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XPRESSIONS

A MONTHLY PUBLICATION FROM UAE EXCHANGE, INDIA





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CH's
Desk...

Monthly
Communique

Inaugural ceremony of a staff training programme in the year 2000

Dear Colleagues,

A new financial year has dawned upon us and we are into our 12th year of operations in India. I am happy to address you all through the pages of "Xpressions".

As always, a new financial year brings along with it new challenges and opportunities. Last year was remarkable in terms of growth for the company. We've entered the new FY with a strong financial position for which I congratulate you all. This momentum however needs to be maintained or better still, accelerated. We have reached a landmark figure of 300 branches in the last financial year and this year too we would be increasing our branch network. We are planning to add 25 new branches and make it online before June end. Network addition should also go parallel to growth.

We had many internal competitions and races and in all of them we had many winners. Congratulations to each one of you on the efforts you have made to make the competitions a success. Let us not get carried away by past glories. Let us look forward with confidence and see what best

can be done to make the year ahead, a milestone in our journey.

We need to take care of our customers with passion and care as if like our blood relations. Keep this in mind always while dealing with customer. When he or she has a choice to go to our competitors, but came to us based on his past experience of our friendly attitude and quality service. We need to take care of them the best way possible so that they become our ambassadors.

Plan and allocate your time meticulously or else what happens is we will end up being very busy all the time doing routine works day in and day out. This is what happens to most of us, very busy all the time. Time is so powerful that it is given to us only in small quantities and it is like money you can spend it only once.

Senior staff should train, guide and motivate junior staff with care. Give some consideration and priority to newcomers at branch. Teach them all the skills required to deal with the customers the right way. They should become independent and

start generating business on their own initiative. Then only the branch will grow to the next level. If you care them well, they will support you wholeheartedly and create a confident atmosphere in the branch. Let all our staff know that what our action plan is and make them active participants in executing the plan.

As Hellen Keller has said:-

"Be of good cheer. Do not think of today's failures, but of the success that may come tomorrow. You have set yourselves a difficult task, but you will succeed if you persevere; and you will find a joy in overcoming obstacles. Remember, no effort that we make to attain something beautiful is ever lost." I take this opportunity to wish each one of you all the very best for this financial year and let us together function as a team. Let us fulfill our expectations for the new FY and achieve our goals.

V. George Antony
Country Head





CUSTOMER SERVICE ZONE

Dear Ms Shenoy,

Thank you for your email.

Yes, I have completed the money transfer via the Tiruputtur (Sivagangai District) branch of UAE Exchange. The amount transferred was Rs17 lakhs.

Service was good.

Thanks.

L Somasundaram

Appreciation note received by Vellore branch from their Nigerian customer

UAE EXCHANGE
Customer Appreciation Note

Customer Name: UGOJI JOHN
Mobile No: 9840474747
Email: UGOJIJOHN@GMAIL.COM
Branch: VELLORE
Transaction Date: 17th Dec 2012

Brief description of transaction done at the branch:
I am have been changing my dollars to Rupees since my three weeks stay in Vellore.

Brief note on your appreciation of the service rendered by us:
I appreciate the services. Services are prompt and personal enough to make me keep coming back.

on: March 14, 2012

"I appreciate the services. Services are prompt and personal enough to make me keep coming back."

Ugoji John

An appreciation mail received from a Malaysian customer with another 20 pax had currency exchange with our Nedumbassery branch. This was a web enquiry from Malaysia and Ms. Beena was constantly following up the same due to which the customer agreed to take the currency also.

Hi

Your services was indeed excellent. Was very much pleased with your (Beena's) customer service as well as your manager Narayanan and another employee...I can't recall his name though.

Two thumbs up! Will definitely promote your services to my friends who are planning to visit 'God's Own Country' - Kerala.

Thanks

Meeting on Demat Account Opening



Ernakulam region conducted a meeting on 10th March 2012 at their RO. The program was headed by the RH Mr. Sijo. Most of the 13 branches of the zone participated in the program. The main agenda of the program was Demat account opening. They conducted a small session to illustrate the formalities of Account Opening, Pan Card updation etc. The program concluded with a firm decision to activate the accounts of inactive Clients and focus more on account opening.

Meet at RO Calicut

Sub-Agency



Calicut RO conducted Sub-Agency Executives' Meeting on 07th March 2012. Agency National Head Mr. John George was the chief guest and almost all the Sub-Agency executives across the region actively participated in the meeting.

Travel coordinator Ms.Sruthi, IATA Divisional Head

Mr.Rakesh, Mr.Sujith Kumar, Regional Head, Mr. John George and Zonal Head Mr.Manoj V Mathew spoke on various subjects related to Agency Business.

Training at RO Hyderabad



A training programme for Sub agents was conducted at Regional Office, Hyderabad on 3rd March.

Corporate Sales

Coca Cola Pan India Tie Up

On 6th Mar 2012 UAE Exchange entered into a corporate tie up with Coca Cola the Global Fortune 500 Company.



Mr. Ripudaman RH Delhi, Mr.Vikram Yadav Area Head - Corporate Sales and Mr.Ajit BH - Gurgaon had around 4 hours of hectic meetings and negotiations with Mr.Arup Sinha Roy - National Head Finance, Mr.Saurav Sr. Manager Finance and Mr.Jain Patel Manager Finance at their Head Office, Gurgaon. Finally they signed the Coca Cola PAN INDIA tie up who have strength of approximately 8000 employees across India.

