



। समुद्योगो हि विश्वजित् ।

# the 0

ZERO - on its own its nothing but it is everything  
Its too big to imagine, but anything less is compromise

Happy New Year

# 2011

## Contents of this issue

Editorial, On Business Front, On Personal Front, Technical Article, Work Etiquette,  
Effective Communication, Interesting to Read, Health Corner, Fun Corner,

## ~ Letter from the Director ~



Sanjeev Dahiwadkar, Director

**What a great decade it was!** This year, we have finally managed to “see the light at the end of the tunnel”. Yes! It took us ten long years and millions of hours to get here but, to me, this was another memorable journey! Thanks to you all!!

**We did it!!!**

World have finally accepted us as a **“different kind of company”** – a company that do not get carried away with **“this is how things get done everywhere”** and find its own way. We were the first of a kind in too many areas! Whether it was seeking talent, training our employees, acquiring clients or delivering results!

I know while you are deep down digging at the front, some time, it is easy to forget the big picture, doubts starts surfacing, especially when all you see is darkness around you and everyone with you appears to be working in the same darkness with no end in sight! But, as **the time has proved, the vision that got you to begin your “digging” was much solid** than the rock that you all just broke! Now, for the first time in ten years, I can show – this is what I was talking all along.

work hard.  
 ↳ have fun.  
 ↓  
 make a difference.

*There is saying – “Nothing is fun until you are good at it! To get good at it, you have to work hard first”.*

I know, for lot you, I am NOT praising enough! It doesn’t feel like there is any appreciation. Let me tell you clearly what I believe in – the best way to mould / shape your individual future is by **preparing you for the future**, letting you see what you’re capable of, and **arming you with skills, work habits and inner confidence** that no one can ever take away from you.

I would rather you hate me, my company, my team but take the credit on world stage! If you are not convinced that **we take great effort in shaping every single soul** that has trusted in us, please talk to any of the folks that are now working outside – ask them just one simple question – how there life has changed for good by working with us. **No other company can give you such a life time bonus!**

## ~ On Business Front ~

-  **In Dot Net** HLP Team is busy with MySQL to SQL Server Migration related changes and issue fixing. The RxOffice Premium version is launched with Short Sale workout and under evaluation of client. The expansion of hosting environment is continuing with addition of one server to RxOffice Premium hosting. Also its transferred to hotsing.com from local environment and being enhanced for "Task List" feature to manage task level work.
  
-  **Java Team** is busy with Task level access functionality went on production in last month and Prommis is using it for two clients for now (i.e. Radian and Litton). For client BOA, it is expected to go on production before this month end. Prommis is planning for hand over the daily support tasks of extract processing to offshore. The Database migration (MySQL to MS SQL) production is release on scheduled. Guardian Pro Release 6.0 DMT deployed successfully on production on 03 Dec. The functionality in this release is a tremendous pick-up for the Loss Management department by adding functionalities in it. Guardian Pro, for requesting, uploading, and tracking claim documents. It also improves customer service by automating document requests and follow-ups from Servicers, and providing real-time missing document information. Guardian Pro Release 6.0 was a huge step forward for Radian and would not have happened without extraordinary dedication and effort from our remote ITShastra team.
  
-  **Testing team** The document Management Tracking (DMT) functionality of Radian has been released successfully on Radian Prod server with very few quality issues. Radian testing team is busy with testing DMT6.1. Database migration testing from My-Sql to MS-SQL for Prommis is finished for their UAT servers and migration of Prod is scheduled on 15th Jan 2011. The .NET testers are engaged in My-Sql to MS-SQL DB migration for HOPE LoanPort (HLP) server. HLP Test server has already been migrated and going for bingo on 15th Jan 2011. Simultaneously, .NET testing team is managing testing of Insurer, Outsourcers, Realtor and Homeowner Portals.
  
-  **Web Team** was engaged in the websites like ProfilesPR, MissionHelpers and KellyBlair for a new client MissionMedia. Missionmedia is the first client of CloudwareGlobal, which is our own company. A cloudwareglobal website was released last week. The Cloudware will also be partnering with new partners. The cosmos bank website will be released on Jan 18, and is already launched on the live server. Apart from these, we have been working on multiple work requests from Baby vision, Hopenow, HLP counselor search and implemented 4 mini sites for Wendy projects and site changes for Danilo. The official projects being enhanced are inditoy and quick-n-ez.

