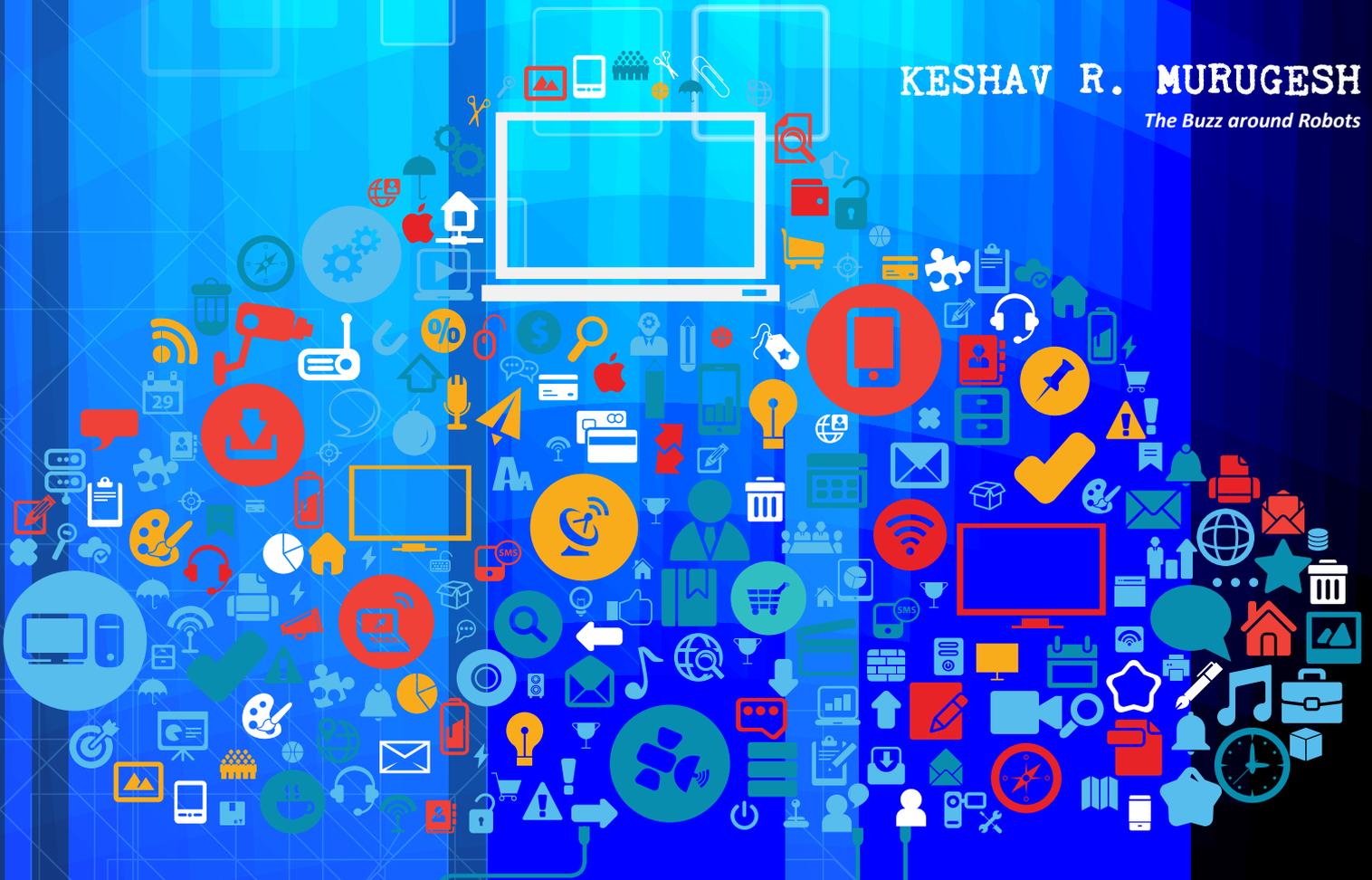




Vol 4, November 2016

THE TIMES OF PAMAC

KESHAV R. MURUGESH
The Buzz around Robots



IRFAN ABDULLA
LinkedIn India Recruiting Trends 2016

DR. SUSEN VARGHESE
Values and Management Leadership





SWIPE when you are done with SLURP.

Clear your plate off paper meal vouchers and go for CINQO Digital Meal Vouchers. Here's why:



- Zero cost
- Zero logistical delays
- One click distribution of vouchers
- Totally hassle-free



- Receive cash almost instantly
- No more hassles of storing paper vouchers



- Indulge in food and non-alcoholic beverage at any outlets across India
- Save income tax up to Rs. 11,700/- p.a.

With convenient payments, easy handling and wider reach, CINQO digital meal vouchers simplify life with every touch.

HUNGRY FOR MORE?

 www.cinqo.in

 sales@cinqo.in

 +91 22 65653085

Also serving:

Digital vouchers for travel and medical expenses | Gift Cards | Reimbursements

FROM THE EDITOR



The Times of PAMAC
Volume 4, November 2016

Editor-in Chief
Babar Mian
babar.mian@pamac.com

Editorial Team
Ritika Vishwakarma
ritika.vishwakarma@pamac.com

Editorial Feedback
thetimesofpamac@pamac.com

Illustrator & Designer
Manishi Gupta
[91672 26039]

Website
www.pamac.com

Contact us
info@pamac.com

Copyright © 2016
All rights reserved

We are happy to present you the fourth edition of "The Times of PAMAC." Taking forward the motivation of keeping our readers overhauled about the business and giving them creative bits of knowledge and patterns, the highlights of this publication is assortment of articles and views about areas concerning the current state of affairs.

This edition mentions about GST which is a game changing reform for the Indian economy by creating a common Indian market and reducing the cascading effect of tax on the cost of goods and services.

You would also read about Robotics which when combined with human capabilities provide new avenues for businesses. It also contributes to views about Artificial Intelligence [AI] which is constantly growing and changing to expand human capability beyond our imagination. Since social media has become an integral part of our lives, this edition also features an article on Social Media & Recruiting trends along with Values and Management Leadership.

I am honoured to share with you the work of a few committed and thoughtful people. Also, feel free to share your thoughts with us on the email mentioned for editorial feedback.

With this, I leave you to read. We enjoyed putting up this edition together and hope you would enjoy reading it.

Thank You!

Babar Mian
Head - Human Resource
PAMAC Finserve Pvt Ltd.

Follow us on



WHAT'S INSTORE

Fiction to Reality
Artificial Intelligence

Our Services

Employee
Background
Check - EBC

17

15

Who do you notice more?

Regional
Processing
Center - RPC

08

27

09

30

LinkedIn India Recruiting Trends 2016

- by Irfan Abdulla

20

CSR

Less Taxing - GST

21

01

From the Editor

by Babar Mian

05

Values and Management
Leadership

- Dr. Susen Varghese

16

Our Global Footprint

29

Engage yourself

02

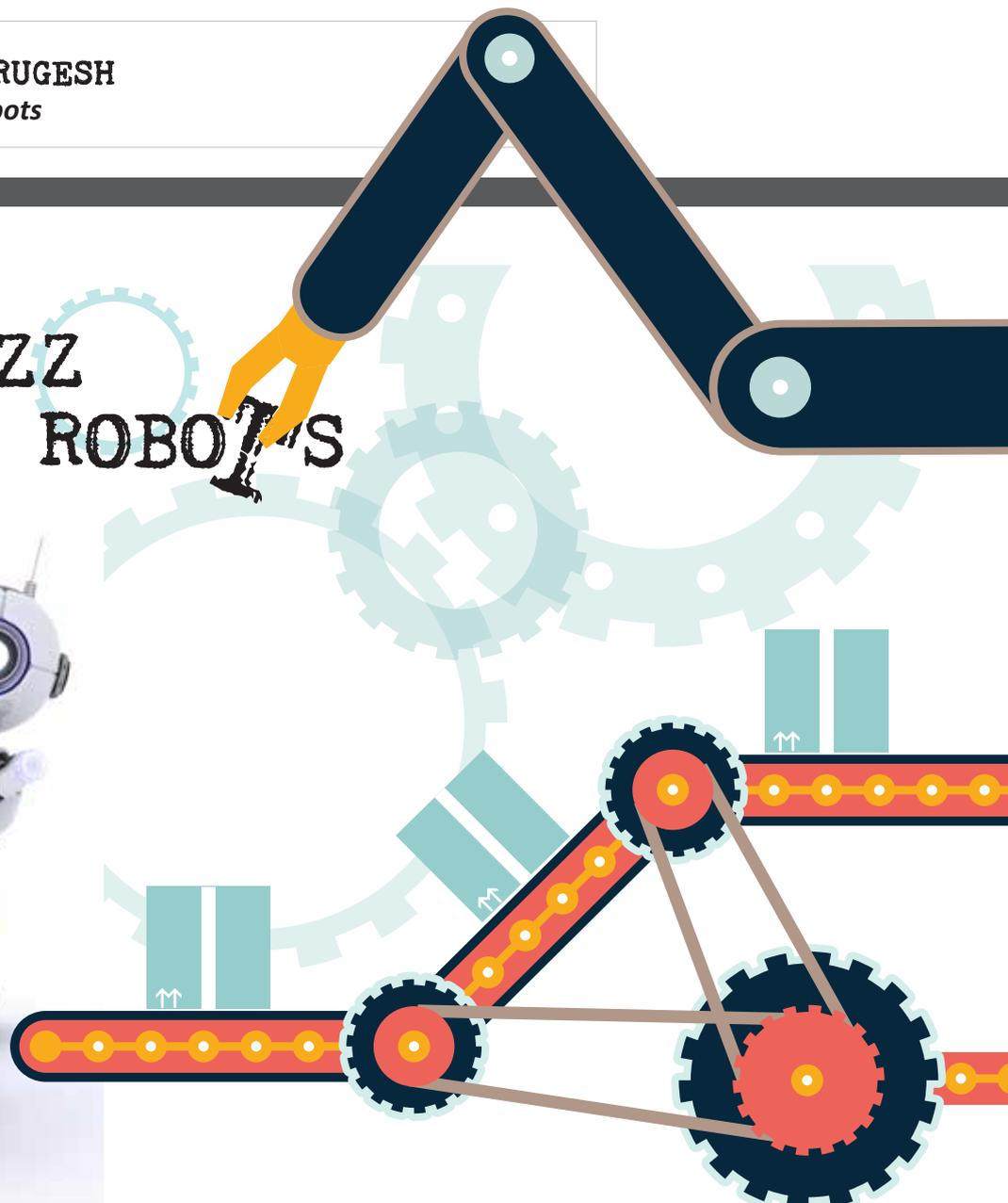
The Buzz around Robots

- Keshav R. Murugesh

31

Did you miss it?

