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## »» President's **Address**

**Manasi Saha**  
*President, ISODA*



### Hi Friends,

We hope you are all staying safe and unless required, staying indoors.

The virus is here to stay for some time. As long as you have money in your account and food at your home, you will survive. But after that, what?! Life has to carry on and we will have to adapt to the 'new normal'. The irony is that we do not yet know what the new normal is going to be!

As if the virus and the subsequent waves of lockdown were not enough, out came Amphan to literally uproot the lives of those in the otherwise placid Bengal and adjoining areas. To the uninitiated (as there was surprisingly very little coverage in the national media) Cyclone Amphan made its landfall over the coast of West Bengal between Digha (a popular beach resort less than 200 kms from Kolkata) and Hatiya (in Bangladesh) on the afternoon of May 20, 2020, as a very severe cyclonic storm with sustained wind speeds of 155-165 kms per hour spiraling up to 185 kms per hour. Inside the city, Kolkata was pummeled by wind speeds of upto 133 kms per hour. For a first-time experience, one can never imagine how traumatic it feels with doors, windows and the roof threatening to blow off, trees uprooting with a deafening crash, asbestos flying around like missiles, not to mention the torrential rain hammering outside and crippling the roads! The severity can be gauged from the fact that about 7000 trees were uprooted in Kolkata alone, blocking major thoroughfares and plunging most of the city into darkness for several days. Vast swathes of mangrove forest — spanning over an area of 1600 sq kms in the Sunderbans, was ravaged by Amphan. It is ironic that one of the most bio-diverse zones of the state is also the most vulnerable to climate disasters. Not only was the natural barrier to Kolkata's protection torn asunder but millions of already poor people rendered homeless and the rich flora and fauna including the famed Bengal Tiger stranded in serious jeopardy.

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In the midst of these life changing events, we still have to effort on. Business has to happen. Work has to be done. As the Management Committee, we have been multi-tasking with our families, companies and ISODA. **We are very happy to announce that ISODA has contributed Rs. 5,00,000 to the PM Relief Fund for Covid 19.**

Our ASAP Webinar series has been living up to its name very well. We have conducted interesting webinars on Labour Laws, Business Continuity Planning, Digital

McKinsey has forecasted the following, and I quote, “as governments in different parts of the world announce plans to end the lockdown, a new phase in the COVID-19 pandemic is upon us. It is a time for hope but also for caution. The end of the lockdown will not spell a return to the old “normal”, nor will it be universal. The opening will take different shapes, with different countries, different regions, and different business sectors opening up in different ways and at differing speeds. The virus still lurks and the ability to contain its spread will dictate what happens next; any resurgence will likely bring about renewed restrictions. Large-scale testing and tracing, the broad availability of masks, and sufficient intensive-care capacity in hospitals will determine the pace of recovery.”

Companies will need to take a holistic approach to planning and restarting. We are emerging into a world of new practices such as WFH, remote temperature controls at the entrance of stores, the provision of alcohol based sanitizers in retail outlets and on public transport, contactless methods for both payment and delivery, the development of remote assistance or maintenance services, etc. Therein lie the opportunities and hopefully our redemption.

I wish you the best in combating the challenges that lie ahead of each one of us.

**TOGETHER, we will WIN!**

## **BECOME AN ISODA MEMBER**

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Please sign up at <https://isoda.in/membership.aspx> and mail [rm@isoda.in](mailto:rm@isoda.in)

## » Exclusive Webinar on “Digital Transformation through Intelligent Automation” for ISODA by Perpetuuiti Technosoft.

**Mr. Sudish Kumar**

*Sales Leader with 20 yrs exp in Automation, RPA,  
SaaS, DRaaS, BCP, Disaster Recovery, Cloud, MSP  
in India and APAC.*



With the rapid spread of the current pandemic, almost all local and state government agencies, as well as major tech vendors, have implemented work-from-home policies, with many others considering such a move. Although technology has made remote work possible, many businesses find this scenario less than ideal. Businesses are also worried and looking forward to the best practices and strategies to continue with smooth operations in the post-COVID-19 world.

