



From the Editor's desk...

For some years now, I have discarded my alarm clock, a sentimental possession, which has travelled with me wherever I have lived. All I need is my mobile phone now. I've set multiple alarms / reminders based on the day – smart! smartphones have become an essential part of our lives. It is our companion from dawn to dusk. The extent of usage is not generation specific, but dependent on the interest level of the user in technology and how savvy the person is on the mobile.

The Scribbles team has members who are very 'apps happy' and thought that there would be many others who would be interested in various types of apps – hence this **Apps Special**.

As usual, different Sanmartini teams have been allotted different subjects, to ensure the coverage is comprehensive. I'm sure there is something in this issue for all of us and our families to learn – at least one new application!

A quick look at how these Apps affect our lives in a positive way:

- Apps are used by all ages – becoming a necessity rather than a luxury
- Makes our life easier
 - * From ordering food to planning a holiday
 - * From groceries shopping to banking
 - * From entertainment to health
 - * From education to submitting returns to the government
- Touch with immediate family who live thousands of miles away
- Increased networking, especially with people far away
- Reading made easier – no need to carry books
- Availability of maps has made identifying new / unknown destinations easier
- Increase in personal productivity and multi-tasking
- Provides opportunity to balance the various roles in our lives – professional, family, social, spiritual – making time for all!



And at a reasonable cost!

Any change has two sides – the positive and the negative.

On the concerns

- Reduction in physical work – everything is just a click away
- Less of socialisation – for example, people prefer to order food through an app and have it at home
- Ironically have social networking apps connected people far away but distanced people close by?
- Apps intrinsically encourage more spending – so more on 'nice to have'

However, it is upto to each one of us to make the best and balanced use of apps to enrich our lives.

I hope these articles on a variety of subjects are interesting and useful to readers.

Our next issue of Scribbles is the Summer Special – an issue that the young and not so young readers look forward to! Until then ...

Wishing you happy times in exploring the world of Apps.

Ananda Jagan



The changing trend

Food is the most basic need of every human being, the demand for which has shown an enormous growth with increasing population. The fulfilment of the same is catered in parts, by the advent of technology and mobile apps resulting in on-demand services, ease of accessibility and on-time fulfilment.

It won't be fair to say that food industry is completely driven by food ordering services but, yes they do account for a portion of the market share. While we have seen in

the news that Zomato has acquired Uber Eats in India for 10% of its stake, we are left with 2 major market players namely Zomato and Swiggy, former being the market leader. And with the concept of cloud kitchen, even a common man can get into this business model with very little investment.

It was not long ago that we used to go to the storefront to buy food if at all we were not making food at our home that day. We would place an order and stand in a queue while our

order got packed and handed over to us. Gone are those days. Now all you need is smartphone apps with an Internet connection and you have an access to infinite possibilities.

Not only has this revolution brought about ease in accessibility to our increasing food demands but also brought about many other changes.

Advantages:

Access to everything 24 hours a day, 7 days a week.

An opportunity for micro, small and medium businesses to scale their business and thus earning on the go.

Employment for individuals who work as delivery agents.

Brought about digitalisation to India by the usage of such services boosting the economy, as a whole.

Disadvantages:

Spending tendency of buyers increases while ordering from such platforms.

People have become used to the on-demand services.

With the advent of door delivery services, going out and spending quality time with family has reduced.

Those restaurants that don't approve the food apps services get affected.

The image shows an annual review of what all people ordered from Swiggy.

Zeeshan Iqbal Lakdawala

Sales, SETL-Products Common, Pune



Disclaimer: Image credits: Money control

Impacting lifestyle and economy

Gone are the days, when people used to go to hotels for eating. Online food delivery business is taking shape in the market and changing the lifestyle of people. India is witnessing increasing number of food delivery start ups, catering to the modern urban Indians. Customers can order food online, by browsing the menu of a restaurant of their choice and get their favourite food delivered at their door step.

Ordering, cooking and delivering are the basic components of online food delivery business models. They evolve with innovative concepts to meet the changing customer expectations. To ensure that the business is successful, they need to have certain features and take care of various technical and marketing aspects. There are various challenges and opportunities on the road ahead. The benefits offered to customers and restaurants ensure the sustainability of online food delivery business and grab the



attention of investors and venture capitalists.

The flaws by the restaurants including delayed delivery, high order limits, in-house business, cost of delivery etc. paved way to the food delivery business.

Influence of information and communication technology, e-commerce, digital marketing and smartphones have made online food delivery business lucrative, bringing restaurants and customers on a single platform. This is interesting for consumers, employees, entrepreneurs and investors.

Entrepreneurs are trying different models to establish good business online in the food delivery industry. Order, Cook and Deliver are the three components of any food delivery business model. Using these components the following basic models are developed.

The economy of online food delivery industry has disrupted many traditional markets. The Indian food market size was around Rs. 23 trillion in 2014. It is expected to reach Rs. 42 trillion by 2020 reports Boston Consulting Group. There are many international, national and local players in the market. Swiggy, Zomato, Domino's, Pizza Hut and McDonald's are a few major players. They receive orders online, phone or mobile app; deliver food in 15 - 45 minutes or in 1 - 3 days against advance booking; receive payment online, cash or wallet. Other features are like daily, weekly & monthly packages, bulk, party or corporate orders and customised menu.





Benefits

- Increases job opportunities
- Packing and logistics industries boom
- Reduces restaurant space
- Saves time and effort of consumers for take-away, ordering and eating food
- Varieties of foods and offers



Challenges

- Retaining variety of customers
- Food standardisation, quality and taste
- No minimum order requirements
- Unorganised / Unbranded players
- Delayed delivery

Online food delivery business is shaping the market and changing the lifestyle of people. Online food delivery companies are evolving with innovative concepts to meet the changing customer expectations. The benefits offered to customers and restaurants ensure the sustainability of online food delivery business and grab the attention of investors and entrepreneurs.

Dinesh Muralidhar Sonawane, *Regional Sales,*
Cabot Sanmar, Mumbai

Facts about Apps

- **Tablet sales are expected to match computer sales within the next two years.** With mobile app development taking precedence over websites for functionality, there's less need for personal computers and an increasing need for mobile devices like tablets and smart phones.
- **Mobile apps are used more than websites.** A common assumption is that mobile applications are used less compared to websites. However, people actually spend 87% of their time on mobile apps, making mobile app development a must for businesses.





Click and Play

I adore the advancement of technology in the field of music and video streaming. Listening to music has evolved from tape recorder to storing playlists in memory card to online streaming in Spotify. The recent availability of mobile data at a nominal rate has caused a phenomenal change in the way we use apps and technology.

