



# Atlas Insight

November 2011

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## Message From CMD

Dear colleagues,



I am happy to inform you the integration process with SBS group Japan is slowly taking place. We have been advised to maintain strict discipline in finance, Admin and our marketing efforts.

By virtue of SBS group being a listed company in Japan--- JASDAQ Securities Exchange. All subsidiary of Atlas will gain the status of deemed listed company. Therefore the compliance for all the Atlas group companies from now onwards would be exactly the replica of SBS compliance to stock exchange in Japan.

This put lots of onus on our finance, marketing

& HR to follow strict norms. So my request to all my colleagues to be careful and protect interest of our group.

The economic scenario still seems to be uncertain, though they were fluctuating last 6 months and have not seen enough margins to cover expenses. There are no definite signs of economic continuity to grow or show better performance in the coming months in this financial year. We all have to be guarded, be cautious and at the end we should post positive results.

Next month is the festival month for our Muslims colleagues, I wish all of them and their family in all our offices the very best for their future.

## Logistics Updates

### Gujarat Govt. finalizes plans to develop Seven New Ports

Ahmedabad: In a major push to port infrastructure, the Gujarat government has finalised plans to develop six to seven new ports in the state. Large investments would flow into the port sector in the coming years, a senior government official said. The state government is planning ports at Dahej, Nargol, Vansi Borsi and Kutchhigarh, and works related to the project are at different stages. Adani Group is already developing a solid cargo port at Hazira.



The Government has also identified Dholera and Khambhat as prospective sites for developing ports, but the plans have been put on hold temporarily in view of the Kalpasar project. "The port projects will be developed under the public private partnership model. The state government is also planning other ports, but they are still at the preliminary stage," BK Sinha, Additional Chief Secretary, Ports & Transport Department, said.

## Logistics Updates

### Shipping

#### Govt still discussing pros, cons of relaxing Cabotage law: Vasan

The much awaited announcement for relaxing Cabotage Law in favour of the shipping community at Kochi port will be delayed further, as the Union Shipping Ministry has to take some more time to take a favourable decision in this regard. This was evident from the words of the Shipping Minister, Mr G.K. Vasan, as he said in Kochi on Friday that the Union Government was still discussing the pros and cons of relaxing Cabotage Law in the country permitting foreign flag vessels to carry coastal cargo.

Mr Vasan, who was here in connection with a Parliamentary Consultative Committee meeting on cruise tourism, told reporters that all the issues connected with the Cabotage Law relaxation were being discussed and that the Government was not under any pressure to take a hasty decision in this regard. He also declined to give a specific time-frame for a favourable decision in relaxing the Cabotage Law.

#### Fighting Somali pirates - an expensive business in the lean times

The United Nations estimates that 4,185 seafarers were attacked by Somali pirates using firearms last year. A total of 1,090 people were taken hostage and 516 were used as human shields. African states are under particular pressure to do more to assist the international community in its fight against piracy on the Indian Ocean. Somali piracy has gradually moved further south into the Mozambique channel, forcing South Africa to deploy a frigate to patrol the area in conjunction with the Mozambique Defence Force. In April this year President Jacob Zuma authorised the South African National Defence Force (SANDF) to combat piracy and other maritime crime off the east coast of Africa. However it was not until June and July this year that Zuma had notified Parliament of the deployment. Zuma's first letter to the Speaker of Parliament, dated 17 June, indicated that he had authorised the deployment of 200 military personnel. A month later Zuma notified Jerome Maake, co-chair of the Joint Standing

Committee on Defence, that he had authorised a further 177 personnel. In his letters Zuma said the authorisation would expire on 31 March next year.

### Freight

#### Freight rates decline on excess position of trucks

Freight rates for 10-tonne load for southern destinations declined by Rs 1,000 in the local truck transport market today, following excess position of trucks against less movements of cargo. Transporters said easy availability of trucks against less movements of cargo mainly pulled down some of southern destinations freight rates. Delhi to Mumbai, Kolkata and Chennai freights rates went down by Rs 1,000 each to Rs 23,000, Rs 26,000 and Rs 48,000, respectively.

