



MONTECARLO
BORN TO ACHIEVE

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MONTECARLO **ONE**

Where Talent Meets Challenge



HAPPY
Divali
FESTIVAL OF LIGHTS

“A candle loses nothing by lightning another candle”

INSIGHTS

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MESSAGE FROM JMD'S DESK

Live Long and Prosper



Dear Montecarlo Family Members,

Greetings!

I am glad that through this magazine we all are connected.

This is the year of **Azadi ka Amrit Mahotsav**. Celebrating it is indeed a great experience. We also were part of 'Har Ghar Tiranga' campaign which encourages people to bring the Tiranga home and to hoist it to mark India's independence. Flag hoisting ceremony was conducted with full enthusiasm at HO & all our sites.

Along with all the new hopes and happiness that the Diwali festivities would bring, I hope it also brings us a lot more opportunities to achieve much more success in the coming times.

Wishing good Health and Happiness to our Montecarlo Pariwar and their family members.

Have a **Happy, Healthy and Safe Diwali and wish you a Cheerful and Prosperous New Year**. May the joy, cheer & merriment of this divine festival surround you forever.

With Best Wishes,

Mrunal Patel
Joint Managing Director

FROM EDITOR'S DESK

Small steps everyday



Dear Montecarlo Family,

Greetings!

I bring along our 16th edition of quarterly in-house "**E - Magazine Montecarlo One**".

I am overjoyed to share with you all that Indoor Sports games like Chess, Carrom & Table Tennis have been set up at MCL Head Office. To maintain office decorum and work-life balance, employees can play post official working hours.

In this edition we have covered Garba Night organized by MCL this Navratri for its employees & family members. The event was enjoyed by all & was a huge success. This time also we have come up with our very exciting & interesting segment "**Know Your Senior Leader**" -**Mr. Shiva Nand Pandey (HOD-P&M)**. We have also covered many more interesting & informative sections.

Indeed this platform is a great way to connect with you all. We hope you will enjoy reading this edition of Montecarlo ONE. We would appreciate your valuable feedback and suggestions for the same.

Wishing everyone a very Happy & Safe Diwali in advance & a Prosperous New Year.

Happy Reading!!

With Best Regards

Milind Wani





FELICITATION OF LONG SERVICE OF OUR EMPLOYEES

We appreciate and acknowledge the dedicated 15 years of services of the following employees in the growth story of MCL!!



Asiskumar Ghosh
General Manager- BD & Tendering
Head Office



Ghanshyam Krishna
Manager- Plant & Machinery
Munger to Mirzachauki - Pkg 03



Jitendra Kumar Singh
Dy. Manager- Highway
Munger to Mirzachauki - Pkg 01



JITENDRA SINGH
Dy. Manager- Techno Commercial
Head Office



Prahalad Jodhraj Sharma
Sr. Executive- Procurement
Munger to Mirzachauki - Pkg 01



Santosh Kumar
Asst. General Manager- Highway
Munger to Mirzachauki - Pkg 01



Susanta Bhusan Ghosh
Sr. Engineer- Project
Nagpur-Mumbai Expressway



Vikash Shambhunath Singh
Asst. Executive- Quality Management
Munger to Mirzachauki - Pkg 03



BasantKumar Pana Shahu
Asst. Manager- Procurement
Barjora Coal Mine WB



FELICITATION OF LONG SERVICE OF OUR EMPLOYEES

We appreciate and acknowledge the dedicated 15 years of services of the following employees in the growth story of MCL!!



Narendrakumar Kantilal Suthar
General Manager- Plant & Machinery
Head Office



Rajeevbhai Brahmaji Tiwari
Sr. Manager-Procurement
Head Office



Chetan Arvindbhai Patel
Dy. General Manager- Finance & Accounts
Head Office



Sanjeev Kumar
Asst. Manager- Project
Fatuah - Harnaut - Barh



Saroj Kumar Singh
Asst. Manager- Project
Fatuah - Harnaut - Barh



Sanjeev Kumar Thakur
Sr. Manager- Plant & Machinery
Vadodara Mumbai Expressway



Arvindbhai Muljibhai Patel
Manager- HR & Admin
Head Office



Dileep Brajbhooshan Patel
AGM -Information Technology
Head Office



Rajendra Nakul Nayak
Asst. Manager- Project - Structure
Munger to Mirzachauki - Pkg 01



FELICITATION OF LONG SERVICE OF OUR EMPLOYEES

We appreciate and acknowledge the dedicated 15 years of services of the following employees in the growth story of MCL!!



Umakant Kamataprasad Kushawa
Sr. Executive - Procurement
Bang.Chen.Exway Phase III-(AP)



Mohammad Sarwar Alam
Asst. Manager- Highway
Munger to Mirzachauki - Pkg 01



Shankar Adikand Swain
Asst. Manager -Procurement
Singhara-Bijabahal Road Project



Kartik Govindbhai Parikh
General Manager- Information Technology
Head Office

We appreciate and acknowledge the dedicated 10 years of services of the following employees in the growth story of MCL!!



Suresh Kumar Suman
Sr. Manager - Quality Management
Hubli - Haveri project



Imran Khan Balot
Dy. Manager - Techno Commercial
Head Office



Suryakant Amdapure
Manager- Project
Purnia NBPDC Power Project



FELICITATION OF LONG SERVICE OF OUR EMPLOYEES

We appreciate and acknowledge the dedicated 10 years of services of the following employees in the growth story of MCL!!



Hemal Patel

Asst. Manager - Procurement
Head Office



Harish Kumar Nama

Manager -BD & Tendering
Head Office



Krishnapal Singh Tomar

Asst. Manager -Planning & Monitoring
Purnia NBPDC Power Project



Abhay Shankar Khare

Dy. Manager -Planning & Monitoring
RVNL Bina Kota OHE - MP.



Sharda Nand

Asst. Manager -Project
RSDCL Transmission Line Power

We appreciate and acknowledge the dedicated 5 years of services of the following employees in the growth story of MCL!!



Kailash Mani Krishna Kant Pandey

Sr. Manager -Quality Management
Vadodara Mumbai Expressway



Dhruv Dalsukhbhai Patel

Executive -Information Technology
Head Office



Jatin Sureshbhai Shrivastava

Asst. Executive -BD & Tendering
Head Office



FELICITATION OF LONG SERVICE OF OUR EMPLOYEES

We appreciate and acknowledge the dedicated 5 years of services of the following employees in the growth story of MCL!!