The advent of Jio has changed our perspective of entertainment, for example using YouTube; we would have never watched it as much as we do now. The 2GB data that we use for a day was sufficient for a month few years ago.

Every sports fan gets nostalgic about the way he/ she had watched sports before the Internet era. TV showrooms were our sports theatres then. Those were the days when we used to watch every ball in different screens at the showroom. But now, we have this privilege of watching sports anywhere and anytime through online streaming apps and live score notifications.

Online piracy websites have very little role now because of Amazon prime and Netflix. If we missed the movie of our favourite star in the theatre, within a fortnight, we can enjoy the movie on video

streaming apps. Theatres will become a thing of the past soon.

Finally, we should limit ourselves and optimise the use of these entertainment apps and technology without getting addicted.

V Gokulraj, *Planning,*

Xomox Sanmar, Viralimalai



Facts about Apps

- **Mobile apps can be developed on multiple platforms.** Good app design is essential because there are different operating systems and different programming languages per platform. Developing mobile apps on multiple platforms is essential to gain the widest reach to potential audience and maximise earning potential.
- **iOS is the platform most developers use first.** 42% of developers choose iOS as a mobile app development platform, while 31% choose Android.



"Just think of Maths as the App to help run the program called 'Balancing a Budget.'"

Facts about Apps

- **74% of mobile app developers use two or more platforms at the same time.** In a 2011 research, it was shown that 80% of developers develop apps for Android, iOS or both. Developers that don't develop mobile applications for at least one of the two major platforms generally have half the revenue of those that do.
- **iOS is a superior competitor to Android.** Across all competitive points except for cost and how easy it is to learn as a development platform, iOS has more advantage over Android.

Year 2030

*As I walked across the verdant grasslands,
The morning winds wafting through my hair strands,
I looked at the rising Sun enjoying my coffee sip,
The smell of purified air, so thin, so crisp;
Sitting atop the synthetic grass under the artificial tree,
I wondered how it would be,
If the apple had not fallen from its den,
When Newton sat under it so sullen;
What life did we lose to Technology?
The question suddenly sprouted in my carapace,
Waking me from my dream space,
"What life did we lose to Technology?"
Imagining a world without technology:
There would be no Wi-Fi or 4G,
No people looking at their phone screens
Minus - mass connection, plus - compassion;
We may have to do things manually,
Life will become a pain physically;
People will live with harmony,
Even with no money;
Technology is as good as bad,
It can rebuild and create,
At the same time destroy and decimate,
All we have to do is choose wisely to live peacefully.*

Kausikaraajan Varatharaajan, Planning,
AGC Sanmar, Viralimalai





Future of shopping – Virtual Reality

The days of going to a store to shop or browsing online may soon come to an end. Virtual Reality (VR) has the power to transform our shopping experience. From transporting customers to another world to showcasing products to letting them try things virtually, VR is the future.

Now big companies have started to pioneer in this new field. A tropical cruise vacation sounds enticing, especially in the middle of winter. Samsung and Carnival Cruises transports guests around the world virtually as a way to showcase the new Samsung VR technology. By visiting Samsung stores, customers could experience a Carnival Cruise through VR goggles. Using VR also helped customers see what a Carnival Cruise would be before they actually travel.

China's largest e-retailer, Alibaba, allows customers to walk the aisles of a virtual store with VR. Using goggles or a smartphone app called Buy +, customers can see a variety of items, pick them up and even make a purchase with just a look. In the world of online shopping, VR is adding an interactive element and helping customers to be more confident about their purchases.

Buy+ was so popular that 30,000 people tried it just 1 hour after its launch.

Makeup Company NARS was the first beauty brand to create a 360-degree video. Customers can move around the video to see different steps in applying makeup. Instead of a static experience, users can see the process from different angles to master the perfect makeup look. The video also links to the NARS products used so customers can see the shades virtually before they decide if it's the right shade for them.

Lexus customers can use VR to test drive a car around the race track. Instead of sitting behind the wheel of an actual luxury car, VR allows customers to see how fast it can go, check out the interior and learn about the car's many features. It's a more convenient way to introduce customers to new models.

A report has predicted that consumers will be able to try on items in the environment they'll be used, like cold zones to try on winter coats and turf to try on cleats by 2040. Facial scanners will recognise customers as they enter the store, allowing for a tailored shopping experience.

Virtual stylists will help consumers make choices based on what they already own.

The push towards a personalised shopping experience is related to one of the defining traits of today's youngest generations: that they prefer "experiences" to owning things.

L John Anand Antony, *Production, Chemplast Sanmar, Karaikal*

Facts about Apps

- **Advertising is the most popular source of revenue for apps.** In app advertising, revenue is expected to reach \$16.9 billion dollars by 2028. 38% of mobile developers use ad revenue, while in-app purchases are used by 37% of developers as revenue.
- **63% of millennials preferred to make purchases on mobile apps.** However, 21% of millennials would be turned off from a business they had a poor app experience with, and 31% would not recommend the business to others. Good mobile app design is important in establishing a good brand.

Oniomaniac: Compulsive buying disorder

The dawn of the apps world led to a lot of addictions be it addiction of children to various online games or women shopping unnecessarily with the online apps or men glued to their online entertainment apps. The top most which affect us financially are the shopping apps. We just go there because there is a discount sale even though we don't need to shop. The foundation to all this is the shopping addiction that we have way before the advent of the apps era.

Shopping is a pastime for most young adults in India. This trend could be a result of constant exposure to TV and Internet advertisements, the huge billboard ads, and the proliferation of shopping malls. The increase in apps that make shopping so easy and accessible has resulted in people getting addicted to shopping.

Oniomaniacs are those suffering from the compulsive shopping disorder. Especially those suffering from depression are more prone to it. What's worse, it is a condition that remains mostly undiagnosed. Purchasing items for necessities is normal, but when people habitually buy unnecessary things to pass time, it's more than serious. Shopping addiction is a behavioural addiction that involves compulsive buying as a way to feel good and avoid negative feelings, such as anxiety and depression in other areas of your life.

Six out of 10 people who possess the disorder are women. Shopping or buying plays a strong symbolic role for women compared to

men. Activities such as shopping, purchasing household articles or buying things for personal grooming are mostly recognised as part of the female identity.

Here are few simple tips to kick the habit of impulsive spending out of the window.

Say NO to impulsive buying

Everything that attracts your attention is a not a necessity! The next time you badly want that beautiful dress or that fancy laptop, wait till the next day to buy it. The urge to buy impulsively is mostly a subconscious reaction, so most of us realise later that it was a good decision to have skipped buying it.

An easy way to beat impulse purchases is by planning your monthly expenses in advance. Set aside the required sum for paying your monthly bills and savings. And then, if you still have enough money left, you could probably satiate some of your desires.

