

insight

JULY 2019



**Behind the
Scenes**



**Mumbai
Munch**



Travelogue



Puzzles



**Health &
Fitness**



CEO Speak

by **Ashok Wadhwa**

At the beginning of 2019, I had set a target for the current year - we would spend considerable time and effort on people, process and culture related issues. During this period, both the external environment and some important developments internally, led me to add risk awareness and risk management as new agenda items.

First, let us talk about the external environment. On May 23, the people of India gave a historic mandate to our Prime Minister and the BJP government, which ensures political stability and continuity of the current reform process. This vote of confidence has led to significant foreign inflows and it is my belief that over the next five years, India will receive record Foreign Investment and in particular, by long-term foreign investors. Given the current paucity of domestic capital, this may be the most important source of capital that will support economic growth in the next few years. Despite this positive development, the next 6 - 9 months are likely to be challenging and I expect some of the challenges faced by our businesses, to continue.

Your Leadership team is well seized and prepared to handle the challenges that the aforesaid issues and current economic climate raises. At one stage, the general perception was that only businesses that need financial capital, equities or lending, exposes an organisation to risk. We have more recently realised that the agency businesses like Investment Banking, Equities Brokerage and Distribution, carry equal risk. Apart from recruiting additional trained resources, the organisation has also invested in new surveillance software that would enable us to manage risk related to our business, in a better way. This leads me to believe that risk awareness, risk evaluation and risk management are the most critical responsibilities of leadership, to be able to manage a successful business.

Despite all the challenges, our business continues to grow, and we ended 2018 - 19 with record revenue numbers. After several years of relatively weak performance, the Investment Banking business performed much better than expected. As a matter of fact we were at the top of the league tables for the quarter ending March 31, 2019 - a fantastic achievement by any standard. The pipeline for 2019 - 20 looks equally impressive, and we have budgeted aggressive growth in the current year. Our Equity business, which lost some of its key members last year, continues the journey of recruiting quality talent from the market. Our research continues to create a very positive impact on our brand and if anything, is seen as far more objective and balanced. Colleagues from the Sales desk and Sales trading are working hard to cross large blocks and

determine new flows. Corporate Access has planned a full year of new events with thought-provoking ideas. The journey of re-establishing our leadership in this business is in progress and we will need some more time and effort, before we conquer the peak again. What will of course aid this journey, is our single-minded focus and recent success in Equity Capital Markets. It is hard work, but we are committed to make our ECM business a big success. I am aware that Vikas Khattar and his team members have the full support of our IE and CF franchise. By the time you read this, we would have signed two ECM mandates and received confirmation for at least two more transactions.

The Asset management business, particularly the Good and Clean fund, has shown outstanding performance in the last few months despite current market volatility and lacklustre corporate performance. We are using this performance to add new distributors and AUM, and will soon achieve the 500 crore AUM target. The other big opportunity in the market continues to be in Private Wealth. We are finalising our strategy for the growth of this business and will make some fresh investments in people and process here too.

If there is one business that continues to face more head winds than others, it is the lending business. Banks and other lenders are very reluctant to support the NBFC business currently. Fortunately, our conservative but steadfast approach has meant that we did not grow recklessly, and have enough capital to support cautious growth until the market stabilises. Lending by NBFCs is important for the growth of our economy, and I have no doubt that between policy framework, regulatory intervention and new investment by Private Equity, the temporary imbalance will get addressed. In the meanwhile, we are preparing to move into a new office for the SME business and add more branches to create a well-diversified business.

In the last six months, we have recruited some of the finest talent in the market, revamped our processes in several areas and are working hard towards creating a unique culture. Our desire to create a best-in-class organisation will continue prompting us towards our core values, and amongst them, nothing is more important than being a merit-oriented organisation, which places its highest values on ethics, integrity and accountability.

Enjoy the monsoons of 2019!

Welcome Ambitians to another issue of our Insight magazine. The council would like to thank everyone for their contributions. We look forward to your feedback. Please write in to editorialcouncil@ambit.co.

Warm regards,
Editorial Council

Gunjan Karthik, Maulik Thakkar, Bala Chendil, Pramod Menon, Jestin George, Richard Mugutmal & Christine Dmello



Distribution Is The Way Forward - SME Finance

by **Maulik Thakkar**

Ambit believes Distribution & Rural Penetration is the key to growth for SME Finance Business, with a disciplined approach on Sourcing & Credit Underwriting. In sync with the strategy 4 new locations (**Bengaluru, Ludhiana, Nashik and Pune**) were identified and launched in Q4 of FY18-19. A detailed survey on the market potential for small ticket size Secured Loans and Unsecured Business Loans was conducted.

Bengaluru branch was the first to be launched, sharing the existing premises & infrastructure of Ambit Private Ltd, at Infantry Road, an upmarket location in Bengaluru. Within the second month of the launch, Bengaluru could disburse Rs 2.75 crores. This has been possible due to synergy and collaboration amongst Sales, Credit and Operations teams.

Now with all four branches being fully operational, disbursals from new locations have scaled up to Rs 3.5 crores in April, contributing close to 15% of SME & Finance's total disbursals. With plan to add more branches in this financial year under Hub & Spoke model, disbursals from new territories will contribute 25% of SME Finance's FY2020 target.



Behind the Scenes by Rahul Gulati



If you were not into your current role what would you be doing in life?

Punjabis have intense passion for food and I am no different. My passion towards food would have made me a restaurateur.

Which is your dream destination for holiday and why?

Italy; Right from architecture of Rome to the archaeological sites, everything interests me.

One movie you wish you could be a part of? Which character would you like to play and why?