## ~ On Personal Front ~

### Employee of the Month

#### September 2010 : Prashant Khairnar



Prashant Khairnar has won the employee of the month award for the September for the following

- Worked for Insurer/Outsourcer portal with co-ordination with Vinayak to get Radian & five other vendors live.
- Handled web services required for integration with all Outsourcers case boarding & case updates.
- Executed very complex report of FNMA report for AZ Portal.
- Email Listener development to support IMAP and POP3.
- Write RxOffice Web Service Verification Utility.
- Co-ordination for HLP supports tickets.

Apart from these, Prashant Khairnar has shown good communication skills, availability at client timings and superb attitude towards assignments with consistent performance throughout the year.

#### October 2010 : We have two winners for October's award : Parimal Gujarathi and Kaushal Prasad.

##### Parimal Gujarathi



- Consistently good performance throughout the year in Document generation, reports and several other areas of RxOffice Portals.
- Self-initiation of the converting all management reports to stored procedure to improve performance and customizable to avoid code deployment.
- RxOffice Document generation web service is written for common using Open XML to generate Docx documents for MLSC report, HUD Income limit and HUD 9902.
- RxOffice Document generation web service is written for common using Open XML to generate Docx documents for MLSC report, HUD Income limit and HUD 9902.
- Study and analysis for E-signature on Topaz device for Adobe PDF, added e-signature capability in 4 documents.
- Co-ordination with team and writing reports for Realtor/Short sale portal reports.

##### Kaushal Prasad.



- Employment information screen development and worked on various tasks in HLP portal.
- Worked on RxOffice Projects for improving work entry screen, addition of the exportable TPS report, Swap card report, work group assignment to the work request.
- Worked on several tasks of CCCS Premium Portal released for St. Ambros which was new portal with several enhancements.
- Involved in RDC Portal used for Metlife workflow demo.
- Consistently contributed in development work of all portals and majorly converted old timesheet to the RxOffice Projects from Jun 10.
- Mentoring Deepak as Fresher including teaching him .NET and RxOffice Projects.

~ On Personal Front ~

**Employee of the Month**

**November 2010 : Rajendra Patil**

Rajendra Patil from Dot net Team has won the employee of the month award for November for his excellent performance in the following

- Worked on Realtor Portal development including linking with the Outsource Portal.
- Realtor registration to let realtors register for the vendors. Changes to the portal to make Logo of the outsourcer customizable.
- Short sale development to support multiple workout including short sale specific Listing, Offer management, contract management, HUD settlement screens and documents linking.
- Multiple workouts support along with the case level tracking.
- Worked on Case and Task level user Designated algorithms and along with its master definition screens.
- Messaging functionality patched for Realtor and outsourcer secured messaging.
- Co-ordination with Ankit to get work done related to short sale changes within short period.
- Consistently contributed in development work for Tracking, messaging, task designated user, workflow building and any task assigned.



**Congratulations to all Winners! Keep up the great work!**

**Welcome**

ITShastra welcome the following new member in to ITS family

Madhuri Patil : Dot net  
 Manisha Rawal : Dot net  
 Dinesh Patil : Testing  
 Jitendra Pawar: Testing  
 Ranjit Nair : PHP testing

**Happy Birthday**

Lata Dass Jan 6<sup>th</sup>  
 Dhanashri Mankame Jan 18<sup>th</sup>  
 Rohan Lokhande Jan 25<sup>th</sup>  
 Harshal D. More Jan 25<sup>th</sup>  
 Sandhya Ashokan Jan 30<sup>th</sup>

## ~ Technical Article ~

### **How to GROW YOUR BUSINESS BY LETTING YOUR CUSTOMERS BE THE JUDGE**

#### **Encourage customers to share their opinions with reviews and ratings**

Whether your products are award-winning, buzz-generating, loved by all, or hated by a few, reviews help sell products. In fact, 84 percent of Americans say online customer evaluations have an influence on their decision to purchase a product or service. Given that number, cultivating customer reviews can be a useful strategy to create company awareness and increase sales. Here's a quick review of reviews:

#### **User reviews**

Years ago, the assumption was that only a few people were qualified to review products. The Internet has changed that and recent studies have concluded that a healthy mix of positive and negative ratings helps consumers believe the authenticity of the reviews, actually helping to encourage sales. You can work with your Web site developer to implement technology that will allow your customers to talk about your products or services on your site. If hosting customer reviews at your own site seems too daunting, you can also register your business with a community-based review site

#### **User ratings**

User ratings are a popular way for customers to indicate how they feel about products or services quickly and easily. Ratings are often based on a star scale—one star for a bad rating, five stars for an excellent rating—and some may also include user reviews to explain the reasons behind the rating. Not all small businesses can afford on-site ratings engines, but there are free sites and subscription models that can be used to enable ratings on your site. If you're interested in allowing your customers to rate your products or services, RatePoint is one alternative you may want to look at.