Freight rates to Pune, Patna and Pondicherry also moved down by Rs 1,000 each to Rs 26,000, Rs 22,000 and Rs 50,000, respectively.

#### 50% reduction in CHG when freight corridors become operational

Railways expects over 50 per cent reduction in green house gas emissions (GHG) from movement of freight

traffic once its proposed dedicated freight corridors come into operation. A "carbon footprint analysis" conducted by Dedicated Freight Corridor Corporation for the Eastern corridor shows this section would be much more environment friendly despite the higher load, which it has to handle.

"The corridor is expected to generate 2.25 times less carbon emissions when compared to a scenario where the freight is transported through existing network," a Railway Ministry official said

### Trade

#### ICC report proves trade finance is low risk, asks regulators and G20 to unlock trade

The rules set by bank regulators impose unwarranted capital requirements that hoke trade and have adverse impacts on growth. A new report issued today by the International Chamber of Commerce (ICC) shows that trade finance is a relatively low-risk asset class that should not be feared by banks, nor overregulated by governments.

## Credit Management Fundamentals -Compiled by Mr. Anand (CFO)

Precondition for an efficient credit management is that it is optimally and consequently executed in each individual area. Serious weak points in one area can suffice to quickly frustrate the performance in other functional units too. A basic overview of the relevant issues is offered below.

### General Credit Guidelines

A clearly formulated credit policy is indispensable for the implementation of a successful receivables management. These guidelines mainly define what is to be executed by individual organizational and departmental units when and where. Important issues: Are there carefully elaborated guidelines for your receivables management? (If yes): Are they scrupulously and fully implemented?

### Contractual Framework

An unambiguous contractual framework will help you resolve potential legal problems with your customer. This includes for example: period of payment order forms terms and conditions.

### Customer Data

It is essential to capture and maintain accurate and constantly updated customer data: precise billing address legal form of business owner, managing director.

### Check of Credit worthiness

Planning to grant customers credit terms without adequate or up-to-date credit-worthiness information would be rather like playing Russian roulette. Depending

on the business volume and risk assessment, you should inform yourself about your customers' credit rating adequately and on a regular basis.

### Indicators and barometers of Credit

Certain key figures allow you to gain an insight into the development of selected areas. These include, among others: debtors' financing costs average days of sales outstanding (DSO).

The average time in terms of days between invoicing and payment indicates the efficiency of your receivables

Management. You should be well informed as to: how the ratio has changed within the past years/months

How the ratio stands compared to your industry's average how many customers pay within the agreed credit period and how many fall in arrears. Bad debts receivables structure.

### Line of Credit

The check of creditworthiness results in a maximum line of credit for individual customers. This is an important risk indicator and is comparable to a traffic light. Overshooting a credit ceiling

should trigger appropriate reactions. Important issues: Do you allocate lines of credit according to an established and understandable system? Are your decision makers adequately qualified to ensure well-balanced assessments?

### Terms of Payment

Variations within the broad range of payment terms enable you to influence your risk exposure. Essentially, the following alternatives are at your disposal and should be taken into consideration for each individual case: pre-payment down payment on delivery of goods or services period of payment / due dates discounts date upon which bank account is effectively credited It is advisable to supply goods or services to new or unknown customers only against cash or down payment.

### Securities

You should arrange for your customers to provide securities. This will help you avoid uncollectible receivables or keep losses at a minimum if a customer files for insolvency. Especially credit insurance offers a comprehensive protection in case one of your customers fails to meet their payment obligations.

### Debt collections System

The often bad payment behavior in certain countries



## Credit Management Fundamentals

and sectors necessitates the implementation of a consequent debt collection system. Be sure to address the following issues:

Is your debt collection department well-organized and efficient, and is your collection terms consequently adhered to?

Is your team spending time in internal so called official debtors updating but basically wasting company time in personal chats, sms and phone calls instead of doing their job of contacting customers and collecting money?

Do they send Statement of Accounts every month and obtain Confirmation of Balance?