Karate Kid. I would love to play the character of Dre Parker. When he faced a combat situation with his fellow schoolmates who used to bully him, he didn't run away but instead mastered the art of Kung Fu from Mr. Han, to focus and face the challenge head-on. Quite similar to my attitude, I don't run away from any challenges but rather focus on it, face it and solve it.

One habit you regret having in your routine?

Though I do not regret my habits, I wish I could add running to my routine.

What are the qualities which you admire in a person?

Honesty, dedication and open mind to hear and learn.

How was your first day in Ambit? What was the most memorable thing about the Day?

I was little tensed on my first day as my first challenge was to create Ambit's visibility as a Brand in Punjab. I got full support and guidance from my superiors and once I got acquainted with the workplace and co-workers, I was extremely comfortable. Today, Ambit is a well-known name in Ludhiana market and now I love my work and workplace.

What is the biggest risk you have taken in life?

Biggest Risk in Life: I rejected the offer to join as Sub Inspector - Punjab Police in year 1998 and opted for MBA. My father was a high ranking Police Officer at that time, but he supported my career decision as he knew the dark side of being in police.

High point in your life?

My high point in life was when I took my daughter for the first time in my arms. The moment was out of the world for me. Today, I have 2 angels in my life, Srishti and Suhana.

If you are the Prime Minister for a day what is the first thing you would do?

Shri Narendra Modi ji is doing a brilliant job as a Prime Minister and he is indeed a great leader. Given an opportunity to lead India for 1 day, I would want to do my bit for the specially-abled children to bring them at par with mainstream society.

Given a chance to start your journey with Ambit again from your DOJ, in which function would you love to start with?

My current function itself. Ambit has given me a lot of exposure and liberty to work in my own style. The trust in me shown by my boss and the management has made me even more responsible and confident.



Morocco - (First) Ride of a lifetime!

by **Nitin Bhasin**

8 bikers, 8 days, 2000 kilometers riding from dust to glory...across well-paved flat roads, low traffic, ancient cities, mountains, lush green farmlands, desert, red rock formations (Men are from Mars!!), red houses and serenity of Morocco!

Yours truly and 7 others rode chrome and hot leather in an unmatched and unexpected experience from the beginning. Little did I know ahead of my trip that Morocco is often described as one of the best places in the world to tour on a motorbike – we learnt this ourselves and from the many Europeans we met in our travels.

Starting from Marrakesh into a snowfall and then to Moroccan Hollywood towns

On the first day, starting from Marrakesh, our first surprise was heavy rain and then snow (!) in Tizi N' Tichka, the highest major mountain pass in the Atlas Mountains in North Africa, on our way to Ait Benhaddou and then to Ouarzazate.



Those magnificent men in their flying machines



Buffeted by rain and snow...the first of many surprises in our ride across the mountains



'End of the road'...

Tinghir to Zagora, the starting point of the Sahara Desert was nearly 250 km but flat roads made the ride easy and fast. The next day was a short ride to M'Hamid, a small village, one of the two places in Morocco where Sahara begins and also known as "The end of the road." The highlight of M'Hamid was the camping in the desert and millions of stars in the sky - an evening spent star gazing and constellation forming!



An out of the world location for some legendary Hollywood movies and contemporary films

A date with Hollywood!

After a freezing ride in rain, snow, and icy winds we reached Ouarzazate, a famous film-making location and home to Atlas Studios. Here, several historical movies like Asterix & Obelix: Mission Cleopatra and Lawrence of Arabia were shot. It was also the location for Game of Thrones (Season 3) and Prison Break Season 5.

Exploring South and Southeast of the country

Then we moved on to a small town called Tinghir, on the way riding through Dades Gorge and Dades, but more importantly a winding road which rises fast. Whilst every day for the next few days we were riding toward a destination, it was the ride itself which was the real destination, given the indescribable sights!



Bike riding is so similar to life—don't hold it tight when the ride is rough

...so we went off-road before hitting gardens

From there our return journey started, but we first stopped on the way for off-roading and the first crash of the trip! Bike riding is so similar to life—don't hold it tight when the ride is rough and keep the eyes a little ahead on the road and neither too far nor near.



Back to Marrakesh (ochre city)... from a difficult but one of the best roads!

The final day was a 350 km ride through Tizi n Test pass, probably the best road to bike in all of Morocco, labeled on maps as 'difficult or dangerous'. The pass runs over the High Atlas mountains and climbs to ~2100 m and has some awesome switchbacks to tackle. The sheer drops at the edge of the road, heavy winds, plenty of hairpin bends, peaceful villages and breathtaking views bypassing jaw-dropping all together and ending up at unbelievable.

The next day, we rode through some amazing sights to Taznakht (carpet town) and stayed in a palace (Palais Riad Hida) in the town of Oulad Berhil. A ride with sights of changing colors, visibility upto tens of kilometres with long straight roads.



This was our final 'Riad' where we spent an evening and the next morning with hundreds of orange trees and scores of peacocks! Felt like a garden in a palace indeed. Most of the resorts/hotels/stays in Morocco are called Riad, a traditional Moroccan house or palace with an interior garden or courtyard.



'Difficult and dangerous', the Tizi n Test pass runs over the High Atlas mountains, climbing to ~2100m

Two days of walking and staying in Medina of Marrakesh

On reaching Marrakesh, we headed straight for a walk in the jumble of narrow streets of Medina (old town) and then in the massive and chaotic Djemaa el-Fna, the largest square in Marrakesh's large medina. The "night market" at Djemaa el Fna is a peculiar microcosm of entertainment (music, dance, snake charmers), food (juices, dry fruits, meat, sheep head, anise flavored snails), and shopping; all of this surrounded by rooftop restaurants, amazing places to take pictures. However, the next morning, the market was completely different, more like any old square; the square changes itself during the course of the day.