Make a wish list

Advertisements are everywhere! Keep yourself away from manipulative ads by taking these small steps:

Unsubscribe from all mailers from retail stores.

Restrict visits to malls

The lesser the exposure to advertisements, the lesser you'll spend unnecessarily.



- Monitor your Credit Card spending.
- Uninstall the shopping apps from your phone.
- Unfollow the brand pages on your social media.

First and foremost, learn how to use it smartly if you want to lead a debt-free life. Make sure that you assess your monthly credit card bills, so that you eliminate unnecessary expenditure in the future. Another way to minimise your credit card expenditure is by not carrying it with you everywhere.

Limit Temptations

Limit your visits to malls and online shopping sites. Shopaholics are easily lured by these places and they often end up spending a lot of money. Next time you're bored and feel the urge to go the mall, try out other activities. You could try reading a book, going for a walk, or visit a friend. Take this small step and save yourself from temptations.

M Surendar, *Production,*
Chemplast Cuddalore Vinyls, Cuddalore

For the tech-savvy generation

With the advent of technology, smartphones and availability of affordable mobile data, I have so much power in my hands as a customer and a buyer. For instance, if I wish to buy a smartphone, I could get into a retail showroom and choose one from the display by understanding the features of the handset from the salesperson, or I could shop online from an enormous range of smartphones with diverse features.

One of the greatest tools of online shopping is availability of reviews and ratings. Today, reviews and ratings online can make or break products or brands, putting power firmly in the hands of customers. Increasing use of smart phones and tablets give us the power to browse and buy anything from wherever we are in the world, as long as there's an Internet connection.

Once, I had a presentation in Chennai at 14:00 hours. At around 13:20 hours, I realised that my leather shoe got damaged and I was yet to have my lunch. With 40 minutes, I could either



go in search of a footwear shop and starve in order to be on time, or have lunch in a restaurant and wear slippers which could tarnish my formal look.

Since I am from a tech-savvy generation, I ordered a sandwich through Swiggy and googled for the nearby footwear shop. By the time I came back from my purchase, my meal had arrived and it took me 5 minutes to have my sandwich. At 13:55 hours, I went for the presentation.

Technology, smartphones and affordable mobile data have had a particularly revolutionary effect

when it comes to enabling us to do more on the move.

A Albar, *Production,*
Chemplast Cuddalore Vinyls, Cuddalore



Facts about Apps

- There are some very rich developers out there. Apple alone has paid out almost \$50 billion to developers since 2008. Richest of them all are the team behind **Clash of Clans**. Since its launch in 2012, Clash of Clans has grossed \$5 billion, pulling in over a \$1.5m a day. Not bad for a game that is free to download and play
- 63% of millennial (that's the under 30s) prefer to buy products from within a mobile app than through any other platform
- Users spend 87% of their Smart phone time in apps, not in their web browser





Bank in your pocket

For all our cash requirements during yesteryears, we used to go directly to banks for payment and transactions (by standing in long queues) either by cash, cheque or DD etc., but now, with the advent of internet, digitalisation and smartphone apps, almost all transactions are being made online.

Advantages:

- Instant payment
- Time saving
- Convenient
- Transactions can be made at any time with just a click
- Reduces fake currencies
- Helpful in curbing black money
- Eco-friendly since usage of paper is reduced considerably
- Trade and Business growth rate is faster

- Cash handling has been greatly reduced resulting in less theft.

Disadvantages:

There is possibility of our personal details, card number or passwords being hacked. This can happen even while using the ATM.

E-wallets considerably reduce our handling of cash and facilitate easy money transaction. RTGS, NEFT, IMPS are some of the online banking payment systems through which we can transact more money in less time.

E-commerce industry has grown at a greater pace that everyone started buying their household utilities at a single click from their homes. It couldn't be possible without online payment.

The introduction of UPI (Unified Payment Interface) will simplify our online payments through our



mobile phones alone which are 100% secure.

By and large, an efficient payment system is indispensable for smooth functioning of banking, e-commerce, businesses, equity, share market etc. An unreliable or weak payment system can severely drag on the stability and developmental capacity of nation's economy.

The technical efficiency of payment systems is important for the development of our economy. In case of failure, it can result in loss of confidence in the financial system, actual losses for the traders and public, loss faced by young entrepreneurs and trade.

The Government should take stringent steps to avoid any flaw in using online payment systems, thereby ensuring smooth and fair trade in our country.

S Ganesh, Production,

PVC, Chemplast Sanmar, Mettur



Other side of the coin

Can a message bring smile on numerous faces at the same time? Yes, it is possible with technology. On the last day of every month, a message pops up - "your account XXXXX4837 has been credited with salary Rs. XXXXX". Though technology helps us in saving time, it fails to save our health - both body and mind.

My father spent about one tenth of his earning on transferring money from home to my hostel for paying college fee. But now, we use free online money transaction and are even rewarded with cash backs.

A decade ago, we had to stand in queues at banks for all kinds of money transactions. Especially, school or college fee payment processes were done by an elaborate process of filling a challan, denomination writing, money counting etc. It was tough for both the parties. But now it's done with a few clicks.

But these activities helped us learn values like patience (when the

cashier would take his own time to respond or do our job), mental math (when we used to calculate the change that we would receive) and the art of making small talk with our neighbours (while waiting in the queue).

Our brains have become blunt after the advent of pocket technology. For example, if anyone asks you to calculate 5552 addition with 5553, our quick reflex action would be to search for the calculator in our mobile phones.

Our ancestors did not allot time for jogging/walking or exercises instead they worked hard. Likewise, they walked for a long distance and saved money instead of spending on transportation. Now, people save time but spend money over medical expenses. We live in a society where we can buy even dried cow dung online with door delivery. And very soon, even the jogging path in our beaches will not be available for free.

K Muthukumar, *Production, PVC, Chemplast Sanmar, Mettur*



Payments made easy



Gone are the days when we used to stand in a long queue to pay our electricity bill, phone bill and to deposit, withdraw or transfer money at a bank. With the advent of mobile banking apps and Internet banking, we are saved from going to the banks.

Companies like GPay, PhonePe and Paytm have created platforms where people can send and receive money from any location using the Internet. Bill payments have also become simplified, thanks to technology. You can schedule payments automatically, when they are due. This system is more beneficial for senior citizens who cannot remember dates. All they need is the app and a smartphone.

Mobile wallets have given us the liberty of not carrying cash or cards when we go shopping. These apps securely link our bank account to our phone. The same machines we use to swipe our debit/credit card at the store now allow mobile payments.

Keeping up with all of these innovations may seem like a hassle, but these technologies can simplify our lives. Equipped with such powerful apps, you could leave home without your wallet and be just fine.

