For Internal Circulation Only

Issue 02 : April – June 2019

MONTECARLO
Born to Achieve

MONTECARLO ONE

Where Talent Meets Challenge

Launching of E-Magazine by our JMD on 21st January, 2019

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FROM EDITOR'S DESK

Dear Montecarlo Family Members,

We are delighted to present you the second issue of our quarterly in house **E-Magazine - MONTECARLO ONE**.

We are grateful to all of you for encouraging editorial team by sharing your positive and constructive feedback on the launching of **E-Magazine - MONTECARLO ONE**. We had conducted a feedback survey on the first issue of **E-Magazine - MONTECARLO ONE**, we are sharing interesting findings along with the suggestions made by most of you.

In this issue, we are sharing with you the celebration of National Safety Week and Road Safety Week at various sites. The wellness initiative taken by various sites, as well as winning an award of National Employer Brand by Montecarlo. We are also sharing the personal achievements by employees and their children.
We will encourage employees and their family members to participate in this forum by contributing through interesting articles and personal achievements as well as some new achievements in their projects.

At the outset, we acknowledge that the kids are busy with their preparation of annual exams. Good Luck and Best Wishes for their annual exams.

We welcome the New Financial Year 2019-20 with lots of hope and achieving higher and higher milestones personally and professionally.

With Happy reading,

Dr. Jignesh Shah

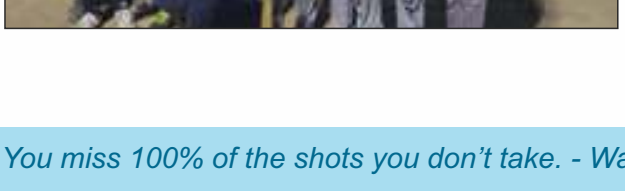
CONGRATULATIONS TO TEAM MATA NO MADH

Mata No Madh site honoured with following awards from client - GMDC during safety week celebrations

1. First Prize - General Safety (Mining Work)
2. First Prize - Swachhta hi Sewa
3. First Prize - Maintenance of HEMM
4. Second Prize - Overall General Safety
5. Third Prize - Mine Illumination & Elect.

Mr. Vikram Saktawat and his team receiving the trophies and certificates

CONGRATULATIONS TO TEAM MATA NO MADH



Montecarlo Team won the Mata No Madh Sports Club Cricket Tournament'2019 at Mata No Madh Cricket Ground on 18.03.2019.

EVENTS @ PROJECT SITES

Celebration of Road Safety Week

Montecarlo had celebrated 30th Road Safety Week 2019 from 04th - 10th February. This year, the theme was "**SADAK SURAKSHA – JEEVAN RAKSHA**". Below are the glimpses of pictures of celebration at various sites.

Fatuah - Road Safety Week Flag Hosting

Singhara Bijabahal - Active participation with Police personnel on awareness of commuters on road safety and abiding of traffic rules

Hubli Haveri - Road Safety Awareness Program at local school- HUBLI

Rimuli Koida Road - Road Safety Awareness program with distribution of Safety Cards

EVENTS @ PROJECT SITES

Celebration of National safety week at Montecarlo Limited

On the occasion of 48th National safety day, Montecarlo Limited had celebrated safety week from **4th march 2019 to 10th march 2019** across all the sites, with the theme – **cultivate and sustain safety culture for building Nation**. During this week, various activities like safety pledge, safety quiz, safety talk etc. were arranged at various sites.

The pictorial glimpses of National safety week celebration at Montecarlo Limited

ENVIRONMENT HEALTH & SAFETY AWARENESS

Launching of EHS Portal

EHS Management Software comprises of various modules that provide opportunity to all users across all our Business Vertical and Projects. Key features under EHS Management software are –

- Report Incidents/Near-misses
- EHS Observations
- Site Inspection
- EHS Reporting

In addition to above, it also allows various General Tasks like-

- Schedule of Meeting
- My meeting
- Minutes of Meeting

Cleanliness Drive:

Employees Participation towards cleanliness drive at Mata No Madh

Employees Participation towards cleanliness drive at Hubli Haveri

KNOW YOUR SOCIAL SECURITY BENEFITS – PROVIDENT FUND

The EPF is maintained solely by the Employees Provident Fund Organization of India (EPFO) and any organization employing 20 or more than 20 employees is necessarily required to get registered with EPFO.