Is there any Mechanism for an acceptance of debt by the clients?

Do you have a matured Debt collection team which is focused on the job?

Are your reminders effectively worded?

Are your collection activities tailored to take into account your customers' importance and their individual circumstances?

Does your debt collection include phone calls and have the relevant employees received adequate training?

Do you collaborate with

acknowledged collection agencies and/or solicitors if your own efforts should prove to be unsuccessful?

### **Customer crisis and Insolvency**

An appropriate conduct when a customer is experiencing difficulties, particularly prior to and during insolvency, can help you reduce a default risk. You should command a range of potential alternatives. One important factor is your staff's qualification. Be sure to secure the advice and support of seasoned solicitors.

### **Export Coverage**

Special expertise is required in the field of international trade transactions. This comprises:

specific payment practices securitization tools successful collection techniques for specific countries reaction to insolvencies special sources of information alternative coverage concepts (credit insurance).

### **Software**

A considerable range of receivables management software is on the market and offers constant updates. However, prior to deciding on investing in modernization measures you should

conduct a cost-benefit analysis. Ask yourself, if your existing debt management and collection enforcement software meets your company's quality standards.

### **Outsourcing**

Outsourcing separate functions within the receivables management is sensible if other service providers can deliver more at reasonable prices. The following areas are particularly relevant:

Coverage of default/non-payment risks (credit insurance) financing (factoring/forfeiting/asset backed securities) debt collection (collection agencies, solicitors) be sure to inform yourself about the complete range of measures offered by third party service providers.

### **Benchmarks**

A glance at the successful development of competitors or sister companies within the holding group can generate incentives to improve your own credit management. Try to obtain relevant data that enable you to draw more accurate comparisons and align your objectives according to the top performance of others.

### **Advance Training for Staff-**

Successful receivables management often requires seasoned, motivated and well-informed employees. Therefore, their participation in specialized events and seminars as well as the exchange of experience with other businesses and departments constitutes an important investment.

### **Ownership and Top Management Involvement**

Is there Top down management approach?

Is AR statement monitored by the CEO and discussed with marketing head?

Is the collection mechanism inbuilt in the company and followed down the line to

Branch heads and further to salesman and support functions heads

Is any penal actions triggered by the management for credit default and ignorance to collect the AR on time

Is specific approval taken from Top management for extension of credit beyond a

Acceptable and manageable limit and time frame

Is there any fixed date of meeting in a month where management teams meet and manage



## Over Come your laziness

### Why do we become Lazy?

There is an inner resistance to exerting effort and getting out of our comfort zone. We prefer to let things as they are sometimes rather than take action even though we know it has to be done sooner or later. We tend to avoid pain and choose to procrastinate.

There are things we like doing and certain things we not keen to do. Although we want to succeed in life but we still opt to take things easy for that moment.

Eventually the pending tasks do catch up and we rush to do things or make excuses for not doing it. Thus looking for people to understand and forgive us or accept the situation. In the demanding world of business, we must learn to overcome our laziness which develops into a weakness affecting our image, attitude and effectiveness.

Create a vision of what we must achieve which is important for you: Outline your goals or even objectives for the month you must achieve to progress – both Personal Life and Professional Life. So it could be studies or pay the bills or take family out once a month etc for Personal events. For professional side you must look at your responsibilities in terms of what is expected of you on a

monthly basis – like produce reports on time or reduce no. of customer complaints etc.

### Some for overcoming laziness

- Outline the consequences: What would happen if we submit to our laziness or don't perform the tasks listed in our objectives? Best method is to list the consequences on your objectives list – if they are not achieved. Hopefully it prompts you to take action unless you are still ready to be lazy in the face of these conditions. Then you can't blame anyone else but yourself.

- List your benefits: This will show you what you can gain versus what you can lose by becoming lazy. Get focused on achieving rather than being negative on finding reasons not to do things. It helps you to be positive about benefits instead of becoming selfish about your own comfort.

