



*Uday*



*An in-house newsletter of Oswal Group*

*Jan'11 - Mar'11 (Vol. - 1)*



UDAY  
UDAY

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## CHAIRMAN'S MESSAGE

**Dear OGIANS,**

I am happy to note that Oswal Group has achieved its Business Goal in the Financial Year 2010-11. I sincerely thank and convey my congratulations to all employees of Oswal Group. It was attained only due to your hard work, co-operation, support, determination and coordination. We are on the growing path, where the journey has just started, we have to go at a long desired destination. There would be stiff competition & Market Challenges and we will have to overcome them by our Experiences & Professionalism.

I believe that with the efforts and initiatives of all team members, we will comfortably achieve our next milestones which was discussed, deliberated and had finalized by all senior team members during GEM ( Group Executive Meet ) at Khandala . I would like to place on record the appreciation for Our Business Associates who are supporting the Group on regular basis on all aspects.

I congratulate the editorial board of “UDAY” and all employees and their family members who have shared ideas and information across the Group and wish them a great success in future ahead.

**Best Regards**

**(ASHOK OSWAL)**

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## EDITORIAL BOARD

Mr Sushil Sharma	Editor
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Mr Ricky Choda	Knowledge Advancement
Ms Harpreet Kaur	Achievement, Events & Fun
Mr. Chetan Kumar	Textile Trends
Mr. Varun Bhatnagar	Literary & Design
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## EDITORIAL

The most valuable asset with any organization is intellectual capital i.e knowledge/ information. Hence it is inevitable for organizations to create, nurture and develop this asset to achieve sustainable advantage. A knowledge sharing culture encourages people to work together more effectively and collaborate to share information. It makes the organizational knowledge more productive. Hence creating a knowledge sharing culture has become a norm in organizations.

The pace of change is accelerating, be it in technology, business or social. As things change our knowledge base erodes. Information becomes obsolete very soon and requires constant up gradation. Knowledge sharing comes to the rescue once again by not only conserving the knowledge but also to renew it.

It is rightly said that:

“all things goes reduce when it is distributed but it is adverse in the case of knowledge and information, which increases while sharing with others”

To retain the knowledge base within the organization in today's high mobility culture, there has to be a knowledge sharing culture within the company.

“UDAY” is one of the medium of sharing the information and knowledge within the organization and provide opportunity to OGIANs to give out their views, awareness etc and creating awareness about the in house activities, events, programs etc among the employees

It can be have more informative and attractive with your suggestion and cooperation. Your feedback is welcome at::

[uday@oswalgroup.com](mailto:uday@oswalgroup.com)

Best regards

**SUSHIL SHARMA**

## INDUSTRY OVERVIEW

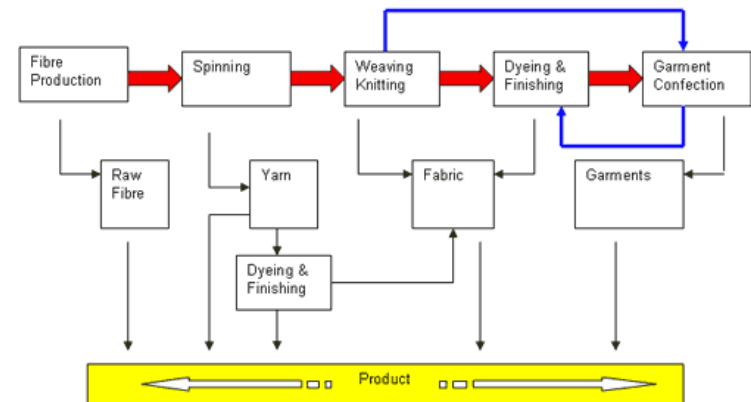
The Indian Textiles Industry has an overwhelming presence in the economic life of the country. Apart from providing one of the basic necessities of life, the textiles industry also plays a pivotal role through its contribution to industrial output, employment generation, and the export earnings of the country. India's textiles and clothing industry is one of the mainstays of the national economy. Traditions of the country make the Indian textiles sector unique in comparison with the textiles industry of other countries. This also provides the industry with the capacity to produce a variety of products suitable to the different market segments, both within and outside the country. It is also one of the largest contributing sectors of India's exports worldwide. The Vision Statement for the textiles industry for the 11th Five Year Plan (2007-12), envisages India securing a 7% share in the global textiles trade by 2012. At current prices the Indian textiles industry is pegged at US\$ 55 billion, 64% of which services domestic demand.

