



Royal Harbinger The power of RD

Well, the budget, taxation, and investments for the year ending in March keep the brain busy these days. This is just another year and things happen the same way every year. This also is that time of the year when you have to postpone regular payments too as you get a reduced salary. You company deducts all the due taxes in these three months. And generally all the annual premiums also go this time around only. The problem is that the CA only finds in these months that unless you make this much of investment, you will lose that much of money as tax. So, we end up buying all the policies during this last quarter of the financial year. So, the bottomline is that these months are screwed ones and you cannot change this, at least this year.

But, is there any way we can plan a better next financial year?, yes we can. This is apart from the resolution that you take to save a certain amount of money every month from your salary.

That set amount which is never saved keeps the false hopes alive and we again land in a crunch situation in which we are right now.

Editorial

So, the need is to plan it differently. On that front, if you realize, the EMIs that we are bound to pay are hardly missed. In fact since this CIBIL score has come into picture, we have become more vigilant about our monthly equated installments. The point to be noticed is that if there could be a way to save money through a system akin to EMIs where we are forced to pay a certain amount, we could easily end up having a good corpus for the designated purpose, no matter what time of the year that is.

The less talked and discussed feature of Recurring Deposits is the key here. RD is like an EMI where a self-set amount is deducted from your bank account every month and is deposited in a different account. Over time, these accounts get matured and you have corpus for that designated need. Just liquidate the amount a day before the premium payment date and make the payment. This way the premium becomes much easier and smoother to manage.

The easier thing about RD is that it can be opened at the expense of a few clicks online. Almost every bank with online net banking offers to open an RD. You can refer to the documentation they have for ease of operation.

While the principal idea of building a corpus of a planned amount is met, the RD also adds some interest which is always sweet to have. Even if you could earn a small amount of 10000 as interest in an year, you can invest these 10k in another policy as every year, you will at least get 10000 as interest on your RD. The idea of keeping yourself free of any last month burden also has the benefit of additional advantage and you end up pocketing another small investment free of cost.

Summer Fashion Bridal show by Libas



Riyaz and Reshma Gangji showed a preview of their Summer wedding collection at the Derby.

The collection showcased light pastels and delicate embroideries with western cuts for gowns and blouses. The menswear had innovative colours and embroideries worked on simple traditional cuts.....the feel of the show was that of a sangeet function - light and fun with the mood set by the soft mint and peach colours that dominated the ramp.

Show was opened by Miss Globe Dimple Patel and Supermodel Shawar Ali and his lovely wife Marcela walked as showstoppers for the designer duo

Libas Chairman Nishant Mahimtura and Vasant Bhandari were also snapped at the event.

Nana Patekar and Mahie Gill in Wedding



Director Shekhar S Jha seems to have pulled off a casting coup of sorts in Hindi Film Industry! After all, to get the man who's known for his hard hitting roles, Nana Patekar, to team up with the artsy cinema world's eternal temptress, Mahie Gill, is not every man's job.

Set in Goa, Wedding Anniversary is about a Mumbai based couple Kahani (Mahie) and Nirbhay who decide to get back to celebrating their first wedding anniversary in Goa, the place from where their love story began. But their plan takes a complete turn of events where Mahie finds herself in Goa with a man named Nagarjuna played by Nana Patekar. What happens next is what will make for an interesting watch!

WEdding anniversary is a compelling allegory about love, life and relationships. And this would arguably be the first time when veteran star Nana Patekar and the artsy Bollywood babe Mahie Gill would have come together for a romantic drama film!

Presented by Bharat Shah, produced by Kumar V Mahant & Achut Naik of V K Productions the film is scheduled to release on the 24th of February, 2017.

Tired of applying for Govt Jobs?

Today the growth of population is growing to a large level; similarly, in recent years we have noticed that maximum people are inclined of getting govt jobs because the govt jobs are secured than any private job.

Salary factor and many other benefits are most important for the persons who are in govt jobs. Most of us think over to move into a good job with the best income. It has been stated by many people that govt jobs said to be a good field. Thus, Govt jobs are beneficial for the people. Govt. jobs are basically divided into two divisions such as:

Central Government Jobs: There are many jobs in Central government departments like central soil conservation department, income tax department, Railways and many other departments such as executive and judiciary etc

State Government Jobs: State Government Jobs have the educational institution, financial institution, banking, judiciary and many other departments such as Forest and Animal husbandry etc.