S Hemanath, *Product Engineering, Pacific Valves, Viralmalai*

Banking - Then and now



How I used to handle payments

Money plays a vital role in our day to day activities. In order to buy something, lend, pay our loans and debits we need money, which generally is made through cash transactions. But to make things simpler and way easier banking plays a major role.

Earlier the mode of payment was done through cash/ cheque either by filling the deposit/withdrawal forms from the bank.

Disadvantages

- Hours of waiting
- Limited banking hours and working days
- Not able to withdraw/pay amount during strikes/non working banking days /ATM failures
- Low transaction limit
- Limited cheques
- Fear of theft while handling heavy cash
- Passbook entry for statements and balance verification.

How apps and connectivity have changed the way I do the same

After introduction of net banking, mobile banking apps, banking and payments have become way simpler and condensed to a few touch operations.

Other changes that have come about because of this

Electronic bill payments (online exam applications, EB bill, Insurance renewal, Credit card)

- Instant recharging of mobile phones, Dish TVs, Landlines have become easier and can be done wherever and whenever required.
- Round the clock transaction with inter/intra banks using NEFT/IMPS, Google pay, Amazon pay, USSD, POS, Scan QR, Mobile Wallets such as PAY TM etc.
- **One time transactions without registering account numbers using Bhim UPI pay.**
- Travel plan can be done easily through E-Ticket booking for any mode of travel.
- Debit/Credit Cards application and hot listing through online. Reward points for fuelling, online purchases using card transactions.
- Card to card transaction and instant SMS alert. Opening PPF accounts, Mutual funds investing.
- FastTag account registration through app and cardless transaction using mobile OTP in ATM.

K Ezhilarasan, *Production,*
Cabot Sanmar, Mettur





From ticketing to hotel booking

As a millennial, although we have an innate tendency of moving from one place to another in order to explore new things in life, most of us were introduced to this travel bug during our childhood by our parents. As Indians are known for their love of travelling my experience has been no exception. However, travelling then required a lot more planning, conviction, patience and time.

With the advent of Information Technology and software development, Internet and smartphone have become an integral part of our daily life. We no longer need to stand in long queue to get our railway tickets booked as compared to our earlier generations when people used to patiently wait for their turn or reach

the booking spot considerably early in order to get their bookings quick and confirmed. Today we can sit at home or office and book our tickets from IRCTC. Booking cabs or taxis is so much easier and convenient today with world leading Cab providers Ola / Uber / ZustoGo at cheaper rate. For short distance travel we can book and avail buses through applications like Redbus, Ahibus, SBSTC etc.

With technological development the need for travel agents has undergone a sea of changes. Nowadays for our tours and campaign, we can visit several websites like tripadvisor.in, tripoto.com, traveltriangle.com where people who have already visited the place leave their honest reviews and their experiences

with lodging, conveyance, etc. Moreover we can plan a trip from start to finish with Makemytrip, Goibibo, Thomascook without involving a travel agent.

Sachin Jha, Sales,

AGC Sanmar, Kolkata

Anirban Panja, Sales,

SETL-Products Common, Kolkata

Soumya Roy, Sales,

SETL-Products Common, Kolkata

Facts about Apps

- **Android is the most bought mobile operating system in the world.** In 2012, 70% of smartphone sales had Android operating systems.
- **There are 5 million apps available to download.** There's a wide range of mobile applications available, with 2.2 million on Google Play Store, 2 million on the Apple App Store, and 0.7 million on Windows. Good app design is essential in making the application stand out.
- Every day, on an average, 4375 apps are released on the Google Play Store, while on the Apple App Store, an average of 1082 apps are released daily.

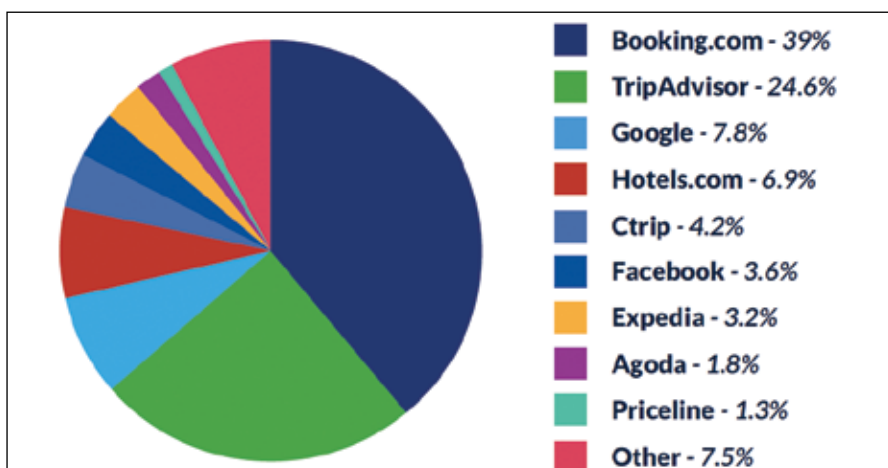


For the modern day explorer

Imagine how difficult it would have been for Ibn Battuta and Hsuan Tsang to travel in a foreign land without the knowledge of local languages, maps to navigate or to decide what to eat for the day or the budget they must assign to visit a place.

As we have come a long way from an era deprived of Steve Job's iPhone or Larry Page's Google search engine to an era where travel has progressed by leaps and bounds and so have travellers. Gadgets loaded with technology have changed the way we travel so we neither have to rely on some stranger's advice nor go forward with our gut feeling. We can just crosscheck through Google or find an alternative to successfully complete our journey. Food can be 'Zomatoed' and 'Swiggied' without compromising on taste or our fitness diet plans.

UPI Payments have also made us travel cashless with the help of apps like Paytm, Phonepe etc. They not



only provide us a medium to pay our bills but also keep them secure.

Internet with new technology has paved the way for the transformation of consumption behaviour during our travel. Technology has made travelling more environment-friendly as we no longer have to print tickets.

A big shout out to ticket reservation and within the city mobility apps that have made our travelling more smooth and hassle free. Now we don't have to invest our time standing in a never ending queue. It has also made us free

from borrowing a pen and filling data for getting some work done. Local travel apps also provide us a more secure environment in an unknown city giving comfort to our family and friends to track and contact us. Thus, technology has transformed the experience of travel from the way it was done earlier.

Hemant Dokania, Sales,

Flowserve Sanmar, Kolkata

Arup Kumar Ray, Sales,

BS&B Safety Systems (India), Kolkata

Harsh Ranjan, Sales,

SETL-Products Common, Kolkata

Yesteryears to future

Travel plays a vital role in our lives, making up for a considerable fraction of our life span. It needs planning for smooth execution.