## HIGHLIGHTS

1. Currently, it contributes about 14 percent to industrial production, 4 percent to the GDP and 17 percent to the country's export earnings.
1. It provides direct employment to over 35 million people, which includes a substantial number of SC/ST, and women. The textile sector is the second largest provider of employment after agriculture.

1. The major sub-sectors that comprise the textiles sector include the organized Cotton/Man-Made Fibre Textiles Mill Industry, the Man-Made Fibre / Filament Yarn Industry, the Wool and Woollen Textiles Industry, the Sericulture and Silk Textiles Industry, Handlooms, Handicrafts, the Jute and Jute Textiles Industry, and Textiles Exports.
2. India is one of the few countries which have a presence across the entire value chain of the Textile and Apparel Industry.

## THE VALUE CHAIN IN TEXTILES



## EXPORTS

1. Exports of textiles and clothing products from India have increased steadily over the last few years, particularly after 2004 when textiles exports quota were discontinued.
2. India's Textiles & Clothing (T&C) export registered robust growth 60.14% in the last five years (2004-05 to 2009-10).
3. The exports basket consists of a wide range of items comprising readymade garments, cotton textiles, handloom textiles, man-made fibre textiles, wool and woolen goods, silk, jute and handicrafts including carpets.
4. India's textiles products, including handlooms and handicrafts, are exported to more than a hundred countries. However, the USA and the EU, account for about two-third of India's textiles exports.

## COTTON

Cotton is one of the principal crops of the country and is the major raw material for domestic textile industry. It provides sustenance to million of farmers as also the workers involved in cotton industry, right from processing to trading of cotton.

Cotton is produced in India in three zones viz., Northern zone comprising the States of Punjab, Haryana and Rajasthan, Central zone comprising the States of Maharashtra, Madhya Pradesh and Gujarat and Southern zone comprising the States of Andhra Pradesh, Karnataka and Tamil Nadu.

CHETAN KUMAR (EXPORT)

## PAPU KI LIFE

परेशान थी पप्पू की WIFE  
NON-HAPPENING थी जो उसकी LIFE  
पप्पू को ना मिलता था आराम  
OFFICE मे करता काम हि काम  
पप्पू के BOSS भी थे बड़े COOL  
PROMOTION को हर बार जाते थे भूल  
पर भूलते नही थे वो DEADLINE  
काम को करवाते थे रोज TILL NINE  
पप्पू भी बनन चाहता था BEST  
इसलिए तो वो नही करता था REST  
दिन रात करता वो BOSS कि गुलामी  
APPRAISAL के उम्मीद मे देता सलामी  
दिन गुजरे और गुजरे फिर साल  
बुरा होता गया पप्पू का हाल  
पप्पू को अब कुछ याद ना रहता था  
गलती से बिबी को बहनजी कहता था  
आखिर एक दिन पप्पू को समज आया  
और छोड दी उसने APPRAISAL की मोह माया  
BOSS से बोला, “तुम क्यो सताते हो?”  
“APPRAISAL के लडडू से बुददू बनाते हो?”  
“PROMOTION दो वरना चला जाऊंगा”  
“APPRAISAL देने पर भी वापस ना आऊंगा”  
BOSS हस के बोला “नही कोई बात”  
“अभी और भी पप्पू है मेरे पास”  
“ये दुनिया पप्पूओंसे भरी है”  
“सबको बस आगे बढने की पडी है”  
“तुम ना करोगे तो किसी और से करवाऊंगा”  
“तुम्हारी तरह एक और पप्पू बनाऊंगा”



### REASONS FOR FAILURES

#### Un-Specific Target

If you do not know where you want to go, it is similar to taking the taxi without knowing the destination. You waste your time, money, energy and worse, you end up in the same place before you go, or arrive at the place you do not want to be.

#### Think That the Goal is Impossible

When we think that it is impossible, then we will not do anything to achieve it. So the result is zero. Even if we still do something about it, we will do it with no determination and act with doubts and not serious. So the result is obviously not satisfying.

#### Do Not Consider the Target as a Must

If we set our target, but do not think that the target is important or we are not obligated to reach it, we will not have any determination to act on it.

#### Un-Proven Strategy

If we want to see the sun rises we should not wait on the West unless we turn around and set our direction to the East.