- Check your Attitude towards your Performance:

Are you an achiever or just plodder? Do you like to be pushed around to get things done? Is this the right style of working for you? Should you be reminded all the time about getting things done on time? When is the

right time for you to become responsible and be proactive? Your thinking does influence your actions which stop you from taking steps to complete tasks required when you are fully aware you should do them. Keep asking if someone else does this to me then would it be ok? E.g. not being served on time or not given required information when needed ..... Most of the time your mind is stopping you, so ask your mind the key questions which will help to change the attitude towards becoming lazy.

- Procrastination has become a habit – change it: It is an ongoing habit of putting things off till later and perhaps eventually not doing it as well. This habit gets in your way of creating the right personality who can be reliable, efficient and trusting. Learn to change this habit by questioning why should in your own mind that it should be put off till later? Ask what damage it will do to my image and how it affects my personality which really does matter in today's world.

- Chunk your tasks into smaller jobs: Often we get overwhelmed as the task in hand is too big, too time consuming or too tiring. Just break into smaller chunks and adding mini deadlines to each chunk. This could

## Over Come your laziness

lead you to get over the inertia which is generated when we approach such tasks. Your inner resistance now should be less to attack each chunk and get feeling of accomplishment as you finish it. This will encourage you to move on to next chunk and hence achieve your objective and overcome your feeling of laziness.

- Get enough relaxation: In many cases, laziness arises if the mind is too tired or lacking enough energy to tackle the tasks required. Develop a system where you are able to find time to relax, have fun or enough sleep to be fresh full of vitality. It also means that time is lacking and no planning is done to ensure that tasks are completed. Map your objectives with time deadlines and begin to put them in your calendar so that you can start evaluating whether they are getting left on one side and if so what will happen. Push yourself bit extra to get them finished rather than leave it the next day. Next day will be more difficult to finish.

- Study lives of Successful people in different walks of life: This helps you to understand that they had to slog to achieve their goals which they were passionate about and also helped to change this world like Steve Jobs, Eddison etc.

There are also so many people around us as well who are not famous but successful by being focused on achieving their objectives. This may push you into taking corrective action to make your life worth to help others around you and yourself.

- Finally keep repeating that you got to finish or achieve your objectives: "I am motivated to complete my tasks whatever it takes". I am an achiever and not a loser. I can make things happen for myself – keep repeating positive statements regularly to affirm your belief in yourself .

Hope this will help you to overcome laziness which many times comes in our way to building a successful life – personally and professionally.

## Logistics Updates

–continued from page 2

ICC also said it was pleased that the Basel Committee on Banking Supervision had announced measures yesterday that recognize trade finance as a low-risk activity for banks, and said that there is opportunity to further refine the rules to foster the development of trade and the support of SME clients. ICC asserted that treating trade finance as a unique asset class to accurately reflect its low risk will help foster more trade and create

jobs. The new ICC report calls on standard setters and policy makers to carefully study the potential unforeseen impact of proposed Basel III changes on trade finance from the Basel committee and to make trade finance more accessible and affordable.

### Exports to be hit as ECGC reclassifies Greece, Syria as risky

Troubled economies of Europe and West Asia are set to drag down India's rising export graph. For, here is the latest setback: the move by the Export Credit Guarantee Corporation to impose stringent rules for insurance cover for exports to Syria and Greece. This month, ECGC -- the government organisation that provides insurance cover to exporters -- reclassified exports to Greece as 'risky' by withdrawing open cover insurance scheme for them. In August, it had issued similar notices for exports to Syria -- and in February for Egypt Tunisia and Yemen.

Exporters say the situation is worrying, with clouds of another recession in the US adding to their woes. ECGC provides two types of insurance -- open and restricted covers to exporter, with the latter given only after the evaluation of the risk profile of exports.

## Atlas Insight Congratulates Team Atlas!!!!!!!!!!

### Chennai Achievement

Last month we have added **M/S. ROBLAND VEBIM** as our new customer.