Q. | Is Contribution to Employee Provident Fund Mandatory?
Yes, contributing to EPF is mandatory for the employees who have earned wages up to Rs.15, 000 /- Per Month

Q. | What are the Tax-Benefits of EPF contribution?
Contribution towards EPF will be eligible for deduction under Section 80C of Income Tax Act.

Q. | What is the Break-up of EPF Contribution?
As per EPF Act, 1952, the monthly contribution of employee and employer would be divided in the following way:

P.F CONTRIBUTION RATE			
Employee Contribution	**Percentage (%)**	**Employer Contribution**	**Percentage (%)**
Employee Provident Fund	12%	Employee Provident Fund	3.67%
		Employee Pension Scheme	8.33%
		Administrative Charges	0.50%
		EDLI (Employees Deposit linked Insurance)	0.50%
Total	12%	Total	13%

Q. | What is the current interest rate on EPF?
The rate of interest for the year 2018-19 is 8.65% P.A

Q. | Is there insurance benefit of EPF?
EPF account holder will get the benefit of Employees Deposit Linked Insurance Scheme (EDLI), it gives a life insurance cover of up to Rs.6 Lakhs and Minimum 2.5 Lakh. Contribution @ 0.50 % on earned wages contributed by employer

Q. | Is there Pension benefit under EPF?
Yes, as per Employee Provident Fund Pension Scheme – 1995 an employee is eligible for pension. The key features of the scheme are as under:

- ✓ 8.33 % contribution of earned wages subject to maximum contribution is Rs. 1250 per month.
- ✓ In order to become eligible for pension, minimum service of 10 years contribution in the scheme is mandatory.
- ✓ As per scheme, the retirement age is fixed 58 years. Member can get the early pension after the age of 50 years.

KNOW YOUR SOCIAL SECURITY BENEFITS – PROVIDENT FUND

Q. | How to Check my EPF Balance Online?
Activate UAN by link https://unifiedportal-mem.epfindia.gov.in/memberinterface/ after activating UAN download passbook, https://passbook.epfindia.gov.in/memberPassBook/Login.jsp this passbook will provide EPF account balance and contribution details made by employee and employer.

EPFO services are now available on the UMANG App. UMANG app can be downloaded by giving missed call 9718397183 or from play store.

Q. | How and when can I withdraw my EPF account money?
Member can withdraw his PF amount after 2 months from the date of relieving or unemployed by online (Member Login). AADHAR / PAN and Bank details should be linked with UAN.

Q. | How to transfer EPF while job change?
The facility of EPF auto-transfer for all subscriber (Aadhar and Bank account seeded UAN) is launched from 01.04.2019. EPF contribution and earned interest on that would be automatic transferred.

Contributed by Mr. Sanjeev Pandey
Sr. Officer – HR & Admin

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MONTECARLO ONE

QUIZ

1 **Which Indian sportsperson has been selected as Barbie role model?**

- A. Saina Nehwal
- B. Dipa Karmakar
- C. Mithali Raj
- D. Mary Kom

2 **Which Indian economist is the recipient of the Yaswantrao Chavan National Award 2018?**

- A. D Subbarao
- B. Shaktikanta Das
- C. Raghuram Rajan
- D. Urjit Patel

3 **NICE Agreement, sometimes seen in news, is related to which of the following fields?**

- A. Child Education
- B. Sports
- C. Space Exploration
- D. Intellectual Property

4 **When was the first train streamed off in India?**

- A. 1848
- B. 1853
- C. 1975
- D. 1880

5 **Which kind of power accounts for the largest share of power generation of India?**

- A. Hydro Electricity
- B. Thermal
- C. Nuclear
- D. Solar

6 **Who was the architect / designer of Indian Parliament?**

- A. Gustave Eiffel
- B. Le Corbusier
- C. Edwin Landseer Lutyens
- D. Bonanno Pisano

