

Sparsh

Volume-2, Issue-2



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FROM THE DESK OF MANAGING DIRECTOR DROP THE PAST & LIVE IN THE PRESENT.

Because of the law of evolution, everything in your life changes from moment to moment without our interference & without our doing anything because CHANGE is the nature of this universe & a way of life. If there are no changes, there is no life and the life become stuck, stale & static.

You are a new person every moment of everyday but if you are not ready to accept the new dynamics of life & remain in the old pattern of your thoughts, you enter into a state of fidgety which does not allow you to move forward or to go up in your life.

90% of people in this universe carries the same old pattern of thoughts, the same old way of doing the things and the same old way of speaking without thinking which results into great chaos, unhappiness, bitterness, pains, emotions of revenge etc. making this world a difficult place to live whereas 10% of the mankind refresh themselves every moment of everyday. They shed their past & remain in the present. They let go, forget & forgive all those people who hurt them in the past. Those '**so called people**' may be your relatives including your parents, your friends, your neighbors, your peers, your teachers, your boss or anyone else and you always carry them with yourself to express your resentment, anger, guilt, fear etc. and spoil your life today & every day. All those happenings, events, & things happened in your past & are now no more around you. Your past is already over. You cannot do anything over or bring back your past. It is already a gone phenomenon. But you always live in the past & thus spoil your day. It is very important to live in today to create your future.

Whatever we think, do or speak today, becomes our tomorrow.

There is a law of nature which states "**Whatever we give today, we get back tomorrow.**"

If we spread positivity, happiness, smile, joys & pleasure etc. today, we get them back tomorrow.

If we spread criticisms, resentments, guilt, fear etc. today, we get them back tomorrow making our life miserable.

So you have to make a conscious decision followed by your efforts in forgiving & forgetting people, places & things of your past & then start living in present anew & afresh

This will CHANGE you to a new person bringing you closure to the Higher Intelligence.

Make a new beginning today. **Drop the PAST & live in the PRESENT.**

Be a **BEING** with new Thoughts, new Energy, renewed Vigor & Vitality.

All the best but nothing less than the best...

With Gratitude,

Sohaon Khemka
Managing Director



EDITORIAL

You have in your hand "SPARSH Issue 2 Vol 2", CR2's Official Magazine. It captures the momentous moments of Quarter Month (April – June,17). We have tried our best to make sure this memoir of CR2 helps you in recapitulating your eventful moments. Sparsh is a compilation of the immense effort put forward by the invincible Editorial Board and is also a platform of their creativity. It tries to bind together each and every member of our very own "CR2 Family". This was another splendid quarter, with our employees bringing laurels to the company in all possible spheres. Their achievements were so large in numbers that it was rather impossible to include all of them in one issue. Isn't it rightly said? "A single Flower doesn't make a Garland". So this magazine is not the outcome of only one person's efforts but of the entire Editorial Board and all the employees of CR2. Hope you will cherish our efforts.

Sushil Pandey
Editor

TAXATION IN INDIA.

KNOWLEDGE SHARING

IN INDIA, TAXES ARE DIVIDED IN 2 TYPES,

1. Indirect Taxes (Person bearing the tax burden does not pay directly to the Government)
2. Direct Taxes (Tax burden is directly payable to the Government)

INDIRECT TAXES:

- GST
- Customs Duty etc.

DIRECT TAXES:

- Income Tax
- Wealth Tax

Since it's month of July, Income Tax is the hot stuff for discussion all over being due dates for filing of Income Tax returns for Individuals covering all of us (Salaried Employees)

Let's have some clarities on most difficult taxation applicable to us... Income Tax...

As the name suggests, Income tax is applicable on Income that we earn. It can be from various sources like,

- Salary
- Business
- House Rent
- Gain on Sell and Purchase of Shares, Properties etc.
- Other incomes like Gift, Lottery winning, Interest or any other.

Do we need to pay taxes on every rupee we earn?

Yes but No. **Confused...???**

Every rupee we earn, we need to pay tax on it. But few exemptions are given on the same.

Like a person earning up to Rs.2,50,000 during financial year is not required to pay any tax on the same. Hence up to Rs.2.50 Lakhs there is not tax on the individual.

WHAT IF I EARN MORE? HOW MUCH TAX I NEED TO PAY?

Simple: Earn More... Pay more...