Tie up with Smart Analyst India Pvt. Ltd



Smart Analyst India Pvt. Ltd, A UK Based MNC - M/s. Smart Analyst (India) Private Limited has entered into tie up with UAE Exchange for Travel and Forex after constant follow up for the past 2 months by Rahul Priyadarshi Branch Head Mahipalpur with Mr.Ripudaman Singh Regional Head & team. Smart Analyst is a based on consumer healthcare, packaged goods & life sciences, thus providing the consultancy to top 10 Global Pharmaceuticals companies.

Tie up with Lulu Exchange

UAE Exchange and Lulu Exchange tie up, first time in India for XM and MG. Mr. Richard. M. Wason G.M of Lulu Exchange and Mr.V I Mathew GM of Lulu Exchange Indian operations and our Country Head Mr. V. George Antony, Business Development Head Mr. R. Sudhakar and XM Executive Mr. Shaik Nirshad were the dignitaries who took part in the auspicious tie up.





Henry Chauncy Experts Talk

Xperts Talk conducted by Dilsukhnagar and Charminar branches, was held on 4th March 2012 at Papadams Blue with a gathering of approx 500 Engineering Students to get information on overseas

education at USA, UK, Mauritius etc. Meeting started with the welcome speech by Mr. Nagesh, CEO followed by a brief notes by Mrs. Manjira Ganu, who is an expert in USA Visa processing, Mr. Franco Alapatt, Mr. Dama Chowdary and Mr. Iqbal Siddiqui, Asst Commissioner of Police.

New office for Xpress Money in Cochin



Xpress Money Regional Operations-Indian Office, Cochin was inaugurated on March 29th 2012 by Mr. George Antony, Country Head Indian Operations in the presence of XM officials Mr. Santhosh K J and Mr. Arvind Mylar.

Recovery of Lost Valuables



Margao branch had a theft which was successfully thwarted by recovering the lost valuables with on time assistance of the Police Officials. In due respect and admiration to these officials UAE Exchange conducted a ceremony where these valiant officials were given certificates for their remarkable performance.

Women's Day Celebration Ernakulam

Times of India set a Women's Day program in association with UAE Exchange at Skyline Association Hall at Kadavanthara. MG Road branch distributed the flyers and all product booklet to the invitees. MG Road Branch staffs and some of the staff of HO also participated in the event. Chief Guest of the program was Ms. Ranjini Haridas. UAE Exchange Family Trust Head Mr. V K Pai gave an introductory speech in the meet.



Trichy



Trichy branch of TM 4 conducted Women's' day celebrations on 8th March 2012. They distributed sweets especially to the women who visited their branch.

Special Campaign to Promote MoneyGram



Vellore Branch Head Mr. Rajendran and team conducted a special campaign to Promote MoneyGram. They visited the churches in the nearby areas to meet the people and make them aware of the product.

Most of the people have their relatives in US, UK, Australia and Canada. The team illustrated the benefits of MoneyGram to the people.

Task Force

Task force initiated to assist the new and low performing branches to come up has become a great success. RH lays out the action plan which is keenly monitored by them. Task Force Leaders are the guest staffs from performing branches and they guide the branch staff to move ahead with confidence and convert cold calls to income. Task Force team concentrates on HNI, Bank, and Corporate segment for Forex and Travel. Special incentives are awarded to the leaders on successful completion of the activity.

Employee Spotlight

Winner of Regional Doctors Promo Campaign

Mr. Shankar HNI staff Nagapattinam branch the winner of Regional Doctors Promo Campaign 4th to 11th February 2012



A Temple Festival



Kerala Temple festivals are elaborate and exotic. The main attraction at these festivals is the elephants. The festivals form part of each temple's annual rituals.

This time the festival of Muttathu Thirumala Devaswom Sri Lakshmi Narasimha Temple of Cherthala deserves our focus as our Mr. Lakshmikanth P, Head-Purchase, was holding the Idol of the deity, sitting on top of an elephant, as he is a member of one of the 4 priestly families.

Beats of Peace

Mr. Reghupathy, Head-Global Processing Centre, was a part of the team of 15 drummers who

performed with the percussion maestro Jerry Peter in Kochi recently. Literally the team



enthralled the City with some heart-thumping music. The most exotic sounds of drums took the audience to a new rhythmic experience when they performed live at the Cochin Arts and Communication (CAC).

Mr. Reghupathy, who is also the drummer of the music band 'Brown Circle' said, "This concert is to familiarise people to new sounds of drums and introduce Latin percussion instruments as well."

The team spreads the message of peace through music. The event showcased the talent of various drummers of different age groups.

Philippines Extends Visa-Free Handshake to India, China



THE PHILIPPINE Department of Tourism (DoT), Department of Foreign Affairs and Bureau of Immigration have jointly agreed to expand the validity of an existing visa-free facility from 21 to 30 days for 161 source markets, with additional provisions for China and India.

As part of the deal, China nationals travelling on package tours to the Philippines and handled by DoT-accredited tour operators will receive 30-day visa-free stays, while Indian nationals holding valid US, Canada, Japan, Australia, UK, Singapore and Schengen visas will receive 14-day visa-free stays.