THE BUZZ AROUND ROBOTS



Robotics when combined with human capabilities providing new avenues for businesses. Human progress and advances in technology are closely tied to each other, with technology contributing to make our lives easier, simpler, safer and more productive. It was with this premise that tractors and mechanized tools entered farms, taking the burden of manual labor off these jobs; and it is again with this premise that robots and artificial intelligence are entering our workplaces, taking over low-skill, repetitive tasks. And just as adding technology to the farm sector improved production and the quality of life of farmers, the introduction of robotics is set to improve the quality of products and services, and enhance both customer satisfaction and job satisfaction of employees.

Repetitive tasks when performed by human beings are prone to errors and consume more time. With robotics, the chance of errors is minimal and it can be done at a fraction of the time.

Today, there is a buzz around robotics and automation, with some expressing fear that it could lead to massive job loss. But these fears are unfounded – robots have been in our midst for a long time, sometimes without us even realizing it, and robotics is only taking over tasks that are dull and repetitive so that human beings can move to tasks of a higher calibre that pay well and add value to the customer. Moreover,

repetitive tasks when performed by human beings are prone to errors and consume more time. With robotics, the chance of errors is minimal and it can be done at a fraction of the time.

Robots are everywhere

We have assimilated robotics in our lives in different ways – both as direct and indirect users and beneficiaries. If your order on Amazon gets delivered the next day, a part of the credit goes to the robots at the Amazon warehouse that work alongside Amazon staff, taking care of the heavy lifting and speeding up the work.

Besides industrial robots that are common in factories, warehouses and farms, we are finding new uses of physical robots. There are now robots in the form of drones that deliver pizzas, take photographs during sporting events and conduct espionage. We saw a controversial use of robots recently in the US, with law enforcement using robots to both deliver and defuse bombs.

However, what is more intimately involved in our lives is software or virtual robots. These robots reside in virtual networks such as office servers, a

Business Process Management (BPM) providers like WNS are using such collaboration in Robotic Process Automation (RPA) solutions to provide our clients transformational benefits.



cloud network or in a business process, and conduct rule-based, intelligent functions that mimic human beings in a range of activities. This kind of robotic, or machine learning, is capable of processing documents, responding to customer queries, reading and organizing data, making relevant suggestions based on records of previous queries or location based data, and much more.

A common example of software robotics is the Interactive Voice Response System (IVRS) that responds to a customer's basic queries and directs the caller to the right person; this is nothing but a software robot at work. Interactive driving instructions that someone gets from a Global Positioning System (GPS) installed in the car is again software robotics.

There are many such examples from our everyday life such as the automatic sorting of emails into spam folders, Apple's Siri or Google's instant language translator.

The Future = Humans + Robots

Robotic, as we see it moving today, is not just relieving human beings of manual work but also adding to human effort, and producing results that are beyond our imagination till a few years ago.

During the recently concluded Rio Olympics, The Washington Post used artificial intelligence along with its reporters to enhance its coverage of the sporting extravaganza. The "robot reporter" relieved the sports reporters of culling basic sports data for regular updates. This enabled the writers to focus on analytical articles and in-depth features.

Business Process Management (BPM) providers like WNS are using such collaboration in Robotic Process Automation (RPA) solutions to provide our clients transformational benefits. RPA is a set of software-based automation tools that allow BPM companies to process repetitive, low-end tasks without any human intervention. When combined with human intelligence, the solutions provide immense value additions.



Let me illustrate how this collaboration is taking place.

A retail bank in Dubai had made a commitment to process loan and credit card applications within a day but it was unable to honor that commitment. WNS deployed a robotic tool that extracted relevant data of applicants from multiple sources, converted that information into a standardized format, calculated eligibility and produced accurate results. The process that involved 40-45 steps now took 12 minutes, as against 45 minutes, and had zero errors.

One of the biggest sources of revenue loss for airlines is during the manual

fare auditing process. We now use our RPA solution, Verifare PlusSM, to automate the entire process, validate the data and capture the complete audit trail for any future reference. All these processes are done without any human intervention, thus eliminating errors and reducing revenue leakage. Human resources from these mundane tasks are being deployed for revenue recovery.

The heroes of the BPM innovation story from hereon will be both human and artificial intelligence in equal measure. BPM companies must decide whether they want to watch the excitement from the sidelines or be an active player in it.



*Keshav R. Murugesh
Group CEO
WNS Global Services
Chairman, NASSCOM BPM Council, India*

“ Besides industrial robots that are common in factories, warehouses and farms, we are finding new uses of physical robots. There are now robots in the form of drones that deliver pizzas, take photographs during sporting events and conduct espionage. ”



The corporate Indian persona has undergone a paradigm shift with a complete makeover in the area of skills in the last two decades. From the bygone 'vilayati babu' and the babudom days, we lived through the blazers and now we have reached the 'jean-o-look' culture.

The Indian work force seems to have widened the mental and emotional realms. Rational horizons with respect to life and its nuances are getting broadened. The threshold of 'wholesomeness' in the work persona is in. This transition is not cosmetic. It is ingrained and essentially backed by a resolute mental and emotional framework. The trend is here to stay.

Welcome to the new age Indian corporate citizen. The lineage the world looks up to. The culture orientation, that's much in demand, in the global markets. The jean and the tee clad cool dude looks executive, with Indian values and thoughts, is all set to globe trot in pursuit of 'success'.

Let us analyze the backdrop of this corporate citizen in order to understand the origin of his being. India in the last two decades saw the largest economical and technological switch from 'shortages' to 'excesses'. Ambassadors and Premier Padminis got replaced with Marutis which eventually got over run by many multinational brands. Today, a one minute glimpse, on any Indian road, can access us to this reality. The ring dial telephones got replaced by one touch land lines which eventually got swapped with the slim and trim mobile touch phones. The humble typewriter was not behind. The mid nineties computer revolution nestled the typewriter to the archives museum. Such was the revolution that not only life on the outside changed for the average Indian but the transformation was internalized too.

Many talented Indians have made their brand at the global level. All the Indian origin global CEO's of the likes of Sundar Pichai of Google, Satya Nadella of Microsoft, Indra Nooyi of Pepsico, Ajaypal Singh Banga of Mastercard, Rajeev Suri of Nokia, Ajit Jain of Berkshire Hathaway Insurance, Sanjay Jha of Global Foundries, Rakesh Kapoor of Reckitt Benckiser, Shantanu Narayen of Adobe Systems, Nikesh Arora of SoftBank, Ivan Manuel Menezes of Diageo, Anshuman Jain of Deutsche Bank, Punit Renjen of Deloitte have not been born CEO's. They all have been through their share of grind and grill with respect to business challenges. When the Obama regime declared a few Indians to be in the elite list of White House individuals, he said in a statement, "These dedicated individuals

bring a wealth of experience and talent to their new roles and I am proud to have them serve in this administration. I look forward to working with them in the months and years to come". And so came, Preet Bharara is the U.S. Attorney for the southern district of New York, Rajiv Shah as the highest ranking Indian appointee in Obama administration, Arun Majumdar, as the Bureaucrat at Energy department, Deepa Gupta as Program Officer for Media, Culture and Special Initiatives at the John D and Catherine T MacArthur Foundation and Ajit Varadaraj Pai as a commissioner to the Federal Communications Commission. These are the Indians the country and the world takes pride in.

This intrinsic change came about only after a short mayhem in the way life was being generally viewed. The relocation was not easy. Mindsets needed to undergo a 360* degree change. It was tough.

It affected relationships, practices, belief systems, work policies, cultural norms; all. But the impact was there to stay. The impact was there to live meaningful lives. The impact was to bring in a strong sense of substance in the way life was lived.

Today, what makes this Indian executive different from his fellow human beings of the world? Is it his behavior? Is it his thought processes? Is it his belief systems? Is it his personality?

Is it his communication? None look to be very impressive features compared to the expectations of the global work market. A further delve into the trend brings for the presence of 'Values' in the typical Indian persona which differentiates him and proves to be the only indicator to stand different with

other global citizen counterparts. The Indian values he carries, percolates down through his thought processes, behavior, action, decisions, strategies and most importantly his 'business sense'. It removes all the chaos and the confusion. It makes life easy and peaceful for all.

'Values maketh a man'. Going by this maxim, one can clearly distinguish how Indians are different in their orientation, when it comes to business essentials. India, being a multi-cultural, multi-ethnic and multi-religious society, values is interestingly woven into the emotional fabric of every person born as an Indian. So what are these Indian values that we are referring to? After all, India boasts of being one of the most diverse countries. A south Indian living in Chennai for that matter is completely



different to a person living in Punjab. Their physical attributes are different, their professions are different, and their languages, their festivals and even the food they eat are miles apart from each other. However, one thing that our Indians spread across the world, have in common is values. Tyaga (renunciation), Dana (liberal giving), Nishtha (dedication), Satya (truth), Ahimsa (non-violence) and Upeksha (forbearance) are the foundations for the Indian value system.

In times today, with Management professionals completely immersed in the essence of Indian values, the business work life with its set of risks, challenges and problem, then values have major influence on a person's behavior and attitude and serve as broad guidelines in all situations to arrive at solutions/conclusions.

B-schools in India want to equip their students with the tools and qualifications to develop and succeed in changing and challenging times. At Lexicon Group's Management Institute for Leadership and Excellence (MILE) we adopt an approach of '**One Student a Time**'. Individual tailor made investment is made in each student to nurture, mould and shape out the personalities of our future corporate leaders through the core values of MILE which comprise of Excellence, Integrity, Ownership, Discipline, Passion, Environment Sensitivity, Social Sensitivity, Humility, Gratitude and Respect. The academic and the non-academic interactions are so planned that students go through a rigorous overhaul of their personalities and learn to further confirm the existence of these values in them, which were otherwise dormant for the last few years till they touched MILE. MILE involves the students in all the business decisions living the philosophy of 'Student run Institute' by involving them in all stages of every strategic

decision making impacting the short term and long term academic process of MILE. Corporate projects in the form of summer internship projects, live field projects with SMEs and bizternships, Alumni and Corporate Interaction Series, Corporate Mentoring, Winter internships to sensitize them towards social and environment consciousness in association with Ministry of Environment, Forest and Climate Change, the Pune Traffic Police, the PMC and the Pune Smart City Project in association with McKinsey, Self Help Groups and NGOs', classroom interactions and experiential learning to imbibe world class management education, seminars to fine tune their research acumen and plenty of off campus events and programs are a routine part of a MILER's life at MILE'.