Yes, if you earn up to Rs.5 lakhs effective tax rate is 4% (Subject to Tax relief of Rs.5000)

Above 5 lakhs you need to pay @ 20% and 30% if income is higher than 10 lakhs.

Income Tax Slab for F.Y. 2016-17 for Individual

Upto Rs. 2,50,000	Tax Rate 0%
2,50,001-5,00,000	Tax Rate 10%
5,00,001-10,00,000	Tax Rate 20%
Above 10,00,000	Tax Rate 30%



WHAT IS TAX SAVING INVESTMENT?

Taxes are collected by the Government for the development of county & welfare of the citizens.

Hence, to a certain limit, Government is providing relief in taxes to be paid, if we invest our hard earned money for our future. i.e. Long Term Specified Investments like PPF, Pension Fund, Long term Investments FD/MFs, Insurance etc. Such investment up to Rs.1.5 lakhs will be deducted from your income for Tax Calculations. Also amount up to Rs.15,000 is deductible if paid for Medical Insurance. (Additional 15K if paid for Parents health Insurance)

As a salaried Person, does he get any relaxation for Taxation Purpose???

Yes, few compensations are also deductible from your salaries if shown separately. E.g. Conveyance of Rs.1600 per month, if company reimburses Medical bills to employees, same up to 15k are not taxable.

When I need to pay such Taxes???

Normally Taxes are required to be paid before the filing of return of Income. i.e. 31st July for Individuals.

Who are required to File Income Tax Returns?

Any person earning more than Rs. 2.5 lakhs in Financial Year is required to file the return. A person once files the return, need to file it regularly every year.

Tax Planning Tools???

If you are planning for Home Loan, the same in early age can be the best Tax Planning tool, payment of interest up to Rs.2 lakh is allowed as deduction from Income for taxation purpose while Principal amount repayment can be claimed as deduction in above 1.5 lakhs limit.

Home Loan rates : 8.3-8.5% | Effective rates : 7.5-7.8%

Mutual Funds plus Term Insurance :

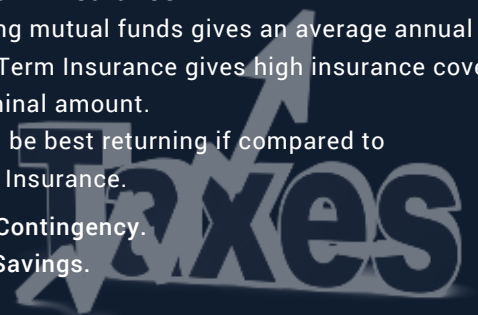
Investment in Tax Saving mutual funds gives an average annual return of 8-10%, While Term Insurance gives high insurance cover for Life at a in very nominal amount.

Above combination can be best returning if compared to Traditional Endowment Insurance.

Truth: Insurance is for Contingency.

Myth: Insurance is for Savings.

Contributed by: Jaimik Shah



MANAGEMENT STORY

Japanese Fishing Co. Solution Story

How Resources, Skills and Abilities make a Difference!!!!

Japanese loved fresh fishes but for decades though close by water have not caught many fishes. So to feed Japanese population, fishing boats got bigger and went further and further than before.

Further the fisherman went for fishing, more time it took them to bring back the fish. Because it took a lot of time to get back after catching fishes, fishes were not fresh and didn't taste good.

Now, to solve this problem, Fisherman started to install freezers on their boats. So that after catching fishes they could freeze them at sea and this allowed fishermen to go further and stay longer to catch more fishes.

However, Japanese could taste the difference and they didn't like frozen fish.

This made Fishing company think for further solution and installed fish tanks in their boats. Now, they would catch the fishes and stuff them in tanks. After little trashing around these fishes were tired, dull and lost their freshness.