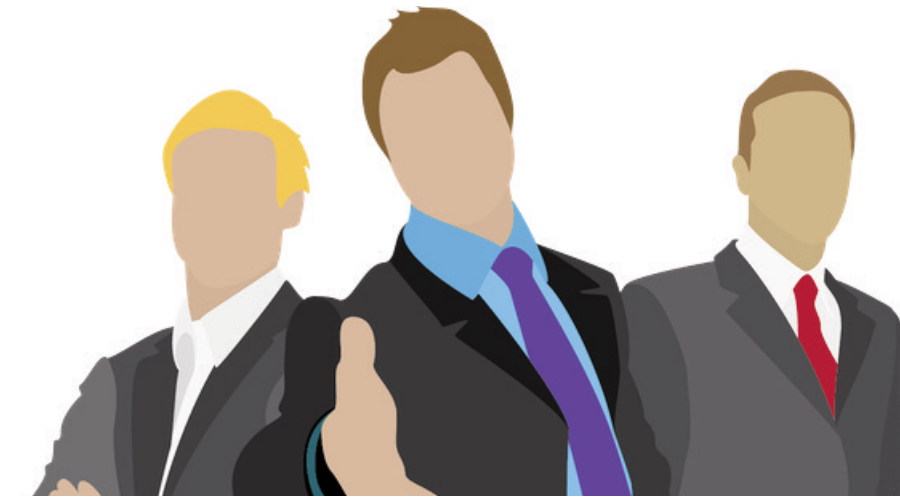
Benefits offered by govt. jobs

Central government employees get lots of benefits in terms of loan facilities, gratuity, medical facilities, bonus and provident fund. State government employee is governed by different rules and regulations in terms of fixed pay scale by various departments.

Thus for the Recruitment in Central government jobs candidates must have the requisite qualifications. They should be aware when the form is given or when the examinations will be held. If you are really tired of applying for govt. jobs then there are certain tips that you can follow that can land you a job in 2017. Tips are like these:

1. Acquaint yourself with the Govt jobs-Although people are inclined to think that the government is one gigantic entity, but in reality, it comprises with hundreds of agencies and departments, each with its own mission and culture. You just take the time to identify the departments that will be a good match for your experience, interest, and expertise. The government web portal is the best starting point to know about the agencies and position that are required to fill.

2. Look for openings on the right site- There are opportunities for people with all types of backgrounds and experience, from lawyers to supply management professionals to health



care providers to museum personnel. All Government jobs are required to list their openings publicly and most do so on. But some agencies prefer to post on their own sites, so be sure to check those, too.

3. Use your set of connection- Your friend circle, colleagues and former workmates can be useful to gain a competitive advantage in your search for a govt job. You can use the tools like LinkedIn that will help you in setting up with people and groups who work in or with the government jobs. Talk to your friends who are government employees to learn about openings and to gain insights into the job application and interview process.

4. Reformat your resume- The term that has been used by the government in job descriptions may be different from what you want to get. What you can do is to reformat your resume to find the appropriate job. So be sure to analyze the words in government job postings then fit in them into your resume.

5. Be patient- You have to be patient because it takes four months or longer to get a job offer. This is the government service it takes huge time to complete the formalities. The government services aim to fill most openings within eighty days. The actual time from application to hire is running closer to 105 days. So be prepared to wait it out. Your patience could be well rewarded.

6. Choose positions you are qualified for- The qualifications listed in the job announcement provide important insights into the background, training, and experience the agency seeks. While it may be worth applying for a job that you are not entirely qualified for in other industries, in the government you must meet all the qualifications and eligibility requirements.

7. Prepare a Multi-Page Resume- Summarizing your work account in the one-page document is the way to go for a typical job application, but government job requires more

pared to wait it out. Your patience could be well rewarded.

8. You must elaborate on the duties of your former jobs, your accomplishments, and the relevant skills that you bring to the table, including experiences you have had outside the workplace.

Latest government jobs recruitment

Today everyone is crazy for government jobs recruitment because all of us think that government job is the only way to make our life successful and cheerful. But most of us feel difficulty to search govt job vacancies to apply for them. You can search out the Latest Government Recruitment in recruitment websites such like Sure Recruitment.

It has been designed for making it easy to navigate the jobs in different sectors. In these web portals, you will get information other than jobs like exam results; admit cards and syllabus of different competitive exams to help the candidates in getting government jobs.

Thus, do not waste your valuable time, get the information about the govt jobs and apply for it.