Rutul Bhupendrabhai Patel
Sr. Engineer -Plant & Machinery
Head Office



Alok Mukteshwar Srivastava
Sr. Executive -Procurement
Head Office



Shailesh Kumar Pandey
Dy. Manager -Quality Management
Patna Metro Rail Project



Nikunj Patel
Asst. Executive -Finance & Accounts
Head Office



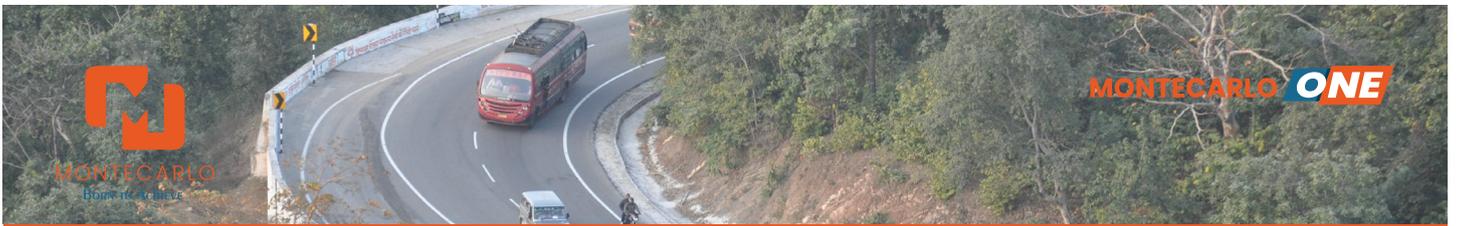
Mukesh Verma
AGM Management
Head Office



INDOOR SPORTS

MCL is a place that encourages a healthy work-life balance. Sports acted as a great stress buster, so at MCL House an indoor sports area has been set up where employees can play games like Chess, Carrom & Table-Tennis. A platform where employees can rejuvenate & also enhance their skills.





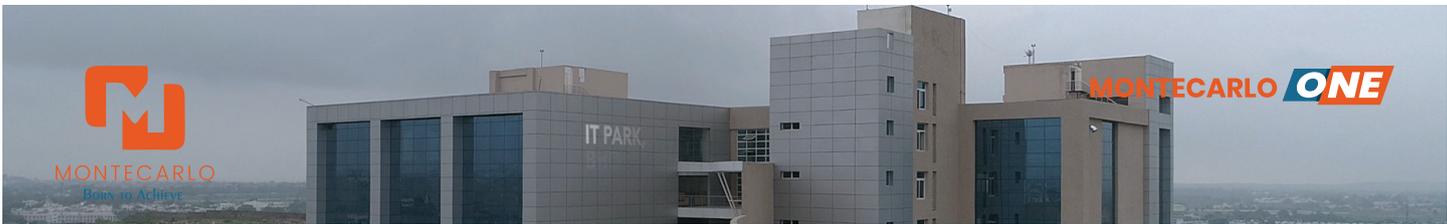
INDEPENDENCE DAY CELEBRATION AT HO

Azadi Ka Amrit Mahotsav is an initiative of the Government of India to celebrate and commemorate 75 years of independence and the glorious history of it's people, culture and achievements.

This Mahotsav is dedicated to the people of India who have not only been instrumental in bringing India thus far in its evolutionary journey but also hold within them the power and potential activating India 2.0, fuelled by the spirit of Aatmanirbhar Bharat.

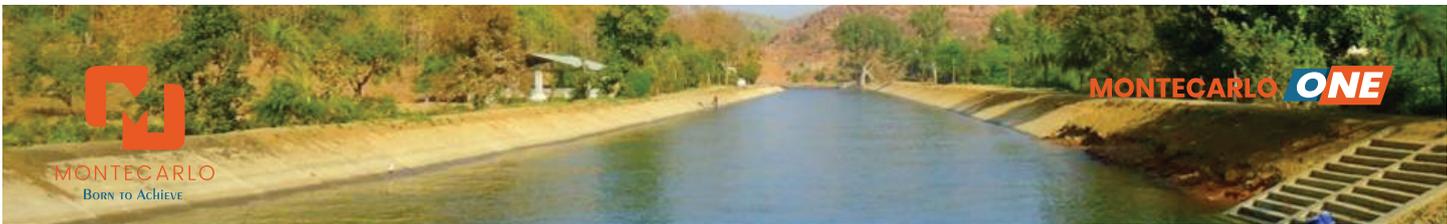
To continue the spirit, MCL has celebrated this Independence Day Event at HO and at various Project site. This got more special and enthusiastic when employees along with Management participated together with Patriotism can be seen in the glimpse shown below.





INDEPENDENCE DAY CELEBRATION AT SITES





INDEPENDENCE DAY CELEBRATION AT SITES





COVID VACCINATION CAMP AT HO & SITE

COVID Precaution Dose Camp was organized at HO and at various project sites. The details are as follows:
HO: COVID precaution dose camp was organized at Montecarlo House on 27th Aug 2022 wherein total 160 vaccination dose were given to MCL Employees as well as support staff.

Project Sites:

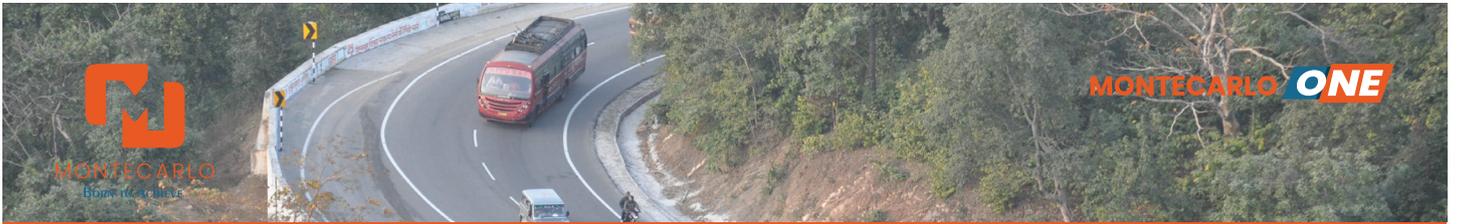
3300 - Munger - Mirzacahuki - Pkg-01 - 24-06-2022 and 25-06-2022 (61 participants)

4370 - Vadodara - Mumbai 21-07-2022 (202 Participants)

4340 - Akola - Medshi - 19-07-2022 (165 Participants)

3310 - Munger - Mirzachauki - Pkg 03 - 08-06-2022 (204 Participants)