Modern apps and connectivity have brought about revolution in every sphere of one's life. Previously for booking a train ticket, I had to go to the nearest railway station or any travel agency. This is a huge dependency as it includes loss of valuable time, energy and money. Secondly if the train arrives at my station around

mid-night, I had to be awake not to miss my station. Now, if I need to book a train ticket, I just open the IRCTC app. Secondly, to track where my train is and when it will reach a particular station, I can use so many train tracking apps, my personal choice being "where is my train". Just by entering the train name/number, the detailed status of train is accessible like what is the next station and whether the train is delayed or early and by how much time. So from a simple

train ticket booking to tracking the train that I have to board, it is all done with a simple click just by sitting at my very own place.

Technology and apps is a great boon to human kind if not for the few disadvantages that it has created.

Arindam Biswas, Sales,

Flowserve Sanmar, Kolkata

Zakir Hussain, Sales,

Flowserve Sanmar, Kolkata

Abhishek Kumar, Sales,

SETL-Products Common, Kolkata



Enabling technical literacy

Technology has become an integral part of our lives. Complex tasks have become much easier and seamless. Thanks to the ongoing technological advancements, the standard and quality of living have risen rapidly. This is especially true in the case of education. Technology has transformed learning and has improved educational offerings in a major way.

In the past, India faced challenges to spread education, especially in remote areas with poor connectivity. But the development of technology has improved the reach. The availability of economical smartphones, computers, and the Internet have made education cheaper and more easily accessible.

With cloud computing and e-learning coming from our desktops to our smartphone screens, we can now learn on the go. Learning is no more confined to a particular physical space. With the rise of digital media, the concept of books is no more restricted to bundles of paper bound in covers.

Technological applications have facilitated a shift in the mode of instruction from one way to multi-way learning. It has increased the engagement between teachers and students through webinars, online classrooms, etc., as and when they can.

Technology is widening the scope of creativity in learning and revolutionising how knowledge is shared and absorbed. A deeper benefit of technology is the ability to tailor lessons as per the progress of the student. One of the examples is game based learning which creates an environment where the learners easily relate themselves to and get involved.

It is also the responsibility of the teachers to a great extent to incorporate online assignments and video lectures in the classrooms. As technology continues to unfold its offerings in the sector, it is enabling a movement in basic as well as technical literacy in the country.

G Rakkesh, Sales,
Chemicals Common, Head Office

Facts about Apps

- **60% of Apple App Store apps have never been downloaded.** Meanwhile, after less than 72 hours, more than 70% of downloaded apps were deleted.
- Good app design for businesses is more important than ever to deal with multiple platforms, differentiate a business from the competitors, and give users a great experience.
- If you laid all of those 269 billion app icons end to end, they would stretch to the moon and back 500 times.
- Some say that the first mobile phone app was the 'Snake' game included by Nokia on its 6110 in 1997.



Towards a better future

We the millennial have kissed goodbye to the days when we had to go to a teacher to study extra hours. Technology has advanced so much that we have virtual teachers who can help us online. I still remember the days when I had to go physically to my correspondence classes for my certificate courses and to search for the exam centre, which obviously will be a school or a government college, in some remote part of the city. But now it's done in a jiffy, apps or sites like Udemu, amityonline, edx.org, coursera.org and the list is long. All you need to do is select the certificate course that you wish to pursue, pay and learn. The site sends you videos of teachers teaching you the concepts, and you can ask your doubts and queries if any through mails. Once you finish watching all the course videos, you can take up the exam, which would be online obviously. Once done within few days, if you score the cut off marks you will receive your certificate (virtual) or you can try again. Now I find this hassle free and the best way to pursue education when you don't find time to do all the chores that we need to on a daily basis.

There are umpteen number of apps for our younger generation too, starting from 3 year olds till the board exam going kids. Learning apps like the Byjus, toppr.com, classdojo, edx etc., are becoming very popular amidst the young kids. Today's generation who prefer to watch mobile phone and television for more than 20hrs love to use these apps for their education too. These learning

apps give them videos and lessons explained with animations, which helps the students learn and grasp the concept easily than a boring teacher standing before them and teaching. I would defiantly like to be a child again at least to use these apps and learn my math concepts better again. I really find more advantage than disadvantage in these apps.

- Remote learning (learning away from the classroom) not only helps children to progress faster, but also improve their ability to use technology. The apps can even be used during school holidays, so the child is constantly learning new concepts.
- Education and entertainment Apps help children enjoy the learning process. This laid-back attitude can help children reduce the stress involved in learning in a school environment. This will therefore increase their learning capabilities, as children are more likely to take in and remember information when they feel relaxed.

- Better communication by using educational apps could mean better communication between the parent and child, as they can attempt to complete tasks together. This can help to improve parent-child bonds, as well as boost the child's self esteem.

As for the disadvantage I see only one thing sedentary life. Kids are more hooked to their gadgets rather than their footballs or tennis rackets. If education is also insisted using these gadgets then we will have jumbo kids and more diseases which is associated with lazy life.

But still all advancement will have its own pros and cons, we will have to take it the right way and help our kids or ourselves, with what is required and leave the rest. Like the legendary bird Annapparavai, we need to take the good that these apps provide at our finger tips and leave the sedentary life behind.

Leena Bose, *Corporate Communications, Head Office*



Learning over the years



and unworthy information being disseminated, etc.

On the other hand, people who use technology in an optimised manner for a purpose will gain immense benefits and knowledge.

The way of learning

With apps such as Byjus, tech sites such as howstuffworks.com, websites of various universities offering online courses and degrees, etc., education or learning happens on mobiles and gadgets the way students and learners wish. This also breaks the age gap which was there in the 80s and earlier.

S Sriram, *Purchase,*
Chemicals Common, Head Office

Technology and mobile apps are the order of the day catering from birth to death. They have made significant impact in shaping up the education field. First, let us understand how we were learning before PC era, PC-Mobile era and Mobile Era.

Pre PC Era

During my school days (80s and early 90s), PCs were very rare with maybe one or two in a town. Formal education was happening in a typical classroom with black board. The tutor used to carry a wooden scale which would remind students on what they missed out or missing class. Basically, bringing discipline in a dogmatic way. Obviously, every student had to store all data in their own memory.

PC to Mobile Era

Late 90s to mid 2Ks, during this brief period, technology started entering in an enormous way. Every institution started buying in bulk, a number of PCs, both tutor and affluent family students started carrying mobiles. People became crazy about technology and slowly

storing data, making assignments, etc., started happening in PCs and communicating in mobile though the tariffs were terrible. Dogmatic style started diminishing slowly while discipline and respect was deteriorating.