Airtel gives away Hyundai i10 to contest winner in Rajasthan



Udaipur: Bharti Airtel ("Airtel"), India's largest telecommunications services provider, today announced the lucky winner of

'Raining Cars' contest held for customers in Rajasthan. The lucky winner of the Contest, Raj Kumar Jain, from

Ajmer won a swanky new Hyundai i10 as the bumper prize. The keys to his new car were handed over to him by, Mr. Manish Khanduja, VP - Sales Head for Airtel Rajasthan, during a ceremony organized in Jaipur. Other lucky winners include Hanuman Ram from Jodhpur who walked away with Bajaj Discover 100cc and Rajendra Prasad Palwal Lalji Ram, who won a TVS Sport Bike. Airtel customers across Rajasthan were required to dial

55000 to register for the contest; post which the registered customers received multiple questions via SMS, covering Bollywood, sports and General Knowledge.

To win the bumper prize of Hyundai i10, customers were required to answer a set of 630 questions correctly. The contest was spread over a period of 90 day and apart from the bumper Prize of Hyundai i10, customers also won Gold voucher, iPhone 5s, bank card & mobile recharges.

Panasonic India widens its Top loading washing machine category

Udaipur: Strengthening their premium washing machine segment/range, Panasonic India Pvt. Ltd., a leader in innovation and technology, today introduced 13 new models of Fully Automatic Top Loading Washing machine series - FoamPremia.

With the introduction of new additional line-up, company aims to capture the market share upto 15% in the top-loading washing machine category in FY 17-18.

The new range combines the latest features with advanced technology, user-friendly convenience and enhanced performance.

The models are available in the capacity from 6.2 kg to 7.5 kg with a starting price of Rs. 19,000. Powered by Active Foam System, the

FoamPremia range generates rich foam that cascades inside the machine to penetrate to the fabric's core for a spotlessly clean washing performance. Ensuring best wash quality and longevity of clothes life, the original detergent dissolving mechanism ensures that no trace of detergent remains. Moreover, it is equipped a gently pulsating anti-bacterial Sazanami Drum that treats your fabric with care.

The in-built eco-friendly solutions include Aqua Spin Rinse, which conserves water upto 15%, and Econavi Technology which helps in saving water up to 23% and electricity upto 25% by detecting wash load volume and water temperature.

The gentle hand wash mechanism allows washing delicate garments without fabric damage and shrinkage.

Mr. Gaurav Minocha, Home Appliances Head, Panasonic India said, "Panasonic has constantly focused around making products that suit the evolving needs of a modern contemporary Indian family. Panasonic's product line of washing machines has consistently differentiated itself from the market for its sensible focus on wide range of capacities, energy efficiency, robustness and ease of use.

Our latest range of FoamPremia with Active Foam System is designed to improve user convenience. Currently, we have 27 models in Fully Automatic Top load category and from January 2017 onwards we will have 40 models ranging from 6kg to 14kg."

CM Devendra Fadnavis & Bollywood stars at 3rd Bright Awards

Chief Minister Devendra Fadnavis, Hrishik Roshan, Abhishek Bachchan, Ranbir Kapoor, Sonu Sood, Gurmeet Ram Rahim Insaan, Salim Suleman, Sanchit Sakat, Rahul Vadya, Meet Brothers, Daisy Shah, Sonali Kulkarni, Rakhi Sawant, DJ Sheizwood, Anusmriti Sarkar, Aftab Shivdasani, Andria Dsouza, Ganesh Acharya, Meet Brothers and many more came for the event.

The party was followed by cocktail and dinner. Siddharth Kanan, Vaibhav Mota hosted the event. Sandeep Batra, Devyani Majumdar, Abhishek Ray, Ekta Jain, Shree Rajput and many more performed at this great event.

Chief Minister Devendra Fadnavis launched his special NGO public awareness campaign at this event.

HZL its results for the third quarter

Hindustan Zinc Limited announced its results for the third quarter ended December 31, 2016. It was an exceptionally strong quarterly result with Highest ever mined metal production and EBITDA at all-time record.

Mr. Agnivesh Agarwal, Chairman said, "2016 was a strong year as zinc prices surged over 55 percent during the quarter compared to a year ago. With no new zinc mines being commissioned in the near future, zinc market outlook remains positive for 2017 also. I am pleased to report a five year CAGR of 38 percent in our underground mined metal production. We are uniquely poised to benefit from these dynamics, being the only primary zinc producer in the country." Highest ever mined metal production was achieved during the quarter, up 44% from previous quarter and 21% y-o-y. The q-o-q increase was on account of higher volumes

from Rampura Agucha open cast mine in accordance with mine plan and the y-o-y increase was driven by higher volumes from Rampura Agucha underground as well as open cast mines. During the nine month period, underground mines ramped up significantly to achieve a substantial 60% y-o-y increase in ore production and 53% y-o-y increase in mined metal production.