Indian visa on arrival facilities have been available to Philippine nationals since January 2011.

IATA to implement BSP on Weekly Payment System in India

After imposing the Billing and Settlement Plan (BSP) on weekly payment system in countries like Saudi Arabia and Kuwait, IATA has announced to introduce the same in India effective June 1, 2012. Currently working on fortnightly

payment systems, the new weekly payment system is expected to impact the travel agency business in India as most of them provide a credit limit of close to 30 days to corporate clients and travellers.

SilkAir Touches Down in the Top End

SilkAir, the regional wing of Singapore Airlines, launched its first flight to the vibrant and historic city of Darwin, capital of the Northern Territory in Australia's Top End. This new service gives customers the ideal opportunity to explore one of Lonely Planet's top ten must-visit cities in 2012.

The inaugural flight MI801 departed Singapore Changi Airport at 0755 hours and will land in Darwin at 1405 hours. The return flight, MI 802, will take off at 1510 hours and

is expected to reach Singapore at 1810 hours (all times local).

Darwin is SilkAir's first destination in Australia, increasing the number of destinations in SilkAir's route network to 39 in 12 countries. SilkAir will operate four times a week, departing Singapore on Mondays, Wednesdays, Fridays and Sundays, with next day return flights from Darwin. The services will be operated with Airbus A319 and A320 aircraft, both featuring business and economy class cabins.



Domestic Air Fares in India Continue to Rise

While fares across the board increased 4 per cent last quarter, domestic fares within India increased more than any other fare type, with fares up 18 per cent. Conversely, fares to the EMEA region and Americas were flat last quarter, according to the most recent American Express Business Travel Monitor. In comparison, in the Asia Pacific region fares overall were up by 2 per cent and domestic fares were up by 4 per cent.

High inflation rates and network disruption narrowing supply in the market have increased fare types across the board. Economic pressures and supply variance has

meant that LCCs have also increase airfares, which, has pushed the price of domestic travel up significantly, particularly during the last quarter.

Fares from India to the Europe, the Middle East and Africa (EMEA) sector remained flat last quarter, though has seen a significant increase in fares (9 per cent year-on-year in fares compared to the region's 3 per cent), which can be attributed to high inflation rates, as well as lack of supply and rising fuel costs. The Eurozone economic uncertainties at the end of last year were responsible for fares to this region remaining flat, according to a release.

Likewise, the weakness of the US economy has contributed to fares from India to the Americas being flat in the last quarter. Variances in fare prices to the Americas also had a plateau effect on fares to the region in the last quarter. In India, the airfares to Americas grew marginally by 2 per cent compared to the same period in 2010-11. Airfare from India to Intra Asia Pacific grew 2 per cent quarter-on-quarter but grew strongly at 10 per cent year-on-year. Intra Asia Pacific fares for the region grew by only 1 per cent year-on-year, in comparison.

Global Airlines Profits Fall



The situation facing Indian carriers has been reflected worldwide with the profits of global airlines declining by a whopping 60% in the fourth quarter this year compared to last year, in spite of a 5.7% rise in passenger demand.

The sharp decline in profits in Q4 came as airline share prices flattened in February with rising fuel costs putting downward pressure on margins, the latest figures of the International Air Transport Association (IATA) showed.

Global traffic results for January showed a 5.7% rise in passenger demand, but there was an eight per cent decline in air freight compared to the same month in 2011.

Domestic markets outperformed international markets in aggregate "as strong demand in Brazil, China and India helped to push domestic traffic up 6.1% compared to January 2011," the figures of the global airline body showed.

However, the upward trend in passenger yields showed signs of

weakening at the end of 2011, although the rise in fuel prices and load factors in January may push them up again, IATA's latest report 'Airlines Financial Monitor' said. The figures showed that the overall downward pressure on airlines' profits continued. "Compared to Q4 2010, net profits have contracted by 60% for the industry overall. This continues the weakness

started in Q4 2010, with slowing demand and high fuel prices keeping profits down," the report said.

Worldwide air travel was 5.7% higher in January than a year ago, but air-cargo markets were down eight per cent. IATA director general Tony Tyler said, "The airlines face two big risks: rising oil prices and Europe's sovereign debt crisis. Both are hanging over the industry's fortunes like the sword of Damocles."



FOREX

India's Foreign Trade Performance

Exports (including re-exports): India's Exports during February, 2012 were valued at US\$ 24618.08 million (Rs.121039.96 crore) which was 4.28 per cent higher in Dollar terms (12.84 per cent higher in Rupee terms) than the level of US\$ 23608.36 million (Rs. 107266.46) during February, 2011. Cumulative value of exports for the period April-February 2011 -12 was US\$ 267409.89 million (Rs. 1274839.70 crore) as against US\$ 220241.12 million (Rs.1003784.83 crore) registering a growth of 21.42 per cent in Dollar terms and 27.00 per cent in Rupee terms over the same period last year.

Imports: India's Imports during February, 2012 were valued at US\$ 39781.68 million (Rs.195595.00 crore) representing a growth of 20.65 per cent in Dollar terms

(30.56 per cent in Rupee terms) over the level of imports valued at US\$ 32973.40 million (Rs. 149817.29 crore) in February, 2011. Cumulative value of imports for the period April-February, 2011-12 was US\$ 434159.81 million (Rs.2069642.80 crore) as against US\$ 335502.15 million (Rs. 1529295.07 crore) registering a growth of 29.41 per cent in Dollar terms and 35.33 per cent in Rupee terms over the same period last year.