Mobile and Tablet Era

Technology on finger tips started ruling the population. The gap between tutor and students reduced so much and learning started happening through apps installed in mobile and tablets in a seamless manner. Also the formal classrooms were replaced by LED screens and projectors which made life of tutor so comfortable that they didn't have to write on the board every day.

Learning with technology

Information has no limits in this technology world. While the same is easily available and accessible at all levels, the respect for education and fundamental knowledge drastically started reducing. The major reason is too much distraction which, consumes valuable time, misguidance

Facts about Apps

- **The estimated number of app downloads in 2017 was 269 billion.** This would be 33 apps for every person on the planet. Meanwhile, in 2016, there were 493 million app downloads per day. However, in developing mobile apps, one has to ensure that the app provides a great user experience and won't be deleted immediately.
- Number of app download worldwide in 2016 – 143.7 billion, 2017 – 269 billion and the revenue in download worldwide in 2019 – \$462 billion.
- Google launched the Google Play store (as 'Android Market') in October 2008, followed by a Windows App Store in 2012.



Digitalised India

From time to time, the Government of India launches apps for citizens to promote its Digital India initiative. Digital India is all about digitising several government departments and their procedures as well as transforming India into a digitally

empowered nation. The whole program, covering several projects, is worth over Rs 1 lakh crore. Also, it concentrates on the concept of paperless office that brings routine interaction of consumers with various government authorities online.

The simple concept of Digital India is, implementing, improving and technology for justice, cyber security, educational infrastructure, health services, real time information for farmers such as prices, order inputs, and financial transactions, mobile based emergency services, using online receptacle for school certificates, voter ID, LPG cylinder refilling, e-marketing, security guards for

women, e-transactions, e-ticketing, Cyber Swachhta Kendra etc.

Another major part of Digital India program is Universal Access of Mobile Connectivity that covers connecting villages to mobile services and networking as well as increasing network penetration.

The ultimate goal of these apps and technology development are speed, agility, efficiency, and accelerates communication. The entire world is running on the wheels of technology and mobile apps, the right usage of it, ensure super ability.

Vanaja Mathan Raj

w/o **T Mathan Raj**, Production,

Sand, Sanmar Matrix Metals, Viralmalai



For the citizen

In the recent times Internet data rates have been drastically reduced by almost all the networks in our country, as a result the usage of android and apple phones increased. Because of these technological advances Digital India, one of the visions of the government has become a realisable dream.

Through digital India movement, government plans to reduce the efforts made by citizens of our country who needs to reach out to government to meet their necessities. To achieve such a massive goal, government has introduced a bunch of apps to name a few Digilocker, National Pension system, mPassport Seva etc., not only apps but also government websites have become user friendly,



through which highly important activities like updating Aadhar or PAN card or PF accounts have become easy.

I have had two experiences in updating Aadhar, former was for my friend's name correction for which we went physically to Aadhar Seva kendra for registering and it nearly took a day of our time and intimation and responses were also delayed, later was my own name correction for which I chose to go online, and I spent not merely half an hour in the evening and

correction was done automatically within 3 days of time, which is highly appreciable.

Moreover these apps and websites reduce the burden for the people by providing all the required information whenever and wherever required for them. One can now easily get through these kinds of activities if he/she is provided with a mobile phone that has Internet connectivity. Digitalising data collection and processing will be error free, quick and reliable; government shall

further encourage bringing almost all its services online, so that one can taste the essence of digital era.

M Suresh, *Development, SFL Common, Sanmar Matrix Metals, Viralimalai*



Swachh Bharat Abiyan

Government of India is taking umpteen number of initiatives to improve the economical, social and financial condition of our country. As a part of this initiative, our Government has introduced apps and websites to digitalising all the government related works. Nowadays it has become easier to register birth and death of a person online, there is no need to go to a government office and stand in a long queue to get the work done. Likewise our government's step towards a cleaner India is the Swachh Bharat initiative.

Let us take a minute to understand, how we conduct ourselves to address/contribute to correct environmental issues that we come across in our daily routine. Most of us don't find time and way to address/resolve society's environmental and safety threats. Here is an App from Government of India named Swachh Bharat Abiyan, which helps us to raise our hand against environmental issues happening around us like Garbage on road, uncleaned dust bins, unhygienic public toilets, open manholes etc.

Using this app, we can take a photo of the public issues, upload to the government portal. This app is enhanced with GPS tracking, hence it will share your complaint to the concerned Municipality/Panchayat officials to whom the location comes under.

Advantages:

You can raise the complaint with the photo evidence and upload directly on the government portal.

Your complaint will be routed to the right municipality officials based on GPS input through app.

Aging of your complaint is monitored.

The app is available in Tamil/Telugu/Malayalam/Hindi/English etc., languages.

You will get the notification once your complaint is addressed.

"Come let us join hands together to fight for a clean India."

J Felix Johny, *Customer Support, SFL Common, Sanmar Matrix Metals, Viralimalai*

Facts about Apps

- When it comes to apps, choice abounds. Between them, the big three app stores can muster 5 million apps available for download. That's 2.2 million on Google Play, 0.7 million for Windows and 2 million for Apple.
- The most downloaded app of all time is Facebook. The second and third most downloaded are Facebook-owned Instagram and WhatsApp, while Facebook Messenger rounds out the top four.
- 65% of India's Internet traffic is from mobile, making it a truly mobile-first nation. Savvy app developers will be targeting the Indian market.



Stay tech, stay fit

Technology is increasingly finding a place in people's fitness routines. In the fight to stay healthy, technology can give us an edge in our personal and professional lives. This ranges from apps to wearable, to booking systems. We can use our digital devices to improve our diet, track our fitness routine, and also medication.

The technology industry is starting to make a real mark in the fitness realm. Technology can easily help solve the problems that are caused by "technology" itself. Strange, isn't it? I was referring to the overuse of the technology that causes us to spend more time on the phone and apps rather than

moving our body to do something physical.

Gone are the days when we used to play cricket and football, now it has become indoor playing activity in front of the TV with junk food as accompaniment. Just not that, more than half the world interacts on social media daily. Social media addiction is linked to a raise in mental health disorders like depression, suicidal ideation, particularly in teenagers. To solve the issues, technology has made a remarkable change in the health and fitness industries.

Technology is shaking up the health and fitness industry and making even the most well-known



gym chains wipe the sweat off their brow. Most gym management software platforms now offer apps as part of their package. Class Pass has made a big name for itself; it offers consumers the chance to skip out on gym memberships and have access to a multitude of gyms across their chosen cities for a flat fee. Similar services are popping up around the world as entrepreneurs see opportunities to confront the concept of membership. While some clubs feel they are losing out on memberships, they are also being introduced to a whole new client base. As with any change, the industry as a whole will have to start adapting accordingly. Technology can add limitless value to our lives, especially if we take care to use it mindfully.