VISHWAKARMA JAYANTI CELEBRATION AT HO

Glimpses of Vishwakarma Puja celebrated at Head Office





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VISHWAKARMA JAYANTI CELEBRATION AT SITES



4280-Medshi - Washim Road Project



3300-Munger to Mirzachauki - Pkg 01



4370-Vadodara Mumbai Expressway



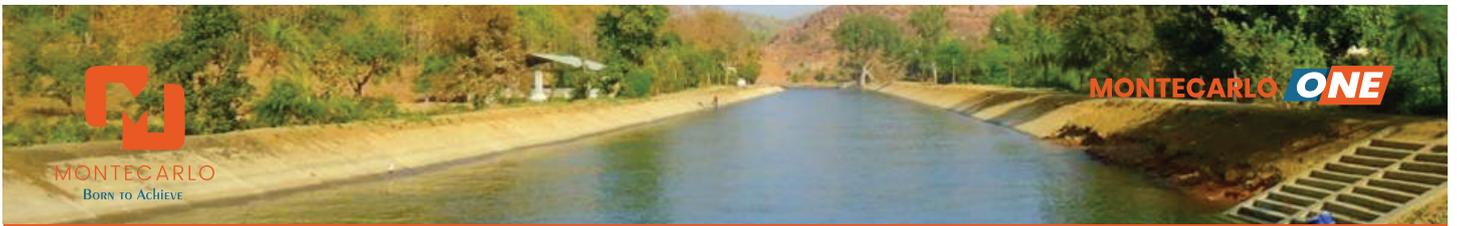
4310-GETCO Varsana - Halvad pkg - 2



2210-Bang.Chen.Expway Phase II



1210-RSDCL Transmission Line Power



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VISHWAKARMA JAYANTI CELEBRATION AT SITES



3180-Singhara-Bijabahal Road Project



4340-Akola Medshi Road Project



1201-RVNL Bina Kota OHE - MP.



3280-Nalanda SBPDCL Power Project



3230-Sasaram SBPDCL Power Project



3220-Purnia NBDCL Power Project



VISHWAKARMA JAYANTI CELEBRATION AT SITES



4390-MMRCL Building Project



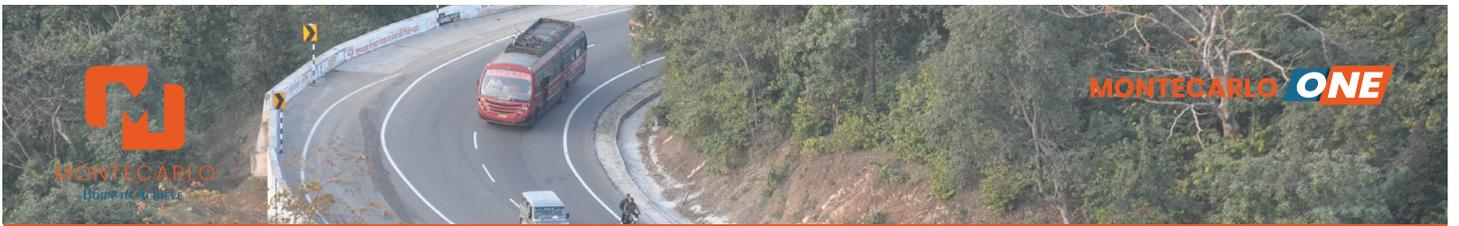
4330-Amaravati Chikhli Road Project



3290-Bhagalpur SBPDCL Power Project



3150-Fatuah - Harnaut - Barh



NAVRATRI CELEBRATION AT MCL

An office filled with glory, lively and cheerful air of festivity is probably just what workforce needs to lift their spirits. Montecarlo Limited organized Garba Night, an evening full of fun & dance for its employees & their families. Everyone participated with great enthusiasm. The celebration started off by performing Aarti then Garba & Raas followed by prize distribution. It was indeed a memorable event where the management, employees & their families came together to celebrate one of the longest festival, Navratri.





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IT PARK

NAVRATRI CELEBRATION AT MCL

OUR PRIZE WINNERS:





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1) **Who of the following is widely recognized as the political guru of Mahatma Gandhi?**

- a. Lomanya Tilak
- b. Gopal Krishna Ghokhle
- c. Dadabhai Naoroji
- d. Sardar Vallabh bhai Patel

2) **Which of the following newspapers was started by Motilal Nehru in 1919?**

- a. Voice of India
- b. The Leader
- c. Young India
- d. Independent

3) **Who of the following threw a bomb in the Central Legislative Assembly along with Bhagat Singh?**

- a. Rajguru
- b. Sukhdev
- c. Jatin Das
- d. BK Dutt

4) **Who of the following had vowed never to be caught alive by the British and hence shot himself dead at the end of an encounter with the police?**

- a. Bhagat Singh
- b. Sachindranath Sanyal
- c. Ram Prasad Bismil
- d. Chandrashekhar Azad

5) **Satyagraha at which of the following places earned Vallabh bhai Patel the title of Sardar?**

- a. Charotar
- b. Ahmedabad
- c. Bardoli
- d. Dandi

6) **Which of the following figured in the TIME magazine's Top 10 Most Influential Protests of all time recently?**

- a. Quit India Movement
- b. Champaran Satyagrah
- c. Bardoli Satyagraha
- d. Salt Satyagraha

7) **Who said "You give me blood, I will give you freedom"?**

- a. Mahatma Gandhi
- b. Bal Gangadhar Tilak
- c. Subhash Chandra Bose
- d. Bhagat Singh

8) **Aga Khan Palace, where Mahatma Gandhi was imprisoned and where Kasturba Gandhi breathed her last is located in**

- a. Nagpur
- b. Lahore
- c. Pune
- d. Hyderabad

9) **From which place did Mahatma Gandhi commence his historic march to Dandi?**

- a. Sabarmati
- b. Sevagram
- c. Dandi
- d. Surat

10) **In which year was the Banaras Hindu University established by Pt Madan Mohan Malviya?**

- a. 1914
- b. 1916
- c. 1920
- d. 1919

KNOW YOUR SENIOR LEADER

MR. SHIVA NAND PANDEY, HOD, AVP – PLANT & MACHINERY



Rise By Lifting Others

BRIEF INTRODUCTION:

I belong to Varanasi, Uttar Pradesh. I have done my graduation in Mechanical Engineering and since then I have been working in construction & Infrastructure field. I have hard core construction experience of 35 years in Plant & Machinery department along with execution of many prestigious project in Highways, Metro, Marine, Water & Irrigation, and Airport & Institutional building. My family includes Spouse & we are blessed with 2 lovely daughters & a son.

Your Career journey so far at Montecarlo:

I joined Montecarlo in July 2019 as Associate Vice President (HOD-P&M). During this tenure with Montecarlo, We have mobilized & demobilized various projects across the country mainly in Highways & 1 ongoing Metro project at Patna. It is proud mentioning here that Demob standard of Plant & Machineries w.r.t. Quality & Enhanced life has improved to a significant level which ultimately contributes bottom line of the company. The remarkable growth of the company where everyone's contribution matters led me to my personal growth as well & I wish to retire here at Montecarlo Ltd.