We at MILE believe that no Management education is complete without an attempt to touch the core values that make human beings. One can present the best of infrastructure, faculty and pedagogy, but, without an investment with an aim to transform, the efforts are futile to instill a sense of 'Management' in the budding management professionals. We welcome students to join us, for the two year full time AICTE approved PGDM program, to live lives with the finesse and fitness of a global leader with Indian values.

 www.mile.education

 susen.varghese@mile.education

 **Admission Helpline Nos:** +91 914 601 4947 /+91 914 601 4952

Boardline No: 020-60606162



*Dr. Susen Varghese
Dean - Academics
Management Institute
for Leadership & Excellence*

“ *We at MILE believe that no Management education is complete without an attempt to touch the core values that make human beings. One can present the best of infrastructure, faculty and pedagogy, but, without an investment with an aim to transform, the efforts are futile to instill a sense of 'Management' in the budding management professionals.* ”

REGIONAL PROCESSING CENTRE [RPC] SOFTWARE @ PAMAC

With the advancement of time PAMAC as an organization has also started to spread its wings into the world of software development. PAMAC has enriched itself with some of new age softwares. The most noteworthy to talk about at this hour would be PAMAC CALCULUS which is the online platform of PAMAC for processing . Introduction of CALCULUS was a giant leap for PAMAC and as we say we became more PERSISTENT, more AGILE, more MERITOCRATIC, more ACCESSIBLE and more COLLABORATIVE.

PAMAC CALCULUS has been a leap towards advancement for us and in coming days we tend to move forward with many more developed softwares in our kitty to serve our clients better.



KEY FEATURES



- **Easy & automatic allocation of cases:** With the help of CALCULUS the need of allocation of cases has also evaporated. At present the cases are allocated automatically.



TAT.

- **Centralised activity:** Now the entire processing of files has become centralized activity and its become easy to keep a track of PAN INDIA location, thus focusing more on improved



- **Zero paper work:** RPC CALCULUS brought a revolution into the world of operations. It has turned the entire process into paperless activity.



- **Focuses more on digitalisation:** When the entire world is focusing on digitalisation, PAMAC is also not lagging

behind. As the entire activity has become automated, we as an organisation are focused on digitalisation.



- **Increases productivity:** All these added features directly or indirectly helps us to extract the maximum from the executives and thus increasing productivity.



- **Less time consuming:** These added features at CALCULUS makes the software more user friendly which helps us to complete our work with ease and thus consumes less time.



- **Confidentiality:** The most important requirement from the end of our client is to maintain confidentiality of the files which we do it effortlessly. As it's a paperless activity it becomes easier for us to maintain the confidentiality of the end customer.

Irfan Abdulla

Gap between hiring volume and budgets push employee referrals and retention as top priorities for talent leaders: LinkedIn India Recruiting Trends 2016





Employee retention, focus on employee referrals, employee branding and quality of hire are likely to be the top priorities for the recruitment landscape in 2016.

LinkedIn, world's largest professional network, today unveiled key findings from the LinkedIn India Recruiting Trends 2016. The study revealed that employee retention, focus on employee referrals, employee branding and quality of hire are likely to be the top priorities for the recruitment landscape in 2016.

Employee retention, a way to close the hiring gap: The gap between volume of hiring and hiring budgets has widened in 2015. With a decrease in the hiring budget, talent leaders see employee retention as a priority for their organization. Thirty six percent of the talent leaders stated that employee retention is a top priority over the next 12 months. To address employee retention, leaders will also have to also focus on internal hiring and transfers as re-skilling has become easier. Currently only 5% of the leaders look at internal hiring as a priority. It is essential for leaders to formalize the internal hiring process and boost employee retention.

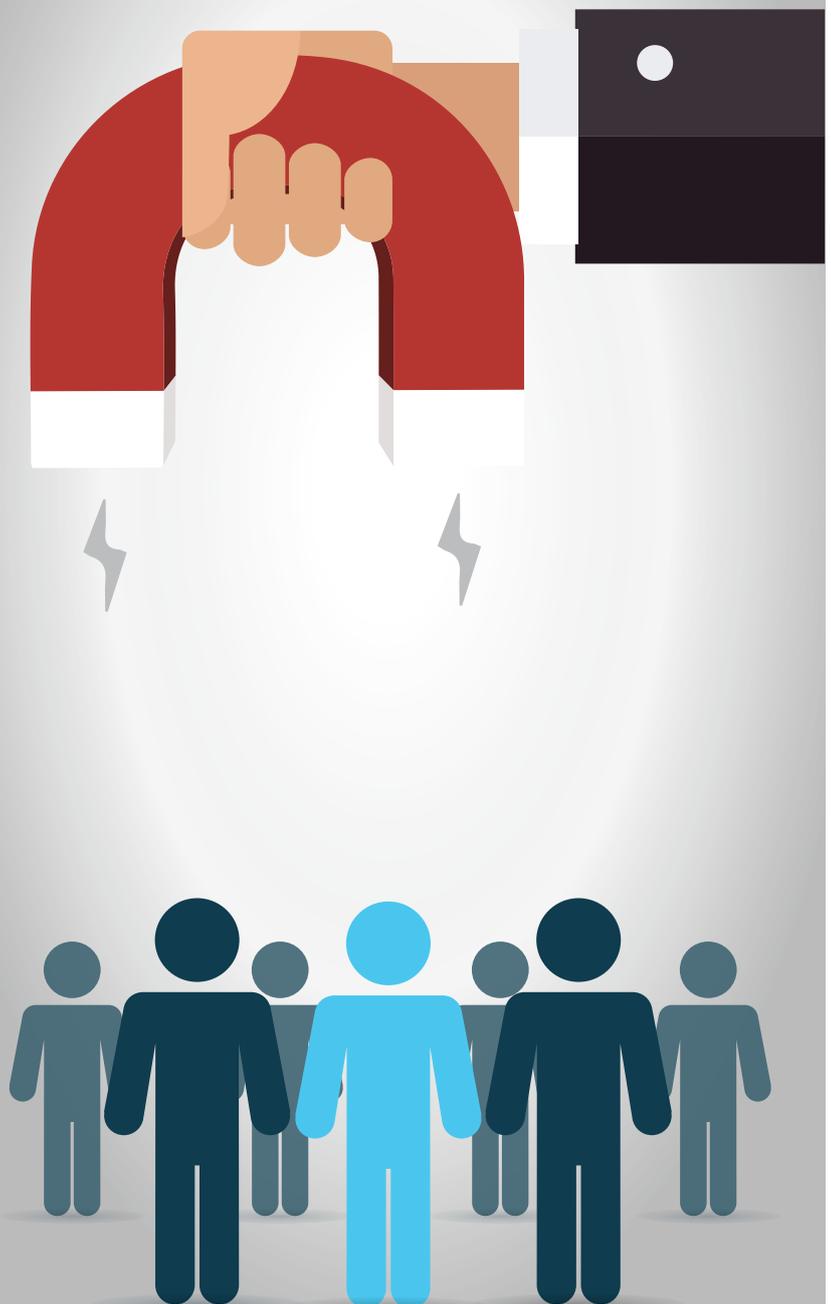
Employee referrals and social networks, a recruiting trend that is here to stay: Fifty five percent of talent leaders stated that employee referral programs were the top source of quality hires and 42% considered social professional networks as equally important. Both sources were said to be long-lasting therefore preferred.

It is interesting to note that India leads the globe in the usage of referral programs with 65% organizations using employee referrals as against the global average of 39%. Nurturing strong relationships with employees and their networks would help organizations identify and source quality talent.

Quality of hire is the magic metric: Growth in business has made talent leaders look more aggressively for quality talent to sustain this growth. Thirty nine percent of recruiters agreed that quality of hire was the most valuable metric for tracking a recruitment team's performance. Half of the recruiters surveyed said that they measured quality through new hire performance evaluation and 54% Indian recruiters, as against the global figure of 33%, were confident about this method of evaluation.

Strong employer branding enables quality hires: Both talent acquisition and marketing leaders now share the responsibility for employer branding.

Thirty six percent of the talent leaders stated that employee retention is a top priority over the next 12 months.



The study revealed that 37% of talent leaders shared or contributed to managing employer brand and 63% considered online professional networks as the most effective tool for this.

Irfan Abdulla, Director, Talent Solution, LinkedIn India said, *“Organizations are watching their hiring budgets more closely now and it comes as no surprise that employee retention and quality of hires have surfaced as top priorities for talent leaders. The jump in employee referrals to source quality talent is another reflection of this. These emerging trends underscore the power and value of relationships whether through partnering with marketing for stronger employer branding or leveraging employees to reach potential candidates. In my view these are the right moves for recruiters to stay ahead of their game.”*

About the study:

LinkedIn surveyed 3,894 talent acquisition decision makers who work in a corporate HR department and have some authority in their company’s recruitment solutions budget. These individuals focus exclusively on recruiting, manage a recruiting team, or are HR generalists. The

survey respondents were LinkedIn members who opted to participate in research studies. They were selected based on information in their LinkedIn profile and contacted via email.

LinkedIn also compared historical Global Recruiting Trends research taken from 2011 – 2014, which had similar sampling criteria and methodology.

“A diverse and vast talent pool is one of India’s greatest strengths today and if managed well, it has the potential to effectively drive our economic growth in the coming years. To better manage the diverse talent pool we’re increasingly seeing a shift in the recruitment mindset of talent leaders. Companies no longer recruit to only fill positions, they are adopting innovative methods to connect quality talent to the right opportunity. With today’s candidates largely connected on social media, Social Recruiting is the next big wave in India’s recruiting industry. Our Recruitment Trends 2016 survey reveals that 42% of the talent leaders consider social networks as an important source of quality talent. Social professional networks also give recruiters an advantage to build a strong employer brand, reach out to passive candidates and build their talent pipeline,” **Irfan Abdulla, Director Talent Solution, LinkedIn India.**



“ **Fifty five percent of talent leaders stated that employee referral programs were the top source of quality hires and 42% considered social professional networks as equally important.** ”



*Irfan Abdulla
Director
Talent Solution, LinkedIn India*

WE SHAPE WHAT WE FORM, AND IT SHAPES



“Today, the real mark of a successful organization is the loyalty of an employee, not a customer. We all know that if we look after our employees, they will look after our customers.”

Yet employee loyalty is arguably tougher to achieve, because the psychological contract between a company and its workforce goes far beyond a transaction. And it’s changed significantly over the last ten years.”

What’s NEXT? In the evolution of HR’s greatest enigma?

Managing to Manage across Generations at Work by developing a Culture of outstanding Employee Experience’s.

After decades of corporate discourse about the war for talent, it appears that the battle is over, and talent has won.

Employees today have increased bargaining power, the job market is highly transparent, and attracting top-skilled workers is a highly competitive activity. Companies are now investing in analytics tools to figure out why people leave, and the topics of purpose, engagement, and culture weigh on the minds of business leaders everywhere.