#### **Blogger reviews**

It seems like everyone has a blog, and many people are using their blogs as a platform for reviewing products and services. When a blogger reviews your site, get permission to use their quote on your site and a link back to their blog (or provide a link to your own blog from theirs). Bloggers welcome the traffic, and your customers will welcome your transparency.

#### **Awards**

Earning an award can validate your products and services, as well as increase consumers' faith in what they're purchasing. Check with your local chamber of commerce, small business association, or industry groups to see if there are any awards you may want to compete for, and don't be shy about putting your hat into the ring—you can submit your own name or ask a loyal customer to nominate you. If you've already been honored with an award, consider creating a section on your Web site to highlight your achievements.

#### **Remember—Honesty is key to success**

No matter how you decide to nurture customer feedback, encouraging an open and honest discussion about your products and services is vital to establishing credibility. When you listen to what your customers and clients have to say about your company, always remember to stay positive, offer solutions if customers are experiencing problems, and use any negative feedback to refine your business and improve your dispute resolution.

Letting customers have their say about your company is an important part of building strong business relationships, but don't forget that helping people understand that your site is trustworthy also creates customer loyalty and trust.

## ~ Work Etiquette ~

### 10 worst office manners which irritate bosses !

Most of the time it is the (poor?) employees who are seen unhappy with their bosses, sometimes bosses start smirking in their nightmares. But being an employee, have you ever thought that some of your irritating manners might also be the source of strife for your boss as well?

The boss-employee story has two sides. While one side tells about the bitter experiences of the employees with their bosses, the other side says that the employees are not the only ones having a beef about their bosses. Bosses too get sick of their employees at times. As per a survey done to know what the boss's biggest complaints about staff are, check below.

#### **Arrive late and leave early:**

If you one of those who arrive late at the last second, but leave early or first at the end of the day, you're not certainly in your boss's good book. It'll only show your disinterest in your job which your boss doesn't like.

#### **Abuse of sick leave:**

You are sick and taking leave, that's fine. You are not sick, but you are taking leave telling that you are sick - a really annoying thing that your boss simply hates. As per recent studies, one out of three employees who calls in sick really isn't. About 32 percent of U.S. employees called in sick when they really weren't in 2009, as per CareerBuilder's annual absenteeism survey of 4,700 workers.

#### **Intolerable cell phone behavior:**

You are in a meeting and your cell phone rings again and again. It can be the major contributor to your boss's dislike towards you. Adding to it, receiving multiple phone calls at work is never appropriate. Bosses also hate employees peeping on their cell phones while at work.

#### **Not communicating things properly:**

Proper communication between the bosses and employees is the key to success for every organization. Employees should have good communicating skills otherwise chances are there for the boss to get irritated. If you are not able to complete your task within the deadline, rather than ignoring your bosses reminder mails communicate the reason why you are not able to meet the deadline.

#### **Lousy table manners:**

Bosses obviously develop a dislike to those employees who display poor table manners during a luncheon meeting with a client. Always be very careful while you are in a meeting as a lousy table can cause embarrassment in front of your clients.

#### **Over eagerness:**

Bosses don't like those employees who are overeager. Very often people think that by showing over eagerness they can attract their boss's attention and can impress them with their new ideas. But on the contrary it is likely to generate disliking in their boss's mind towards them.

#### **Unreliable:**

Employees who say one thing, but end up doing the other and those who cannot complete the assigned task and give excuses are certainly not in their boss's good book. Very often they create headaches for bosses.

#### **Argumentative to the boss:**

If you think you should argue for your right with your boss, think twice. This could be a good incentive for disliking you. Even arguing with your co-workers can also create trouble for you. Being argumentative is a big no-no.