Fortunately, AI, in the form of Intelligent Digital Employees like AIDA from Perpetuuiti's AIOps Platform Av3ar, can help ensure that companies keep operating even when employees are forced to work from home. What's even better is a hybrid workforce made up of digital and human employees collaborating to execute processes and transactions that can provide a high level of business continuity, and reduce the risks of lost business and revenue, especially when people are ill or unable to work from home at all.

But how are business leaders and directors handling this? To date, there is virtually no guidance on how to actually prepare for, manage and lead a hybrid workforce.

Perpetuuiti addressed these issues through an exclusive webinar on “**Digital Transformation through Intelligent Automation**” to ISODA members on May 28, 2020.

The webinar demonstrated how in a during-and-post COVID-19 business world, Perpetuuiti's innovative solutions for digital transformation have become more pertinent. For an instance, a business impact analysis in real-time would be the first step towards reconstruction after a crisis like COVID-19. Perpetuuiti's Business Impact Calculator can calculate an impact on any suitable business factor such as customer service, noncompliance with government regulations, loss of revenue, loss of business, increased operating costs, loss of goodwill, loss of stakeholder confidence, and any combination thereof.



One major challenge that a disruption like COVID-19 brings with it is the disruption to the conduct of business. With Perpetuuti's flagship product, **Continuity Patrol™**, any organization can seamlessly automate their critical datacenter operations and remain business resilient against disasters. Continuity Patrol™, an Intelligent Service Availability Management Suite is Perpetuuti's flagship solution that enables Real-Time Enterprise Visibility in a single-click for Business Service Availability Assurance, Orchestration and Automation.

Enterprises also face another daunting challenge of executing their BCM process on an organization-wide level. Executing BCM process across organization to weather a pandemic or adapting to what may become an indigenous risk to ongoing operations requires complex planning and execution to ensure business continuity. **BCM Wallet™**, a handy mobile application from Perpetuuti manages, monitors and executes Business Continuity in a quicker and easier way to help maintain continuity of operations during a crisis.

According to Perpetuuti, the market leader in enterprise-grade automation and organizational resiliency management, ***"Digital Transformation through cognitive automation will be essential for businesses of all sizes. Organizations must start with scoping the processes that can be automated, whilst also identifying both new and existing tasks that can be augmented by applying more human capital which would add more value to the business"***.

**Av3ar™** - a unique AIOps Platform from Perpetuuti enables intelligent enterprise-grade automation to the enterprises of all sizes. The platform is embedded with Artificial Intelligence (AI), Cognitive Computing (CC) and Machine Learning (ML) algorithms to sense, predict, analyze and solve customer issues. Many fortune 500 enterprises across industries and geographies have hired intelligent digital employees like Aida from Av3ar AIOps platform to work alongside and assist their human counterparts. These Intelligent Digital Employees from Av3ar independently and seamlessly automate customer's critical IT and business processes like BoD/EoD Processes, IT Autonomics, Bank Reconciliations, Claims Processing, Invoice Processing, Data Migration, Payroll and HRMS Automation and many other such intrinsic tasks while delivering an average of 10x efficiency enhancement in their business and IT processes.

In addition to using AI, Av3ar's digital employees immaculately use ML capabilities and computer vision technology for intelligent data extraction (from varied structured as well as unstructured and scanned input sources). Anomaly/ fraud detection and signature-photo matching are seamlessly and accurately handled by these digital experts. This has made processing of digital KRA/ KYC simpler, easier and efficient for many of Perpetuuti's BFSI customers who are now enjoying improved consistency and control over these processes.