The "night market" at Djemaa el Fna is a blend of music, dance, snake charmers and exotic food



Before saying goodbyes, the biker group spent half a day in Bahia Palace and Majorelle Garden. Jardin Majorelle was created over 40 years by the French painter Jacques Majorelle and houses buildings in Majorelle Blue, a rare color in Moroccan cities. Yves Saint Laurent and Pierre Bergé discovered Jardin Majorelle in 1966 and YSL would say he was able to find an unlimited source of inspiration in the Jardin Majorelle!



Beautiful Riads dot the maze of streets and alleyways

I stayed for a day (and night) in a traditional building, a beautiful Riad, one of the 500 in the Medina but difficult to find in the maze of streets and alleyways. These multistoried old restored houses are very well-furnished, well-designed and very economical for the unique experience. Amazing weather with high teen degree temperature, bright sun and clean air made dining in many rooftop cafes in this chaotic city another memorable experience.



Tangier, not to be missed

Then I took the train to Casablanca to catch the LGV (akin to a French TGV) to Tangier (Door of Africa), extreme northwest Morocco with Spanish influence unlike Marrakesh and many other parts which have French influence. From the sea shore one can see Spain and merging blue waters of Mediterranean with Atlantic Ocean in the Strait of Gibraltar.



Stay here was again in a Riad in the Medina. It is called Kasbah but is smaller and white in contrast to Marrakesh's Medina. Tangier is more modern, more European and Mediterranean.



Interesting facts: Tangier has a reputation for being an international haven for spies and Hercules spent time in a cave here after laboring for immortality

I will be back!

People, food and infra are the toasts of Morocco; its roads, trains, cleanliness and appreciation for tourists are beyond compare. The influence of French, Spain, Arab and Berber makes this country unique. Tagine, spices, olives and oranges are foods that will linger in memory. People of this Islamic country were very helpful, always reminding that you are in one of the safest countries!

One road trip may not be enough.

Showcase

by **Nitin Babel**, Co-Founder & COO



ACHIEVEMENTS

- 2015: Yourstory Tech30
- 2016: Nasscom emerge 50
- 2016: Startup50
- 2017: Winner of the HDFC Digital Innovation Summit
- 2017: AWS Mobility Awards: Deep Tech Award
- 2017: India fintech awards (IFTA): Fintech Rising Stars Award
- 2018: Superstartups Asia
- 2019: Forbes 30 under 30

VISION

Envisioned in India to simplify online payments for masses, Niki is an AI-powered app with a unique conversational interface that handholds the next billion users in online transactions. It is a one-stop payments solution that takes care of all household payments, including monthly bills, recharges, bus or movie tickets, local deals and more.

By allowing users to use voice to transact in their own language, Niki aims to enable the adoption of digital payments amongst Indians living in Tier-2 or Tier-3 towns, by removing complicated interfaces and language barriers for the Non-English speaking population.

It acts as a virtual agent that assists the new internet users at every step of the payment process and provides assured fulfillment.

JOURNEY SO FAR

Niki.ai was founded in March 2015 by four first-generation entrepreneurs and IIT-Kharagpur alumni - Sachin Jaiswal, Keshav Prawasi, Nitin Babel and Shishir Modi.

As technology revolutionised the way consumers shop for products and services during the last decade, with Niki, the goal has always been to build a product for Bharat that resolves the pain points for the next billion internet users emerging from Indians living in tier-2 and tier-3 cities, who are yet to transact online due to complicated interfaces or language barriers.

Niki is designed as a virtual agent for the new internet users who can avail online services just by talking, keeping the experience similar to the offline world, where every service is availed through conversations, the medium that humans are most familiar with. Users can talk to Niki in their own language while it assists them through every step of the payment process, helping the next billion users become self-reliant for online transactions.

The company was bootstrapped during the first few months while the founding team worked on the MVP (Minimum Viable Product). Niki was officially registered on June 4, 2015, and launched in beta, a few days later. It was then launched to the public a month later at YourStory's TechSparks, being one of the Tech30 companies.

Niki.ai received seed funding in the same year from Ronnie Screwwalla's Unilazer Ventures. Also backed by Mr. Ratan Tata and SAP.iO among other investors, the company continues to resolve the pain-points of Bharat's next billion internet users and as of today, it boasts of 3mn+ users and a massive 300x GMV, contributed by Hindi users after adding Hindi language capabilities in October 2018. The company is set to expand its vernacular reach by adding multiple Indian languages in the coming months.

PRODUCT

Niki empowers users with a unique conversational interface that makes online transactions extremely convenient, natural and fast. It is a virtual agent that handholds the next billion internet users in online transactions by assisting them at each step and providing assured fulfillment.

Niki's advanced NLP capabilities allow the user to not only enter multiple instructions within a single message, its language-agnostic core also lets the user provide instructions in multiple languages in a single sentence, making the conversation seamless and the experience very similar to talking to a friend.

For example: A user can ask Niki to 'book a night bus to Mumbai this Friday after 10pm', or type in Hinglish 'mujhe 100 ka recharge karna hai' despite the preferred language setting, Niki will reply back instantly with multiple recommendations, suiting the requirements.

Niki.ai is the first mover in the conversational commerce space and is building a product for the untapped market of India's next billion internet users by providing them a platform for online transactions without interface or language barriers. The experience is unbeatable and is being widely adopted by the vernacular market with or without discounts or incentivisation.