7 **The monument was erected to commemorate the landing of King George V and Queen Mary at Apollo Bunder on their visit to India in 1911. Name the Monument....**

- A. India Gate
- B. Gateway of India
- C. Victoria Terminus
- D. Elephanta Caves

8 **Which short documentary won the Oscar 2019?**

- A. Black Sheep
- B. Periods – End of Sentence
- C. Night at the Garden
- D. Lifeboat

9 **Which territory has lowest voters as per census of 2011?**

- A. Daman & Diu
- B. Lakshdweep
- C. Andaman & Nikobar
- D. Dadra Nagar Haweli

10 **World Cup 2019 will have how many cricketing nations?**

- A. 11
- B. 7
- C. 9
- D. 10

Life is what happens to you while you're busy making other plans. - John Lennon

KNOW YOUR
SENIOR LEADER

Face to Face with Shri Naresh Suthar - Whole-time Director

Brief Introduction: Shri. Naresh Suthar is a Whole-time Director of our company. He holds a Diploma in Civil Engineering. He has over 28 years of experience in the area of infrastructure projects. He has been on board since April 1, 2003.

Your Career journey so far at Montecarlo:

I had started my career working as a civil engineer with Petlad Nagar Palika. In 1989, I had associated with Bhavna Engineering Company Private Limited which was a firm started by Sh. Kanu bhai Patel and his brother Sh. Jayanti bhai Patel. Later I joined Montecarlo Construction Pvt. Ltd. formed by our Chairman & Managing Director Sh. Kanubhai M Patel. I had joined MCL as Project Manager way back in 1995; and then it was no looking back. Initially when it was not this big, employees were lesser, it was more like a small family! The journey has been truly memorable one, with initial project which was value worth of 17 Crores (Halvad Canal Project) and then it was continued with back to back highway and building projects…As per my abilities, it was the trust and integrity which worked as a confidence booster.

Q. | What are the strengths of MCL?
A. | Treating employees as a part of family members, and work with team building! Even at the remote places, we have executed the project in best possible manner with speed and accuracy.

Q. | What are your leadership beliefs?
A. | Encourage the team in best possible manner! Team Building is the key to success…

Q. | What are your likes and dislikes?
A. | Likes: No Interference in other's work and straight forwardness in working style
Dislikes: Ignorance towards work and communication, giving wrong status/reporting

Q. | What are your likes and dislikes?
A. | Ignite passion towards your work!

KNOW YOUR
SENIOR LEADER

Q. | Your Hobbies?
A. | Reading Books of Swami Vivekananda and Osho, Listening Music, playing indoor games such as Chess, Learning new things

Q. | Your Moments of the life:
A. | Personal: The Proudest moment of my life has to be the one when my son went to Germany and successfully settled there.
Professional: When we had got four irrigation projects in Madhya Pradesh and successfully completed all of them within deadlines.

Q. | How do you maintain work-life balance?
A. | I am workaholic person, and being in project since beginning of my career, my life is when I am at work, I do not look back. I believe in having balanced and healthy diet.

Q. | How do you see existing EHS culture at MCL and way forward?
A. | EHS is one of the most important aspect in construction industry and at Montecarlo Limited, we have increased giving importance to various aspects and practices of EHS. I believe EHS must be practiced thoroughly and we should organize more EHS trainings and workshops across all sites. More thrust to be given to EHS Planning right from Tender stage supported by appropriate EHS Budget.

Q. | How do you see Infrastructure Industry 10 years from now?
A. | Infrastructure Industry in India is booming exponentially, and we could see that in recent years number of airports are doubled. Highway and Railway networks is further strengthening and spreading across India. And, in 10 years from now, India will be among developed countries from the developing one in terms of infrastructure.

Q. | You views on Vision, Mission and Value Statement of MCL
A. | Vision, Mission and Value Statement of MCL is very well designed and I believe, if it is practised properly, we could achieve our business goals in profound way. Vision, Mission and Value Statement of MCL is still need to be understand and practised meticulously which would garner excellent personal as well as business goals.