#### A short note about M/S. ROBLAND VEBIM :

Manufacturers of machines for solid wood and panel furniture - moulders - planers - routers - shapers - lathes - saws - sanders - double end tenoners - edge banders - veneering equipment - presses - drilling machines - coating equipment - handling equipment

The company Vebim NV specialized over the years in the supply of woodworking machinery for all woodworking industries, panel producing companies, subcontractors, finished and flat pack furniture as well as cabinet makers.

The company owns a 4000 sq.m warehouse, situated in an industrial park in the middle of the woodworking industry area of Belgium with easy access to motorways and overseas transport.

Beside the storage of standard as well as special machines.

### Trivandrum Achievement



Atlas Logistics relationship with air lines is well known in the aviation circle. We have been awarded regularly by almost all major airlines. Air Arabia is one of the major global airlines and both have been enjoying a valuable relationship since long.

Atlas Logistics Pvt. Ltd - Trivandrum branch has been awarded Second Prize for their outstanding contribution to Air Arabia for the year 2010.

Atlas Insights congratulate, Mr. Narayanan and team in Trivandrum for their consistent performance.

### Baroda Achievement

The boat shipments handled successfully by BDQ

POL : Savannah ,  
USA

POD : Mumbai

Commodity : Regal  
boat model no 1900  
and model no 2300B

Length : 24 feet

Commodity : Regal  
boat

Length - 19 ft

Height : , 6ft height,

Breadth - 8 ft breath in wooden cradle.

Gross Wt : 1474kgs/23.79 cbm

Pls see enclosed packed boat on cradle. The terms of the shipment had been FOB FLT hook to hook & commercial aspects had been taken care locally by BDQ ofc.

This shipment was handled successfully with help and assistance from our valued partners AJW Worldwide , USA



## SCARS OF LOVE

Some years ago on a hot summer day in south Florida a little boy decided to go for a swim in the old swimming hole behind his house. In a hurry to dive into the cool water, he ran out the back door, leaving behind his shoes, socks, and shirt as he went.

He flew into the water, not realizing that as he swam toward the middle of the lake, an alligator was swimming toward the shore. His mother in the house was looking out the window saw the two as they got closer and closer together.

In utter fear, she ran toward the water, yelling to her son as loudly as she could. Hearing her voice, the little boy became alarmed and made a U-turn to swim to his mother. It was too late. Just as he reached her, the alligator reached him.

From the dock, the mother grabbed her little boy by the arms just as the alligator snatched his legs. That began an incredible tug-of-war between the two. The alligator was much stronger than the mother, but the mother was much too passionate to let go. A farmer happened to drive by, heard her screams, raced from his truck, took aim and shot the alligator.

Remarkably, after weeks and weeks in the hospital, the little boy survived. His legs were extremely scarred by the vicious attack of the animal. And, on his arms, were deep scratches where his mother's fingernails dug into his flesh in her effort to hang on to the son she loved.

The newspaper reporter, who interviewed the boy after the trauma, asked if he would show him his scars. The boy lifted his pant legs. And then, with obvious pride, he said to the reporter, "But look at my arms. I have great scars on my arms, too. I have them because my Mom wouldn't let go."

Sure, all of us can identify with that little boy. Each and everyone of us has at least some scars....not from an alligator.... but from some sad and painful events in our lives.

Some of those scars may be unsightly and have caused us deep regret..... however, some wounds are there because God has re-

fused to let go.

We are the children of God. We know that He loves us. He wants to protect us and provide for us in every way. But sometimes we foolishly wade into dangerous situations, not knowing what lies ahead. The swimming hole of life is filled with peril.....and we forget that the 'enemy' (of ego, anger, desire, greed etc. ) is waiting to attack. That's when the tug-of-war begins....!

In the midst of our struggle..... God has been there holding on to us very tight! And if we have the scars of His love on our arms... let us be very, very grateful.

He did not and will not EVER let us go!