Niki's back-end system is powered by a set of fine-grained, light-weight, flexible and highly available micro-services deployed on AWS cloud. These services rely heavily on AWS storage (Dynamo, RDS, S3, etc.) and services (SNS, SQS, etc.) to achieve larger scale and higher performance, which eventually helps in supporting our super-fast growth. The system runs complex NLP and ML operations to better understand the user's intent and uses PubNub to deliver Niki's responses with extremely low latencies, making the entire experience extremely simple and lightning fast.

SOFTWARE DEVELOPMENT KIT (SDK)

By outsourcing Niki through a Software Development Kit (SDK), Niki's services have been made available across platforms (web, Playstore, Appstore) for multiple brands. The SDK enables brands to enhance their app experience, improve engagement, increase customer retention, acquire new customers and monetize their customer base using the variety of services offered by Niki on their platform, post just 30 minutes of integration effort. Niki's SDK has helped brands achieve retention rates that are 3x the industry numbers. Niki also makes personalized product and service recommendations based on user behaviour, which has led to a higher conversion ratio (~20x) for the SDK partners. So far, Niki has partnered with over 75+ brands including HDFC Bank, Federal Bank, ICICI Bank, Karbonn Smartphones, Intex, Oxigen Wallet, ePayLater, and EarlySalary, to name a few.

MARKET

A first-mover in conversational-commerce space, Niki.ai is the only commerce bot in Asia to have attained a substantial scale. In 2018, Niki.ai hit a GMV run rate of close to \$30 million and a revenue run rate of over \$1 million. It also witnessed a whopping 430% year-on-year growth in revenue last year with an 800% year-on-year growth in GMV and a 56% month-on-month growth in transactions.

After adding Hindi language capabilities in October 2018, the company attained positive unit economics and became profitable on each transaction. The Hindi user GMV has shot up 300 times at an annualised rate of 70 crores since then.

Enabling India's non-English speaking population, Niki's Hindi voice feature gives power to over 41% (or in a population of 1.3 billion, about 55 crore) Hindi-speaking Indians, to use technology in their first language. Niki.ai is currently in its hyper-growth phase, witnessing phenomenal adoption in Tier-2 and Tier-3 Indian towns and will soon launch language support in multiple Indian languages, including Tamil, Telugu, Kannada, Malayalam, Bengali and Marathi to become a one-stop digital payments solution for all of Bharat.

Niki aims to reach a GMV run rate of \$120 million by FY2019 with a revenue run rate of \$20 million and a customer base of over 10 million.

TEAM

Niki.ai has a founding team that is a rare combination of academic excellence, technical expertise, and hands-on experience.

Founder and CEO Sachin Jaiswal worked with Oracle as a Product Manager and later Co-founded Innovaccer before Niki.ai. CTO, Keshav Prawasi spent 4 years at Amazon building architecture at scale. Shishir Modi was the head of Strategic Initiatives at the start-up IndiaReads while Nitin Babel worked at Ipsos, doing Marketing Analytics for Fortune 500 firms.

The founders quit their jobs in March 2015 to found Niki.ai. In the early days, they rented a small space in Udaipur where they worked on the NLP technology and the product MVP. Within three months, they managed to secure seed funding and move to Bangalore.

Building a great team in both tech and non-tech functions was the biggest challenge, initially. The founders spent a lot of time with each potential hire and convinced them about the company's vision. Fortunately, the effort paid off and most people that they wanted to hire, ended up joining the company and contributed massively towards building for Bharat.

From a time where there was just one engineer in the team, Niki.ai is now a team of 75+ employees with 90% retention rate.

Ex-Employee Article

by Bhargav Buddhadev



Ambit is an integral part of my career progression and personality development. One thing special about Ambit is that it gives an opportunity to young talent; seldom have I seen juniors being exposed to client meetings, but at Ambit this was encouraged and I was fortunate enough to get exposure early on in my career. The biggest differentiator at Ambit was the fearless/independent culture wherein we were allowed the freedom to put our opinion in black and white. With freedom comes responsibility and that is where Ambit encouraged the scuttlebutt approach wherein management is not taken at face value and instead independent channel checks are done to reaffirm the management guidance. No wonder Ambit had the most anti-consensus calls given in most occasions. The management guidance proved to be extremely optimistic; resultantly, in most occasions about half of Ambit's coverage was SELL and that's where Ambit has been accredited with the most independent broker award a number of times in the Asiamoney annual polls.

This fearless/independent approach allowed Ambit to make lot of in-roads into the FII fraternity; in a number of meetings I could see a lot of trust being entrusted on Ambit's analysts, which is very rare especially for an upcoming brand. International exposure helped me a lot in developing my thesis as a number of these FII meetings went on for more than an hour wherein clients opened

up and also shared their global perspectives. Alongside the investor community, Ambit analysts also got a lot of attention from the corporate community (thanks to strong relationships with unlisted companies and channel partners) with a number of analysts being invited by CEOs to make a presentation on the company/sector. This experience was very profound as it gave a sense of job satisfaction, given in most occasions the presentations were being done to audience which was twice the age.

Apart from work, the camaraderie with the broader family was also special with multiple casual outings, which on most occasions went until the wee hours. I miss my days at Ambit and my stint of 8 years will remain extremely memorable.



Behind the Scenes by Hiren Vyas



If you were not into your current role what would you be doing in life?

Professionally, I wanted to be in this industry. So yes... I am here, somewhere close to the right place.

Which is your dream destination for holiday, why?