#### Lack of Commitment to the Plan

People do not achieve the target is because most people do not commit to their plan.

#### No Monitoring

Measure your results at least once every 3 or 4 months so you can evaluate your process.

#### Putting the Responsibility to Others

I call it BEJ; it consists of Blame others, Excuses and Justifying

#### Easy To Give Up

- They do not have enough perseverance to make it.
- They give up too easy.

#### Do Not Have a Proper Role Model

If we learn from people who already succeed in reaching their goals, our life will be so much simpler.



{ *Being ignorant is not so much a shame, as being  
unwilling to learn.* }

### ACRES OF DIAMONDS

There was a farmer in Africa who was happy and content. He was happy because he was content. He was content because he was happy. One day a wise man came to him and told him about the glory of diamonds and the power that goes along with them. The wise man said, "If you had a diamond the size of your thumb, you could have your own city. If you had a diamond the size of your fist, you could probably own your own country." And then he went away. That night the farmer couldn't sleep. He was unhappy and he was discontent. He was unhappy because he was discontent and discontent because he was unhappy. The next morning he made arrangements to sell off his farm, took care of his family and went in search of diamonds. He looked all over Africa and couldn't find any. He looked all through Europe and couldn't find any. When he got to Spain, he was emotionally, physically and financially broke. He got so disheartened that he threw himself into the Barcelona River and committed suicide. Back home, the person who had bought his farm was watering the camels at a stream that ran through the farm. Across the stream, the rays of the morning sun hit a stone and made it sparkle like a rainbow. He thought it would look good on the mantle piece. He picked up the stone and put it in the living room. That afternoon the wise man came and saw the stone sparkling.

He asked, "Is Hafiz back?" The new owner said, "No, why do you ask?" The wise man said, "Because that is a diamond. I recognize one when I see one." The man said, no, that's just a stone I picked up from the stream. Come, I'll show you.

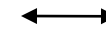
There are many more." They went and picked some samples and sent them for analysis. Sure enough, the stones were diamonds. They found that the farm was indeed covered with acres and acres of diamonds.

#### **\* WHAT IS THE MORAL OF THIS STORY?**

There are five morals:

1. When our attitude is right, we realize that we are all walking on acres and acres of diamonds. Opportunity is always under our feet. We don't have to go anywhere. All we need to do is recognize it.
2. The grass on the other side always looks greener.
3. While we are dyeing the grass on the other side, there are others who are dyeing the grass on our side. They would be happy to trade places with us.
4. When people don't know how to recognize opportunity, they complain of noise when it knocks.
5. The same opportunity never knocks twice. The next one may be better or worse, but it is never the same one.

**CHETAN KUMAR (EXPORT)**



*Take care of the minutes and the hours will take care of themselves.*

### WE THE PEOPLE – THE IRONY

A few of the people would know or rather remember it as the beginning of the best ever Constitution in the history of the entire world i.e. the Constitution of INDIA. Which says WE THE PEOPLE OF INDIA SOLEMNLY RESOLVE TO CONSTITUTE INDIA INTO A SOVERIGN, SOCIALIST, SECULAR, DEMOCRATIC REPUBLIC AND TO SECURE TO ALL CITIZENS JUSTICE, LIBERTY, EQUALITY, FRATERNITY.

But even after almost 59 years of its inscription where have we reached. We are still known as the third world. We still pray the structures made of stones and clays calling them our Gods praying them for success not understanding that it is the dedication and hard work which brings success to us, We still fight over religious matters, hampering the life of those who have nothing to do with all these shit and has no hearsay.

Today we have all the technologies in our hand comprising of satellites, research centers, security agencies, educational institutions, hospitals and so on the list seems to be endless but hey what about the mentality we haven't grown still. I bet only a handful of the entire population of our country knows about all the Fundamental Rights inscribed in the constitution and what has the Honble Courts of our country to say over them. We even are not aware as to whom to approach as and when they are violated. A police officer who is a public servant treats public as his servant and has all the powers to chunk as much money as he wants out of any body without even a check over him simply using his powers which have been delegated upon him to protect us

We have been conformed with the right of Equality but hey where is equality every where you go you have to face reservations, you have to have a solid approach of either money or of a big influential person to get your work done otherwise keep dragging the deaf doors of the officials who are never ever going to hear you. Ironically it makes the statement true that Law is only for the poor not for the rich.

