our accountability forwards our team.

Recruitment – Recruitment should not be “selecting the candidate we know”. It should be “selecting the candidate who knows the work”. Candidate, whom you know, will be YES BOSS type and will pull you down. Candidates, who know the work, will question you, correct you, suggest you when you go wrong in your job.

Good Vs Bad or Good Vs Best – Consider a situation when you went to a shop to purchase a dress. Suppose that you selected 3 pieces from the dresses you saw in the shop. Why did we select 3 GOOD pieces? It was your first step. Next, you may select 1 dress from the 3 you had chosen. What could be this process? Is this Good Vs Bad or Good Vs Best. You initially chose 3 GOOD dresses. From the 3 good dresses, you selected ONE BEST. This is the second step.

Likewise, in corporate life, career growth and competition are not between the good performer and the bad performer, but between good and the best performer. We have to choose which group we have to compete with - Good Vs Bad group or Good Vs Best group. When this is decided, we will have the answer to the question – “I have done everything good. But I am less recognised.

Why?” The answer is - You are good, there is no doubt. But there is ONE BEST in your team.

Smart Work – We feel hungry every day. A smart way, to meet our hunger every day without cooking, would be to order food from a hotel, which would be like using someone else’s work. But can we accept this smart solution? Probably no, at least not for all days. We have to consider the cost and our health. Then how can we meet our hunger every day in a smart way? Plan for the next day’s menu and keep things ready; have a team work and keep healthy ready-to-make food for quick cooking.

Similarly, smart working in a job is not about skipping processes or borrowing the inputs and works of others. It is all about planning, using tech-support, using the team’s efficiency at the right time for the right job, and sharing the work. Let us be smart, but not challenge-phobic.

Retention of Employees – If our boss tells you that you are unfit for the organisation, what would you do? You would either prove, in a short period of time, that you are fit for the organisation and make your boss realise that he was wrong, or you would quit the job with all self-respect and self-valuation and join a place where your efficiency is recognised. There are some people who do not fall in any of these categories. They are really not fit and cannot prove themselves, and they know they cannot survive without the company.

Retention of employees should not be aimed at retaining this type of people, which would be similar to retaining broken chairs that can neither be repaired nor be thrown out because of sentimental reasons.
Cold winds knocking at the window
Tell me it’s the onset of RAIN
Tiny drops are pouring down
Spreading the fresh earthen smell…

Nature that looks lovely in wet
Flowers that bloom in the shower of rain
That hiding of birds in the warmth of its nest
That gushing of water through narrow streams
That dancing in rain and shedding of tears
That silence which looms after rainfall

RAIN….RAIN….it’s raining again
This rain sure makes me nostalgic

Oh my friend, my beautiful rain
Pour on me just one more time
‘Coz I walk in the rain
And romance in the rain
It’s only you and me in this lonely night…..

Reshma P
Cluster Head – Sales
Seasons of Joy

As the spirit of Christmas wandered along the streets all over the world, staff of UAE Exchange India had a great time celebrating it with their colleagues, as well as the valuable customers of the company. The season was celebrated in all the branches of the company and special gifts were given to its customers.

UAE Exchange India, in association with Jerry Amaldev Foundation and Sing India, brought out Christmas Carol audio CDs for its valuable customers. Jerry Amaldev is a renowned music director who has won Kerala State Film Awards three times.

Saibaba Colony branch of UAE Exchange India visited Church of Christ The King, Gandhipuram, and conducted brand awareness programme on the occasion of Christmas. They also distributed chocolates among the visitors at the church.

Madurai branch visited various churches, where a number of people had gathered for Christmas Eve sermons at midnight. They distributed the company’s pamphlets among the people who had come to attend the.

All the male staff of Anchal branch dressed up as Santa Clause and visited the public as well as almost all the shops, spreading Christmas wishes and building healthy relationship with the public.

New Year Celebration

Cochin Airport Branch

Chennai Region
Wayanad is Kerala’s exotic stud that glistens in all its natural beauty and richness, still virgin and unmarred by any onslaught of the modern times. Placed at the southern tip of the Deccan Plateau, it is lined by the Western Ghats, spattered dense forests and nature growing unhindered. The lofty mountains, deep valleys, the flora and fauna, all lend the land an aura, as though in a trance.

The grandeur of the forests locks time in, and why not, since the forests have been here for over 3000 years. Historians say that human settlements have existed here since, at least, ten centuries prior to the Common Era. Numerous evidences of the New Stone Age, such as etchings and pictographs on the Edakkal Caves, point to a distant era.