Q. | What are the strengths of MCL...?

A. | The strength of MCL is its working culture. The working pattern here is very systematic & well planned with commitment towards achieving set goals. Quality & on-time delivery aspects are always maintained which is always crucial & important for any organization especially in infrastructure industry. This ultimately adds value to the brand.

Q. | What value addition you would like to make in MCL...?

A. | Would like to contribute in improving Engineering skills & feel of ownership among the employees which progressively will play a major role in company's sustainable growth.

Q. | What are your leadership beliefs...?

A. | To stand behind & with the team. Always motivate & grow along with them.

KNOW YOUR SENIOR LEADER

Q. | What is your success mantra...?

A. | To accept challenges in difficult scenarios and act proactively & to lead the team from forefront is my success mantra.

Q. | Your Hobbies...?

A. | Reading books, Playing badminton, Watching current affairs (National & International news)

Q. | How do you maintain a work-life balance...?

A. | To set priorities by giving equal importance & value for each requirements whether be it professional, personal or social.

Q. | How do you see existing culture at MCL and way forward...??

A. | Existing culture at MCL is really very good.

As way forward to the company's environment, we should always motivate employees to be loyal with the organization & be with the organization for a longer duration.

Q. | How do you see Infrastructure Industry 10 years from now...?

A. | Infrastructure industry is on boom and will have endless opportunities & scope.

Q. | Your Message to Team MCL:

A. | Feel proud to be a part of such growing organization which is having very clear vision

6 WAYS TO BECOME A

LEADER AT WORK



1. GATHER
resources on how
to lead.



2. DEVELOP
skills to manage your
team successfully.



3. SHIFT
from 'friend' to
'boss' when at work.



4. DELEGATE
tasks- don't try to
do it all.



5. SEE
the big picture.



6. FOCUS
on what's right,
not what's easy
or self-serving.



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EK TU SACHCHA SARA JAG MITHYA

(GOD IS ONLY TRUE AND THE WHOLE WORLD IS FALSE)

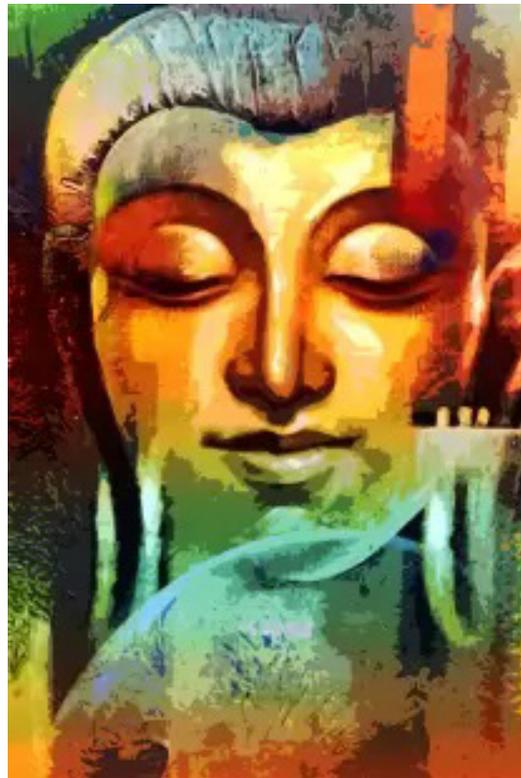
A wise Mahatma lived in a small village. His knowledge was discussed far and wide. People considered him as an incarnation of God and called him Dev Muni. The villagers were greatly influenced by his thoughtful teachings. Many families' homes were saved from demolition because of their well wishes and prayers.

Walking in the villages in the morning and evening, preaching people to pray God and saying that one God is only true and the whole world is false. Gradually, the fame of Dev Muni spread to far-flung villages. People from other villages also came to listen his discourses and appreciating themselves.

He also did not remain untouched by his fame and admiration, the pride of knowledge began to rise under him. Sometimes they do not go to him even after hearing the agony and call of villagers and say that send him to me.

The villagers were not saddened by his behaviour, but praised him more and said that Dev Muni has called him to bless him. One day two brothers were passing through the same villages singing a devotional music.

Hearing the sweet devotional songs, Dev Muni could not stop himself and began to watch who is singing such a melodious hymn which is perfectly connecting with the God. Then he saw two young people simply mesmerizing everyone by singing his bhajans. Dev Muni asked him who are you guys and where you came from. Both the brothers replied together that we came from the village on the other side of river to learn devotional and compassionate music, so that the people's internal conflict can be removed.



It is heard that a Mahatma lives in this village, who removes the sorrows of the people with his good thoughts and prays. Dev Muni looked at him with a proud smile and said that you have come to the right place, I am that Mahatma whom you are looking for. Both the brothers were blessed to find the Dev Muni as the source of inspiration in front of them and bowing down to them went ahead. Seeing them

moving forward, Dev Muni said, hey, where you people are going, do you not want to listen my preach, and not to take knowledge initiation from me. Then both the brothers politely said, Oh Mahatma, you have already given us that. Now we have to promote it to villagers. Listen this Dev Muni was astonished and started thinking in his mind that I have not told anything, yet he is saying that I have given him that knowledge initiation.

One day Dev Muni saw that both the brothers are roaming from house to house in the village and asking about the wellbeing of the people and lovingly touching their heads and saying that one God is only

true and the whole world is false.

After few days again at some point, Dev Muni and both brothers came face to face, then Dev Muni asked why do you make my verses your own and recite it to the villagers. Then both the brothers said, Mahatma, you have given this education to us, we are only passing it on to others.

Dev Muni did not understand the words of both the brothers, he said angrily, both of you still have a lot to learn from me. Come to my abode, I will tell both of you the definition of knowledge.

Then both the brothers told him that Mahatma, you have told us that, now it is time to spread among the



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people. By saying this, both the brothers were able to walk towards the village.

Dev Muni did not understand the words of those two brothers again and said in an aggressive tone that both of you are disrespecting me, you people still have a lot to learn from me. Don't consider yourself too knowledgeable. I only understand the pain and suffering of the people of this village. They need me not you.

With time, the love and affection of both the brothers started working like magic on the villagers. Both the brothers used to be with them in every difficult time of the villagers.

One day both the brothers took permission from the villagers and started going back to their village saying that someone needs us there more than here. After their departure, Dev Muni would again call the villagers to him and try to comfort them with his discourse.

One day Dev Muni received a request letter from another village on the other side of river as the chief guest for a puja ritual.