We elect Government after every five years for the development of the entire State but we all know that there is not even a single leader who would dedicate all his efforts towards the development of the citizens of the State. The Corruption Levels are so high the it becomes insane to expect your work done without either of money or of influence. Recently we all were blessed by the news agencies showing as to how the most esteemed post of Judicial officers were sold out other Seniors.

So here we are with all the three main pillars of the Best know Constitution ever i.e. the Legislature, Executive & judiciary all corrupt from top to bottom leaving no exception at all because they are those who have been trained by the corrupt persons appointed by the corrupt and reserved by the corrupt and left scot/guilt free by the corrupt. So where are we leading. Time has come where a honest person is fool and the crook is the master.

We say that Constitution is Supreme Law of land but we see every now or then amendments are made by the Parliament as per their convenience and parliament consists of not only our appointed persons but criminals crooks who are only interested to fill in there houses with money no matter how it comes a few famous eg. Chara ghotala, telgi scam, Bofors scam so on the list is endless. Are they really concerned for us or for there vote banks or chunking money in their own pockets.

Where ever we go we have to face racial discriminations either on the basis or color or over our birth place. We don't have one defined line of limit. It depends on the mood and free will of the people Democracy you see. What have we attained so far as a nation nothing now Life is cheap and Living has gone expensive till today a million of people in our country go to bed with empty stomachs.

Today situation so incredible that we are not ready to help a needy whom we could have helped with a few words of gesture so where is the unity which starts the Constitution WE THE PEOPLE hence we have gone a lot of steps backwards from where we have started .

I hope this short message from me would enlighten you as to what we have thought to achieve after independence & where are we leading & if we keep on going in the same manner we would just remain as a laughing stock for the rest of the humans.

RICKY CHODHA (SECRETARIAL)



{ *An undistributed mind is the best  
salve for affliction.* }

## THINK POSITIVELY

Positive thinking is a mental attitude that anticipates happiness, success and favorable outcomes in every situation or action you do. The thoughts get registered in your subconscious mind and you start taking action to create favorable change.

A positive outlook can help you to cope better with stressful situations and can change your life for the better.

### Why think positively?

Ever wondered why some people find learning an enjoyable and exciting experience? Why are some people disinterested & find it an unpleasant experience while others use it merely as a road to fetch a good job? The difference between these people lies in their attitude and their approach towards life. Your mindset plays a huge role in every aspect of your life.

Your mind can control your body for better or for worse. A negative mindset can mar your life while a positive mindset can make your life happy and peaceful. The choice is yours!

### Ways to develop positive thinking

You cannot change your thoughts and attitude overnight. Positive thinking takes practice. Persistence would make your mind to think positively and ignore negative thoughts.

### Listen to your inner voice

Listening to your inner voice or instincts is one of the most common ways to develop positive thinking. Whenever any negative thoughts enter your mind, try to replace it with a constructive one.

For example, "I won't be able to do it" will be put forward as "I will do it". Practice this regularly and you will soon be able to master your mind.

### Learn to meditate

Meditation calms your mind and relaxes your body. Meditation gives you inner strength, peace of mind, relaxation and a sense of bliss, which will help you to think positively.

### Always see the brighter side of life

Try to believe that everything happens for a reason and embrace the concept that something good will come out of every situation that momentarily seems bad. Always look on the bright side of life and it will work wonders for you.

### Learn to communicate effectively

Not saying the things you feel can give a sense of frustration, anxiety and anger, thus giving way to negative thoughts. Hence, communication is an important aspect of positive thinking.

### Believe in yourself

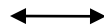
Believe in yourself and your capabilities to become more confident. Make a positive commitment to yourself and to the people around you. Praise yourself and be enthusiastic.

### Tips to positive thinking

- Be optimistic and expect favorable outcomes in every situation.
- Cultivate the habit of reading inspiring books.
- Find reasons to smile more often. It's a great stress buster.
- Try to use positive words, e.g. "I can", "it will be done", "it is possible" while thinking and talking.
- Engage yourself in enjoyable recreational activities.
- Interact with people who have a positive outlook in life.
- Be positive in your thought process, action & results.
- Positive thinking and attitude can add life to a person who is on death bed. So always think, act & live positively

### Benefits of positive thinking

- Decreases stress.
- Helps you cope better in stressful situations.
- Strengthens your Immune System and reduces the risk of certain diseases.
- Improves your self-esteem and confidence.
- Brings inner peace, happiness and a sense of well-being.
- Motivates you to accomplish your goals.
- Helps you have greater inner strength and energy.
- Helps you live longer.