V Abhilash, Sales,
Flowserve Sanmar, Chennai



Get healthy, get wealthy!

Before getting into the topic, I would like to ask you about the steps that you have taken to improve your health on a daily basis, be it anything like going for a jog in the morning or taking your bicycle to the nearest super market to buy some groceries. Do you indulge in any such activities? If it is a YES, kudos to you and if it is a NO, I'm telling you that you need to pick yourself up and improve your fitness because "WELLNESS IS SURELY THE NEW LUXURY".

I was part of a Whatsapp group called KARAPAKKAM RUNNERS, where I could find some enthusiastic runners, who could post their track record and also their elapsed time of their run. One of the interesting things is that I could find some runners who were able to cover 100 km for a month, which I felt was an amazing feat. After a few days, it created a huge competition among the runners in this virtual world on who will be the first runner to achieve the 100 km mark. All this was achievable because of the technological advancement of creating a virtual friendly competitive playground which nurtures the competitive side of your health and fitness and drives you towards achieving it.

“It’s never too early or too late to work towards being the healthiest you.”

C Hariharaprasath, *Quality,*
SETL-Products Common, Karapakkam



Watches are smarter than you think!

It's hard to find someone who doesn't wear a watch. Watches have become more than a time telling machine. Nowadays, they are more of a style statement. And, smart watches aren't far behind. A smart watch is a computer which we can wear on our wrists. The pace at which this segment is growing is staggering.

Around 15 million watches were sold every quarter last year. Apple, Fitbit, Garmin and Samsung are few companies that are leading manufacturers. And, Apple is the market leader with more than 48% market share. To put into perspective, Apple sold 31 million units of Apple watch series in 2019. For the first time, Apple sold more units than Swiss Watch Industry combined!

Now, smart watches make you stay connected with your phone. However, they play an important role in our health and fitness as well. Smart watches have in-built sensors and apps which count steps in a day, distance covered, speed, calories burnt, heart rate, pulse rate and sleep pattern, among many other functions. You can connect them to your fitness apps in phones that can monitor your health and give you fitness goals. Here are few interesting functions:

Electrocardiogram or ECG tracks your heart rhythm. Then, they use Artificial Intelligence to accurately detect abnormal heart rhythm, warn you.

Blood pressure monitor keeps track of your blood pressure and warns you if it's abnormal.

Fall detection Technology detects a fall and informs your emergency contact person if you don't stand or sit up after sometime.

Smart watches will soon become integral part of our lives.

R Santosh Raja, *Sales,*
AGC Sanmar, Chennai





Being the better you

FITNESS is not about being better than someone else... it's about being better than you used to be.

It's been almost three years, I've started going to the gym and all I can say is it is one of the best decisions I've taken so far. The first time I entered the gym, I felt like a child all over again going in for my first day of school. Due to lack of awareness and guidance, I fumbled a lot initially and committed many mistakes. Over a period of time, I gradually increased the intensity and enhanced my form.

But after being regular for a period, exercise regimen became tedious and I'm looking for ways to make it more interesting. Then recently a little over two months ago, I came across an app "Cure.fit" – a cult fit gym mobile application. With the non-conventional training facilities and workout routines, it provided oxygen to my dying aspirations of staying fit. This app uses the best in technology and provides world-class experience to track daily physical activities, sleep, BMI, work out videos for form and also to maintain a healthy diet. Cult fit differentiates itself, from other fitness centres by offering group cross-fit workouts that focus on overall development.

Nowadays there are tons of mobile apps, information sources which eliminate the necessity of personal trainer, manual tracking of physical activities and food consumption almost free of cost. They also help to bring all fitness enthusiasts to one platform to share their ideas and achievements which help and motivate others to do better.

Exercise helps me to control appetite, boost mood, and improve sleep. At times, after a hectic day at work, hitting the gym helps me to relieve stress and make me ready for the next day. Most importantly there is a significant improvement in my productivity and self-esteem.

Vooka Vineeth Kumar, *Customer Support*,
BS&B Safety Systems (India), Karapakkam

m-Health for my-Health

m-Health, mobile health, is the sub-segment of e-Health which is used for the practice of medicine and health supported by mobile technology. Not only mobiles have become a part of our life but they have become a way of life. We rely on our mobile phones for almost everything, a wakeup clock and also a midnight mailbox. Gone are days when people used to check their heart rate in clinics and collect test reports in labs. Everything that is away from us is made accessible in just a click.

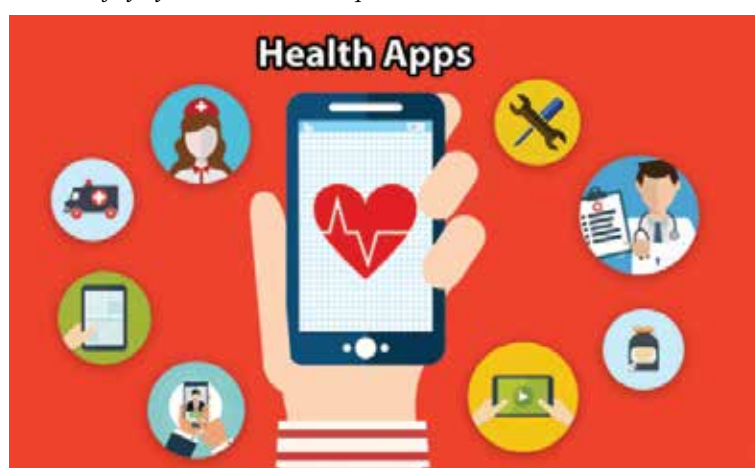
Calorie cheque: (Credit or debit calorie from body bank)

Mobile is not only used for checking our heart rates, speed of our run but also a personal guide that tells what to eat and what not to. The app scans the bar code of a product and tells us the calories which we get by eating it and amount of workout time required to burn those calories. It also acts as a personal dietician by recommending foods to eat in order to gain/lose weight and remain in good health. It also keeps us posted in social networking sites from which our peers could be benefited and motivated from.

Personal assistant:

There are apps that calculate the amount of water to be consumed everyday based on our BMI and alerts us every hour to drink ample water. Also apps provide information on our activities and warn us to walk while we are seated idle for long hours; provides tips on meditation and creates soothing music in making people sleep better. Apps remind people in maintaining a schedule of medications required and keeps check on availability of medicines. Hence, mobile technology aids us in balancing our physical fitness amidst our regular day to day chaos thereby leading a better healthy lifestyle.