Many leading researches across the globe, suggests that the issues of “retention and engagement” have risen to No. 2 in the minds of business leaders, second only to the challenge of building global leadership. These concerns are grounded in disconcerting data:

- Gallup’s 2015 research shows that only 13 percent of all employees are “highly engaged,” and 26 percent are “actively disengaged.”
- Glassdoor, a company that allows employees to rate their employers, reports that only 54 percent of employees recommend their company as a place to work.
- In the high-technology industry, two-thirds of all workers believe they could find a better job in less than 60 days if they only took the time to look.
- Eighty percent of organizations believe their employees are overwhelmed with information and activity at work (21 percent cite the issue as urgent), yet fewer than 8 percent have programs to deal with the issue.

- More than 70 percent of Millennials expect their employers to focus on societal or mission-driven problems; 70 percent want to be creative at work; and more than two-thirds believe it is management’s job to provide them with accelerated development opportunities in order for them to stay.

The employee-work contract has changed: People are operating more like free agents than in the past. In short, the balance of power has shifted from employer to employee, forcing business leaders to learn how to build an organization that engages employees as sensitive, passionate, creative contributors.

We call this a shift from improving employee engagement to a focus on Building **THE WOW** moments of **Employee Experiences**.

TIME FOR A CHANGE

One of the issues we must address is the aging idea of an employee engagement survey. While such measures of engagement have been used for years, organizations tell us they aren’t providing modern, actionable solutions.

Consider the typical process: Companies deploy annual surveys to benchmark a company’s level of employee satisfaction from year to year. Most use vendor-provided surveys that claim to be statistically validated ways of measuring engagement.

The marketplace of survey providers, which is around \$1 billion in size, is largely staffed by industrial psychologists who have built statistical

models that correlate turnover with various employment variables. The pioneer in this market, Gallup, promotes a survey of 12 simple factors that statistically predict retention. Other vendors have their own models, many focused on the characteristics of leadership, management, career opportunities, and other elements of the work environment.

While none of these models are “wrong” companies tell us the surveys don’t prescribe actionable results. In a recent survey among 80 of the most advanced users of engagement surveys, only half believe their executives know how to build a culture of engagement. Among the broader population, the percentage is far lower.

Consider the radical changes that have taken place at work: Employees operate in a transparent job market where in-demand staff find new positions in their inboxes. Organizations are flattened; giving people less time with their direct managers. Younger employees have increased the demand for rapid job rotation, accelerated leadership, and continuous feedback. Finally, the work environment is highly complex—where we once worked with a team in an office, we now work 24/7 with email, instant messages, conference calls, and mobile devices that have eliminated the barriers between our work and personal lives.

These changes to the workplace have altered the engagement equation, forcing us to Rethink IT.

So what matters today? How can we create an organization in today’s work environment that is magnetic and attractive, creates a high level of performance and passion, and continuously monitors problems that need to be fixed?

Now more than ever we need to understand the Role of Psychological Contract and Employee Experiences in Engaging our Talent.

How we behave towards our employees is of increasing importance in winning organisations. Globalisation and increased competition has intensified the ‘Talent War’. The relationship between the employer and employee – ‘**The Psychological Contract**’ – has changed.

New definitions of loyalty are emerging. ‘Jobs for life’ appear to have gone. Employees are more discriminating and certainly more mobile.



Life in the world of work is constantly on the move. To succeed you must move with it or better still, ahead of it. If only we had more leaders and line managers who 'get' employee engagement. But are leaders and line managers solely to blame if employee engagement is low? As employees themselves, leaders and line managers may also be subject to poor management and stakeholder structures that prioritise performance and profit over an employee's intrinsic right to be respected, valued and developed. But how do you significantly strengthen engagement? **“Make Work ‘AWESOME”**

Great Companies create employee experiences that pull people in—that motivate collaboration, innovation and higher productivity through extraordinary engagement.

Successful companies offer a signature employee experience that is rich with opportunities to enjoy the characteristics they prefer — experiences that give them "goose bumps". The old rules no longer work, if we truly want to drive our customer experience to its full potential.

When employees have an awesome experience, they produce awesome results.



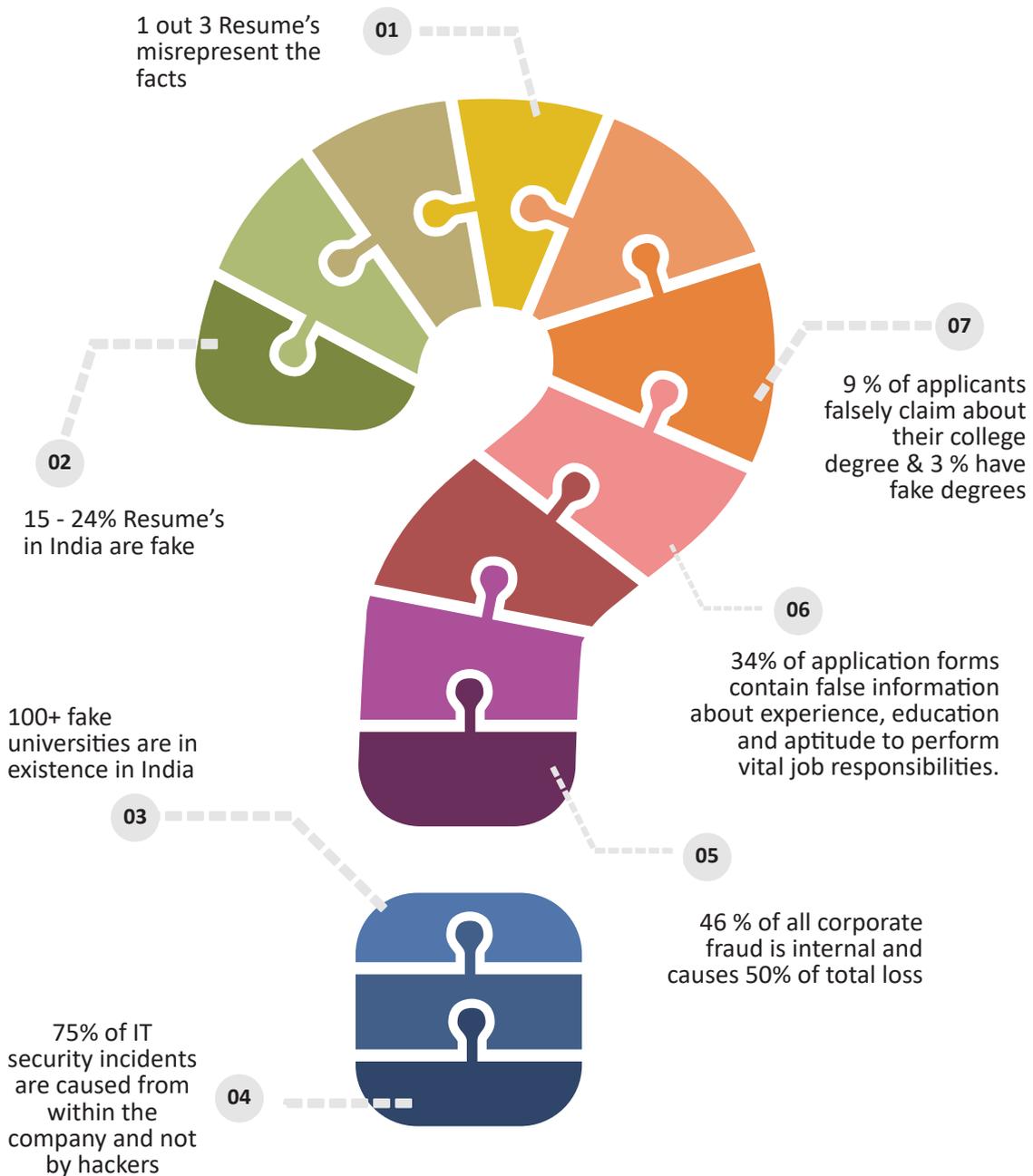
“ *We call this a shift from improving employee engagement to a focus on Building THE WOW moments of Employee Experiences.* ”

Sayeed Sheikh
Founder & Chief Executive Officer
Inconnectiva Conferences & Trainings, India

EMPLOYEE BACKGROUND CHECK - EBC

A Pre-Employment Background Check has become a subject of inevitability. There are no second thoughts that making a wrong hiring decision can turn out to be a drastic situation for your company, employees and client base.

REGULAR CHECKS	SPECIAL CHECKS
<ul style="list-style-type: none"> Address checks Education checks Employment checks Reference checks 	<ul style="list-style-type: none"> Credit Check Global databases Check Drug Test-5 to 10 Panels Criminal Background Check



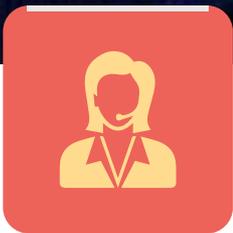
OUR GLOBAL FOOTPRINT



 Our presence is in 39 cities across the country, covering 170 cities, with the HUB and SPOKE model. Internationally PAMAC has presence in UAE [Dubai] & Malaysia. 

FICTION TO REALITY ARTIFICIAL INTELLIGENCE

*There is such a great amount of potential for **Artificial Intelligence** advancement that it's getting harder to envision a future without it.*



What was once only a fantasy of the creative energy of some our most popular sci-fi authors, artificial intelligence (AI) is flourishing in our regular day to day existences? We're still a couple of years from having robots available to us no matter what, yet AI has as of now had a significant effect in more unobtrusive ways. Climate gauges, email spam filtering, Google's search predictions, and voice recognition, such as Apple's Siri, are all illustrations. The very

origination of AI innovation is its capacity to consistently gain from the information it gathers. The more information there is to gather and investigate through carefully crafted algorithms, the better the machine gets to be at making forecasts. Not certain what motion picture to watch today evening time? Try not to stress; Netflix has a few recommendations for you taking into account your past survey encounters. Try not to crave driving? Google's taking a shot at an answer for that, as well, piling

on the miles on its driverless auto model.

What these advancements have in common are machine-learning calculations that empower them to respond and react continuously. There will be growing pains as AI innovation advances; however the constructive outcome it will have on society as far as productivity is boundless.

THE BUSINESS upshot

No place has AI had a more prominent effect in the early

phases of the 21st century than in the workplace. Machine-learning advances are driving increments in efficiency at no other time seen. From work process administration devices to pattern expectations and even the way brands purchase advertising, AI is changing the way we work together. There is such a great amount of potential for AI advancement that it's getting harder to envision a future without it. We're as of now seeing an expansion in work environment efficiency on



account of AI headways. AI will soon get to be ordinary in regular day to day existence, whether it's self-driving autos, more exact climate forecasts, or space investigation. We will even see machine-learning calculations used to prevent cyber terrorism and payment fraud, yet with expanding open verbal confrontation over security suggestions. AI will likewise have a solid effect in human services progressions because of its capacity to break down enormous measures of genomic information, prompting more precise avoidance and treatment of therapeutic conditions on a customized level.