After taking permission from the villagers, Dev Muni went to the village across the river and told the villagers, when you people call me with a true heart in any crisis, then I will leave everything and come back to you. After some time, the people of the village started humiliating to each other. No one respects anyone, mutual estrangement and discrimination went on increasing. The condition of the village started getting worse.

Then some elderly people suggested their friends and relatives, why we should not remember Dev Muni with a true heart, so that they listen to our call and they come back to our villages so that by their arrival, the situation will be like before. The villagers liked this thought and prayed with folded hands, and started calling together, Lord you are true and the whole world is false.

The next morning Dev Muni was returning to the villages. After reaching the river bank, Dev Muni took the boat and started towards the bank of his village. While the boat was crossing the middle of the river, he saw two men running on the water of the river. Soon he understood that they were the same

brothers who had come to him a few days ago to learn knowledge. Reaching the shore, Dev Muni asked him how you are here and running on water like this. Then both the brothers said, Mahatma, you had said that when the villagers remember with a sincere heart in any crisis, you will leave everything there and come. Today the villagers need you, they have called you with a true heart so we had to run.

Dev Muni was very embarrassed by his behavior with them and, buried in self-loathing, he apologized to both the brothers. In fact I have to learn real knowledge from you. Truly you have opened my eyes today. Listening this both the brothers started running towards the village. Dev Muni reached the villages and saw that the villagers were waiting eagerly for them.

Having found Dev Muni in his village, all villagers fell at his feet and repeated that word of prayer that Lord, you are true and the whole world is false.

All the villagers were looking at Dev Muni, but the eyes of Dev Muni were looking at someone else, asking themselves who they were and where they both went.

Dev Muni closed his eyes and remembered both the brothers then he feel a voice, Mahatma, we are here in you only, this is me your soul (Atma) and the second one is Supreme Soul (Parmatma) my elder brother. Whenever you keep both of us connected with each other, there can never be any suffering, misery and calamity.

When Dev Muni opened his eyes, the whole village was calling out, one God is only true and the whole world is false. Dev Muni cast an affectionate look on all the villagers and connected himself with the divine.



Vijay Kumar Pathak
AGM
Design & Engineering- HO



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ठहर जा ओ दिवाकर,

ठहर जा ओ दिवाकर,
 शाम होनी अभी बाकी है,
 ये बादलो का असर है,
 अभी तो रात की कहर बाकी है।
 और चल, चला चल मुसाफिर,
 ये उखड़े उजड़े बसे बिखरे राहों का क्या,
 ये तो राहें है ,
 चमकता मंजिल,
 दमकी सफलता अभी बाकी है,
 कल सुबह फिर होगी
 दिवाकर से वो मुलाकात भी बाकी है,
 और चल, चला चल मुसाफिर,
 अभी कुछ नहीं, बहुत कुछ बाकी है।
 समर्पित जिनकी निशा डगमगाती,
 जिनकी दिशा ठहर जाती,
 मुश्कराओ, चांद सा ई ठ ला ओ
 झकझोर को आगे बढ़ जाओ,
 मंजिल की कठिन डगर अभी बाकी है।

ठहर जा ओ दिवाकर,
 शाम होनी अभी बाकी है,
 ये बादलो का असर है,
 अभी तो रात की कहर बाकी है।



Dilip Kumar Singh
 Manager - Highways
 Amarawati Chikhali Road Project

EVERYTHING UNDER THE SUN

As our precious source of renewable energy, the sun sits at the center of the universe and emits solar energy in large quantities at a constant rate for 24 hours per day, every day of the year. Sometimes it's easy to forget how hard the star works for us.

HOW IT COMPARES

The surface of **Venus** is about: **700° F**
 The surface of **The Sun** is more than: **TEN TIMES** that.

Less than **5 PERCENT** of the stars in the **Milky Way** are brighter or more massive than the Sun.
 A star can comprise as little as **.007** of the Sun's mass.

REACH

Every second, **600 MILLION TONS** of protons are converted into helium atoms in the Sun to be released as energy.
 Humankind only needs, on average, about **1/10,000** that amount of energy for its total consumption.

Amount of solar energy every square meter of Earth's surface receives over the course of a 24-hour day: **164 WATTS.**
 Imagine a 150 watt table lamp on every square meter of the Earth's surface.

SPEED

How far the Earth is away from the Sun: **ABOUT 93 MILLION MILES.**
 The speed at which light travels: **186,282 MILES PER SECOND**
 How fast it takes for light to travel from the Sun to the Earth: **499 SECONDS = 8.3 MINUTES**

It would take a **cheetah** over **151 YEARS** to reach the Earth
 ...running at **70 MPH** nonstop.

WHAT IS IT MADE OF?

CARBON, OXYGEN & HELIUM 2%
HELIUM 26%
HYDROGEN 72%

SOME LIKE IT HOT

SURFACE 10,430° F
CORONA 1,439,540° F — 5,399,540.33° F
CHROMOSPHERE 7280° F — 89,540° F
CORE 26,999,540° F
SOLAR FLARE

SOLAR FLARE UPS

The Sun is so hot, the corona releases magnetic energy and causes solar flares to ripple throughout its surface. Severe flares have the ability to mangle satellites and potentially knock out power grids on Earth.

In November 2010, a major solar flare erupted—one of the most powerful in recent years—that sent a forceful blast of X-rays and registered a Class M 5.4 on the scale for sun storms. There are five categories of flares and Class M solar flares are the second most potent types.

THE ONCE AND FUTURE SUN

In 5 billion years' time, the Sun will have exhausted its supply of hydrogen in its core, which starts to collapse under its own weight and becomes very hot. The outer layers will expand, and enter the red giant phase of its evolution. Eventually, it will be big enough to swallow up the orbits of Mercury, Venus and yes, even Earth.

SOURCES

NASA + PowerFromTheSun.net + Bahcall, J.N. Neutrino Astrophysics Cambridge University Press, 1989.
 SpaceWeather.com + UniverseToday.com



EMPLOYEE CORNER

SYNERGY

When two or more people come together to complete a task then it is termed as teamwork. A team can have endless people but all of them should be focused on the same aim. Teamwork can be seen in a sport, in-office work, in completing a school project, in dance, choir, etc. I can say that when we can't complete a task alone, we need someone's help and together we figure out something best. The very first thing is, a team should analyze the task and assign work as per interest. It helps us to know how much time it could take and how smoothly they can work.