In line with the plan of substantially higher mined metal production in H2, mined metal production during the nine month period was lower by 15% y-o-y and will be higher than FY 2016 for full year with Q4 being higher than Q3. During the quarter, EBITDA was an all-time record of Rs. 2,757 Crore, up 33% q-o-q and 88% y-o-y. Net profit during the quarter was at Rs. 2,320 Crore, up 22% q-o-q and 26% y-o-y. The impact of higher EBITDA was partly offset by higher

depreciation & tax in both periods while investment income was sequentially lower on account of lower mark to market gains.

Expansion Projects
Total mine development, across all mines, increased by 26% sequentially and 17% y-o-y to 18,570 meters during the quarter. For nine month period, total mine development has reached 47,330 meters, up 16% from a year ago. Rampura Agucha underground mine achieved a record ore production rate of over 2 million MT per annum (mtpa) at the exit of the quarter while mine development continued over 4,000 meters benchmark for the fourth quarter in a row. During the quarter, the main shaft sinking at Rampura Agucha reached its ultimate depth of 955 meters. Further, installation of production & service winders was also completed and shaft equipping work commenced during the

quarter.

Sindesar Khurd mine achieved highest ever mine development during the quarter at 5,534 metres. Environmental clearance of expansion from 3.75 to 4.5 mtpa ore production and from 4.5 mtpa to 5 mtpa beneficiation at Sindesar Khurd was received in December. Casting of shaft collar and head gear foundation was completed during the quarter in line with the head gear erection completion scheduled for Q4.

The power up-gradation project was commissioned ahead of schedule in January. The mill expansion to 1.5 mtpa capacity was also commissioned ahead of schedule and commissioned in the month of January. However, the Company is deeply anguished to report an unfortunate accident at the project site post mill commissioning, where a rare crane collapse caused four fatalities of contractor employees.

Taiwanese Healthcare Brands Betting Big

Udaipur: India's healthcare industry is expected to reach 280 Billion USD by 2020, leading to more opportunities emerging in every segment, for providers, payers or medical technology firms to grow exponentially. This sector has seen many investment announcements and Government initiatives being announced in 2016. Some of the world class Taiwanese healthcare brands, who understand the Indian market, are looking at expanding their presence and get a pie of this fast-growing market. These brands are also a part of Taiwan Excellence, an initiative of Taiwan's Bureau of Foreign Trade and executed by the Taiwan External Trade Development Council (TAITRA). "Taiwan Excellence", which represents the innovative and technological image of Taiwan's competitive industries, is a symbol of reliability, innovation and super value. Such excellence radiates from many of Taiwan's niche industries. Taiwanese healthcare brands are keen to partner in the growth story of Indian Healthcare sector, such as Karma Healthcare Ltd., who are known for their understanding of the consumer requirements and user-centered wheelchairs, globally. The company has an extensive network of more than 500 places and have a tied up with more than 1500 surgical dealers in Indian market.

Startups En-cash on Hot Dining Space in India



New Delhi: Clicktable, debuts in online restaurant reservation platform in India. It is an intuitive platform that helps diners avail amazing dining offers at best restaurants in the city. Moreover, the platform offers real-time reservation confirmation at many restaurants. The platform has currently been launched in Delhi NCR. There are over 600 restaurants, bars and lounges available on the platform. Clicktable helps diner to find great restaurants and make reservations just a click! Also, the diner has an option to avail amazing offers and deals offered by restaurants. The platform also has a B2B product which runs in the restaurants to streamline their front desk operations. It optimizes management of reservations, waitlists, guest data, and table allocation.

The consumer website and apps are integrated with the software that runs in the restaurant and hence, table availability is available in real-time, thereby facilitating instant confirmations as opposed to the traditional call-center based model offered by other players. Clicktable is venture of the 33 year old, Varun Gupta, a computer engineer from Purdue University, USA and an MBA from Columbia University, New York. For the last 10 years, he

has also been involved in his family business - Kent RO Systems Ltd, the largest water purifier brand in India. The idea clicked to him when he was repeatedly denied a reservation because of unavailability at an award-winning restaurant in South Delhi. Realizing that table availability should be more transparent with prospective diners and finding that nothing like such existed in the Indian market, he decided to do it himself.

"The perpetual hunt of a foodie to dine at his desired restaurant is never ending. But nothing ruins a perfect dining experience than having to wait to relish one's favorite food simply because the restaurant is full.", says Varun Gupta.

The venture had earlier launched the B2B product in 2015. Seeing an immense value in the product, restaurants have responded positively since then. Many restaurants are using their B2B product - "Empower App", for easing the front desk operations. Now, having considered a number of restaurants on board, Clicktable has ventured into the consumer space to tap on diners. On an aggressive expansion spree, the company is charting out its launch plans in major metros including Mumbai, Bangalore, Hyderabad and Pune.