Big data is a goldmine for organizations, yet organizations are for all intents and purposes suffocating in it. However, it's been an essential driver for AI headways, as machine-learning advances can gather and sort out enormous measures of data to make forecasts and bits of knowledge that are a long ways past the capacities of manual handling.

A Pro Business AI

There is such a great amount of potential for AI advancement that it's getting harder to envision a future without it. We're as of now seeing an expansion in work environment efficiency on account of AI headways. Before the decades over, AI will get to be ordinary in regular day to day existence, whether it's self-driving autos, more exact climate forecasts, or space investigation. We will even see machine-learning calculations used to prevent cyber terrorism and payment fraud, yet with expanding open verbal confrontation over security suggestions. AI will likewise have a solid effect in human services progressions because of its capacity to break down enormous measures of genomic information, prompting more precise avoidance and treatment of therapeutic conditions on a customized level.

1. Virtual Assistance

The first and most evident approach to utilize artificial intelligence is for virtual help. Numerous have as of now had the experience of talking into a telephone to hunt down responses to fundamental inquiries. Presently

we're likewise seeing organizations convey chatbots for an assortment of employments. The most evident is customer service.

2. Unbolt Unstructured Data

In the recent past, the majority of the information we broke down was organized information, the kind that gets caught and put away in a database. So we were sensibly great at getting bits of knowledge from information created for that purpose that's a more serious issue than we understand, on the grounds that organized information speaks to just a little part of the data accessible to us. Actually, it has been assessed that 80% of computerized information is unstructured.

3. Medical Applications

In the medicinal field additionally, we will locate the wide utilization of AI. Specialists evaluate the patients and their wellbeing dangers with the assistance of AI machine..A popular application of artificial intelligence is radio surgery which is used in operating tumors and this can actually help in the operation without harming the encompassing tissues.

4. No More Manual Processes

One of the constants all through the ascent of innovation is the computerization & automation of work in the assorted walks of business operations. Today, more propelled robots are even ready to work alongside people in manufacturing plants.

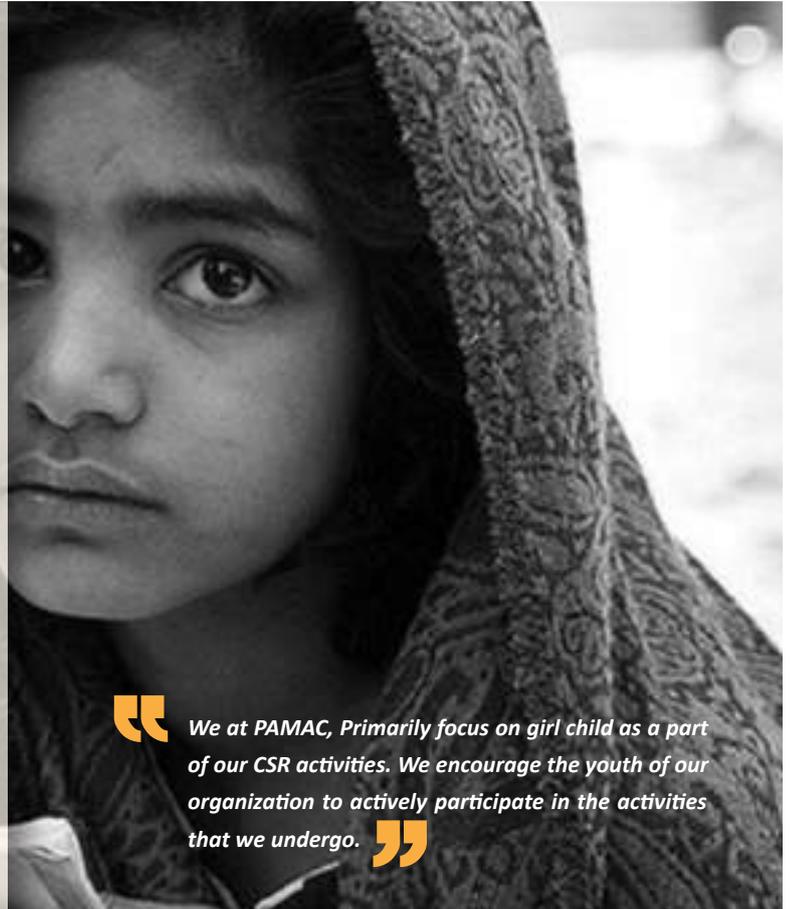
5. Augment Our Technological Growth Rate

Taking after from the point above, AI will possibly help us 'open doors' into new and more progressed innovative achievements.

There is a flipside to it as well among the numerous advantages. Human feel is missing as they are machines they clearly can't give you that 'human touch and quality', the sentiment a harmony and enthusiastic understanding, that machines will do not have the capacity to identify and relate to your circumstances, and may act nonsensically as a result. A lot of people say that the endowment of instinct and insight was God's blessing to humankind, thus to recreate that would be then to sort of 'play God'. Consequently not right to try and endeavor to clone our knowledge. As machines will have the capacity to perform all tasks superior in all ways, for all intents and purposes all regards, they will take up a considerable lot of our occupations, which will then result in masses of individuals who are then jobless and accordingly feel basically pointless.

In all actuality we don't recognize what is going to happen, until humanity in the long run brings forth AI and let it be. ***As of now everything we can do is hypothesize, so large portions of the purposes of focal points and drawbacks for AI above are just estimates, we presumably will confront a totally distinctive cluster of advantages and issues.***

CORPORATE SOCIAL RESPONSIBILITY



“ We at PAMAC, Primarily focus on girl child as a part of our CSR activities. We encourage the youth of our organization to actively participate in the activities that we undergo. ”

Driving CSR through Millennials !
Corporate social responsibility (CSR) has long been a burning topic internationally. It has been added to the emergent list of demands that customers investors and employees present to companies.

A practical advance involves building CSR into the culture of a company throughly, something that many millennials look for as both employees and consumers. However, this approach has to be supplemented to the bottom line. Associations need to value the degree to which the most recent era joining the representatives is building business and utilization choices taking into account CSR endeavors.

For a CSR procedure to be effective it should be solid, in accordance with the brand picture and mindful to what people in general requests. A PricewaterhouseCoopers study called “Millennials at Work: Reshaping the Workplace,” reported that 88% of Millennials prefer companies that emphasize corporate social responsibility and 86% would consider leaving if their employer’s “CSR” no longer met their expectations.

We at PAMAC, Primarily focus on girl child as a part of our CSR activities. We encourage the youth of our organization to actively participate in the activities that we undergo.

The Generation Y is somewhat not quite the same as any era that has gone before them. In spite of the considerable number of angles, the Millennials could apparently be the most socially cognizant gathering in presence & their contribution towards the organizations CSR vision could be noticeable.

CSR is business administrations rehearse that consolidates social and ecological worries into standard business exercises. It includes numerous goals running from the moral treatment of representatives and individuals from the inventory network, to safe and healthy ingredients, to ecologically cordial/reasonable ecosystem.

We should alter our ability of talent management to grasp CSR versus simply providing employment and compensation. Contemplate reward techniques and what spurs Millennials. It's more than pretty much offering to this youthful era. It's to a greater extent a long haul coordinated effort. These are the employees who will develop into future clients, as well as business pioneers.

LESS

TAXING

- GST

The Constitution Amendment Bill for Goods and Services Tax (GST) has been approved by The President of India post its passage in the Parliament (Rajya Sabha on 3 August 2016 and Lok Sabha on 8 August 2016) and ratification by more than 50 percent of state legislatures. The Government of India is committed to replace all the indirect taxes levied on goods and services by the Centre and States and implement GST by April 2017.

WHAT IS GST ?

GST (Goods and Services Tax) is a tax levied when a consumer buys a good or service. The current tax system is loaded with roundabout assessments which the GST plans to subsume with a solitary extensive tax presenting to everything under a solitary umbrella. The bill aims to eradicate the cascading consequence of taxes on production and distribution prices on goods and services.

Service Tax

Paid on: Services like hotels etc.
Collected by: Central Government

Excise Duty

Paid on: Manufactured goods
Collected by: Central Government

Value Added Tax

Paid on: Goods sold to consumers
Collected by: State Government

Octroi/ local body Tax

Paid on: Transfer of goods into city
Collected by: City Municipality

Good & Services Tax (GST)

Paid on: Goods & Services
Collected by: Central Government
(On behalf of State & Central Government)

With GST, it is expected that the tax base will be thorough, as essentially all products and administrations will be assessable, with least exemptions.

The benefits outweigh the hindrances

- Simplify Tax Compliance
- Improve Tax Governance
- Unify India as one marketplace

WHY

- Tax loss to few state governments
- One time execution complexity

WHY NOT

WHY GST ?

GST will be a revolutionary change for the Indian economy by making a typical Indian market and decreasing the falling impact of expense on the cost of goods and services. It will affect tax structure, tax incidence, tax computation, tax payment, compliance, credit utilization and reporting, prompting a complete update of the existing indirect tax system.

GST will have a broad effect on every one of the parts of the business operations in the nation, for example, pricing of products and services, supply chain optimization, IT, accounting, and tax compliance systems.

Remarkable thing about GST is that it avoids "CASCADING OF TAXES"

There are three components of GST

Central GST [CGST]

It will be Levied by Centre

State GST [SGST]

It will be Levied by State

Integrated GST [IGST]

It will be Levied by Central Government on Intestate supply of Good & Services

GST BOON

FOR BUSINESS

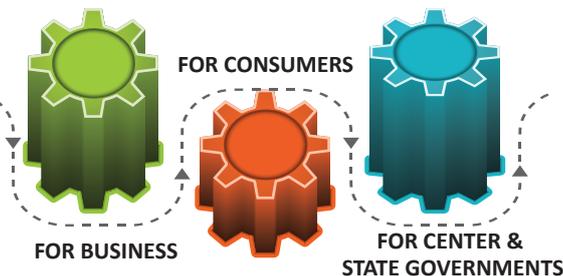
1] **Effortless compliance:** A robust and widespread IT system would be the foundation of the GST management in India. As a result, all tax payer services such as registrations, returns, payments, etc. would be available to the taxpayers online, which would make compliance simple and straightforward.

2] **Standardization of tax rates and structures:** GST will ensure that indirect tax rates and structures are common across the country, in this manner expanding assurance and simplicity of doing business. In other words, GST would make doing business in the country tax neutral, irrespective of the choice of place of doing business.

3] **Removal of cascading:** An arrangement of seamless tax-credits throughout the value-chain, and across boundaries of States, would ensure that there is minimal cascading of taxes. This would decrease concealed expenses of doing business.

4] **Enhanced competitiveness:** Reduction in transaction costs of doing business would in the long run guide to a superior competitiveness for the trade and industry.