Q. | Your Message to Team MCL:
A. | Team Work and Passion towards work required for the success!

Interview Conducted by:
Dr. Jignesh Shah & Mr. Devendra Bathija

EMPLOYEE CORNER

Heartiest Congratulations!

Jia, Daughter of Mr.Nigam Shah – CFO has won the fifth rank at National Championship of MaRRS Pre-School Bee Science held at BITS - Goa

Mr. T Sai Sanket Sharma - Fencer (Cadet) son of Mr. Ravi Sharma (Project Head – Energy) has been invited for the Participation in the Cadet & Junior Asian Fencing Championship at Al-Ahliyya Amman University, Jordan Fencing Federation Hall (Training), Amman (Jordan) from 27th to 2nd March 2019 (Cadet)

Research Article on- "Enhancing profitability through Improved Material Management Practices in Construction Projects" has been accepted & published in the September - November 2018 issue (Volume No. 8, Issue No. 4) of i-manager's Journal on Civil Engineering under the guidance of Dr. K.N. Narasimha Prasad (Professor - NICMAR Goa)

Mr. Rohit Singh
Sr. Engineer - Techno Commercial Singhara – Bijabahal Site

Answers:
1. Dipa Karmakar, **2.** Raghuram Rajan, **3.** Intellectual Property, **4.** 1853, **5.** Thermal, **6.** Edwin Landseer Lutyens, **7.** Gateway of India, **8.** Periods – End of Sentence, **9.** Lakshdweep, **10.** 10

EMPLOYEE CORNER

Heartiest Congratulations!

Mr. Sajja Rao, Chief Project Manager at Singhara Bijabahal Project.

Mr. Gajendra Shukla

Mr. Gajendra Shukla is honored on the Republic Day by Madhya Pradesh East Region Energy Distribution Company Limited for his excellence towards timely completion of work at Satna Site.

EMPLOYEE CORNER

Money and Honey

Oh my Honey! What is there in Money !
That we call it a dollar, Rupee or Penny!
Or By any other word which is used to
fill the appetite of propensity!
Or for Which everyone is loath to
give up their honey!

But it is all about Money my Honey!

Contributed by
Mr. Ramanand Mishra
Asst. Manager – Plant & Machinery at HO

सिलसिला - Beautiful song with Income Tax Lyrics

मैं और मेरी कमाई,
अक्सर ये बातें करते हैं,
टैक्स न लगता तो कैसा होता.?
तुम न यहाँ से कटती,
न तुम वहाँ से कटती,
ना मैं उस बात पे हैरान होता,
सरकार उस बात पे तिलमिलाती ,

टैक्स न लगता तो ऐसा होता,
टैक्स न लगता तो वैसा होता...

मैं और मेरी कमाई,
"ऑफ़ शोर" ये बातें करते हैं....

ये टैक्स है या मेरी तिज़ोरी खुली हुई है ?
या आईटी की नज़रों से मेरी जेब ढीली हुई है,
ये टैक्स है या सरकारी रेन्सम,
कमाई का धोखा है या मेरे पैसों की खुशबू,
ये इनकम की है सरसराहट कि टैक्स चुपके से यूँ कटा,
ये देखता हूँ मैं कब से गुमसुम,
जब कि मुझको भी ये खबर है,

तुम कटते हो, ज़रूर कटते हो,
मगर ये लालच है कि कह रहा है,
कि तुम नहीं कटोगे, कभी नहीं कटोगे,

मज़बूर ये हालात इधर भी हैं, उधर भी,
टैक्स बचाई ,कमाई इधर भी है, उधर भी,
दिखाने को बहुत कुछ है मगर क्यों दिखाएँ हम,
कब तक यूँही टैक्स कटवाएं और सहें हम,
दिल कहता है आईटी की हर रस्म उठा दें,
सरकार जो है उसे आज गिरा दें,
क्यों टैक्स में सुलगते रहें, आईटी को बता दें,

हाँ, हम टैक्स पेयर हैं,
टैक्स पेयर हैं,
टैक्स पेयर हैं,

अब यही बात पेपर में इधर भी है, उधर भी...

ये कहां आ गए हम.....यूँ ही टैक्स भरते भरते ...