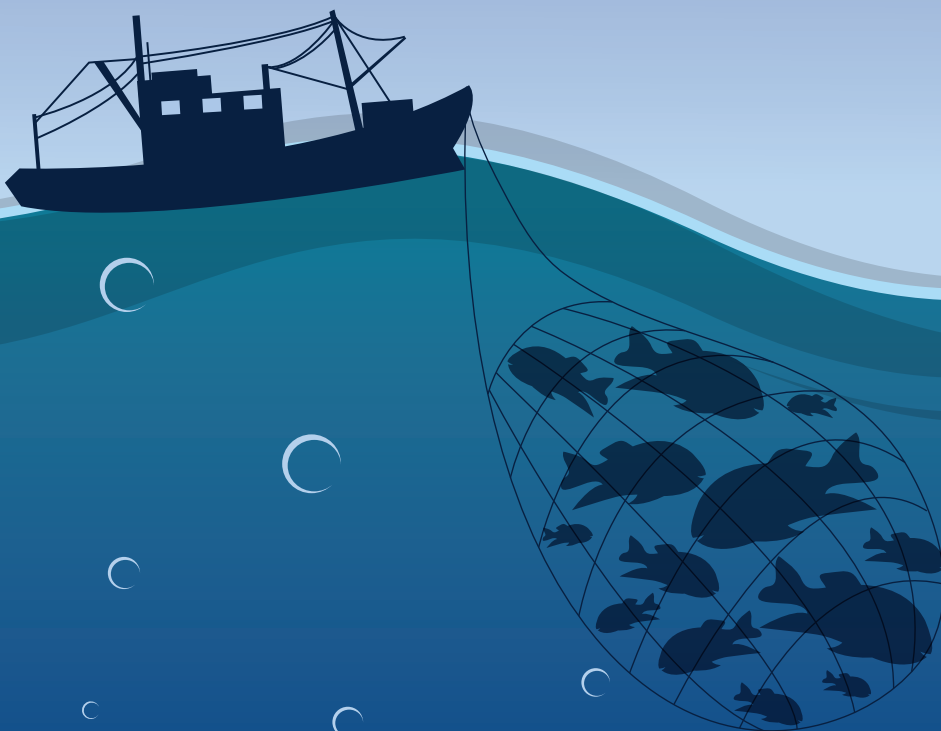
This lead fishing companies to face an impending crisis.

Today, same fishing companies get fresh tasting fish to Japan..!! Wonder how they managed to keep the freshness of fishes?

To keep fishes fresh. Japanese fishing companies still put the fishes in the fish tank but with a small shark..!! Because of shark, fishes are challenged and constantly on move. This challenge keeps them alive and fresh.

Moral: In our life new challenges keep us Active & Growing. If you steadily win challenges, you are happy. These challenges keep you energized.

Contributed by: Mihir Modh



MOHO VOLUNTEER OF 2017

“MOHO”- Mera Office Hamara Office as the name suggests was initiated to have a “We” feeling in the office. Through this programme Management expected to have an active participation of all CR2 family members in each area.

Member’s contribution to help maintain their personal work area and general office areas (Pantry, supplies room, etc.) will ensure an attractive and safe work environment.

As said, the main purpose of this program is to maintain a healthy environment in our office and to create we-feelings amongst employees and organization for achieving the common vision of the organization.



Apr & May' 2017

Jatin Bhaliya
&
Chitrasen Yadav



May-Jun' 2017

Sumit Nainiwal
&
Pranali Gajjar



HAPPY MOMENTS

It's been almost 10 year that I've started working as a software engineer. I started my career in a well known company called Silver Touch Technology pvt ltd. Today I'm celebrating my 2nd anniversary at CR2 Technologies Ltd.

While looking back over past 2 year, I'm really happy about the work experience I got here at in CR2. And the journey is still going on, I extend my thanks to all my colleague for helping & guiding each other & creating an ambience of a family.

Happy to be part of CR2 family :-]



Bhavesh Dhaduk

I have completed 2 years in this Company. As an employee, I have always tried to put in my 100% in all types of jobs assigned to me from time to time. I always feel fresh t whenever I login to my PC. Last but not the least, thanks for the support to all members of CR2 family for their whole hearted support and encouragement.



ChhatrapalSinh Parmar

Birthday Blast

Birthday Blast : June 2017

Jatin, Pravin, Nirav, Pranali, Chhatrapal

Birthday Blast : April & May 2017

Harbans Singh & Sarvang Shah



CLUMP OF NEW HIREE

I am glad to work at CR2, I have very much enjoyed my work with support of all my colleagues. My hearty t to Mr. Suyash Khemka for giving me an opportunity to be a member of CR2 Family, a supportive & encouraging one.

- MIHIR



It's been around a month at CR2, and I feel of getting more chances to explore many more opportunities in times to come. This is like getting a better opportunity for the next level of my Career growth. Happy to be at CR2.