5] **Gain to manufacturers and exporters:** The



subsuming of significant Central and State taxes in GST, complete and comprehensive set-off of input goods and services and phasing out of Central Sales Tax (CST) would diminish the cost of locally manufactured goods and services. This will build the competitiveness of Indian goods and services in the worldwide market and give boost to Indian exports. The regularity in tax rates and procedures across the country will also go a long way in reducing the compliance cost.

FOR CONSUMERS

1] **Single and transparent tax in proportion to the value of goods and services:** Due to multiple indirect taxes being levied by the Centre and State, with incomplete or no input tax credits available at progressive stages of value addition, the cost of most goods and services in the country today are laden with many hidden taxes. Under GST, there would be

only one tax from the manufacturer to the consumer, prompting to transparency of taxes paid to the final consumer.

2] **Relief in overall tax burden:** Because of efficiency gains and prevention of leakages, the overall tax burden on most commodities will come down, which will benefit consumers.

FOR CENTRAL AND STATE GOVERNMENTS

1] **Simple and easy to administer:** Multiple indirect taxes at the Central and State levels are being replaced by GST. Upheld with a vigorous end-to-end IT system, GST would be less difficult and less demanding to oversee than all other than all other indirect taxes of the Centre and State levied so far.

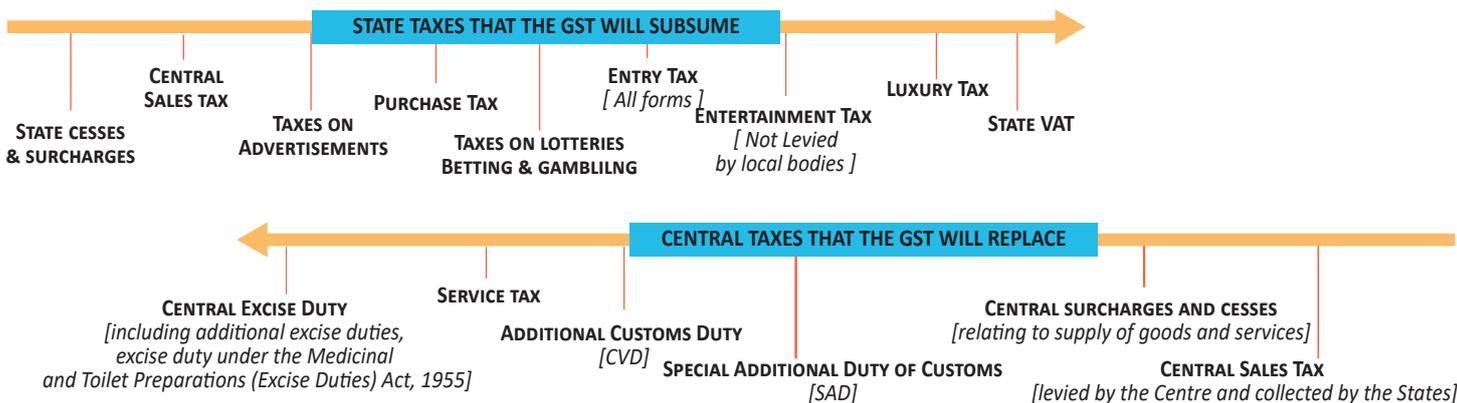
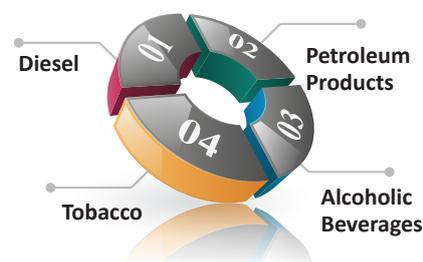
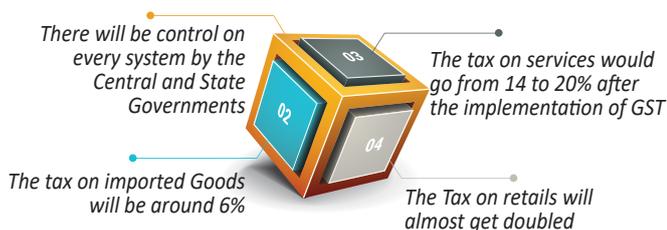
2] **Better controls on leakage:** GST will bring about better tax compliance due to a robust IT infrastructure. Due to the seamless transfer of input tax credit from one stage to another in the chain of value addition, there is an in-built mechanism in the design of GST that would incentivize tax compliance by traders.

3] **Higher revenue efficiency:** GST is also expected to decrease the cost of collection of tax revenues of the Government, and will therefore, lead to higher revenue.

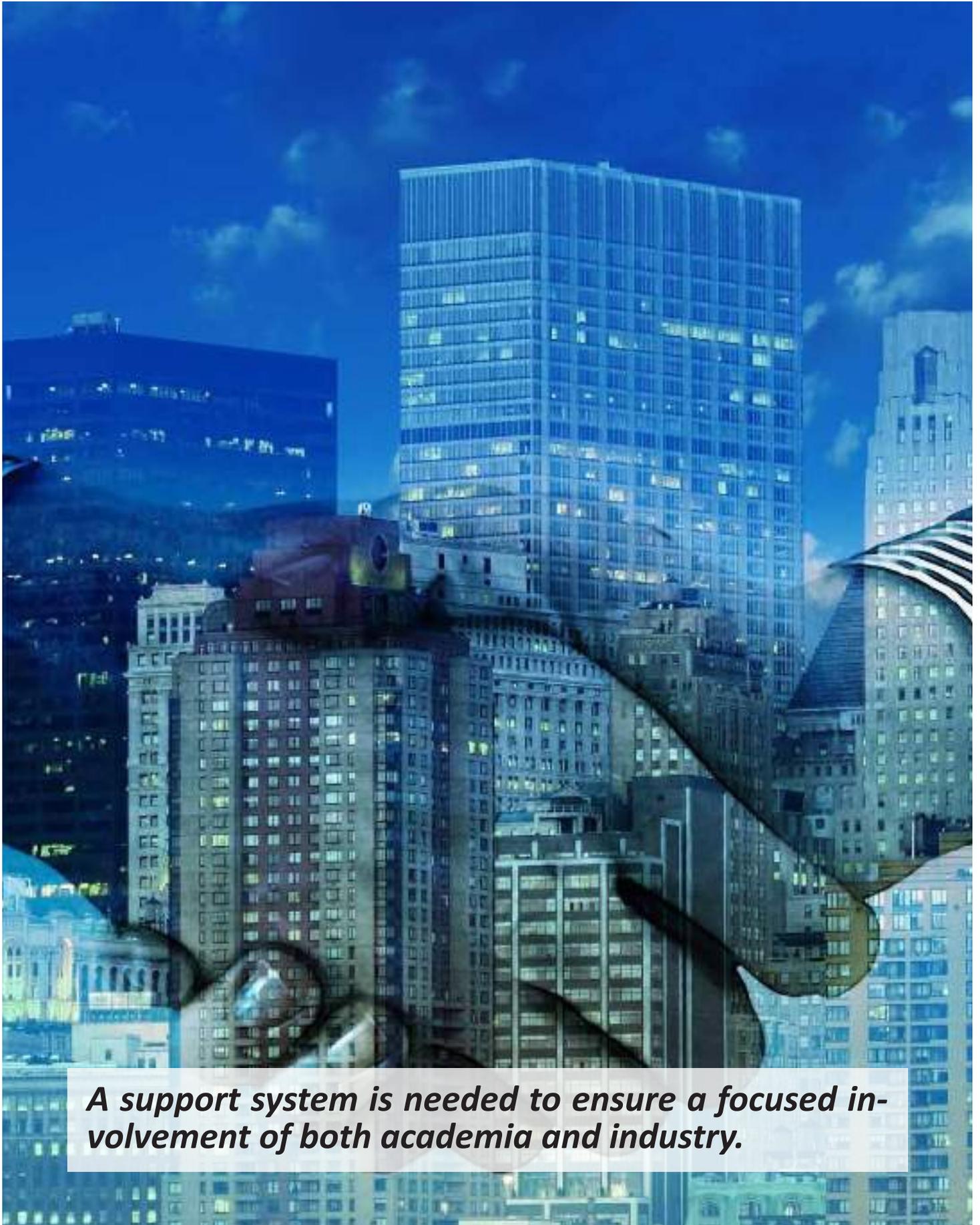
Despite the fact that there are discernible advantages of GST, it doesn't imply that it is great. There are a few hindrances as well, which can't be overlooked :

EXCLUSIONS IN GST

Following products are excluded from GST



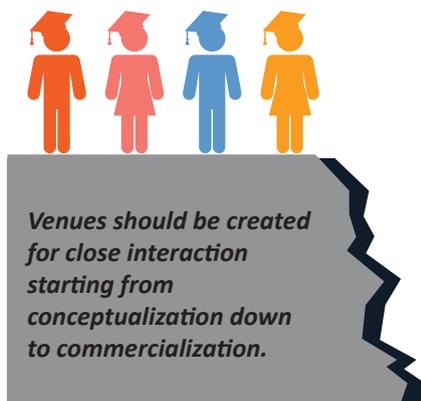
Brig [Dr.] RAJIV DIVEKAR
FROM CAMPUS TO CORPORATE



A support system is needed to ensure a focused involvement of both academia and industry.

Living in an era of VUCA economy one can't help but accept transition as an on-going process. This might be from the final years of school to the early years of higher education, occupational training, independent living or social opportunities continuing to the early years of one's career. The industry is in need of young talent who can 'hit the ground running'. The institutes primarily focus on providing comprehensive academic knowledge with an adequate supplement of holistic development. Students today are more dynamic and do not bear preconceived notions. They are prepared to venture into any sector and company that may interest them. A change that is somewhat innate to their nature is the multiplicity of their focus which is not myopically concentrated only on placements anymore.

Striking a healthy balance between the three is a challenging goal that SIMS successfully undertakes through a wide array of activities aimed at engaging and developing student managers into leaders, thinkers and innovators. Today, a student manager from an IIM and any other institute are at a level playing field; this has become possible because of the extension in expectations of the virtues of a manager. A student manager from an IIM may be technically sound and have in depth insight and knowledge about his subject, but a student manager from another institute makes up from his apparent lack of in depth study with his presence of mind and street smartness that is equally important and paramount to survive in the corporate world. A testimony to this fact is the diversification of companies in their intake by hiring from other B Schools instead of hiring the cream crowd from select B Schools. Thus, there are other qualities that are equally important and as the proverbial saying goes "Battles are won on the playing fields of Eaton", these qualities are learnt outside the classroom and do not depend on academics.



technology development.

- Academics and Industrialists have a different mindset; therefore both are living in two different worlds.
- Both Academics and Industrialists are pursuing different goals entirely. The Academic is striving for recognition from his or her peers. The Industrialist is striving to survive and thus succeed.
- Industrialists think along the lines of short term goals whereas the Academic has a long term perspective.
- Industry prefers proven solutions with a low risk, whereas Academia is interested in creating new solutions with a high innovation rate.
- Industry seeks the minimum solution to minimize their risk, whereas Academia strives for a maximum solution to maximize their recognition.