Anywhere in midst of nature - mountains, jungle, beaches, etc. I love historical/heritage places as well.

One movie you wish you could be a part of? Which character would you like to play and why?

Do not have one particular movie in mind. I will choose to write my own script and act in it.

One habit you regret having in your routine?

Not utilizing time effectively.

What are the qualities which you admire in a person?

Honesty, kindness, authenticity, passion, humor & simplicity.

How was your first day in Ambit? What was the most memorable thing about the Day?

My first day at office was good. I met my seniors and colleagues who are very cordial. They made me feel relaxed.

What is the biggest risk you have taken in life?

Earlier I was an extreme risk taker, but now I am risk averse.

High point in your life?

Not one in particular. I always look for new highs in my life. "My dream is to fly".

If you are the Prime Minister for a day what is the first thing you would do?

I believe in democracy & feel citizens have a huge role to play than the government. I have a big list for changes. However, at present on top priority will be creating a barter system or any other mode of exchange other than currency.

Mumbai Munch



TANGY TREATS FOR THE SEASON

It's the season of mangoes and who doesn't like a twist to our very favourite fruit. Be it raw or ripe, this sweet and sour fruit adds up the right flavours to every dish, irrespective of which course it exists in. While city restaurants have always experimented with drinks and desserts with mangoes, ever tried a three-course meal entirely made out of Mango? From an exotic mango salad to mango chaat, mango fish curry to mango French toast, the menu is a delectable palate, which is sure to mesmerize your taste buds. This fruit not only bestows its rich colour to every single dish, but teases the buds of the toughest critic. Here we introduce you to some of the most innovative dishes that city restaurants are currently serving.

STARTER

***Mango Mia by The Bombay Salad Co, Bandra**

With an exotic mix of kale, almond, couscous, mango, pomegranate and egg (meat can be added as needed) topped with some delicious feta cheese, this tangy sweet salad exemplifies the mood of the season. If you are looking for a healthy but tasty meal, go for the large option with a side of their fresh juices, and we bet you won't complain about having a light meal.



MAINCOURSE

***Mango and Sticky Rice with Coconut Milk at Nara Thai, BKC**

And who thought mangoes can be part of a main course meal! The fine-dine restaurant Nara Thai at BKC is luring all the food lovers with their innovative Mango and Sticky rice with coconut milk. Think Thai and pair it with your favourite seasonal fruit for that insatiable burst of flavours in your mouth.



STARTER

***Mango Pakwan Puri Chaat, The Culture House, Girgaum**

Start your meal with this desi twist of Mango sevpuri, with a side of raw mango chutney and ripe mango salsa. The essence of a quintessential chaat is the variety of ingredients blended in there. The Culture House does absolute justice by giving it a mango twist that endows it a taste of pure bliss.



DESSERT

***Fresh Mango and Chocolate Ganache French Toast, Jam Jar Diner**

Who doesn't like a mildly sweet French toast for breakfast or dessert? Jam Jar Diner however, has given it your favourite spin by adding fresh mangoes and a generous spread of mango ganache. That is not all. It is served with a splash of dark chocolate for the ultimate sweet sin that you want to commit.

MAIN COURSE

***Mango Fish Curry with Idiyappam at the South High restaurant at Kamala Mills**

Mango and non-vegetarian? South High restaurant at Kamala Mills has done the unthinkable with this coconuty-mangoey-curry with the softest of idiyappam. It comes with a portion of mango salad that's the best accompaniment to an extraordinary meal such as this. Savour your favourite South Indian dish with their mango menu with a side of papadam.



DESSERT

***Keri Nu Samosa, SodabottleOpoenerwala – Thin pastry stuffed with mango mixture**

One of the most famous Indian snacks is the humble samosa, which has got a facelift this mango season at SodaBottleOpenerWala's Mango special menu. A thin pastry stuffed with the tastiest mango mixture, this dessert has turned the concept of samosa upside down. The salty snack has a new sweetish avatar, which is a must try if you are looking to experiment with desserts and are over the usual mango cheesecake.





Health & Fitness

At Ambit, health & wellness of our colleagues has been of prime importance. Ambit HR team has been zealously creating opportunities for our employees to take a step further towards healthy lifestyle.

Ambit Run

Ambit Run was organized at Nariman Point. 29 enthusiastic Ambitians got together on a Sunday morning for a 6 km run. What looked like a daunting task initially was completed with lot of eagerness. We witnessed some first-time runners pledging to a healthy lifestyle at the end of the run. It also supported our Tata Mumbai Marathon runners to train for the upcoming run.



Tata Mumbai Marathon 2019

Ambitians have been actively participating in Tata Mumbai Marathon (earlier known as Standard Chartered Marathon), since 2011.

This year, 21 of our runners participated in the Tata Mumbai Marathon held on January 20, 2019.



Happiest Country in Asia Bhutan

by **Gunjan Karthik**

Bhutan's 4th King – Jigme Singye Wangchuk is the creator of Gross National Happiness. Bhutan has continually been ranked as the happiest country in all of Asia and the 8th Happiest Country in the world according to Business Week. In 2007, Bhutan had the second fastest growing GDP in the world, at the same time as maintaining their environment and cultural identity.



Bhutan has been on my travel list for last 3 years and finally in May 2019, I visited this beautiful country along with my family.