G Arjun, *Product Engineering*,
BS&B Safety Systems (India), Karapakkam



An app for everything

We all have heard the saying, “There is an app for everything!”. Technology and mobile apps have been strategically integrated into every industry and has helped advance it, health and fitness industry is no exception. People today are more interested in knowing more about their day to day progress, sleep quality, calories burned, heart rate monitoring, etc. To meet this demand, many technological innovations have disrupted the fitness industry and changed the way we exercise and associate ourselves with fitness.

While it might sound silly, getting a good night’s sleep is the foundation for a healthy and happy life. For many of us watching just one more episode of our favorite TV show or scrolling through social media before bed means we aren’t getting enough hours with our eyes closed. Some fitness trackers like Fitbit require us to sleep with our band on - uncomfortable for some. These sync with our smartphone and store the collected data. It helps us understand our sleep pattern and then suitably working out can be life-changing. Data helps us make good decisions. So get your sleep patterns right!

With everything from expert-led total-body workout apps to live-streamed fitness classes, technology is completely transforming home workouts. When you think of home fitness, the future is tech-centric gym equipment like the Peloton; designed to be the all-in-one go-to for the home gym. This particular piece of home gym tech has sparked significant competition in the industry, so expect more to come.

Nutrition predictions aside, the fitness trends share a focus on one main attribute for 2020, and that’s convenience.

R Ashwin Prabhu, Sales,
SETL-Products Common, Chennai

Technology - a guide to health



Staying healthy is very difficult nowadays. I need to know what activity to do to stay healthy. The advent of technology brings me new activity goals that can help improve my health.

When it comes to health, it’s important to be more active than sit in a place. I try to keep myself active by making few changes in my day to day activities, like taking the stairs instead of the elevator, or walking a little instead of using a vehicle.

Activities that get our heart pumping harder have tremendous health benefits, like reduce the risk of heart disease, improve sleep, and increase overall mental well-being. So, I ensure that I improve my daily progress towards a healthier heart.

If I walk, run, or bike during the day, my android phone will automatically detect and add my activities to ensure that I get credit for every move. These apps can calculate my daily activity to give me an idea if I am staying on a healthy track or starting to slack. Finally, the data is synced back into different apps and programs to keep me accountable.

A Arun Raj, Sales,
SETL-Products Common, Chennai



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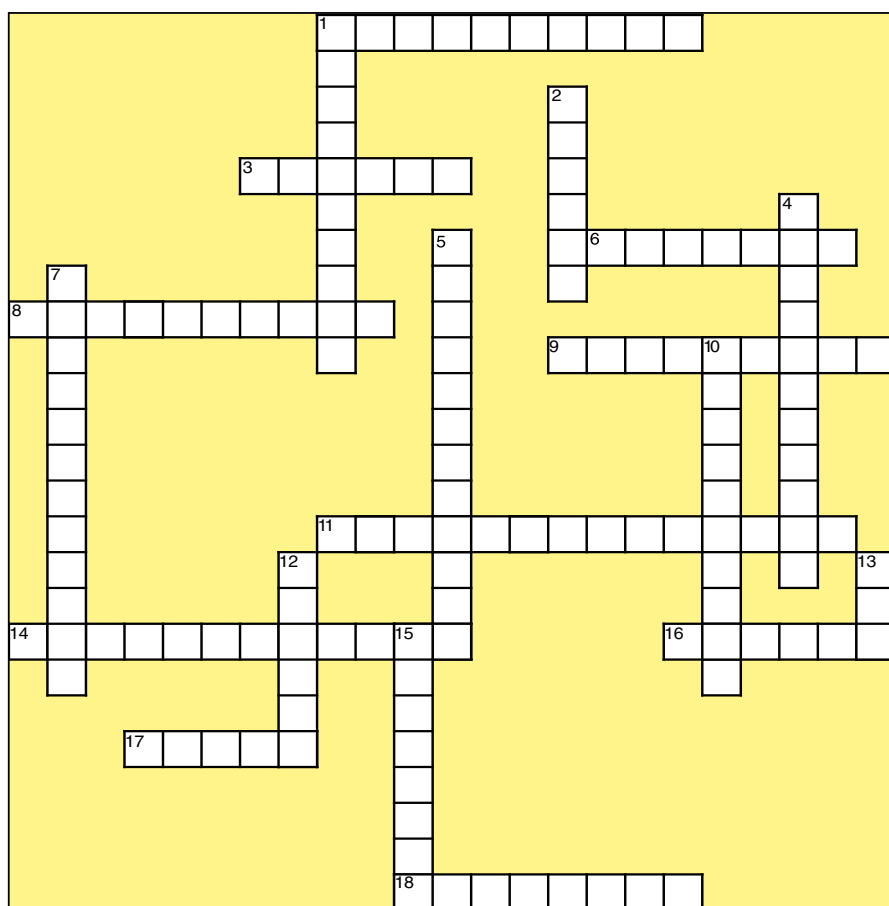
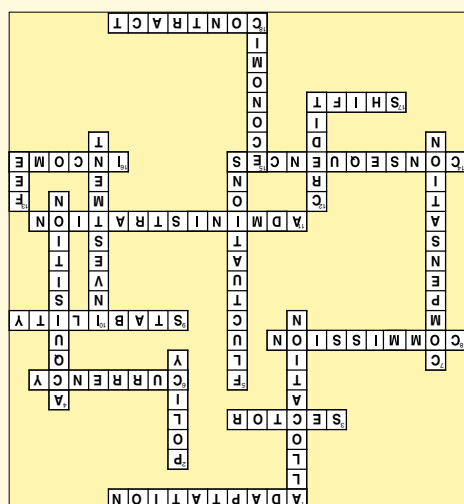
Guess Who?!

Ritesh Agarwal



Ritesh Agarwal is the founder and CEO of OYO Hotels and Homes. Travelling across India at

the age of 17, Ritesh stayed in more than 100 bed and breakfasts, guest houses, and hotels to realise there was a massive dearth of affordable and good quality hotels in the budget hotel category. He believed that everyone deserves a beautifully designed, chic and comfortable living space. Today, OYO is the world's leading chain of hotels, homes, and spaces.



Across

1. changes made to adjust to new circumstances
3. a major part or division of the economy
6. the money used in a particular country
8. money paid for certain services or a government-appointed group with special responsibilities
9. a condition of being settled, without violent changes or fluctuations
11. management
14. the results of an action
16. money received for a job done
17. a change (also one of three 8-hour work periods for businesses open for 24 hours a day.)
18. a legal agreement (OR a verb meaning to get smaller)

Down

1. the distribution of resources
2. an official plan or statement of how things should be done
4. something obtained (bought)
5. ups and downs; waves of alternating increases and decreases
7. payment
10. money (or effort) put into something with the intention of receiving much more back later
12. money available for borrowing (to be repaid later with interest)
13. a charge for a service
15. concerned with money and the exchange of goods and services

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