### DOS AND DON'TS ON COMPUTER USAGE

#### Searching

- Do be specific in your use of words to search for
- Do use netiquette - e.g. + "

#### Chat rooms

- Don't give out personal details
- Do be aware of spoofing
- Don't accept files
- Don't share photographs

#### Messaging

- Don't give out personal details
- Do be aware of spoofing
- Don't accept files
- Don't share photographs

#### Filtering

- Do use effective software
- Do keep up to date
- Don't try to override settings

#### Anti-virus

- Do use effective software
- Do keep up to date
- Don't try to override settings
- Do run scans regularly
- Don't disable

#### Spyware

- Do use effective software
- Do keep up to date
- Don't try to override settings
- Do run regularly

#### Firewall

- Do use effective hardware/software
- Do keep up to date
- Don't try to override settings

#### Phishing

- Do be aware of scams
- Don't provide personal details
- Don't reply
- Don't forward
- Do report incidents

#### Pop-ups

- Ignore them
- DON'T follow the links
- DO install anti-popup software (sometimes built-in to your browser software)

VARUN BHATNAGAR (IT)



*The web of our life is of mingled yarn, good and ill together*

## KNOWLEDGE REVIEW

1. The central banking functions in India are performed by:

- i. Central Bank of India
- ii. Reserve Bank of India
- iii. State Bank of India
- iv. Punjab National Bank

2. Gilt-edged market means :

- i. bullion market
- ii. market of government securities
- iii. market of guns
- iv. market of pure metals

3. Devaluation of a currency means:

- i. reduction in the value of a currency vis-a-vis major internationally traded currencies
- ii. permitting the currency to seek its worth in the international market
- iii. fixing the value of the currency in conjunction with the movement in the value of a basket of pre-determined currencies
- iv. fixing the value of currency in multilateral consultation with the IMF, the World Bank and major trading partners

4. If all the banks in an economy are nationalized and converted into a monopoly bank, the total deposits:

- i. will decrease
- ii. will increase
- iii. will neither increase nor decrease
- iv. None of the above

5. India changed over to the decimal system of coinage in:

- i. April 1995
- ii. April 1957
- iii. April 1958
- iv. April 1959

6. The association of the rupee with pound sterling as the intervention currency was broken in:

1. 1990
2. 1991
3. 1992
4. 1993

Answer to Question : 1 (ii), 2 (ii), 3 (i), 4 (iii), 5 (ii), 6(iii),

{ *Never tell evil of a man, if you do not know it for certainty, and if you do know it for a certainty, then ask yourself, "Why should I tell it?"* }

## EVENTS FROM 1<sup>ST</sup> JAN 2011 TO 31<sup>ST</sup> MARCH 2011

1. Tribute to Lala Rattan Chand Oswal on 06.01.2011



2. Lohri function celebrated in our colony wherein sweets, mungfali, rewri distributed to all our VPL family members.
3. 62nd Republic Day celebrated in our mill. Our Security Staff saluted the Trianga.
4. Annual Day celebrated in the VPL, Bathinda wherein prizes distributed to all participants. Community lunch for nearly 2500 participants organized. All have enjoyed with dance on the dhun of dhol.
5. Saraswati Pujan & Hawan organized in workers welfare centre of the mill on 8th Feb 2011.
6. Holi festival celebrated in the mill colony where all officers, staff & workers enjoyed the festival of colors on the dhun of dhol.
7. Sharmdaan camp in colony on 18th March, 2011 organized wherein colony residents cleaned the colony area.

8. National Safety Day celebrated in our mill premises on the 4th March 2011.
9. Earlier to that Pakhwara on Safety awareness was organized wherein suggestions, slogans & poems on safety are invited. Best slogans were awarded on National Safety Day.
10. A training program was conducted on "LEADERSHIP" at Oswal F M Haemmerle, Kolhapur on 12.03.2011. The Speaker was Anju Singh (Assistant Executive, Hr Department)
11. Healthy Heart A Matter of your Choice... Awareness and Practice of Naturopathy is safe way towards above stated goal.- programme was organized at at Corporate Office.