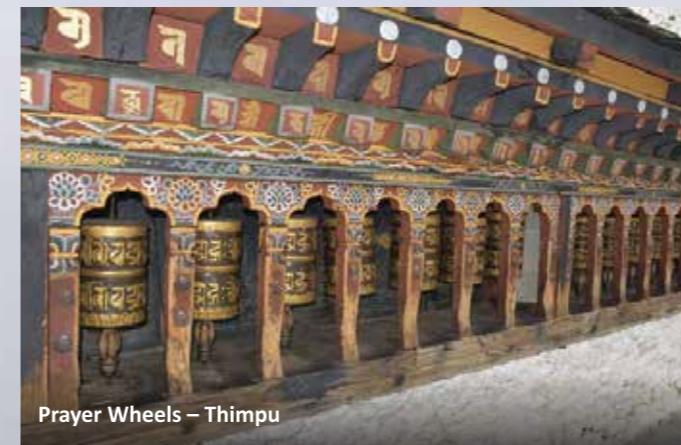
We chose to take a road trip from Bagdogra to Phuentsholing. Every tourist needs to halt here to avail a permit to enter Bhutan. One can alternatively take a direct flight to Paro from Mumbai, Delhi or Guwahati as well. Certain factors which are very favorable for Indians travelling to Bhutan are - Indian currency is easily accepted across and vegetarian Indian food is yummylicious.



Clock Tower Square - Thimphu – Capital city of Bhutan

The Clock Tower has a typical Bhutanese architectural outlook with rich Bhutanese carvings and paintings. There are traditional hand-crafted dragons with golden painting on all the four faces of the tower which symbolizes the county as an independent dragon kingdom.

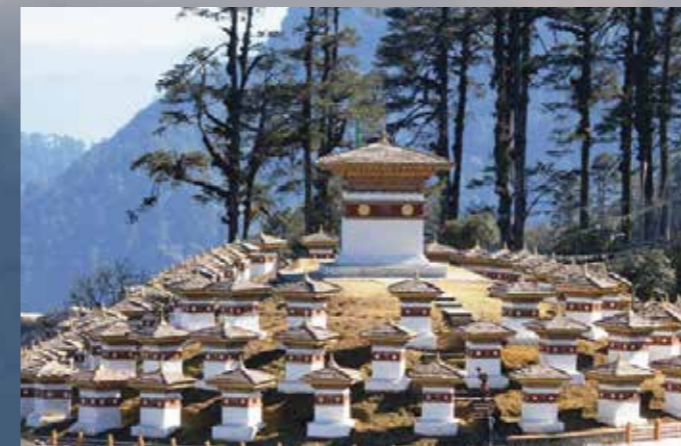
This is the place to visit to treat your taste buds to their local cuisine and shop handicrafts and souvenir for your friends and family.



Prayer Wheels – Thimphu

Prayer wheels are seen almost everywhere around the country which is a Bhutanese way of life and belief that turning them brings good luck. Once you are there you also unconsciously start believing the same.

Night life at Thimphu can be something to experience after a busy day of sightseeing in Thimphu. Other than visiting religious and historic sights in Thimphu, you can also enjoy the night life Thimphu. During the day you can enjoy the landscape and beauty of the Himalayas and at night you can get along with the rhythm of the city. Good food and good music is also essential in everyone's life especially when you are on a vacation. Some of the well-known places are Mojo park, Space34 & Viva city.



Dochula Pass – The Dochula Pass is a mountain pass in Bhutan on the road from Thimphu to Punakha where 108 memorial chortens or stupas known as "Druk Wangyal Chortens" have been built by Ashi Dorji Wangmo Wangchuk, the eldest Queen Mother.

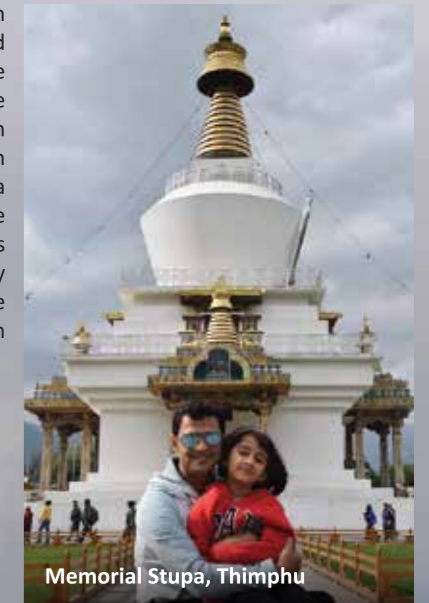
The pass is located at an elevation of 10,200 feet and to the east of the pass the snow clad mountain peaks of the Himalayas are seen prominently. If you are lucky, you will be able to get an amazing shot of the Himalayas.



Buddha Dordenma Statue, Thimphu

Buddha Dordenma is a gigantic Shakyamuni Buddha statue in the mountains of Bhutan celebrating the 60th anniversary of fourth king Jigme Singye Wangchuk. One of the largest Buddha rupas in the world, at 54 meters (177ft) and contains 8-inch and 12-inch-tall bronze Buddhas. It took 9 years to complete the construction. When you are in Thimphu, this trip will be pretty obvious. Once you are there, the golden colour will awe-struck you. It is amazing to feel the serene air and breathtaking view. However be prepared to negotiate approx. 250 stairs before reaching there.

Memorial Stupa, is a stupa in Thimphu, Bhutan, located on Doeboom Lam in the southern-central part of the city near the main roundabout and Indian military hospital. It is a prominent landmark in the city with its golden spires and bells. It is popularly known as "the most visible religious landmark in Bhutan".



Memorial Stupa, Thimphu



Paro Taktsang or Tiger Nest

It is a prominent Himalayan Buddhist sacred site and the temple complex is located in the cliffside of the upper Paro valley in Bhutan.