Crude Oil and Non-Oil Imports: Oil imports during February, 2012 were valued at US\$ 12659.9 million which was 39.45 per cent higher than oil imports valued at US\$ 9078.4 million in the corresponding period last year. Oil imports during April-February, 2011-12 were valued at US\$ 132560.4 million which was

41.00 per cent higher than the oil imports of US\$ 94011.4 million in the corresponding period last year. Non-oil imports during February, 2012 were estimated at US\$ 27121.7 million which was 13.50 per cent higher than non-oil imports of US\$ 23895.0 million in February, 2011. Non-oil imports during April - February, 2011-12 were valued at US\$ 301599.4 million which was 24.89 per cent higher than the level of such imports valued at US\$ 241490.7 million in April - February, 2010-11.

Trade Balance: The trade deficit for April-February, 2011-12 was estimated at US\$ 166749.92 million which was higher than the deficit of US\$ 115261.03 million during April-February, 2010-11

Source: *Assocham*

Achievers Race - Winning Region - March 2012

Group	Region	Rank
Group 1	Madurai	Winner
Group 1	Delhi	Runner Up
Group 2	Tanjore	Winner
Group 2	Nizamabad	Runner Up
Group 4	Punjab I	Winner

Group	Region	Rank
Group 4	Trichy	Runner Up
Group 5	Bihar I	Winner
Group 5	Chennai	Runner Up
Group 6	Palakkad	Winner

Achievers Race Winners-Branch- March 2012

Group	Region	Branch	Rank
1	Ernakulam	Thrissur	Runner Up
2	Trichy	Kallakurichi	Winner
2	Kannur	Payyannur	Runner Up
3	Trivandrum	Nagercoil	Winner
3	Tanjore	Kumbakonam	Runner Up
4	Madurai	Melur	Winner
4	Karnataka	Mangalore - Balmata	Runner Up
5	Nizamabad	Bheemgal	Winner
5	Punjab I	Kapurthala	Runner Up
6	Madurai	Karaikudi	Winner
6	Rajamundry	Vijayawada	Runner Up
7	Hyderabad	Warangal	Winner
7	Kollam	Parippally	Runner Up
8	Calicut	Sulthan Bathery	Winner
8	Kollam	Kollam - Pallimukku	Runner Up
9	Kolkata	Bagula	Winner
9	Kannur	Kanhangad	Runner Up
10	Trichy	Viruddachalam	Winner
10	Tanjore	Pondichery	Runner Up
11	Trivandrum	Colachel	Winner
11	Tanjore	Nagapattinam	Runner Up
12	Mumbai - I	Mumbai - Malad	Winner
12	Palakkad	Coimbatore	Runner Up

Group	Region	Branch	Rank
13	Mumbai - I	Mumbai - Mira Road	Winner
14	Kolkata	Kolkata-Baguiati	Winner
14	Gujarat	Bhuj	Runner Up
15	Hyderabad	Siddipet	Winner
16	Punjab I	Begowal	Winner
16	Punjab II	Balachaur	Runner Up
18	Punjab I	Jagraon	Winner
18	Tiruvalla	Chengannur	Runner Up
19	Bihar I	Gaya	Winner
19	Rajasthan	Sikar	Runner Up
20	Kolkata	Kolkata - Park Circus	Winner
20	Tiruvalla	Mavelikkara	Runner Up
21	Kannur	Payangadi	Winner
21	Bihar I	Motihari	Runner Up
22	Kannur	Kannur - City Centre	Winner
23	Kollam	Kallambalam	Winner
24	Palakkad	Pollachi	Winner
25	Chennai	Tiruvannamalai	Winner
25	Tanjore	Tanjore South	Runner Up
26	Hyderabad	Vemulawada	Winner
26	Trichy	Dharmapuri	Runner Up
27	Nizamabad	Korutla	Winner
27	Rajamundry	Gajuwaka	Runner Up

Travel Promo Winners

Region	Winner	Runner Up
Bihar I	Gaya	Siwan
Calicut	Vadakara	Palayam
Chennai	Chennai - Mount Road	Chennai - Pallavaram
Delhi	Gurgaon	Srinagar
Ernakulam	Ernakulam - M G Road	Kunnamkulam
Goa	Margao	Ratnagiri
Gujarat	Ahmedabad	Baroda
Hyderabad	Kurnool	Warangal
Kannur	Kannur - City Centre	Payyannur
Karnataka	Manipal	Bhatkal
Kolkata	Ranchi	Bhubaneswar
Kollam	Karunagapally	Kottarakkara
Lucknow	Deoria	Gorakhpur
Madurai	Sivagangai	Tirupathur

Region	Winner	Runner Up
Mumbai - I	Mumbai - Powai	Mumbai - Andheri
Mumbai - II	Mumbai - Vashi	Mumbai - Kalyan
Nizamabad	Armur	Nizamabad
Palakkad	Tirur	Palakkad
Punjab I	Chandigarh	Jalandhar
Punjab II	Amritsar	Hoshiarpur
Rajamundry	Visakhapatnam	Vijayawada
Rajasthan	Sikar	Jaipur
Tanjore	Pattukottai	Tanjore
Tirunelveli	Ramanathapuram	Kilakarai
Tiruvalla	Adoor	Ranni
Trichy	Trichy	Trichy Tiruveramboor
Trivandrum	Attingal	Kadakkal