- Industry is mainly concerned with costs. Academia has concerns mainly focused in terms of the benefits (and prestige).

The conventional class room teaching which focuses on class room centric approach cannot cater to the VUCA economy. Traits like leadership, innovation, team work, interpersonal relationships, strong and sound domain as well as technical and technology knowledge is indispensable for sustaining in the corporate environment. Initiatives like flip classroom, incubation centre, entrepreneurship ventures have been set up in colleges for value addition, to encourage out of the box thinking and to give an exposure to real life problems faced in the corporate world. In a highly competitive economy, the survival of the fittest can only be ensured by evolving with the changes and making oneself prepared to face those.

Talent exists at all B Schools and companies visit them to identify and select them. Transition from campus to career needs more attention as it involves a lot of planning. Planning for transition should take account of the personal goals and ambitions of the young person. The objective of the planning must ensure that the person possesses the necessary skills to enable him/her to cope with the corporate culture and climate. In today's complex business world, filled with volatility and ambiguity, keeping oneself abreast with the changes in the corporate environment will help one achieve a successful career that accurately suits who you are and what you want to accomplish. Preparing oneself to bridge the gap between the campus and corporate smoothly, requires a lot of efforts and at the same time is very challenging.

The gap between the needs of the industry and aspirations is very large. There is a strong mismatch in perceptions of the two on the issues related to technology development. At present, the academic community is not geared to face this challenge of translating an evolving idea into

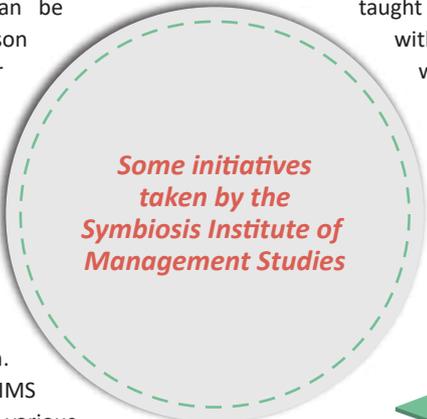
Blaming the education system for the skill gap is a little too convenient for some. While schools and colleges should be expected to educate students, they cannot be expected to turn out engineers, doctors, IT experts and scientists who are ready to hit the ground running.

A support system is needed to ensure a focused involvement of both academia and industry. Academic institutions should develop systems and procedures to ensure that industry expectations are met without any compromise on academic aspirations. Initially, academia should conceive and take up short term, small budget projects which would instill confidence in industry and encourage it to start development projects. Industry also has to give a fresh look to its R&D efforts. This process must be guided by a complete shift from trading set up to a technologically- driven entrepreneurial set up. Academia should tilt the focus of basic research to applicative research. Research initiatives involving industry people with flexible formats could serve as the first step in this direction.

Venues should be created for close interaction starting from conceptualization down to commercialization.

Setting up of technology incubation centers in close proximity of academic institutions could provide for fostering wholesome technology development.

Symbiosis Institute of Management Studies constantly strives to bridge the gap between the mindsets of industrialists and academics in order to enforce a strong culture of learning and quick adaptive capabilities in young student managers. At SIMS, creativity is nurtured and different thoughts and opinions are given a platform to breathe. The diversity and range of activities is such that it meets the requirements of every student and provides them a platform to develop leadership qualities, team spirit, camaraderie and esprit de corps; attributes that are indispensable and much sought after in every individual, regardless of any company or sector. These qualities resonate the personal attitude of an individual, which are intrinsic in nature, contrary to skills which one can be taught at any given point. A person with a positive attitude is ever willing and exudes confidence, loyalty and integrity. Such a person will always be preferred over someone who is gifted with talent or skills or knowledge but has an attitude problem. B-schools, specifically SIMS ensures through various activities that students develop the right attitude. This helps the students to stand distinct and apart from others and perform creditably. Most companies acknowledge this as a very important and over-riding facet when selecting students and come back repeatedly each year for placements. Discussion and active dialogue are encouraged, which are major gaps experienced in a conventional classroom teaching.



Flip Classrooms:

This is a unique method of learning, whereby knowledge sharing is a two way street and there is room for greater discussion and deep insight into a particular topic. Students are given topics of discussion before hand to read up on, and the class is conducted with the students imparting what they know, hence, the concept of Flipped. This inculcates in young student managers a sense of curiosity and the confidence to ask questions. More importantly it allows and encourages them to go beyond text

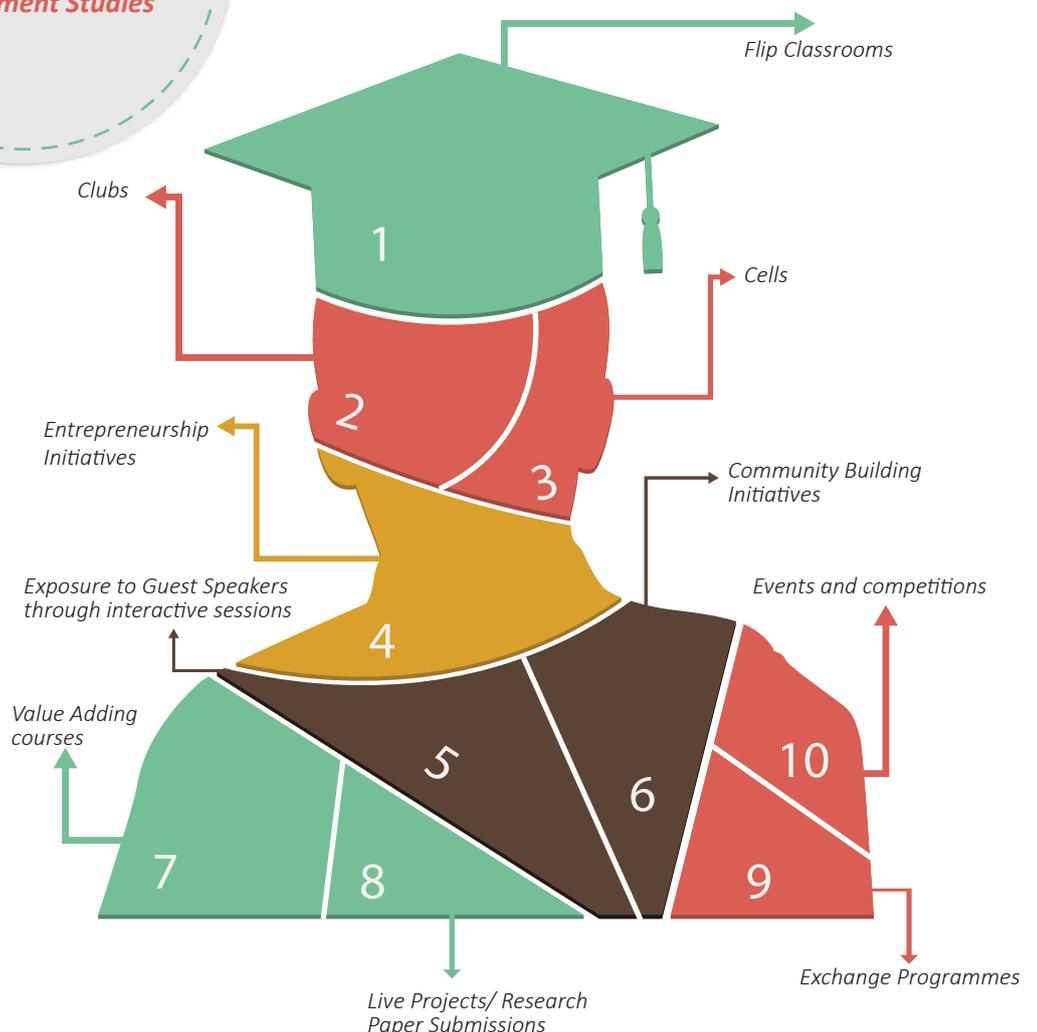
book knowledge and learn more than what is merely required.

Clubs:

As a way to encourage extracurricular activities in young student managers and give them a chance to pursue their hobbies and not restrict themselves merely to studying, SIMS has a variety of clubs, each to suit specific interests of an individual. Every student manager is given the freedom to be a part of as many clubs as he likes, provided he is up for the responsibility that may come with it. The clubs vary from specialization clubs like HR, Operations club, Finance club to fine art clubs like music, dance, photography, movie productions. This diverse basket of products also gives students an opportunity to try their hand at something new. Being a part of these clubs teaches students how to maintain a healthy balance between their work and hobbies, an important learning that comes in handy when these young minds join the corporate and need to balance their work life and personal life.

Cells:

Cells in SIMS too harbor on certain interests of individuals, however their functioning is much more formal than those of clubs. Some cells currently running in the college are the Placement cell, Editorial cell, Alumni Cell, Events Cell, etc. Each cell has an arduous selection procedure which



serves as a mild launch pad to the student managers to handle stress and extreme work load pressures. Each cell in its own unique way provides opportunities for leadership, teamwork, recognition and a chance to hone technical skills. These are seen as important qualities in a manager, and these cells give student managers an opportunity to acquire the same.

Entrepreneurship Initiatives:

The Entrepreneurship Cell provides student managers an actual fair chance to run their own ventures by enrolling themselves in a competition called Market Beat. The winners of these competitions are given a chance to run their own venture on campus for a year. This is seen as a brilliant opportunity as young entrepreneurs or those with an entrepreneurial bent of mind often struggle with problems of funding and renting. At SIMS, they are given a space at nominal charges to fulfill their entrepreneurial dream. Besides, the cell also helps in incubating ideas and conducts a business plan competition. The cell ensures all support to any student manager who wishes to be an entrepreneur thus encouraging a healthy spirit of managerial as well entrepreneurial capabilities.

Exposure to Guest Speakers through interactive sessions:

Colloquium, 360 Degrees Lecture Series, Field Marshal Sam Manekshaw Lectures, Ingenio, Corporate Summit are some flagship events of different clubs and cells, each of which incorporate in them a good mix of interesting guest lectures as well as panel discussions from eminent speakers hailing from the corporate and academic circles. These events provide a deep insight into the actual working of corporates and also raise several relevant social issues that help to shape positive opinion.

Community Building Initiatives:

Entities such as Pranay organize Blood donation camps and visits to different NGOs in the city that help develop the empathetic aspect of students thus enabling them to be compassionate and considerate in different scenarios that they might find themselves in the future. Moreover initiatives such as the Swacch Bharat Abhiyan help student managers to become conscious of efforts that need to be directed for the greater good of society and environment.