Suppose there are five members in a team and all of them just follow their leader or senior. But there should also be freedom of expressing your thoughts and views, a team does not mean just following the orders but they should also be free to express their thoughts and ideas. This makes a good team and all of the members feel that they are really important and they perform in a very good way. There are different skills necessary for a good project or to complete a certain task. But the main thing is teamwork; if you have a great team you can execute any of your plans successfully. Whereas a group of fully skilled people without having proper bonding cannot perform teamwork well. If you are a sports lover then you can easily analyze the importance of teamwork, it is not a single good player can win the match, the entire team needs to play well and together they can do anything. It is not always possible that we may succeed so rather feeling sad and disappointed it is the duty of a team leader to always motivate the team members. When we are motivated or awarded the dopamine gives positive signals to our brain which directly affects our productivity and creativity. So, motivation is a necessary key to success.



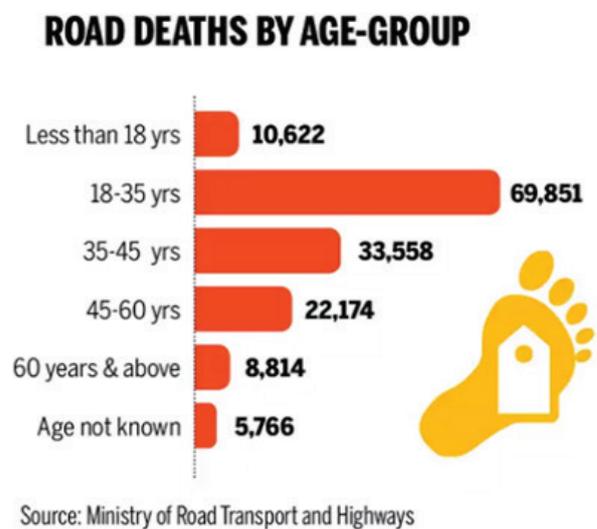
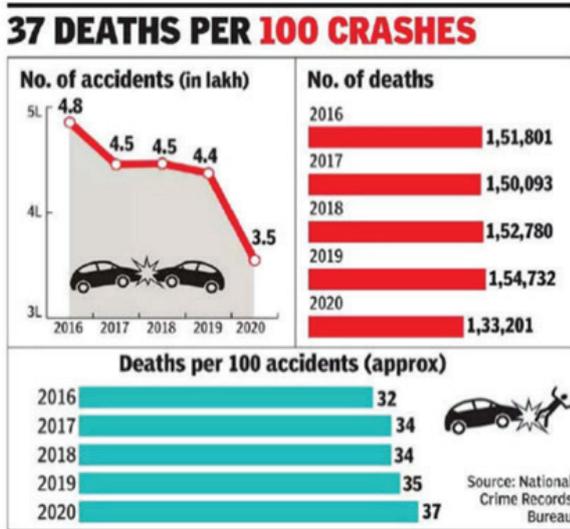
Prasanta Kumar Dalai
Sr. Engineer - Energy
Sasaram SBPDCL, Bihar



EMPLOYEE CORNER

ROAD SAFETY IN INDIA: CHALLENGES AND OPPORTUNITIES

With millions of lives endangered worldwide, road traffic accidents (RTA) rank alarmingly high in the recent trends of pressing social issues. Approximately 328 lives are lost daily, much of which could have been prevented with timely rescue and intervention. Despite the innumerable road safety campaigns and awareness drives, India still ranks first in the number of road accident deaths across 199 countries and accounts for almost 11% of all accident-related deaths in the world.



* 2021 Statistics as per the National Crime Records Bureau (NCRB)

Every now and then, we come across new vehicles on the road. Hence, it is vital to know and to follow the basic road safety rules and to ensure that everyone else follow these rules too. The road safety rules are designed to suit the best interest of the citizens. In a huge country like India, it may be difficult to execute these safety rules; but, it is not impossible.

- **Cross on Zebra Crossing:** The importance of road safety is lost on those who do not use the zebra crossing to cross a road! The black and white stripes are there for a reason, and for your safety, make use of it to cross the road.
- **Drinking and Driving:** Among the important road safety rules is to avoid consuming alcohol and then driving. Alcohol consumption impairs cognitive functioning and hence prevents a person from being fully in control of the vehicle.
- **Keeping to the Left:** Among the safety rules on the road, a vital one is keeping to the left while walking or driving so that you do not collide with vehicles coming from the right.
- **Slow Down at Intersections:** Slow down while entering the main road, crossings, intersections, and corners.
- **Turn Signals and Hand Gestures:** Use the necessary signals when you are turning, slowing down or allowing some other vehicle to pass. Do not use horns in the silent zone.



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- **Use of Mobile Phones:** Using mobile phones while on the road can cost lives. Hence, as a road safety point, avoid using your mobile phone while on the road.
- **Wear Seatbelts:** Section 183 (3) CMVR 177 MVA of the Motor Vehicles Act states the fine for not wearing a seatbelt while driving. Hence for car drivers, the most important rule is to wear seatbelts.
- **Wear a Helmet:** Always wear ISI-certified helmets while driving. These will protect your head during a collision.
- **Exhaustion or Health Issues:** If you have some health issues, if you are exhausted, then also it is advised not to drive.



Rakesh Swain
Jr. Executive – EHS
Vadodara Mumbai Expressway

FOCUS ON QUALITY

No boundaries for the quality.
Nowadays people know the price of everything, and the value of nothing.
Only Our Best Will Do. Our concern is quality, not quantity.
Our goal is customer satisfaction. Our survival lies in quality.
Our worry is quality, not amount.
People forget how fast you did a job – but they remember how well you did it.
Premium Quality. Guaranteed. Profits are the result, the by-product of great service.
Quality begins with the intent, which is fixed by management.
Quality care is only fair. Quality comes when you love your job.
Quality does not only begin with a letter Q, It must be followed by U.
Quality for sustainability. Quality is a characteristics that we appreciate.
'Quality is A Reflection of You.'