Best Employee of The Region - March 2012

Region	Branch	Employee Name	Region	Branch	Employee Name
Bihar	Patna	Priyanka Kumari	Madurai	Aranthangi	B Thenmozhi
Calicut	Vadakara	Sheeja M P	Mumbai 1	Mumbai - Bandra	Imran A Sindhi
Chennai	Chennai Pallavaram	M Arumuga Sundaram	Nizamabad	Metpally	Alle Rajkumar
Delhi	Golemaket	Sanjay Kumar Singh	Palakkad	Palakkad	Preena N
Ernakulam	MG Road	Renjith Joseph	Punjab 1	Moga	Satnam Singh
Goa	Margao	Bhramagouda Rendale	Punjab 2	Gurdaspur	Rakesh Kumar
Gujarat	Bhuj	Sumit Laljibhai Makwana	Rajasthan	Jhun Jhunu	Mohammed Avesh
Hyderabad	Sircilla	Rajendra Prasad Doosa	Rajamundry	Visakhapatnam	Sundar Raju Kasi
Kannur	Payangadi	Sumesh P V	Tanjore	Mayiladuthurai	J Vasanthi
Karnataka	Manipal	Purnima R Shetty	Thiruvalla	Adoor	Joy D Mathew
Kollam	Pallimuku	Prathibha. G. Prasad	Tirunelveli	Ramanathapuram	T R Manoj Kumar
Kolkata	Baguati	Animesh Paul	Trichy	Virudachalam	Umashankari V
Lucknow	Azamgarh	Rakesh Rajan	Trivandrum	Vazhuthakad	Sobha P

Task Force March 2012

Region	Branch	Guest Staff Name
Hyderabad	Himayathnagar	Nisha Singh(Ro) , Ganga Prasad (Ro)
Bihar	Chapra	Yogesh Kumar Mishra (Motihari) , Jitendra Kumar (Ro)
Tanjore	Orthanadu	Senthilnathan (Ro Tanjore) , T. Anandharaj (Nagapattinam)
Trichy	Karur	Paul Renon (Ro Trichy) , Yasar Arafath (Ro)
Kollam	Pathanapuram	Shiby (Ro) , Rajeev (Ro)
Palakad	Mannarkkad	Sajeesh (Perinthalmanna) , Pramod K (Ro)
Tiruvalla	Kuruvilangadu	Harikrishnan(Kayamkulam)

Student Training Program



Angamaly Branch



Irinjalakuda Branch



Salem Branch



Tanjore South



Madurai Branch



Karur Branch

New Branches



Sircilla 2 (Auto Nagar)



Aruppukkottai



Sivakasi



Puliankudi



Kayalpattinam



Eluru



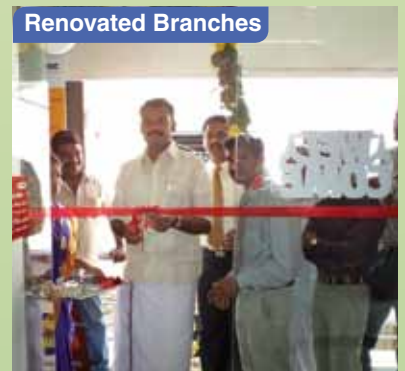
Jagraon-Extension Counter



Kalikapur



Margao



Pattukkottai



Attingal - Canopy Marketing



Begowal - canopy Marketing



Churu - Canopy Marketing



Jalandhar - Promo Van Marketing



Koothanallur - Canopy Marketing



Labaikudikadu - Temple Marketing



Manglore LIC - Promo Van Marketing



Kollam Pallimuku - Canopy Marketing



Payyanur - Pan Card Mela



Perinthalmanna - Canopy Marketing



Sikar - Pan card Mela



Villupuram - Mosque Marketing



Sircilla 2 - Canopy Marketing



SR Nagar - Marketing

UAE Exchange Blood Donation Drive



On 21st March 2012, UAE Exchange, the leading global remittance and foreign exchange brand, conducted a blood donation camp at its UAE country head office in Dubai.

Customers and employees of UAE Exchange along with general public, from all walks of life, actively participated in huge numbers and donated blood with full enthusiasm.

This well-planned event, attended by senior officials of UAE Exchange, special invitees and the Media, was a grand success.

UAE Exchange partners with Cozmo Travel for collecting payments

UAE Exchange joins hands with Cozmo Travel, a leading travel company in the UAE, to provide a new payment option for their Cozmo Travel online bookings. Now, Cozmo Travel customers can settle and confirm the payments of their online bookings at any UAE Exchange counter in the UAE.

The event which announced the partnership was attended by senior officials of UAE Exchange and Cozmo Travel, along with special invitees and the Media.

Big Discount Sale



Enjoy your Summer Vacation Holidays with BIG DISCOUNT SALE offers from www.uaeexchangetravel.com. We guarantee to deliver our Best & Lowest airfares for your holiday travel. Our discounted fares are unmatched in comparison to any other leading portal in the country.