A temple complex was built around the cave where Guru Padmasambhava is said to have meditated for three years, three months, three weeks, three days and three hours in the 8th century. Padmasambhava is credited with introducing Buddhism to Bhutan.

It is believed that Padmasambhava flew to this location from Tibet on the back of a tigress from Khenpajong. This place was consecrated to tame the Tiger demon.

It is quite a steep climb and tourists have the option of hiring a mule for half the distance. The other part of the climb has to be on foot. If one is planning to visit Tiger Nest please travel light and carry enough food. They follow a strict dress code – no sleeveless or short dresses are allowed. You have to set aside one day to visit Tiger Nest however the meditation at this divine place makes it worth it. This place is a love example of Bhutanese tradition preserved so beautifully.



Suspension Bridge, Punakha

If you see the Punakha Dzong, don't miss this one as it very close by. This is the longest suspension bridge in Bhutan which is built on Po Chu river. It connects to the nearby village.

Initially we were apprehensive of walking on it. But seeing locals commuting, we decided to go along. It is amazingly built, broad and doesn't shake so much. The view from the bridge is mind blowing! The mountains on all the sides and the river below is breathtaking! You can cross the bridge and treat yourself to "Garam Garam Chai" on the other side of the bridge.



Chela La Pass, Paro

Chele La Pass, the highest point on the Dantak roads located at an altitude of 3880mts above the sea level is a View Point for the Jomolhari Mountain of Bhutan which is a sacred mountain of Bhutan. This place is a favorite picnic spot.

What may look like just another mountain pass, the Chele La Pass can keep you spellbound for hours if you are a nature lover like our family.

After coming back from Bhutan my daughter keeps telling me to consider shifting to Bhutan sooner or later specially as she loved the fact that literally it is a "Litter free" country.

It is the second oldest and second largest dzong in Bhutan and one of its most majestic structures.

The dzong was constructed as an "embodiment of Buddhist values" and was one of the 16 dzongs built by the Zhabdrung during his rule.



MINI GOLF

Ambit participated in "The Indian Miniature Golf Championship" in May 2019. A mini golf course was set up at the lounge and both novice & amateur golfers tried their hand at the game.



Sports Council

Our Cricket team participated in the Inter Corporate Cricket Tournament organized by Pulse Sports Events Entertainment where 16 companies participated.



Sports Council – Left to Right
Imran Mukaddam, Parag Desai, Adil Khatib, Christine Dmello,
Gunjan Karthik, Sudeep pai, Nilesh Oza

Left to Right (standing) –
Rishi Chaurasia, Vijaydatta Talekar, Sudeep Pai, Parag Desai, Adil Khatib,
Prateek Garg, Frisan Chittlappilly, Pritesh Bhuvad, Rehan Shaikh
Left to Right (sitting) –
Imran Mukadam, Rajesh Bhosale, Rajesh Chalke

Ambit Finvest Offsite 2019

by **Maulik Thakkar**

The Ambit Finvest Offsite this year was held in the beach city of Thailand - Pattaya, from 2nd to 5th of May. The main aim of the trip was to reflect on a great year of growth, while simultaneously discuss and plan to keep the pace going for the current financial year.

The trip involved lot of contributions and ideas being articulated by our fellow Ambitians. Mr. Sanjay Sakhuja, Mr. Vikrant Narang, and Mr. Sanjay Agarwal made inspirational speeches, discussing and providing plans to achieve the set goals.

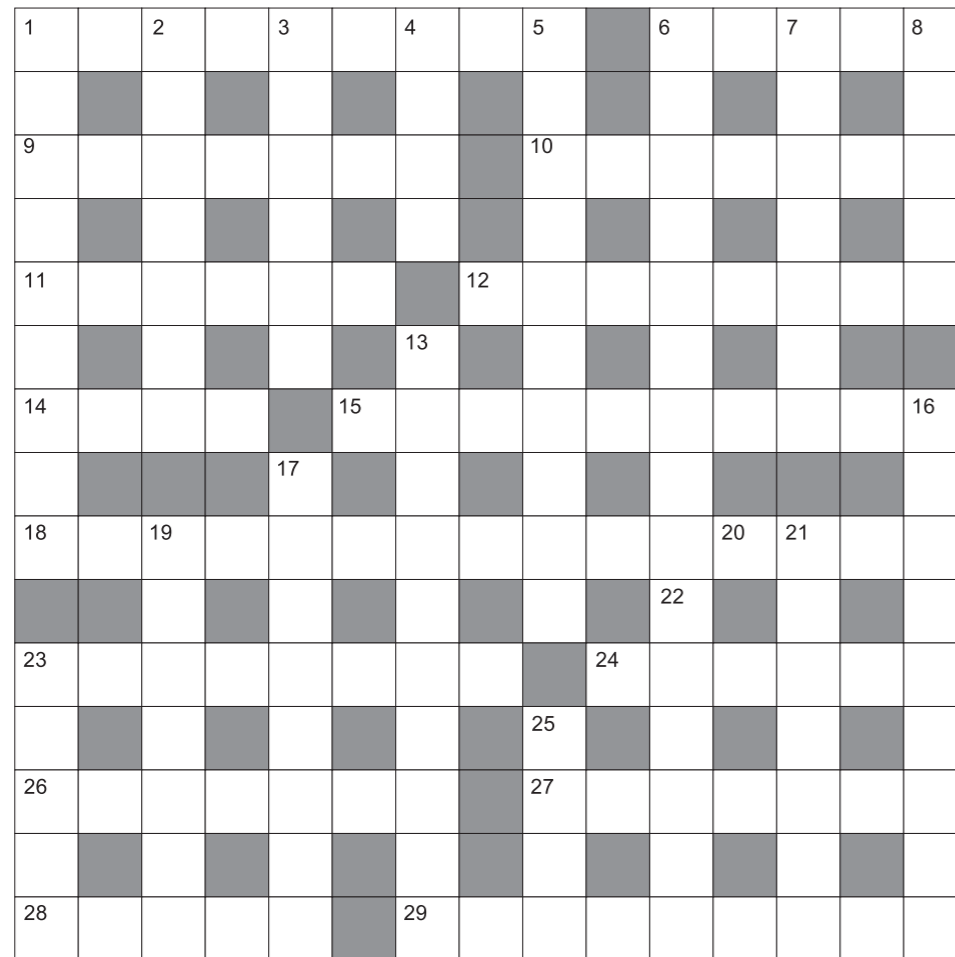
After hours of discussions and debate, the entire team of AFPL decided to blow off some steam, and indulge in team bonding exercises for the next couple of days. These activities included visiting national parks, appreciating nature and its gifts, while also enjoying some of Thailand's finest cultural shows. The team later bonded over music, and delightful delicacies at the Gala Dinner.