Kaushlendra Mani Tripathi
Dy. Manager Quality Control
Munger to Mirzachauki PKG-1



EMPLOYEE CORNER

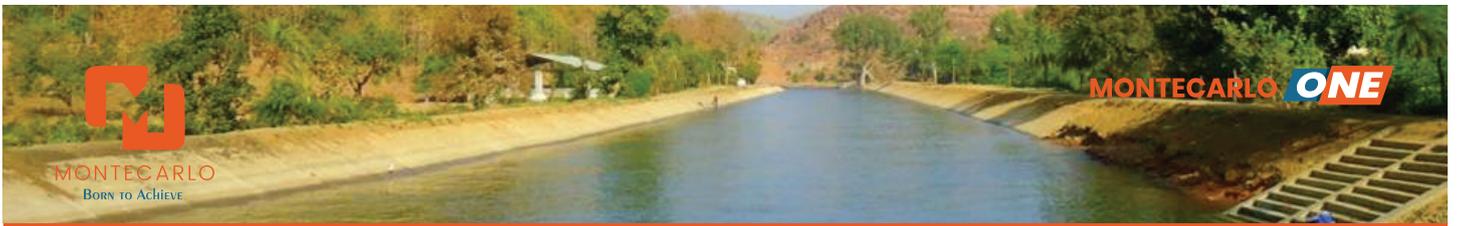
PERSONAL FINANCE FOR SMART PEOPLE - ONE PAGER FOR WEALTHIER LIFE

1. **Pay yourself First.** Save at least 10% of your income. 20 % is better. 30% is great. Learn to live on Less. It's a Super Power.
2. **Get HEALTH INSURANCE and TERM INSURANCE,** the latter if you have dependents. No ULIPs, No endowments, nothing else. Keep Insurance separate from Investment. Don't Mix
3. **Save 8-12 months' expenses as EMERGENCY FUND.** Don't use it for any other purpose except emergencies. Keep it in saving account / Liquid fund or under your mattress.
4. **Maximize tax - Advantage saving like ELSS MF etc.** Save tax and claim benefits of disciplined investing and compound interest.
5. Take whatever left and **SENSIBLY INVEST** 70% in Equity and 30% in debt, of the money you don't need in next 5+ yrs. Then do not touch it till you need it.
6. **Start SIPs** in well managed, inexpensive, well-diversified mutual funds. Own them till they remain well managed. Ignore short-term underperformance.
7. Don't buy stock - or any investment till you **understand what you're getting into.** Buy stock only if you have time and inclination to study and value businesses.
8. **Avoid DEBT like plague,** esp. Credit Card or any high-cost debt. Pay off your credit card balance every month. Never Borrow for anything that loses value, like car.
9. **Make a WILL.** Without one, your family could be left with nothing when something happens to you. Remember where there is will, there is way ...for your loved ones.
10. **Invest in YOURSELF.** More you learn, more you earn. Raising your income, apart from cutting your spending, is great way to increase your savings.
11. **Build a COMPOUNDING Mindset.** Start small then build over time. Little by little, a little often becomes a lot.
12. **Know how much is ENOUGH.** Try and get wealthy just once in life, and learn to stay there - wealthy enough to not worry about money and have control over your time.
13. **Avoid mistakes that may kill you financially.** Managing money is not about doing amazing things as much as it is about avoiding financial ruin over long periods of time.
14. **Wealth often comes at price.** Ensure that you do not pay for it with your health, peace of mind, and time with family and friends.

At the end of it, even if you bank account may seem inadequate, ensure that your LIFE is rich.



Rajesh Kotak
Asst Manager
Finance & Accounts, HO



EMPLOYEES PROVIDENT FUND

The Employees Provident Funds & Miscellaneous provision Act, 1952 applies to all states & union territories. The purpose of EPF is to provide financial security and stability to their subscribers on retirement / Superannuation or death. When member covered under this scheme, they are entitled to take benefit under follows -

01. Employee provident Fund (1952)
02. Employee Pension Scheme (1995)
03. Employee deposit linked insurance (1976)

Employee Provident Fund

P.F contribution is deposited on earned wages or up to Maximum Rs.-15,000/- @ **12 %** from employees and **3.67 %** from employer (Total = 15.67 %).

Employee Pension Scheme - 8.33 %

Contribution of earned wages goes to Pension fund.

Member will receive pension after completion of continuous service of **10 years** or attaining age of **58 years**. If the employee does not fall in the above mention criteria, he can apply for withdrawal of pension amount with EPF withdrawal at time on unemployment after 60 days.

Employee deposit Linked Insurance

The employees need not contribute anything, contribution is @ **0.50 %** of earned wages deposited by employer. In case death of member in service period, his / her nominee will get a maximum of **Rs. 7 Lakhs** or minimum **Rs. 2.5 Lakhs** from EDLI scheme.

Withdrawal Process of PF and EPS

A Member is eligible to apply for withdrawal of his Provident fund and Pension fund only after 2 months from the date of resignation or not employed during the said months. Withdrawal will process by online services (By login Member Home). AADHAR or PAN and Bank details should be link with Universal account Number for Online services.

Transfer of Provident Fund Money

A resigned employee who joins another company, his PF amount can be transferred online from previous PF account to current account.(One member, one account).

Advances from Provident Fund Account

The member are eligible to withdrawal money as Advance from their PF account for purpose of Marriage, Medical treatment, education etc. by online (Form 31) & Nonrefundable.

EPF Scheme Nomination Rules

The EPFO has announced the e-nomination process for Employees' Provident Fund (EPF) account holders to ensure social security for their families and nominees. Members can file their e-nomination online via Universal Account Number. For EPFO users, filing an e-nomination through UAN requires only self-declaration and one needn't submit physical documents or approvals while filing or revising their EPF nomination. In fact, necessary changes can be made by logging into their EPFO accounts.



EMPLOYEES PROVIDENT FUND

There are different rules when it comes to **nominations under EPF and EPS**. The EPF Act states that a family is -

In the case of a Male employee: his wife, his children (married or unmarried), dependent parents, and widow of son and children.