Ocean Air Travels lift Jimmy George trophy



Abu Dhabi: Debutants Ocean Air Travels won the 17th Kerala Social Centre - UAE Exchange Jimmy George Memorial Volleyball Tournament at the Al Jazira Club Indoor Stadium with a thrilling 25-21, 25-17, 23-25, 25-23 win over Lifeline Hospital.

Mr. Y. Sudhir Kumar Shetty, Chief Operating Officer, UAE Exchange Centre, and other officials presented the trophy to the Ocean Air Travels team, the winner of 17th KSC-UAE Exchange Jimmy George Memorial Volley Ball Tournament, at Al Jazira Sports Club in Abu Dhabi on Saturday.

Fan of the Week contest in FB

Hang out at the UAE Exchange page on Facebook, in April, and you could walk away with an iPad 2 every week. UAE Exchange, the leading global remittance and foreign exchange brand presents 'Fan of the week' – a contest, exclusively for its Facebook fans. This exciting promotion will run till December 2012, with each month offering a different prize including iPads, Galaxy Tabs etc. To qualify, visitors need to like the UAE Exchange Facebook fan page, post interesting stuff on its wall, and interact with various fun and information posted on the page.

UAE Exchange has partnered with Al Raja Clinic



UAE Exchange has partnered with Al Raja Clinic, a part of Al Namal Group located at Salmabad where in, UAE Exchange Gold Card holders can avail more added health benefits.

Mr. Deepak Nair, Country Head – UAE Exchange, Bahrain has said that this additional partnership in the health care section adds further edge to UAE Exchange's Gold Card loyalty program and its commitment and convenience to all customers.

On presenting the UAE Exchange Gold Card at the clinic, customers could avail free consultation and various other discounts on medical services from Al Raja Clinic.

The agreement was signed and exchanged by Mr. Deepak Nair, and Mr. Arun Govind, Director-Operations-Middle East Hospital W1, in presence of the Press and Media.

“ CHANGE...

...is all about PARTICIPATION and COMMUNICATION

”

Techie

41-Megapixels on a camera phone



The Nokia 808 Pure View features a 41 Megapixel camera. It can take photos in three settings — 38 MP, 5 MP and 8 MP. The Nokia 808 PureView has a massive 4-inch AMOLED screen that uses Nokia's ClearBlack Display technology to deliver great colours and image quality even in direct sunlight. Gorilla Glass on the front makes its display as tough as old boots. It features Dolby Headphone technology capable of transforming any audio into 5.1 surround sound through headphones. The Nokia 808 PureView has built in storage capacity of 16GB. It can be expanded up to 48GB by microSD memory card.

Price of PlayBook Slashed



Canadian firm Research in Motion (RIM) has slashed the price of its 64 GB version of tablet PC PlayBook by around 18 per cent to Rs 19,990. It was retailing for Rs 37,990. The

pricing, the features in the new operating system (PlayBook OS 2.0) and locally relevant applications gives the PlayBook an edge over the competition. RIM had introduced PlayBook in June last year in the Indian market. Recently, the company had announced the launch of PlayBook OS 2.0 with additional functionalities, like ability to run Android-based applications, advanced messaging features, increased social integration and better browser.

HTC One series

HTC has announced a new 'HTC One series' of premium smartphones featuring Android's Ice Cream Sandwich 4.0 operating system alongside enhanced optics codenamed 'HTC ImageSense' and sound from Dr.Dre's Beat. The range of phones also features the HTC Sense interface version 4. The company claims that HTC ImageSense will alter the industry standards of mobile handset cameras.



Hands free camcorder from Toshiba

Toshiba Camileo Clip is a mini, hands-free camcorder. Weighing 85g and measuring 46.5mm x 80mm, the full HD camcorder comes with a robust clip on the rear side. The gadget can easily be attached to the user's jacket with a strong clip, to record shots like sailing or biking. The gadget's ruggedized and splash-proof casing allows shooting, even in rough weather. The device has 5 megapixel CMOS



sensor and it also features a back side illumination technology (BSI), to capture the action clearly, even in low light. The electronic image stabilizer (EIS) ensures that the shots recorded are clear, sharp and not blurry. It supports micro SD/SDHC/SDXC memory cards with capacity of up to 64GB. Videos and snapshots can be directly uploaded to social platforms with the help of the Camileo Uploader software.

For you to know

Raisins and Soy can control High Blood Pressure

According to two studies presented at American College of Cardiology conference, eating raisins and soy can ward off high blood pressure, a key risk factor in heart disease. A handful of raisins three times a



day helped people with slightly elevated blood pressure lower their numbers after several weeks. Researchers think that the high level of potassium may be the reason for this. A second study on soy showed that daily intake of foods like tofu, peanuts and green tea helped lower blood pressure. Those who consumed about 2.5 or more milligrams of isoflavones,



a key component in soy, daily, had significantly lower systolic blood pressure. That daily level should not be hard for most people to reach- a glass of soy milk contains about 22 mg of isoflavones, or nearly 10 times the amount needed to see an effect, according to the research.

TRAIN AND DEVELOP YOUR STAFF; CUSTOMER SATISFACTION AND GROWTH FOLLOWS

(cont'd from last issue)

V. K. Pai

Family Hospitalisation Trust

Today every organization, big or small, is aware that training is an important input for staff productivity and quality output. They also treat the expenditure on staff training as an investment and not as an expense. It is generally accepted that training of staff is as important and inevitable as any other component of the organizational structure. Corporations have realized the importance of providing their employees and senior managers necessary training programme on a continuous basis to update their knowledge and skills and fine tune their attitude.