EXCEL SHORT CUTS		
Ctrl+1	Format Cells Dialog Box	Format, Cells
Ctrl+2	Bold	Font, Font Style, Bold
Ctrl+3	Italic	Font, Font Style, Italic
Ctrl+4	Underline	Font, Font Style, Underline
Ctrl+5	Strike Through	Font, effects, Strike Through
Ctrl+6	Show/Hide Objects	Font, effects, Strike
Ctrl+7	Show/Hide Std Toolbar	View, Toolbars, Stand
Ctrl+8	Toggle Outline Symbols	None
Ctrl+9	Hide Rows	Format, Hide, Columns
Ctrl+0	Hide Columns	Format, Hide, Columns
Ctrl+Shift+(	Unhide Rows	Format, Columns, Unhide
Ctrl+Shift+)	Unhide Columns	Format, Columns, Unhide
Alt or F10	Activate the Menu	None
Ctrl+Tab	In toolbar: Next toolbar	None
Shift+Ctrl+Tab	In toolbar: Previous toolbar	None
Ctrl+Tab	In a work book: Acti-	None



## Health Tips

Health and Fitness has now become one of the major concerns. Earlier humans used to hunt for their living, due to which their body had to undergo a lot of physical exercise. This made life active and alert. Now, life has become more simple and easy. Everything we need is just a phone call away. This easy life has restricted humans to do that bit of physical exercise which is required to keep the body fit and healthy. We get instant, spicy and variety of food which lose their nutrition during the process.

How do we ensure that we have all that we need to have a healthy living? This is a big question among everyone. We need proper nutrition and a fit and healthy body. Good Health is all that one craves for. Becoming healthier and fitter though not very difficult needs dedicated efforts

## Nutrition and Diet

The basic foundation for a healthy individual starts from his foetal stage with proper and healthy nutrition derived from his or her mother. Hence, a pregnant woman's diet stands atop all diets.



Your food shall be your medicine. Ayurveda has postulated the role of food and especially nutritive foods for maintaining health as well as cure of diseases. Nutrients are necessary for the proper functioning of mental, physical, metabolic, chemical and hormonal activities. The body is like a machine that will repair and rebuild itself if proper nutrition is provided by way of food. Sumptuous nutrition is available in fruits and vegetables. Fruits have the capacity to give all that a body needs. How to consume? What to consume? Which fruit helps in which way? The answers to these questions can be found in our Nutrition and Healthy Diet Section.

## Exercise and Fitness

Simple fitness exercises can help to have a fitter and healthy life. Stretching exercises can help in many ways in maintaining a fitter body. **Weight loss** can be achieved by following simple effortless regular exercises. Medical breakthroughs can happen by regular meditation and exercising.

Yoga and other workouts which can be performed easily are available in this website to keep you fit and healthy. Health and Fitness can make all that difference in one's life. Healthy living is all that one needs, and to achieve that we picked up the best of the articles from reliable sources and have presented here in an organized manner. You might not be able to spend your valuable time on complicated medications and diet controls, but, you can find articles to help you have a better living using simple and easy techniques.

Ayurveda, a science in vogue practiced since centuries, uses a wide variety of plants, animal origin substances, mineral and metallic substances to rebalance the diseased condition in the sick. A few tips on simple treatment of life style diseases have been carefully picked for the visitors of this website. These tips can help reduce or control diseases like diabetes, cholesterol, blood pressure, etc.



## Relaxing The Body With Lavender Tea

Lavender, bright purple flowers known to have a fragrance that aroused relaxed, calm the mind and comfort for the body. However, most people do not know if this lavender flowers can also be consumed.



Lavender Tea Benefits have been known for a long time as being particularly beneficial to disorders involving the nervous system

## Festivals

### Festival– Muharram

**Muharram** (Arabic: المحرم) is the first month of the Islamic calendar. It is one of the four sacred months of the year in which fighting is prohibited. Since the Islamic calendar is a lunar calendar, Muharram moves from year to year when compared with the Gregorian calendar.

Muharram is so called because it is unlawful to fight during this month; the word is derived from the word haram, meaning "forbidden". It is held to be the most sacred of all the months, excluding Ramadan. Some Muslims fast during these days. The tenth day of Muharram is called Yaumu-'Ashurah, which is known by Shia Muslims as 'the day of grief'.