Founded in 2011, Perpetuuti addresses the difficult challenge of helping organizations adapt to the evolving world around them through their innovative solutions built around Artificial Intelligence (AI), Machine Learning (ML) and Cognitive RPA. This is what has made Perpetuuti the market leader in enterprise-grade automation, and the trusted automation partner of major Fortune 500 companies and government enterprises across the globe.

***To request a demo of Perpetuuti's innovative offerings or for more information on enabling digital transformation through intelligent automation, please drop an email to [mktg@ptechnosoft.com](mailto:mktg@ptechnosoft.com).***

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»» **Webinar on  
Labour Laws**  
conducted exclusively  
for ISODA Members

**Mr. S.K. Sharma**  
*Director, Shakti Legal Compliance India (SLCI)*



The Covid-19 pandemic is a critical health and financial crises that the world is facing. It has had multiple ramifications in different sectors of global economies. It would not be wrong to state that it has taken a toll on the economic, financial and social structure of our society. It has altered our way of living life and has introduced us to a “new normal”.

This catastrophe has forced us to think of exploring new ways of doing business. The Government has come up with new laws and enactments which will take time to be understood. We shall categorically and briefly elucidate the problems put forth by various sectors of our society, ranging from a small businessman to a giant multinational firm/corporate.

Due to the lockdown put in place by the Central home ministry, the economy has come to a standstill and there is absolutely no cash flow in the market. The government however mandated and made it an obligation for the employers to pay salary / remuneration to their employees. The govt. also specifically released notification and guidelines to not to fire people and to not cut down in salaries. This has put a burden on employers to reimburse their employees when there was no business at all. Moreover, later development and notifications released by the government made the employers and the whole business community go into an eerie state of confusion as if it was mandatory to pay salaries to all of the employees. Another concern that came to the forefront as time passed, was if employers could cut down on salaries of the employees amidst this pandemic in consonance with law. The employers also sought what other alternatives they could opt for in consonance with law so they could minimise their costs in reimbursing. The employers explored the possibility of terminating employees / layoff / retrenchment and also on how to address new appointments that was in the pipeline.

The major thought process behind each and every problem mentioned above has an element of fear amongst employers to abide by the law, failing which they might face lengthy and preposterous legal proceedings. Advocate Mr S.K. Sharma took it upon himself to clear the confusion surrounding the whole situation. He was brisk and to the point where he created the background on pivotal law enactments in a webinar which took place on 23rd May, 2020 specifically for ISODA members, and addressed all the problems stated above.

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He successfully managed to elucidate all the concerns utilizing a powerful webinar he had prepared on the Industrial dispute act and the Disaster Management act with utmost clarity (These were the defining and governing acts govt had resorted to for amendments). Mr. Sharma distinguished between the previous orders and the new orders of the Ministry of Home affairs. All the participants were provided with information on the latest orders and relevant updates about salary obligations transpiring in the Supreme Court. He explicitly demarcated obligations of an employer to pay / not pay salary during different phases of lockdown, he briefly explained on how to cut down on unnecessary costs in terms of labour law compliance.

**About Mr. S.K. Sharma**

Mr. S.K. Sharma, Director, Shakti Legal Compliance India (SLCI), has an expertise and experience in Labour Laws and Industrial Relations for more than three decades, being on board with many reputed national and multinational companies for strategic advice, industrial growth and Labour Law Compliances. Piloting his endeavors as the Director of Labour law Institute (Regd.), which is one of the Esteemed Institute of Labour laws in the country, contributing towards training and coaching the Labour Law and Statutory Compliances.

He is the member of Central Board of Trustees (CBT), EPFO, Ministry of Labour and Employment, Government of India.