#### **Clumsy appearance:**

Always maintain a good hygiene while coming to office. Dress up yourself properly. Bosses don't like those employees who don't maintain proper hygiene.

#### **Talk about personal problems:**

Bosses tend to hate employees talking endlessly about their person problems to them or even to the co-workers. Stop doing that or it will create disliking in your boss's mind towards you.

## ~ Effective Communication ~

### Effective Communication - Through Active Listening

Most problems in an organization, family or group are the result of people failing to communicate. Communication is the exchange or flow of information and ideas between one person and another. Technically, it involves a sender passing on an idea to a receiver. Effective communication occurs when the receiver comprehends the information or idea that the sender intends to convey.

What does a communication process involve? You have an idea that you need to communicate, and a message is sent to the receiver, either verbally or non-verbally. The receiver then translates the words or nonverbal gestures into a concept or information.

The success of the transmission depends on two factors—content and context. Content is the actual words or symbols that constitutes a part of the message, known as language. It could be either spoken or written. We all interpret words in our own ways, so much so that even simple messages could be understood differently.

Context is the way the message is delivered—the tone, expression in the sender's eyes, body language, hand gestures, and state of emotion (anger, fear, uncertainty, confidence and so on). As we believe what we see more than what we hear, we trust the accuracy of nonverbal behavior more than verbal behavior. So when we communicate, the other person notices two things: What we say and how we say it.

Normally we think communication is complete once we have conveyed the message. Chances are that the message was not perceived properly. A message hasn't been communicated successfully unless the receiver understands it completely. How do you know it has been properly received? By two-way communication or feedback.

### COMMUNICATION BARRIERS

#### Ourselves:

Focusing on ourselves, rather than the other person can lead to confusion and conflict. Often, we are thinking about our response, rather than focusing on what the other person is saying.

#### Perception:

If we feel the person is talking too fast, not fluently or does not articulate clearly, we may dismiss the person. Our preconceived attitudes affect our ability to listen. We listen uncritically to persons of high status and dismiss those of low status.

#### Mental state:

People don't see things the same way when under stress. Our psychological frames of references—beliefs, values, knowledge, experiences and goals influence what we see and believe, at a given moment.

These barriers are filters that we use to decide what is useful for us. No one can completely avoid these filters. If you are not consciously aware of this filtering process, you may lose a lot of valuable information. A way to overcome these filters when you want is through active listening and feedback.

## ~ Effective Communication ~

### ACTIVE LISTENING

All of us can hear, but all of us cannot listen. Hearing and listening are not the same thing. Hearing is involuntary and listening involves the reception and interpretation of what is heard. It decodes the sound heard into meaning. Does a knock on the door sound the same all the time? What if you are alone and you hear a knock at late night? What happens when you hear a knock while you are expecting someone whom you like?

People generally speak at 100 to 175 words per minute but we can listen intelligently at 600 to 800 words per minute. This means most of the time only a part of our mind is paying attention; it is easy for the attention to drift. This happens to all of us. The cure: active listening. This involves listening with a purpose. It may be to gain information, obtain directions, understand others, solve problems, share interests, and see how the other person feels, even show support. This type of listening takes the same amount of or more energy than speaking. This requires the listener to hear various messages, understand the meaning and then verify the meaning by offering feedback. Here are some of the traits of an active listener:

- Does not finish the sentence of others.
- Does not answer questions with questions.
- Is aware of biases. We all have them... we need to control them.
- Never daydreams or becomes preoccupied with one's own thoughts when others talk.
- Let's others talk.
- Does not dominate the conversation.
- Plans responses after the other persons have finished speaking, not while they are speaking.
- Provides feedback, but does not interrupt incessantly.
- Analyses by looking at all the relevant factors and then asking open-ended questions.
- Keeps the conversation on what the speaker says...not on what interests them.
- Takes brief notes. This forces one to concentrate on what is being said.

### FEEDBACK

This is done by restating the other person's message in your own words. It helps to make sure that you understood the message correctly. How much better daily communication would be if listeners tried to understand before they tried to evaluate what someone is saying!

## ~ Interesting to read~

### Burning Desire

A young man asked Socrates the secret to success. Socrates told the young man to meet him near the river the next morning. They met. Socrates asked the young man to walk with him toward the river. When the water got up to their neck, Socrates took the young man by surprise and ducked him into the water. The boy struggled to get out but Socrates was strong and kept him there until the boy started turning blue. Socrates pulled his head out of the water and the first thing the young man did was to gasp and take a deep breath of air. Socrates asked, 'What did you want the most when you were there?' The boy replied, "Air." Socrates said, "That is the secret to success. When you want success as badly as you wanted the air, then you will get it." There is no other secret.