Many Sunni Muslims fast during this day, because Musa (Moses) and his people obtained a victory over the Egyptian Pharaoh on the 10th day of Muharram; according to them Islamic prophet Muhammad asked Muslims to fast on this day, and also a day extra either before or after, so that they are not similar to Jews (since, according to him, Jews used to fast for one day due to the same reason).

Fasting differs among the Muslim groupings; mainstream Shia Muslims stop eating and drinking during sunlight hours and do not eat until late afternoon. Sunni Muslims also fast during Muharram for the first ten days of Muharram, just the tenth day or on both the ninth and tenth days; the exact term depending on the individual. Shia Muslims do so to replicate the sufferings of Husayn ibn Ali on the Day of Ashura. Shia Muslims, go further in their attempts of replication, including self-flagellation (also see Matam).

### Atlas Mumbai Celebrating Diwali



#### Atlas India Holiday List

December 5th Muharram (BDQ, IDR)

December 6th Muharram (Apart from BDQ and IDR)

### Atlas Delhi Celebrating Diwali



**New Joiners**

**Ms. Prathibha Mane (HYD)**  
Customer Service Coordinator

**Ms. Kalasva Minaxi Jayeshbhai (AMD)**  
Executive Documentation

**Mr. Ritwik Biswas (CCU)**  
Assistant Manager Sales

**Mr. Saibal Atarhi (CCU)**  
Accountant

- Atlas Insight welcomes the new joiners to our family

**Resigned Employees**

**Mr. Murali Krishna (MAA)**

**Ms. Vilasini Bangera (BOM)**

**Mr. Jitender Kumar (DEL)**

**Mr. Kishore Kumar. E (CJB)**

— Atlas Insight wishes good luck for your future

**Leave Office by 6:00 pm**

1. Work is a never ending process. You can never finish the works.
2. Interest of a client is not more important than your family.
3. If you fail in life your boss or client will not be the person to offer a helping hand but your family and friends will do.
4. Life does not mean coming to office, going home and sleeping. There is more to a life. You need time to socialize, entertainment, exercise and relaxation. Don't make your life meaningless.
5. A person who sits in office still late is not a hardworking person. He is a fool who does not know how to manage works within the stipulated time. Besides, he is a loser in life who does not have personal or social life.
6. You did not study hard and struggle in life to be a machine and live a meaningless life.

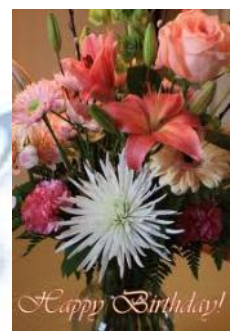
Leaving office on time = more productivity + good social life + good family relationship  
Leaving office late = less productivity + no social life + no family life

***Atlas Insight wishes Happy Birthday to*****November**

Hari Krishnan	16 <sup>th</sup> CJB
Neha Rustagi	17 <sup>th</sup> DEL
Tapan Kumar Phull	22 <sup>nd</sup> DEL
Pawar Ravindra Shivaram	24 <sup>th</sup> BOM
Sethuramalingam	24 <sup>th</sup> TPR
Giridhara	25 <sup>th</sup> BCO
Thomas .C.P	26 <sup>th</sup> BCO
Arun Kumar.V	27 <sup>th</sup> BCO
Ashok M Bhatade	29 <sup>th</sup> BOM

**December**

Maria Marchon	01 <sup>st</sup> BOM
Vishal B Tamang	01 <sup>st</sup> AMD
Prabhanjan S	01 <sup>st</sup> BCO
Manjeet Singh	06 <sup>th</sup> DEL
Rinku chadraborthy	06 <sup>th</sup> CCU
Ajit Shukla	08 <sup>th</sup> IDR
Arvind Shamrao	09 <sup>th</sup> NGP
Lokesh K D	10 <sup>th</sup> MYQ
Nataraja N	13 <sup>th</sup> BCO
Saumitra Palodhi	15 <sup>th</sup> CCU
Gouranga Mukharjee	16 <sup>th</sup> CCU



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***Logistics***

***Accurate***

***Service***