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## **Guidelines from Management Committee to Promote Business or explore Collaboration Partners using ISODA WhatsApp and Mailing platform**

1. Post enquires on WhatsApp & Google Groups at any time
2. Monitor ISODA Business WhatsApp Group & Google Groups for enquiries; do not miss out on them.
3. Respond as Private Message on WhatsApp or only Reply to that sender on Email. DO NOT reply all. ISODA Management Committee requests all the members to maintain the sanctity of the of ISODA group.
4. Always review the profile of all the members on ISODA website.
5. Now, you can share information about your Business or your products. It can be only once a week on Saturday in the WhatsApp Business Group between 10.00 AM and 6.00 PM.
6. Any members not following above rules will be suspended for 48 hours from Business group without any warning.
7. Please also note ISODA Management Committee will not be administering or controlling ISODA Social group from now onwards. At the same time, all members are hereby requested to maintain discipline and be responsible while putting across their posts.

**- Team ISODA Management Committee.**

## » **Business** with Covid and After Covid

**Vipul Datta**

*CEO, Futuresoft Solutions Pvt. Ltd.*



FSPL changed its business strategy to rebuild it around the 5R's. The article hopes to inspire fellow entrepreneurs to follow this thought process or help it as building blocks to make their own methodology.

### **The 5 R's**

#### **Recoil**

We took a pause and changed our GTM from Acquire new Logo model to Continual Business growth based GTM. In simple word we secured the business in hand and working on new opportunities amongst the existing clientele for the use cases targeted towards Business continuity.

#### **Resolve**

Post lock down for the first two weeks we tirelessly worked to ensure contracts are renewed covering the WFH delivery model and de-risk business, by the end of April 10th all our contract were renewed covering the WFH service delivery model. Task force is formed to ensure compliance is at 100% at all levels with the fast changing situation and definitions of laws in the country.

#### **Reimagine**

Smaller teams are formed with the objective to achieve quick Turnaround for ever changing business & support requirements. Reviewing change of strategy with their Vertical head weekly which is further reviewed in a weekly Management review for quick adoption for meaning full changes.

#### **Reinvent**

Changing times and different issues at respective GEO has made us invest in flexible working model WFM / Multi – Flexi Shift and use all possible technologies available to ensure we are connected to answer our customers support call for on premise or remote. We have made some quick changes in our internal expense approval process to give flexibility for managers to decide



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and invest in the best interest of the client by passing the existing process this helps team members to opt for alternate ways & means to ensure connectivity (if the company provided options isn't available at the need of the hour).

#### Restart

Since we don't know the New Normal yet and hence we are taking decisions for a month and reviewing them and revising them as the time goes by.

In our view each promoter has to decide what are the core values of their company and protect it at any cost in these difficult times. Team FSPL is one large family and we connect every Monday in a town hall to share our experiences of the week gone by and appraise what we hear from our clients and that give us good insight into things and prepare us to take informed decisions.

Here are some key actions taken to address Covid-specific challenges:

- Managing Cash flow - 6-member team reporting to CFO tracks the payment daily and weekly aging cash flow chart helps keep track.
- Review and constantly review contractual exposures - Team of 8 headed by HR-lead and included compliance & legal team members simplify and communicate the government issued guidelines and planning the availability of skills / roaster for projects across country.
- Employee Help Desk to drive high availability – Dedicated team of 4 members are available 7am to 10pm under the employee help desk scheme to ensure their problems are looked into and resolved on daily basis (Assisting in healthcare / finance / tools / assets / vehicle movement / e-pass etc.) to ensure their availability.
- Cut down on un-necessary expenses -Following measures are taken to reduce monthly cash out flow.
  1. Voluntary Salary deduction offered by top 35 member of the FSPL family has helped company save about 12 lakhs per month.
  2. Re negotiated all our rental contracts with effect from May 2020.
  3. Wherever cost reduction wasn't possible we have been supported by differed payment option by our landlords.
  4. Immediate stop on all Marketing activities
  5. Stopped fresh hiring and using freelancers and partners to deliver any one-time Technical services jobs.

We sincerely hope that rebound is not far and when the time comes we all will achieve its objectives and targets.

Stay safe & stay healthy, these uncertain times shall pass.