Training also promotes the development of competencies and traits required for actual performance of the job, for strengthening interpersonal relationship, or guiding in conducting day to day transactions.

Effective training helps in enhancing job performance of an individual and assists in better management of feelings, emotions and reactions to the situation or people. It also creates appropriate working environment and enhances involvement and participation of staff at all levels there by, promoting team effectiveness.

Training has acquired added importance due to various reasons. A few of them are given below:

Vast and fast development of technology, especially information technology has created a revolutionary change in the way the business is being done and brought in new revolutionary thoughts on management. More and more

companies were organized to produce the same goods which have a mass consumption. Look at the car market and you will find that many Japanese and Americans are competing in the market to secure major share. Competition among the company has been so severe that the management was forced to look for ways to improve the quality of their product/service. This was all possible only because the management provided training to

to provide the staffs not only with basic skills but they were made a part of decision making process by inviting ideas and suggestions. Many multinational companies hugely benefited from this process which enabled them to change their strategies to accomplish bigger results.

Had the management were aware of the importance of the training programme, the illustrations given in the beginning of this article

would have been avoided. All the accomplishments that the management achieved were due to the training programme that they have evolved over a period of time which changed the attitude of employees towards the management and towards the customers. Imaginative training programmes created realization in the minds of the employees that their growth in the organization depends on the growth of the organization.

When the corporations have grown in size it was necessary to compartmentalize each

function and each division was forced to undertake training programme for their staff in specialized fields. Apart from that companies were also forced to provide all employees, training programmes on customer service, communication, personal management, handling difficult people, office management, anger management and other subjects. Today few more new topics are being added to provide the employees with specialized training on specific subjects so as to meet the new challenges.

their staff at all levels. New concepts like employee participation quality circle, management by objective, specialization etc. have created a whole new world of strategies and techniques to improve profitability as well as efficiency to capture the heart and mind of the customer.

Management experts like Peter F. Drucker and Edward De Bono have provided their own version of ideas that management could use to increase productivity and profit. Old thoughts gave way to new and revolutionary ideas and started taking hold of management. Paramount importance was given



(... to be cont'd)

Bank Notes

Krishnan R
AO Finance

What are soiled, mutilated and imperfect bank notes?

SOILED: It's a note that has become dirty due to usage. A two-piece note also comes under this category and is defined as one that has two pieces of the same note pasted together.

MUTILATED: It's a bank note, which either has a missing portion or is composed of more than two pieces.

IMPERFECT: It's a note, which is wholly or partially obliterated, shrunk, washed, altered or indecipherable. It does not include a mutilated note.

How much value will you get in exchange for mutilated notes?

A mutilated bank note can be exchanged for full value if...

(i) For denominations of Rs 1, Rs 2, Rs 5, Rs 10 and Rs 20: The area of the single largest undivided piece of the note is more than 50% of the area of the respective denomination.

(ii) For denominations of Rs 50, Rs 100, Rs 500 and Rs 1,000: The area of the single largest undivided piece of the note is more than 65% of the area of the respective denomination.

How much value will you get for imperfect bank notes?

The value of an imperfect note is paid in full or half under the rules specified for mutilated notes if...

- (i) the matter printed on the note has not become totally illegible.
- (ii) it can be satisfied that it is a genuine note.

Where can you exchange such notes?

All banks are authorised to accept soiled bank notes in exchange for full value. They are expected to extend this facility even to non-customers. All currency chest branches of commercial banks are authorised to adjudicate mutilated notes and pay in accordance with the Reserve Bank of India (Note Refund) Rules, 2009.

Which type of bank notes are not eligible for payment?

The following bank notes are not payable under the Reserve Bank of India (Note Refund) Rules 2009.

A bank note for which...

... the area of the single largest undivided piece of note is less than or equal to 50% of the area of the note for the denominations of Rs 1, Rs 2, Rs 5, Rs 10 and Rs 20.

... the area of the single largest undivided piece of the note is less

than 40% for the denominations of Rs 50, Rs 100, Rs 500 and Rs 1,000.

A bank note which...

... cannot be identified with certainty as a genuine note for which the bank is liable under the Act. ... has been made imperfect or mutilated, thereby causing the note to appear to be of a higher denomination. It's also not payable if it has been deliberately cut, torn, defaced, altered or dealt with in any other manner, not necessarily by the claimants. This is because it could enable its use for making a false claim under these rules or otherwise defraud the bank or the public.

... carries extrinsic words or visible representations intended to convey or capable of conveying any message of a political or religious character or furthering the interest of any person or entity.

... has been imported to India by the claimant from any place outside the country in contravention of the law.

What if a bank note is non-payable?

Non-payable bank notes are retained by the receiving banks and sent to the Reserve Bank, where they are destroyed.

WATCH YOUR MONEY!