The recorded history of the land commences around 10th century with conquests by many dynasties like Ganga and Kadamba, competing with each other for the land. It has seen a fair share of tussles between rulers and even the erstwhile British Empire. The iconic Tipu Sultan fought valiantly to keep Wayanad from the British during his time, after which the land changed hands between the Raja of Mysore and East India Company before coming to Pazhassi Raja, an epic hero in Kerala’s history. The British played a major role in making the land accessible by making roads and connecting them to communities across states. In fact, the Ghat road crisscrossing Wayand was developed into Carter Road by the British.

Numerous cultures and dynasties have contributed to its rich, colourful history and heritage. Although the least populous district in the State, it has the most number of cultivators, planters, and indigenous tribes. Cultivation remains a staple occupation, with produces like paddy, tea, coffee, cocoa, pepper, cardamom and other cash crops. The Wayanad Jeerakasala and Gandhakasala Rice are two of the most aromatic rice types found around the globe.

Nestled in the Western Ghats, Wayanad is an exquisite hill station luring honeymooners, tourists, and nature lovers. It is home to many endangered species of plants, herbs, trees, and animals. The Wayanad forests bring glimpses of exotic animals roaming in the wild and have one of the largest concentrations of wild Asiatic elephants around the world. It is home to Tigers, Bison, Sambhar, Spotted Deer, Boar, Leopard, Bonnet Macaque, slender Loris, Mongooses, Jungle Cats, Jackals, Hares, Squirrels, and many more.

The Chembra Peak, Banasura Peak and the Brahmagiri are a few of the significant accessible peaks around. The Kabini, a tributary of the major river Kaveri flows through Wayanad, and the Banasura Sagar Dam is built on one of its tributaries. Wayanad is a subtropical highland, and the climate is always cool except in summer when it may go up to 31 degrees. Cool breeze, heavy rains, mist, and long monsoons keep the rainforest luscious and thick through the year.

Pakshipathalam in Wayanad is accessible only by trekking and is home to rare birds, whereas Kuruvadweep is an uninhabited island and has rare, exotic orchids and herbs. The Tholpetty and Nagarhole and the Wayanad Wildlife Sanctuaries are home to varied animal species. The Chembra Peak is a trekker’s paradise while the Banasura Park and the Meenmutty Waterfalls are also interesting sites. The Kanthanpara and Sentinel Rock Waterfalls add to the wild charm of this beautiful forest land. On the way to Wayanad are Lakkidi and the Pookot Lake, a freshwater lake with boating trips, handicraft emporiums and a freshwater aquarium.

Another secret tucked away in the hills of Wayanad are the many tribal communities living in their natural settlements. Threatened by the onslaught of settlers and
planters, the tribal communities like the Paniyas, Adiyas, Kattunayakans, Kurumans and Kurichiyans are struggling to keep alive their heritage and rights. Indigenous rituals, traditions, music, dances, jewellery, dressing, art and festivals, and their settlements with mud huts, bamboo and thatched roofs, mark the tribes. They have to their credit a system of treatment created from locally available herbs and medicinal produces. They have distinct martial art forms of combat and defence. History says that during the battles between Pazhassi Raja and the British, the tribal warriors made an entire wing of the King’s army with archery being their most noted talent.

Wayanad is accessible by road and rail. The nearest airport is the Kozhikode International Airport at Karipur, 95 km from Kalpetta, the major town in the district. Bordered by the Western Ghats, the Ghat Roads are the easiest routes to travel. They are mountain passes with numerous hairpin curves and accessible from different areas in the surrounding districts. Tour and trekking packages are available for planned trips covering most of the sites at a go. Hotels, Resorts, Spas, Ayurveda Treatment Centres are available aplenty with a range of offerings and budgets to suit most travelling preferences.

**Incredible India rolls out VoA carpet for Foreign Tourists**

On a historic move to give a push to the tourism sector, Government of India has decided to open up the Visa on Arrival (VoA) facility to a total of 43 countries. This facility allows a foreign passport holder to enter the country without a physical visa, within 96 hours of applying for one.

The new government is very keen on the country’s financial growth, and it’s obvious to eye the Travel & Tourism segment as the largest service industry. The nine heavy traffic airports viz; Delhi, Mumbai, Hyderabad, Chennai, Bangalore, Kochi, Goa, Kolkata, and Thiruvananthapuram, will have the facility of VoA. Travellers have been provided with an option to pay VISA fees at the time of VISA stamping at airport. The e-visa granted shall allow the traveler stay for 30 days in India. Meanwhile, the traveller’s visit to India has been stipulated for a maximum of two times in a calendar year with a minimum of two months gap.