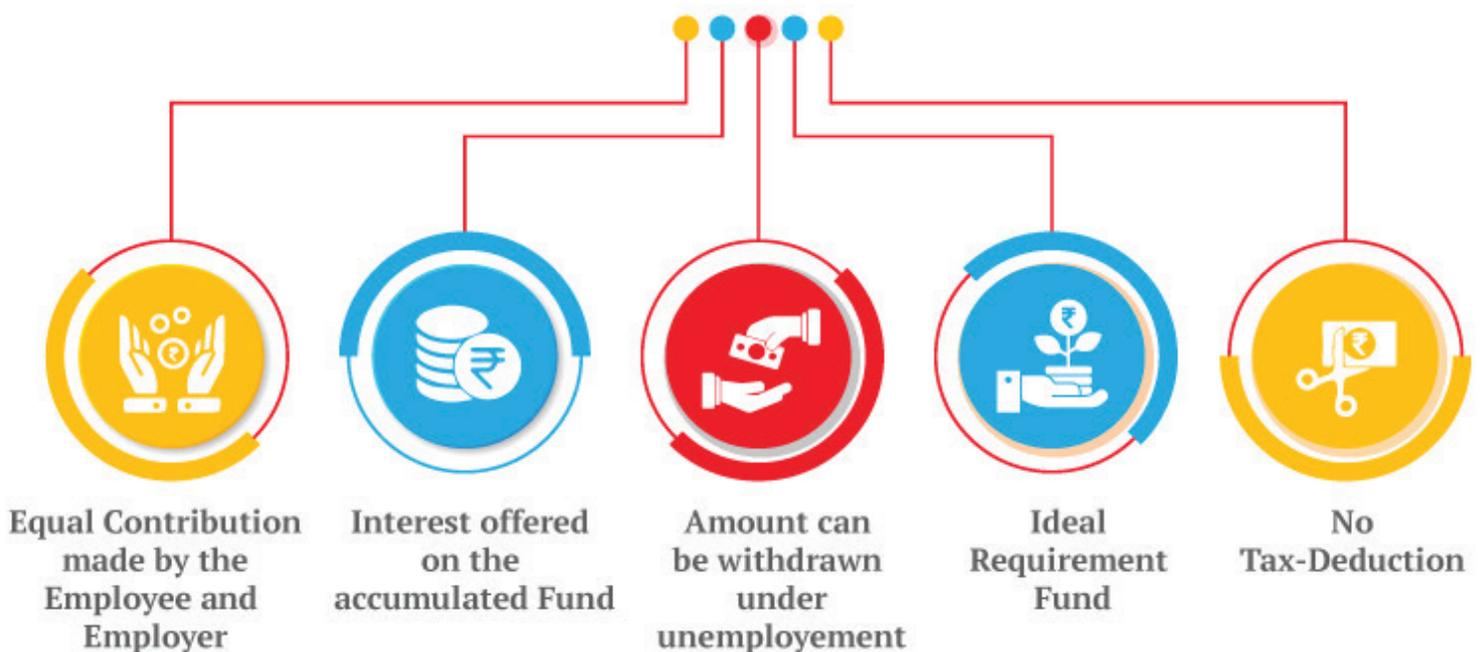
In the case of a female employee - her husband, her children (married or unmarried), dependent parents, spouse's dependent parents and widow of son and children.

Similarly, in the case of EPS, a family is defined as a spouse of the employee, a minor son or daughter of an employee, and an adopted son or daughter who was adopted before the demise of an employee. Children age below up to 25 years.



Sanjeev Pandey
Assistant Manager
HR & Admin- HO

Benefits of Employee Provident Fund



MONTECARLO GLORY

HEARTIEST CONGRATULATIONS

Achieving 3.5 million safe Man Hour at Sinnar-Shirdi Road Project



ISO Certificate received for Patna Metro Project



Answers: 1. B, 2. D, 3. D, 4. D, 5. C, 6. D, 7. C, 8. C, 9. A, 10. B



AWARDS & RECOGNITION

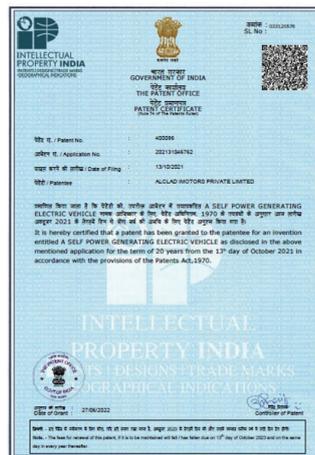


Mahir Patel
Son of Jigar Patel
(Sr. Executive - Finance & Accounts HO)

Awarded 5th Rank in school for participating in SOF international English Olympiad exam

Ankit Yadav
(Engineer, Techno - Akola-Medshi Road Project)

Registered his startup company Alclad iMotors Pvt & he is working on Electric Vehicle with an innovative idea where it works on Self Power Generating system which does not require any external source of power to recharge it batteries.



Shivani Raj
Daughter of Sanjay Kumar
(Asst. Manager - P&M- Munger- Mirzachauki PKG1)

She has been awarded with " HINDUSTAN PRATI-BHA SAMMAN-2022" & BEST STUDENT AWARD "



AWARDS & RECOGNITION



Adya Srivastava
Daughter of Alok Srivastava
(Sr. Executive - Procurement, HO)

She has been awarded 3rd Rank in Guru Purnima Speech Competition & Sanskrit Recitation Competition at Cosmos Castel International School

Anya Srivastava
Daughter of Alok Srivastava
(Sr. Executive - Procurement, HO)

She participated in Quiz Contest for Lifestyle for Environment organized by Forest & Environment Dept. Gujarat



Jenish Prajapati
Son of Nayan Prajapati
(AGM - Plant & Machinery,HO)

He has been awarded 1st Rank in College Level & 10th Rank in Gujarat Level in GTU Exam of Diploma Mechanical Engineering



AWARDS & RECOGNITION



Saurabh Tripathi
Son of Kaushlendra Mani
(Dy Manager - Quality, Munger Mirzachauki PKG1)

He got 81.82 percentile in Jee Mains

Pearl Ravi Shah
Daughter of Mittal Shah
(Asst. Executive - HR & Admin, HO)

She has been awarded with 4 certificates in Frog Jump Race, Sack Race, Athletic Race & Adventure Race. She bagged Silver medal in Adventure Race.



Rajvi Kothari
(Sr. Executive - HR & Admin, HO)

She has been awarded with Post Graduate Diploma Course Certificate - HRM from AMA.



WORDS OF APPRECIATION

Our in house magazine “Montecarlo One” is indeed an excellent initiative through which every employee of Montecarlo is get to aware about the key ongoing achievements, events and other activities. It is always enticing to see achievements and hard work of the employees and their family members to be displayed on such a big scale. Glimpses of Safety, environments and quality inspires others to follow the better standards at each level. I express my heartfelt appreciation to “Montecarlo One” team whose tireless efforts got to read the 16th edition of E-magazine.



Poonam Gadiya
Dy. Manager,
Finance & Accounts, HO

The magazine brings key aspects on various events and making awareness among employees to maintain discipline, safety, appreciations and motivation all the time. The magazine also gives space to share various thoughts of employees which is good part within itself. I’m grateful to the editorial team for their hard work in bringing Montecarlo One e-magazine every quarter.



Mukesh Verma
AGM
Management, HO

“Montecarlo” always deliver more than expected. And your actions inspire others to dream more, learn more, do more and become more, you are a leader. It’s more effective to do something valuable than to hope a logo or name will say it for you.



Mihir Bhatt
Sr. Executive
IT, HO



Heartfelt condolences on the sad demise of our employee **Late Shri Pradeep Kumar Patel** on **18th July, 2022**. He was working with us as Excavator Operator at Akola Medshi Road Project
May his soul rest in peace.



EDITORIAL TEAM

- Aayushi Shah
- Pankaj Katole
- Sanjeev Pandey
- Chirag Panchal
- Rajesh kotak
- Shana Menghani



WRITE TO US

All employees and family members are welcome to send their suggestions, feedback and articles on topics of general interest such as health, short stories, self-improvement, motivation, achievements etc. to aayushi.shah@mclindia.com