#### Moral of the story:-

A burning desire is the starting point of all accomplishment. Just like a small fire cannot give much heat, a weak desire cannot produce great results.

### Note Pad fun Tricks



#### Trick#1

1. Open a blank Notepad file
2. Write .LOG as the first line of the file, followed by a enter. Save the file and close it.
3. Double-click the file to open it and notice that Notepad appends the current date and time to the end of the file and places the cursor on the line after.
4. Type your notes and then save and close the file.

#### After that open the file and see the changes.

by this trick u can also use ur notebook as a personal diary.



#### Trick#2

1. open notepad
2. type "bush hid the facts"
3. save it and close it...
4. then open it again.....n see the changes.....



#### Trick#3

Do you know the number of the flight that was used to attack the world Trade Centre????

The flight number was Q33N.

Now, open your Notepad, type the number of the flight (i.e. Q33N).

Now click on format>font, increases the font size up to 72, and change the font style to 'wingding's.

Now see the ammmaazzzing thing.

## ~ Health Corner ~

### How to Use Your Immune System to Stay Healthy

Taken from WebMD Feature

Do you seem to catch cold after cold, while your friends sail through winter unscathed? Maybe you need to think about strengthening your immune system.

You may pay more attention to the health of your immune system during the winter, when colds and flu surround you. But the truth is, your immune system has to work hard all through the year, whether it's offering protection from a flu virus or an infection that could happen any time

#### How the Immune System Works :

The immune system is your body's natural defense system. It's an intricate network of cells, tissues, and organs that band together to defend your body against invaders. Those invaders can include bacteria, viruses, parasites, even a fungus, all with the potential to make us sick. They are everywhere – in our homes, offices, and backyards. A healthy immune system protects us by first creating a barrier that stops those invaders, or antigens, from entering the body. And if one slips by the barrier, the immune system produces white blood cells, and other chemicals and proteins that attack and destroy these foreign substances. They try to find the antigen and get rid of it before it can reproduce. Failing that, the immune system revs up even more to destroy the invaders as they multiply.

The immune system can recognize millions of different antigens. And it can produce what it needs to eradicate nearly all of them. When it's working properly, this elaborate defense system can keep health problems ranging from cancer to the common cold at bay.

#### When the Immune System Breaks Down

Sometimes the immune system makes a mistake and identifies a substance as being harmful when it's not – think pollen or pet dander. When the immune system revs up to fight these "invaders," you have an allergic reaction.

Nor can your body fight off every invader. Despite its marvels, the immune system does break down from time to time, says Polsky. "There are diseases that we have no control over, but lifestyle aspects are very, very important," he tells WebMD.

Not eating healthily, being sedentary, not getting enough sleep, and being under chronic stress can all contribute to a weak immune system. When your immune system is depleted, bacteria, viruses, or toxins can overwhelm the body. The result? You get sick.

#### Building Healthy Immunity

There's no single pill or supplement you can take to boost your immune system. Instead, adopting these healthy living habits can help improve your immunity for a lifetime.

#### Go for a walk

Sitting around not only can leave you feeling sluggish, it also can make your immune system sluggish. Exercise, on the other hand, helps boost immunity.

"We know exercise is good for immune function," says Polsky. The good news, he says, is that you don't need elaborate exercise programs and personal trainers. "Even fast walking – getting your heart rate up for 20 minutes three times a week -- is associated with increased immune function," Polsky tells WebMD.

Researchers aren't sure exactly how exercise helps strengthen the immune system. Studies show that people who exercise have better-functioning white blood cells (the ones that help fight off infection) than people who don't exercise.

Also, exercise is associated with the release of endorphins. "These are natural hormones that affect the brain in positive ways," Polsky says. They ease pain and promote a sense of relaxation and well-being – all of which can help you de-stress and sleep better, which in turn improve immunity.

## ~ Health Corner ~

### **Eat a healthy diet**

Proper nutrition is essential for your immune system to work well. A diet high in empty calories not only leads to weight gain, but it can leave you more prone to infections. Plus, being overweight is associated with a number of health problems that can also drag your immune system down.