This project of facilitating hassle-free VISA application will help to achieve a record increase in foreign exchange earnings (FEEs). Through the pilot project of VoA, facilitated airport witnessed a surge in foreign tourist arrivals during the year 2014. Indian inbound tour operators can now take advantage of this project since the arrangements require only a short span of time while comparing to the regular VISA formalities. Group VISAs on arrival have also been allowed under this scheme.

Industry experts say that with this development, India can go further to the tune of 8 million FTAs in the near future. Central government has instructed various state tourism bodies also pitch-in to improve on the various infrastructures, upkeep of monuments and heritage properties as the immediate priorities. The recent joining of Air India and Jet Airways with the global alliances will create a new bunch of corridors for international travelers.

**Visa on Arrival Facility is available for holders of the passports of following countries:**

- Australia
- Brazil
- Cambodia
- Cook Islands
- Djibouti
- Fiji
- Finland
- Germany
- Indonesia
- Israel
- Japan
- Jordan
- Kenya
- Kiribati
- Laos
- Luxembourg
- Marshall Islands
- Mauritius
- Mexico
- Micronesia
- Myanmar
- Nauru
- New Zealand
- Niue Island
- Norway
- Oman
- Palau
- Palestine
- Papua New Guinea
- Philippines
- South Korea
- Russia
- Samoa
- Singapore
- Solomon Islands
- Thailand
- Tonga
- Tuvalu
- UAE
- Ukraine
- USA
- Vanuatu
- Vietnam

**Eligibility**
Travellers whose sole objective of visiting India is recreation, sight-seeing, a casual visit to meet friends or relatives, short duration medical treatment or casual business visit.

- Passport should have at least six months validity.
- Travellers should have return ticket or onward journey ticket, with sufficient money to spend during the stay in India.
- Travellers having Pakistani Passport or Pakistani origin need to apply for regular Visa at Indian Mission.
- Not available to Diplomatic/Official Passport Holders.

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**Ratheesh VR**
Head - OTP Division
Cochin International Half Marathon

The Second edition of Kochi (Cochin) International Half Marathon, organised by Kochi Corporation in association with Aryanz Sports, was flagged off on 7th December 2014. It took off from Marine Drive and covered the major landmarks of the city. It was a feature event of the day, besides Corporate Challenge Relay, Amateur 10 km Run for men and women, 7 km Fun Run for children, men and women, 4 km Senior Citizens Run for men and women, etc. Many staff of UAE Exchange India participated in the half marathon. Most renowned international and national elite distance runners and common people also participated. Malayalam actor Mohanlal was the brand ambassador for the event. The event carried total prize money of Rs 25 lakh.

Budding Talents

Ritika R Krishna, studying in 1st standard of SBOA Public Sr. Sec. School, South Chittoor, daughter of Mrs. Smitha Radha Krishnan (UAE Exchange - NSE) and Mr. Radha Krishnan, won first prize for colouring (category – Sub-junior A) in Spandhanam Festival of Talents. Ritika started showing great interest in drawing and colouring since her age of 3. She uses crayons and sketch pens for showcasing her talent. Colours are not the only companion of Ritika; she is also good at dancing. As for now, this little lovely girl wants to become an actress when she grows up. A very lovely and well-behaved kid, Ritika is fond of chocolates and ice creams very much. She loves to visualise, observe, and study new things.
MATRIMONIO
BELLS

Mr. Abhilash and Ms. Seethu

Ms. Mitali Dhurvey and Mr. Swapnil Kothalkar

Ms. Swati Malani and Mr. Nilesh Daga

Ms. Anju and Mr. Sijo

Mr. Bijoy Jacob and Ms. Angel Varghese.
The Triumph of Narendra Modi
When Narendra Modi took oath as India’s 15th Prime Minister on 26th May, 2014, he said, "It is proof of the strength of our Constitution that a man from a poor family is standing here today". Bharatiya Janata Party (BJP) won maximum seats after the General Elections ended, and Modi was unanimously elected as the new Indian Prime Minister. The fight which Modi and BJP carried through the first half of the year 2014, and the way they managed to clean sweep the seats in Parliament was definitely one of the most talked about news events of 2014.

India Conquered Mars
On 24th September, 2014, Wednesday, India created history when Mangalyaan (Mars Orbiter Missions - MOM) reached Mars. We are the first country to reach Mars in its first attempt, and that too in a budget which was less than the budget of the movie Gravity. The western world was in awe of this achievement of India Space Research Organisation, and the whole country felt immensely proud of this achievement. The journey, which started in November 2013, took 10 months and $ 74 million to reach the red planet. This was certainly one of India's top achievements in 2014.