### NEW FACE

**Mr. Sita Ram Mittal, Deputy General Manager - CPO** have joined us on 31st January, 2011 at Corporate Office, Ludhiana.



He is having 38 years of rich experience in Cotton Corporation of India. He believes in Team Work and encourages young people to grow.

We are delighted that you have joined us! Your contribution is important to ensure our sustained success and growth. You would get maximum support from the whole of our team and we look forward to having the best relations with you. We welcome you at oswal group.

## CURRENT HIGHLIGHTES

Group Executive Meet (GEM) was held on 10-11 April' 2011 at Khandala, Maharashtra



## EXPANSION ——— NALAGARH



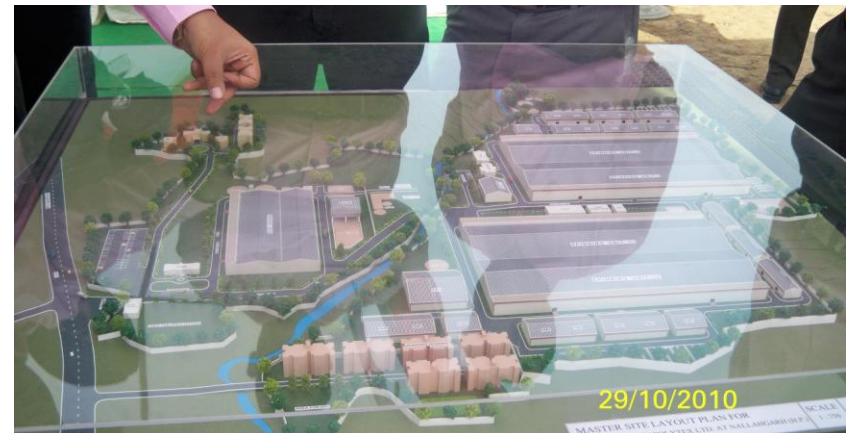
Bhoomi Pujan Ceremony of Nalagarh Project



Land Breaking Ceremony of Nalagarh Project



Foundation Stone Laying Ceremony of Nalagarh Project



Model of Nalagarh Project

## HIGHLIGHTS YEAR 2010-11



Foundation Stone Laying Ceremony of Girls Hostel at VTM



Mock Drill by Indian Army at VTM



Happy Moments at the Annual day VPL, Bathinda



Annual Day VPL, Bathinda

## RIGHT DECISIONS- NO REGRETS

**“ Give up: do not grasp in clenched fists  
Release : do not bind and get bound”**

At the 1924 Olympics games in Paris, the sport of canoe racing was added to the list of international competitions. The favorite team in the four-man canoe was the United States team. One Member of that team was young man by the name of Bill Havene.

As the time for Olympics neared, it became clear that Bill's wife would give birth to their first child about the time the US team would be competing in Paris games. In 1924 there was no jet airlines from Paris to the US, only slow ocean-going ships. And so bill found himself in a dilemma should he go to Paris and risk not being at his wife's side when their baby was born? Or should he withdraw from the team and remain with his family?

Bill's wife insisted that he go to Paris .But Bill felt conflicted and, after much soul searching, decided to withdraw from the competition and remain home, where he could support his wife when the child arrived.

He considered being at her side his highest priority even higher than going to Paris to fulfill his dream. As it turned out, the US four man Canoe team won the gold medal in Paris. And Bill's wife was late in giving birth to their child. She was so late that in fact Bill could have competed in the event and returned home in time to be with her when she gave birth.

People said,“ What a shame” But Bill said he had “ No regrets” For the rest of his life he believed he had made the right decision. Bill Havens knew what was most important to him. Not everybody figures that out. And he acted on what he believed was best. Not every body has the strength of character to say no to something he or she truly wants in order to say yes to something that truly matters. But for Bill, it was the only way to peace, the only way to no regrets.

There is an interesting sequel to the story of Bill Havens. The child eventually born to Bill and his wife was a boy, whom they named Frank. Twenty eight Years later in 1952. Bill received a cablegram from Frank. It was sent from Helsinki, Finland, where the 1952 Olympics were being held. The cablegram read: “DAD I WON I'M BRINGING HOME THE GOLD MEDAL YOU LOST WHILE WAITING FOR ME TO BE BORN”

Frank Havens had just won the gold medal for the United States in the Canoe- racing event, a medal his father had dreamed of winning but never did.

**Like I said right decision. No regrets**