"When the immune system is down, you want to avoid things like alcohol and sugar, especially because microbes love sugar," says Stephen Sinatra, MD, a certified nutrition specialist and assistant clinical professor of medicine at the University of Connecticut School of Medicine.

A diet rich in antioxidant vitamins, on the other hand, can boost resistance to infection. Think about eating in color: dark green, red, yellow, and orange fruits and veggies are packed with antioxidants. Try berries, citrus fruits, kiwi, apples, red grapes, kale, onions, spinach, sweet potatoes, and carrots.

Other immune-boosting foods include fresh garlic, which may have antiviral and antibiotic properties, and old-fashioned chicken soup. Studies show that, if you do come down with a cold or the flu, a bowl of steaming chicken soup can ease inflammation and help you get well faster.

And mushrooms such as reichi, maitake, and shiitake may have a strong influence on immune function as well as enhance the production of chemicals that help your body respond to infection

### **Get enough sleep**

Regular bouts with insomnia may not only leave you feeling fatigued during the day, but also leave you vulnerable to illnesses, including colds, flu, and other infections. Long term, poor sleep also has been shown to increase the risk of other health problems, including obesity and diabetes.

The body uses sleep as a means of healing itself, says Scott Berliner, president and supervising pharmacist at Life Science Pharmacy in New York. When we don't get enough sleep – or reach the deeper stages of sleep – healing is impaired.

It's hard to measure exactly sleep's protective effect on the immune system, and researchers don't know precisely how sleep improves immunity. Like antioxidants, sleep may help reduce oxidative stress, which then stops cells from being weakened and harmed. But "clearly, sleep – at least seven hours a night – is associated with increased resistance to infectious diseases," says Polsky.

### **Practice stress management**

When your body is under constant stress, you're more vulnerable to everything from the common cold to major diseases.

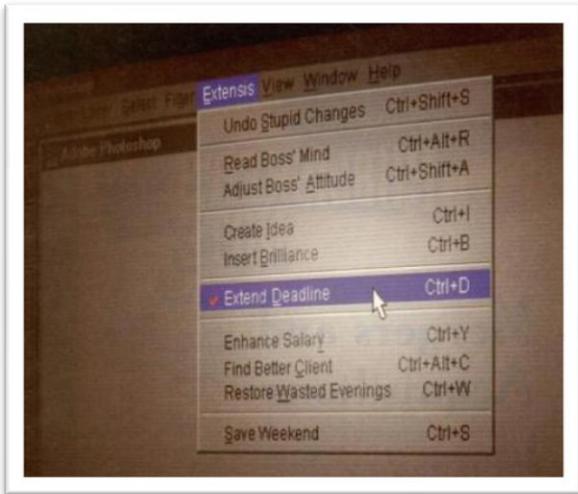
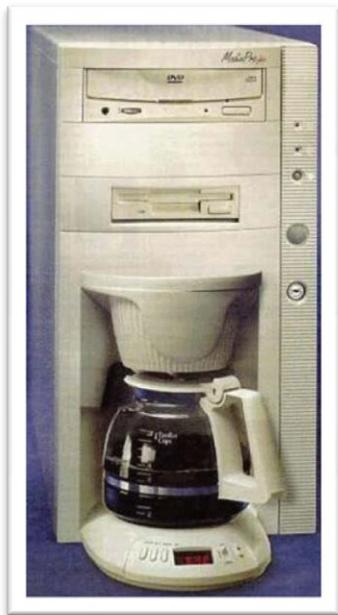
"Stress from time to time is not necessarily a bad thing. But to not have relief from the stress -- to be under constant stress -- is deleterious to health," says Polsky. That's because a steady cascade of stress hormones, such as cortisol and adrenaline, weaken the immune system. Chronic stress is linked to heart disease and hypertension, and it can also have an effect on white blood cell function, Polsky says.

"When I speak to people about lifestyle changes, I look at what they can do to manage their stress, whether it be meditating – maybe exercise is their form of meditation – whether it be spirituality of a religious nature. It really doesn't matter," says Berliner.

### **Strengthen relationships**

Research shows that people with close friendships and strong support systems tend to be healthier than those who lack such supports. Good relationships, along with a healthy diet, regular exercise, and adequate sleep, are part of a holistic approach to boosting the immune system and protecting yourself from disease.

~ Fun Corner ~





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