Indian Stock Market Crosses Rs 100 Lakh Crore M-Cap
On 28th November, 2014, Dalal Street in Mumbai burst into unprecedented jubilation and celebration as the Bombay Stock Exchange (BSE) crossed Rs 100 lakh crore (Rs 100 trillion) market capital mark, thereby signalling a new era for Indian stocks and equity market. The total market capital of any stock exchange directly indicates the financial health status of the investors. Investment bankers issued statement that investor’s wealth in BSE and National Stock Exchange has doubled in the last 5 years, a feat which very few stock exchanges in the world can claim.

Nobel Prize for Peace
Kailash Satyarthi, founder of Bachpan Bachao Andolan, an NGO which saves children from slavery and forced labour, and Malala Yousafzai, the brave girl who was shot in the head by Taliban, won the Nobel Peace Prize 2014 “for their struggle against the suppression of children and young people and for the right of all children to education”. Kailash, the second Indian to win Nobel Prize for Peace, has saved more than 88,000 children from 144 countries. Malala is the second Nobel Prize winner from Pakistan and this 17-year-old girl is the youngest winner of a Nobel Prize in any field.

Outbreak of Ebola Virus
The most widespread epidemic – Ebola, in history, is currently ongoing in several West African countries. It has caused significant mortality. Ebola virus disease was first described in 1976 in two simultaneous outbreaks in sub-Saharan Africa; this is the 26th outbreak and the first to occur in West Africa. Several cases from Nigeria, Senegal, Mali, the United Kingdom, the United States, and Spain were reported. As on 3rd January, 2015, the World Health Organisation (WHO) and respective governments have reported a total of 20,834 suspected cases and 8,251 deaths, though WHO believes that this understates the magnitude of the outbreak.

2014 FIFA World Cup
The 2014 FIFA World Cup was hosted by Brazil, which was the second time, the first being in 1950. The tournament began on 12th June, 2014, with a group stage and concluded on 13th July, 2014, with the championship match. The national teams of 31 countries advanced through qualification competitions to participate with the host nation Brazil in the final tournament. A total of 64 matches were played in 12 cities across Brazil. Germany won the tournament and took its fourth title, by defeating Argentina 1-0 in the final, and qualified for the 2017 FIFA Confederations Cup.

Source: The Internet
National Girl Child Day in India
January 24th

National Girl Child Day is celebrated every year on 24th January as a national observance day for the girl child. This celebration was started to offer more supports and new opportunities to the girls in the country. It is celebrated to increase the awareness among people about all the inequalities faced by the girl child in the society. Inequality about girl child is a vast problem which includes many areas like inequality in education, nutrition, legal rights, medical care, protection, honour, child marriage, etc. It enhances the meaningful contribution of the girls in decision-making processes through the active support of the parents and other community members. To increase the awareness of the necessity of the girls right in the society, various political and community leaders speak to the public about the girls right for the equal education and fundamental freedoms.

Source: Internet

Indian Army Day
January 15th

Army Day in India is celebrated with great enthusiasm every year on 15th January. It was started to respect the Lieutenant General of India, KM Cariappa who was the first Commander – in-Chief of the Indian Army. It is celebrated every year at all the Army Command headquarters and national capital by organising army parades and military shows, exhibition of BLT T-72, T-90 tanks, Brahmos Missile Carrier, Mortar Tracked Vehicle, 155 MM Soltum Gun, Advanced Light Helicopters of the Army Aviation Corps, etc. Bravery awards including Unit credentials and Sena Medals are distributed on this great occasion. Indian Army Day is celebrated to pay homage and salute to the courageous and brave Indian soldiers who have sacrificed their lives for protecting the country. Indian Army soldiers are always ready to fight with all the hard times at Indian borders as well as with the natural disasters. They courageously face all the challenges and difficulties that came their way to save the nation and people.

International Kite Festival
January 9th

Gujarat is vibrant with the Kite Festival which is celebrated with colours of joy and life. The Kite Festival signifies Gujarat’s cultural Strength, and like the kites, Gujarat soars high to touch the skies to be the best in the world. All over the State, in the Month of January, the serene blue sky will be filled with colourful kites, looking splendid. The excitement continues with the onset of the night. Makar Sankranti (Kite Flying Day) marks the end of a long winter with the return of the sun to the Northern Hemisphere. According to the Hindu astronomy, the sun enters the zodiac of Makara (Capricorn). Hence, it is called Uttarayan or Makar Sankranti. Gujarat Tourism hosts the International Kite Festival drawing crowds to witness the show of eminent “kitists” from many states and countries. The International Kite Festival in Gujarat has become a major tourist attraction.
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