- Jaimik



I am honored to be selected as a part of CR2 family in developing myself. Value addition that I get every day contributes in my personal improvement and I am grateful to CR2 for providing me this opportunity.

- Laxman



Glad to be a part of B2C family. iOS Technical Support is extremely Good. Team effort Good. Working here I feel like a second home. I am very much happy to work in CR2 Technology.

- Pravin



It is a great pleasure for being a part of CR2 family. I am very happy with the decision of switching the job from previous employer as CR2 is providing a huge platform and guidance towards my improvement and growth. Management staff and colleagues are very co-operative and helpful. CR2 is the one of the best employer among of all my previous ones, I am hoping to be a part of it for a long time.

- Sumit



I have been working with CR2 Technologies for last three months. There are many leading opportunities in this company. In this company, the Team Lead always encourages me for better performance, and other team members are very supportive. Thanks to seniors for this opportunity.

- Pranali



ACCOLADES

You all have proven yourself to be a very skilled individuals who have the capacity to do great things in their lives. Continue to make us feel proud as you meet with new challenges and adventures. Congratulations!!!



HR POLICY 2017-18



2nd & 4th Saturday Holiday

Flexible Timing

Outdoor Adjustment

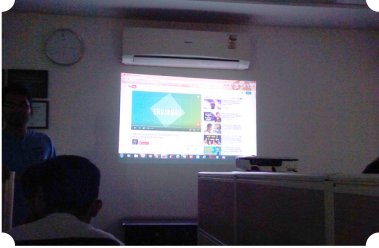
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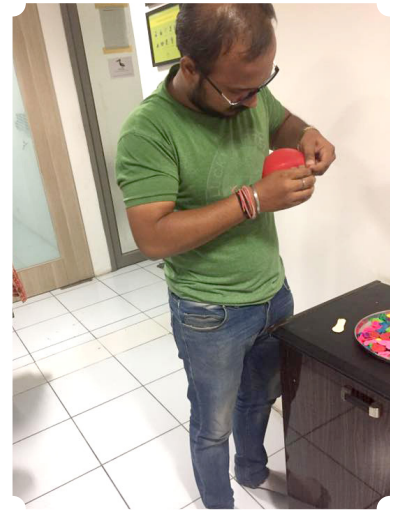
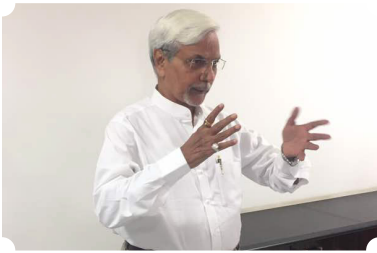
Vision : One Team One Dream

BULETIN BOARD



ZEST





Introduction of Our Team



Sohaon Khemka
Managing Director



Suyash Khemka
Chief executive officer



Jasha Karangiya
VP e-Gov.



Mihir Modh
Project Lead



Harbans Singh
Project Manager



Mitesh Mehta
Manager - A/c.



Sushil Pandey
Manager HR



Bhavesh Dhaduk
Team Lead



Nirav Prabhani
Team Lead



Heena Sananse
Team Lead



Sarvang Shah
Digital Marketing Executive



Jatin Bhaliya
Solution Manager



Jaimik Shah
Solution Manager



Laxman
Web Developer



Chhatrapal Singh
Sr. Mobile App Developer



Mehul Modi
Mobile App Developer



Mayur Solanki
Mobile App Developer



Sagar Kaneriya
Mobile App Developer



Sarfaraj Dal
UI Developer



Sumit Nainiwal
QA Engineer



Hitesh Chavda
Software Developer



Shreyal Acharya
Software Developer



Pranali Gajjar
Jr. Software Developer



Kruti Mistry
Software Developer



Bhavesh Raval
Software Developer



Chitrasen Yadav
Jr. Software Developer



Hiral Tundiya
Computer Operator



INSPIRATION CORNER

To Achieve Your Goals You Must Become Attractive On the Inside

Half of this year is gone. Have you reached 50 percent of your goals?

If one of your goals is to be successful - in any area of your life or career - before 2018 comes to an end, the one thing you must do is to become an attractive person. I'm not talking about external attractiveness, but rather the internal kind. As the late motivational speaker Jim Rohn once said, "Success is something you attract by the person you become."