Value Adding courses:

SIMS actively conducts workshops for specialized and technical skills like six sigma, SPSS, excel, etc in order to better equip the student managers to meet industry standards and be at par with their expectations.

Live Projects/ Research Paper Submissions:

The B-school focuses on live projects and encourages research paper submissions. These foster out of the box thinking. They also help students gain a more pragmatic perspective and view of the world and its way of working. It also motivates them to dig deeper into their subject matter and not limit themselves to the superficialities of the bare necessities.

Exchange Programmes:

SIMS has collaborations with various foreign universities like Deakin, Bremen, Berlin, Leeds, IESG, etc. Through these, students get a chance to study at these prestigious universities during the summer or for an entire semester. Programmes like this help provide exposure and broaden a person's horizon of the world view at a young age. It encourages harmonious living and acceptance and regard for cultural differences across the world.

Events and competitions:

In addition to the role of SIMS as a facilitator, there are multiple opportunities that students can partake of to develop their business acumen. These include participation in different case study competitions organized by corporates and business schools alike wherein students are encouraged to come up with solutions to real world business problems. Moreover business management fests such as Barcode and Orion at SIMS are entirely student driven and involve a large amount of planning in terms of budgeting, sponsorship, logistics etc. These again give students a feel of planning and implementing ideas on a large scale while navigating the challenges that lie enroute. Moreover, the ORIENTATION programme at SIMS is truly one of its kind and is aimed at the on boarding and induction of the new joiners into the college while giving them a taste of the corporate world. It is completely planned, managed and run by the Student Council thus proving to be an experiential learning.

There is still a long way to go in order to completely bridge the gap between the corporate and institutional learning, but SIMS has affirmatively taken a step in the right direction and will continue to relentlessly stride in that direction.



*Brig [Dr.] Rajiv Divekar
Director
Symbiosis Institute of Management Studies
[SIMS]*

OUR SERVICES

SOLUTIONS

CUSTOMER

APPRAISAL TRANSACTION

TECHNOLO

RISK CONTROL CREDIT SERVICE

PROCESSING REVIEW

TRUST COLLECTION

REVIEW



Credit Processing & Appraisals (CPA)

CPA is one of the verticals where we provide the End to End services for Credit and Operations activity for various Retail Assets Products of Banking and Non Banking Sectors. Various product where we offer our services viz. Personal loan, Business loan, Auto loan, Education loan, TW loan, Loan Against property / Mortgage Loan, Commercial Vehicle & Home loan. We are flexible to execute the operations either from Client premises or PAMAC premises.



Customer Profile Validation (CPV)

CPV is one of the major vertical for PAMAC. Under CPV vertical, we provide various verification services like – Address Verification, Tele Verification, Document Verification etc. to Banking and Non- Banking Sectors, Insurance Sectors. We handle major volume of Credit Cards, KYC and Retail Assets Products including Personal loan, Business loan, Auto loan, Education loan, TW loan, Loan Against property / Mortgage Loan, Commercial Vehicle & Home loan etc.



Documents Collection & Reviews (DCR)

Under PAMAC Document Collection and reviews, we conduct the following activities.

- Document Fulfillment for Retail / Cards Application.
- Post Disbursement Documents Collections.
- ECS Pick-up & Submission / Activation.
- Liability KYC Document Pick-up
- Cheque Pick-up.
- PMS Documents fulfillment.



Fraud & Risk Control Unit (FRC)

Activities conducted under PFRC unit are as below:

- Employee Background Checks include Address Check, Education Check, Employment check, Reference Check, Criminal Background Check, Global Database Check, Drug Test
- RCU Services have the below I. Screening & Sampling Process II. Document Verification
- Seeding & Mystery shopping
- Dealer Stockyard Audit
- Investigation

ONS
GY
CES
W
ACCOUNTS
CONFIDENTIAL



Transaction Processing Unit (TPU)

Transaction processing is one of the big vertical in PAMAC. Under Transaction Processing unit we provide end to end backend services like – Applications processing, payment processing, Cash and Cheque inter Bank reconciliation etc.



Resource Support & Processing

This service includes:

- Recruitment Support
- Statutory Compliances
- Training and Performance Reviews
- Employee Background Checks
- Payroll Management
- Infrastructure Support



Collections Service

Services offered for collections:

- Outbound Call Center
- Inbound Call Center
- Field / In person
- Visits to Customer
- Management Information Services
- Collection Process Engineering and Designing
- Receipt Management Process
- Audit Process



Accounts FIRST

Accounts FIRST service includes Accounting Services like Bookkeeping, Profit & Loss Statement, Balance Sheet Reporting, Cash Flow Analysis, All Accounts Reconciliation Reports, Transaction Processing Services, Fixed Assets Process Reports, Financial Analysis -Ratio Analysis, Credit Card Mapping and Reconciliation, Forensic Accounting. Furthermore services available in the lights of Compliance, Legal & Company Secretarial Services.

ENGAGE YOURSELF

Did ^{not} know?

"Yahoo" is an acronym for "Yet Another Hierarchical Official Oracle"

Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do, so throw off the bowlines, sail away from safe harbor, catch the trade winds in your sails. Explore. Dream. Discover.

—Mark Twain



HEALTH TIP

Adding raw or lightly cooked garlic and onions to your meals may help keep you healthy this winter. Both foods appear to possess antiviral and antibacterial properties and are believed to boost immunity.



REMEDY

Metabolism

Honey Lemon Water enhances metabolism, improving digestion, boosting your immune system, improves the absorption of nutrients, balances pH levels, clears your skin, promotes healing and weight loss. This is essential for restoring the health and rejuvenating the entire physical system. So start your day by drinking a glass of fresh honey lemon water and revitalize yourself with all the wonderful benefits.

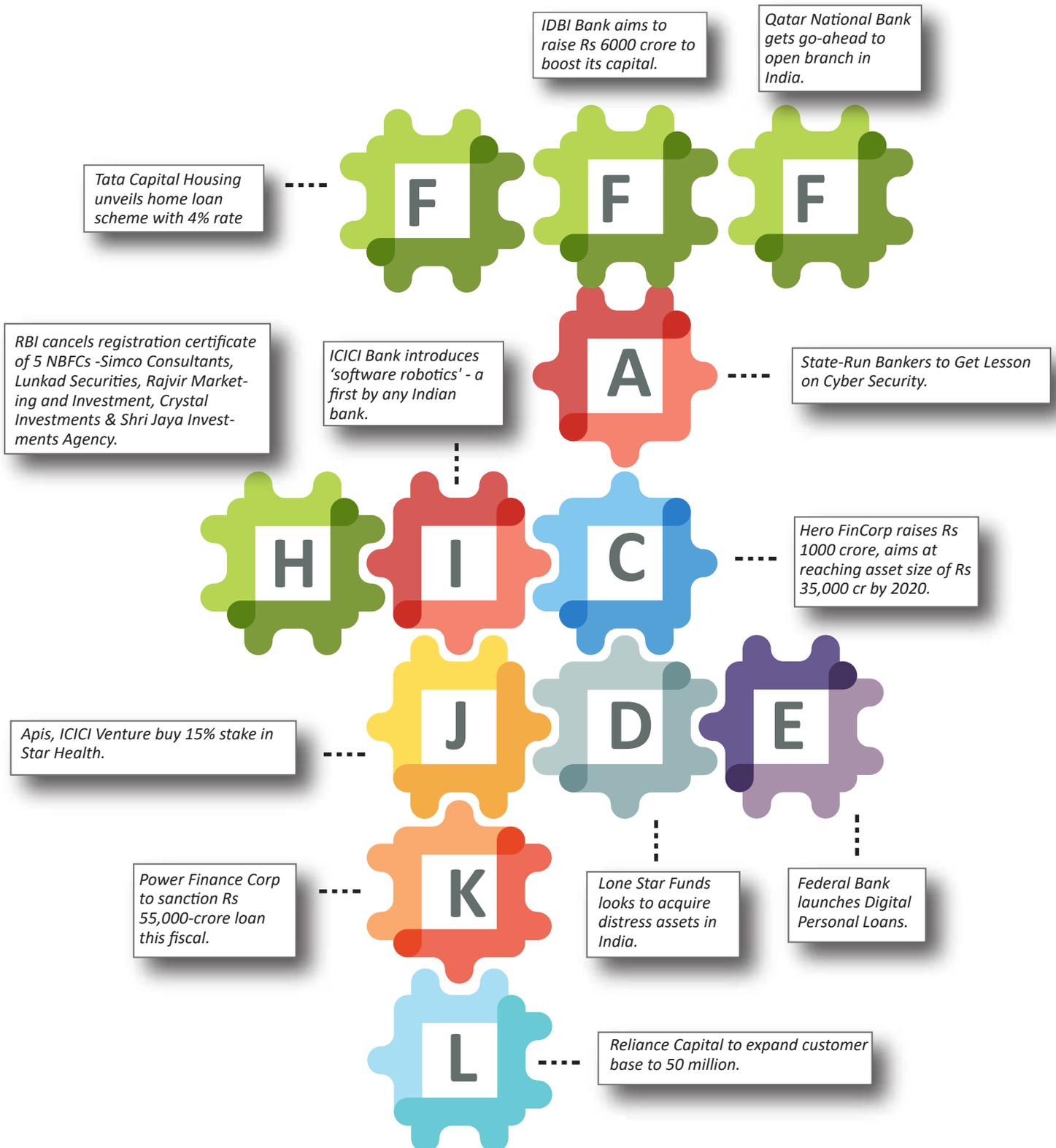


WHO DO YOU NOTICE MORE?

WHAT MAKES US DIFFERENT



DID YOU MISS IT?



Courses Offered

Post Graduate Diploma in Management

[PGDM an AICTE, Ministry of HRD, and Govt of India approved two – year full time programme in Management]



MILE has undoubtedly achieved a great feat within a short span of time. Embarking on the path of running successfully. The U.S.P. of MILE lies in its contemporary pedagogy which is coalition with positive outlook, enviable global standards and great emphasis on moral values. Since its inception in 2009, we, at MILE, believe in the true essentials of a good and responsible human being, as the foundation towards living a successful and contented professional and personal life.

JOIN MILE
KNOW THE SUCCESS MANTRA TO A SUSTAINABLE AND VICTORIOUS CORPORATE LIFE.

CORE VALUES



For more information on admission contact :

✉ admissions@mile.education
 ☎ Admission Helpline Nos: +91 914 601 4947 /+91 914 601 4952
 Boardline No: 020-60606162

OUR HIRING PARTNERS





INDIA | UAE | MALAYSIA

 PAMAC Group Corporate HO, PAMAC Finserve Pvt Ltd,
A 21 , Shriram Industrial Estate, 13, G.D. Ambekar Road,
Wadala , Mumbai 400031, Maharashtra, India.
 +91 22 2419 2200 |  info@pamac.com
 www.pamac.com