## >> Tax & Legal

### The marvel that is the Internet: Internet usage in COVID-19

If someone were to ask you where you spent most of the time (apart from working) during the lockdown, the majority would answer 'online'. The vehicle through which you traverse the information highway is immaterial, what is material is that most of us were 'plugged in' to the internet through one medium or another during the lockdown and that's where we spent most of our time. It's not surprising that the presence of the internet has kept us sane during the lockdown, kept social bonds intact, allowed us to pursue 'long forgotten' hobbies such as cooking / gardening and last but not the least allowed us to be in touch with our loved ones through video conferencing. One cannot imagine what would have happened had the lockdown taken place in an era where the internet was not prevalent.

The world has seen a historic rise in internet penetration as more and more people log online. As per a 'Our World in Data' report (2017), the percentage of the population which has logged onto the internet (in a period of 3 months) has risen from 5% in 2005 to approximately 30% in 2017. India itself ranks amongst the top 6 countries in terms of number of internet users (391 million)

The COVID 2019 lockdown has exacerbated the role the internet plays in our lives. A recent report by Comscore indicates that compared with the week of Feb. 10-16, 2020 visits to websites and mobile apps in the "General News" category increased by 61% in the week of March 16-22, 2020. As people found more time on their hands, they started following financial news / business news more and as a result the number of unique visitors increased by 22% between the weeks of March 9-15, 2020 and March 16-22, 2020, while the increase in total visits was 34%, and total minutes increased by 27% on business news websites.

More people started using the video-conferencing software Zoom in the first two months of 2020 than in all of 2019. Stay-at-home entertainment also witnessed a boom. The load on home delivery apps / grocery delivery apps forced business and apps to innovate and develop algorithms to handle the excess customer load.

Yet in spite of the increased load, the internet did just fine. Unlike other public utilities like electricity and gas, the internet did an excellent job of handling the increase in usage and has emerged stronger. The virus has 'changed' the way we internet and the internet itself in a way that heralds a new era in the internet's importance. Let's sit back and watch history being created.

### Mandatory medi-claim policy for all employees

Now as regards to the query as to whether it is mandatory that all employees must have medi-claim coverage, the answer is Yes. The government of India has made it mandatory for all employers, who resume functioning post COVID-19 lockdown in the country, to provide medical insurance to their employees. This stipulation is a part of the government of India order No. 40-3/2020-DM-I (A) dated 15 April 2020 issued as part of the consolidated revised guidelines by the Ministry of Home Affairs. As per clause 5 of Annexure – II of the revised guidelines and standard operating procedure for social distancing for offices, workplaces, factories and establishments, medical insurance for the workers is to be made mandatory. With reference to this mandate of the government of India, the Insurance Regulatory and Development Authority of India (IRDAI) has asked all general and standalone health insurers to offer comprehensive health insurance policies either to individuals or groups in order to enable the listed organisations/ employers/ establishments comply with the government of India directives.

Now, would this apply only to those coming to work post lockdown or apply for those working from their homes as well and also whether the strength of the company would matter in the application of this notification issued by the Government of India. A thorough understanding of the notification would show us that the intent is to encompass all employees and it does not differentiate between those who come to work and those who work from their homes, as the notification is silent on the differentiation and the language in the notification simply states, "Medical insurance for the workers to be made mandatory." In Annexure 1 of the said notification the government has stated that IT and IT enabled Services can commence with up to 50% strength as well those manufacturing IT hardware. Furthermore in clause 21 of the said notification, it is stated as follows, "All industrial and commercial establishments, work places, offices etc. shall put in place arrangements for implementation of SOP as in Annexure II before starting their functioning. Therefore on a combined reading of the notification along with annexures, we can see that there is no distinction between those who come to work physically and those who work from home, because at the end of the day legally speaking they are all employees "on the roll." As regards, the amount to be covered, there is no mention of the extent in the notification. So it is up to you to decide on the extent of coverage.