- Always prefer the banks recognized by the Reserve Bank of India.
- Never introduce an unknown person for the purpose of opening an account in your Bank.
- Never encash cheques / drafts of an unknown person through your account.
- Never disclose your bank account number, user name and password to anyone.
- As far as possible, bank transactions should be handled personally.
- Take care of your cheque books. Do not keep signed cheques in the drawer or any place where outsiders have an easy access.
- Monthly statements of your bank account should be invariably checked.
- At the time of cash withdrawal, the account holder must physically check the cash. Never hand over the cash to a third person for counting.
- Many crimes occur when you carry cash and valuables from your home, shop, bank in public/private transport. Following are the ways how these offenders operate:
 - Diverting your attention
 - Giving you false sense of security by posing as policemen
 - Pick Pocketing in busy buses

Source: wisdomjobs.com

Reaching for the heights!

Travelogue



Krishna Kumar KM
AO Purchase

On a Sunday morning at about 6am we, Mr. Abhilash S, Mr. Prejith R, Mr. Pradeep Prabhu AL,



Mr. Vinod Paul, Mr. Ratheesh Pai B, Mr. Pradeep Kumar, Mr. Rajesh B and myself started our journey and at about 9'o'clock we reached Neriya Mangalam. We parked the vehicle at a beautiful place near the forest and started preparing for the breakfast. After the delicious breakfast we continued the journey.

After viewing Panniyar Dam, we reached Kunjithanni through Adimaly-Vellathooval-Rajakad route. Time was

nearing 1pm. We crossed the beautiful Kuttar and was in search of a place for preparing the lunch. At last we found a place near a stream with the sound of birds singing.

We cooked and had our lunch listening to the unheard melodies of the birds.

After taking rest we continued our journey and at 5pm we

reached Munnar. We had booked a home stay there.

It was about 7pm, darkness had fallen and every where there was silence. Cold wind was blowing through out the night which we enjoyed greatly.

Morning far in the east, through the tea plantation the glimpses of sun fell on our face and we all woke up. At 8am we got ready for the 2nd

day of our journey. With the aim to reach Marayur, our vehicle swiftd through the cold winds of Munnar through Chinnar and Amaravathy route and finally reached at Aaliyar Dam.

The next phase of our journey was so dangerous that we had to go through 40 hairpin curves. From Valppara Check Post we had to go through the dense forest. We saw only one or two vehicles that came across our vehicle. Wild elephants were crossing the road and monkeys were looking at vehicles passing by for food. Night was falling and by that time we reached



Chalakydy. By around 10pm we reached Ernakulam with loads of memories of an unforgettable journey...



Why

The person who knows 'how' will always have a job. The person who knows 'why' will always be his boss.

Diane Ravitch

Xpressions PHOTO CONTEST 2012

Theme: Cultural India

"Xpressions" is organizing a photo contest on the theme "Regional Culture." Please mail your entries to "xpressions@uaeexchange.co.in" with the subject line: "PHOTO CONTEST 2012".

A Little Thing



Dilip TV
Global Processing Centre

A Little Thing
Along life's way,
Comes a little thing,
A thing you can say,
That makes your heart sing.

A simple little smile,
A warm little hug,
A friend to dial,
A bed without a bug!

A baby to cuddle,
A garden with no weed,
A jump in a puddle,
A kind little deed.

A tune to whistle,
A pleasant dream,
A sibling to wrestle,
A coffee with cream.

A nice long bath,
A perfect day,
A new found path,
A prayer to say.

Invocation

Juwelia Savio Fernandes
Margao Branch



Almighty Lord,
We thank you for this yet another
day of our life and the many
blessings that you have bestowed
upon us.

Thank you for the gift of life and
each value that you have instilled
in us. At this moment, I ask you to
pour forth your grace upon us and
enlighten us. There will be some
issue that we would be discussing
today and may the decisions be as
per your will and plan.

Let the mouth be ours but every
word that comes out of it be yours.

Keep us physically fit and mentally
strong to tackle everything that
comes in our day to day life.

Have a Leafy Diet

Ramakrishnan K.T.
Kodungallur Branch

Fresh green leaves are not only a balm to eyes but also your body. It has been a prime ingredient in human diet ever since time in memorial. Spinach, fenugreek leaves, Parsley, Coriander, Cabbage, Curry Leaf, Drumstick leaves, Ash gourd, lettuce etc. are some of frequently used ones all over the world. Ever increasing cost of eatables has brought man close to nature with the growing importance of kitchen garden. There are some plants which are used or can be used as leafy vegetables. There is enumeration of some plants which should be used for diet for their unique medicinal value. Some of them are used in some parts of India, while mostly used for medicinal purpose.



Cultural India

Pambu Thullal



This column carries the write up on the winning entry of the **Xpressions PHOTO CONTEST 2012**. This month's winner is Mr. Naveen Kumar, AO Corporate Sales



"Pambuthullal", ie serpent dance, is a traditional ritual seen in Malabar area of Kerala especially in Palakkad district. It is a performance in relation to serpent worship. In Palakkad almost all the families use to keep a sarpa kavu (meaning 'Abode of

Snakes'). It is a traditional natural sacred space seen near traditional homes. The site is believed to be inhabited by snakes, and the area usually contains a representation of Naga Raja (King of the Snakes) and other Naga Devatas (snake deities), where offerings and rites are performed during special ceremonies. It is here the "Pambuthullal" is conducted for two days especially in the nights.

The kalam (the place where the form of the serpent is drawn) is designed with rice powder, kumkum, turmeric and green leaf powder etc. Drawing is done manually by the member of "Pulluvan" caste. The members of the Pulluvan caste are specialists in this art.

The pooja starts by evening 7pm and end by around 3 am in the morning.