If you want success and all that it brings, you have to become a better, more attractive person. Period. "Your level of success will rarely exceed your level of personal development," Rohn once said. The personal development he referred to can be knowledge, experience, mindset or beliefs.

You become attractive by developing yourself into the person you know you need to be in order to attract, create and sustain the level of success you want in your life. Well, how in the world do you do that? I'm glad you asked.

Life will always be a struggle, Rohn said, because our outer world will always be a reflection of our inner world. Your level of success - or lack thereof - will always parallel your level of personal development.

Personal development starts by taking 100 percent responsibility for everything in your life. This includes the level of your achievements, the results you produce or don't produce, the quality of your relationships and the state of your health, income, debts, feelings, thoughts and emotions.

That isn't always easy because most of us have been conditioned to blame something outside of ourselves for the parts of our life that we don't like or aren't working. For example, do you blame any of the following people or situations for the setbacks in your life or for not having achieved everything you could have?



Parents



Boss



Friends



Media



Coworkers



Clients



Spouse



Children



Weather



Economy



Lack of money



Lack of education



The President

The list is endless, and probably familiar. But you can change. "If you want your life to be different, you have to be willing to do something different first. -- Motivational speaker Kevin Bracy

Are you willing?

The process

- Step 1: Examine your self-talk.
- Step 2: Banish your limiting beliefs.
- Step 3: Add value.
- Step 4: Always do the right thing.
- Step 5: Take 100 percent responsibility for your life.
- Step 6: Decide exactly what you want.
- Step 7: Get clear on your why.
- Step 8: Invite pain over for dinner.

PARENT'S VISIT IN PREMISES



We have always cared about our son, Mehul. So we were making a plan to visit CR2 company surprisingly. As per our experience, CR2 is a very nice company with beautiful infrastructure. We feel happy that Mehul has been working in such a nice company. We also had a nice talk with the company's CEO, Suyash sir. It is a good company.

- Mehul's Parents



My father is always asking me about my work and career. I never thought that he will surprise me by visiting my workplace.

To my shocked mind, I introduced to Suyash Sir, HR, Mitesh Sir and my colleagues to my parents. After a nice visit of CR2 company, me and my parents feel happy.

- Mehul Modi



LOOKING FORWARD

It is a very great experience to be a part of Sparsh Editorial Board. When I was selected as a team member, there was a little fear as I did not have any experience regarding newsletter but after working with the team, I found that it always bring new innovation and ideas which brush up my skills and knowledge every time. Since I have been associated with Sparsh from the beginning I faced lots of challenges while designing but it always taught me something new and better. I would like to scale up my knowledge, skills and look forward to be a part an Sparsh Editorial Board in future also. Thank you CR2 !

- SARAFARAJ DAL



I am the Cultivator of SPARSH Magazine with the mission of discovery and displaying the innovative and creative culture of the CR2 Family. I am called the "cultivator" because I do not have any previous publishing experience or training as an editor. Though I have been a part of management for most of my life, I really see my role as networking people together to produce a Quaterly magazine that is made for and by the employees of CR2. Somehow, we have managed to produce 4 print issues and are still learning, growing, and expanding. So, I am looking forward to connect with other creative souls who have not volunteered themselves till now, in the committee of Sparsh. Thanks.

- SUSHIL PANDEY



Every issue of Sparsh Magazine is unique and motivating. That's because this magazine was launched by CR2 Family. This is a fifth edition of this magazine and for me this is first edition in which I have worked. Recently I have joined this family and now I am working for this magazine. There were many hurdles which came across during this period which were resolved only because of helping and supporting CR2 family members. Glad to be part of this

Sparsh Team. This is not just the efforts of Sparsh team but of the entire family, that's why we created this kind of Magazine.

- MIHIR MODH





READER DIGEST

01. _____	08. _____	15. _____	22. _____
02. _____	09. _____	16. _____	23. _____
03. _____	10. _____	17. _____	24. _____
04. _____	11. _____	18. _____	25. _____
05. _____	12. _____	19. _____	26. _____
06. _____	13. _____	20. _____	27. _____
07. _____	14. _____	21. _____	28. _____



Editorial Team

Mr. Sushil Pandey | Mr. Sarfaraj Dal | Mr. Mihir Modh

Compiled & Designed by : Sarfaraj Dal