WELCOME ZINDAGI

Women are one of the foundation pillar of society; Montecarlo Limited and Addlife Foundation had took an initiative to spread awareness among women on various issues which touch to their routine life! A Seminar named as **'Welcome Zindagi'** was organized on 6th April, 2019, Saturday at Montecristo Banquet.

The core subjects discussed were **'Women health to Healthy Society' by** Dr. Jigna Bhattacharya & Dr. Vaishali Desai, **Welcome Life by** Dr. Kamal Parikh and **'Swasthya No Rasthal'** by Mrs. Purva Mehta.

AWARDS & RECOGNITION

ISO Certifications: ISO 9001:2015, ISO 14001:2015, OHSAS 18001:2007

Montecarlo Limited is awarded 'National Best Employer Brand Awards – 2018' by World HRD Congress on 16th February, 2019 at Hotel Taj Lands End, Mumbai.

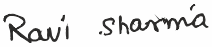
EMPLOYEE SPEAKS - WORDS OF APPRECIATION:

EMagazine, a long awaited wonderful initiative. This will be the best platform to communicate with people. To share moments of joy, achievements, events of pride etc.

I wish all the best to the entire team.

- Suhas Joshi
Wholetime Director

Montecarlo E-magazine is a great initiative program and a platform wherein we can share our pride moments of career as well as personal exceptional achievements. The articles published shall inspire the MCL-parivar to perform to their maximum potential in various formats of their life. It creates enormous energy within the achievers and boost their confidence to attain better heights.



- Ravi Sharma
Project Head - Energy

Montecarlo One slogan unites all Montecarlo employees. We can see projects important activities related to project and personal achievement of individual employee family members.

Awesome message by our Honorable Chairman Sir. Support from the Editor's desk by Dr. Jignesh Sir, face to face questions and answers by our COO Mr. Kartik Rawal Sir, EHS guidelines by Mr. Devendra Bathija Sir and Tax benefits by Mrs. Shivani Shah.

Hope this brings more pragmatic way in coming editions.

- Sajja Rajeshwara Rao
Chief Project Manager

SURVEY ON EMAGAZINE "MONTECARLO ONE"

323 Employees Participated In This Survey.

Key Findings:

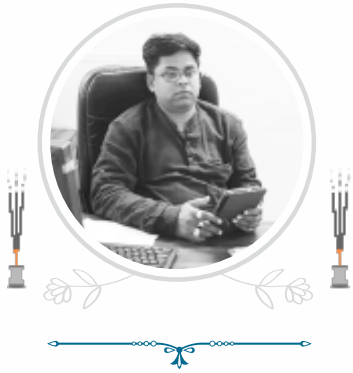
SURVEY RESULT ANALYSIS		
Question No.	**Survey Question**	**Good & Above Rating**
1.	What is your rating on the title 'Montecarlo One' along with punch line 'Where Talent Meets Challenge'	97%
2.	What is your rating on designing layout and colour combination of the E Magazine?	97%
3.	What is your rating on the presentation of the content of E-Magazine?	95%
4.	What is your rating on the content of the E- Magazine?	95%
5.	What is your overall rating about the E-Magazine?	96%

Key Suggestions:

No.	SUGGESTIONS:
1.	Should be in Hard Copy
2.	Very Good Initiative
3.	Should include Site updates, Site Staff achievements, Site pictures more
4.	Need More Pages, More Columns on CSR, Innovation in work, Site Staff Introduction etc.

ENGINE ROLLING – TRACK PUJAN ON 31ST MARCH, 2019 AT BOTAD

|| Shradhhanjali ||



Late Sh. Ramakant Mohanty
- AGM (Design & Engineering) @ Rimuli-Koida Road Project
Heavenly departed soul on 9th February, 2019

Montecarlo Family pays sincere tribute to
the departed soul, may the soul rest in peace.

EDITORIAL TEAM

- Bhavin Adhyaru
- Devendra Bathija
- Sanjeev Pandey
- Satyam Parikh
- Parva Bhatt
- Shivani Shah
- Chirag Panchal

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 bhavin.adhyaru@mclindia.com