PUZZLE 1

by Kanwalpreet Singh

CRYPTIC CROSSWORD



ACROSS

- Headless devil goes crazy at ten, to clear the air (9)
- Boiling waters, team in spa (5)
- Tailless loony takes a confusing map to make a spoof (7)
- In order to get a tan, gentleman just kisses the ring (7)
- Blue-eyed people from D.C. went crazy about iron (6)
- Sketches a swing around an endless dare (8)
- Water all around. Rotten lies! (4)
- Some of the murals are made using ICU and RCU to decide the subjects (10)
- Seen wit? Yes. Crazy spectator (10)
- Untidy place to eat? (4)
- Lead a revolutionary to a painful situation (8)
- A father and a revolutionary from this Native American tribe (6)
- A type of literature dedicated madly to Erica. (7)
- A meal found by chance? (3,4)
- Oral, we hear, sounds good! (5)
- Crazy angels try, in a queer manner (9)

Down

- The foolish, evil ant goes North-East to find love (9)
- Unusual real number? (7)
- Famous person acquires Integrated Circuit to become symbolic (6)
- Ace goes to the pole in a crazy bid to solve facial problem (4)
- Strangely, I represent the organization (10)
- The witch, reportedly, has a snack by the beach (8)
- Alien has an abnormal renal problem, everlasting (7)
- The flower of London, has lost its way. Do the (5)
- Crazy, bad hunters end up with charred skulls (5,5)
- Fluctuating market? Yes! It opens all doors (6,3)
- Go get her! Not exactly in the rail wing (3,1,4)
- Charm, the English have a secret love affair (7)
- Remove former weird Danish clue (7)
- P.S. Toon somehow hits the bull's eye (4,2)
- Animal gives half a laugh, playing around with Japanese currency (5)
- The Pound leaves purse to encourage (4)

CROSSWORD ABBREVIATIONS

In case you are unfamiliar with cryptic crosswords, here is a useful guide for download - <http://bit.ly/solve-cryptic>
Cryptic crosswords often use abbreviations to clue individual letters or short fragments of the overall solution. These include:

- Any conventional abbreviations found in a standard dictionary, such as:
 - "current": AC (for "alternating current"); less commonly, DC (for "direct current"); or even I (the symbol used in physics and electronics)
- Roman numerals: for example the word "six" in the clue might be used to indicate the letters VI
- Country codes: "Switzerland" can indicate the letters CH
- Conventional abbreviations for US cities and states: for example, New York can indicate NY and "California" CAL.
 - "church": CH or CE (Church of England)
 - "time": T

The abbreviation is not always a short form of the word used in the clue. For example:

- "Knight" for N (the symbol used in chess notation)

Taking this one stage further, the clue word can hint at the word or words to be abbreviated rather than giving the word itself. For example:

- "About" for C or CA, abbreviations of "circa", meaning "about". "About" can also be abbreviated to RE, for "regarding".
- "Say" for EG, used to mean "for example".

More obscure clue words of this variety include:

- "Model" for T, referring to the Model T.
- "Beginner" or synonyms such as "novice" or "student" for L, as in L-plate.
- "Bend" for S or U (as in "S-bend" and "U-bend")
- "Books" for OT or NT, as in Old Testament or New Testament.
- "Sailor" for AB, abbreviation of able-bodied.
- "Take" for R, abbreviation of the Latin word recipe, meaning "take"

PUZZLE 2

by Kushagra Bhattar

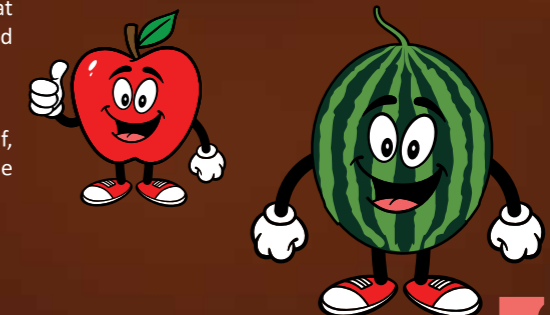
MAGIC PENCILS DISTORTING THE FINANCIAL EQUILIBRIUM

Mr. Apple and Mr. Watermelon had equal number of magic pencils, but Mr. Apple had slightly longer pencils and was selling his pencils at ₹1 for 2 pencils, while Mr. Watermelon was selling three pencils for ₹1.

Mr. Watermelon was called away for some reason and asked Mr. Apple to dispose off his stock. Upon accepting the responsibility of disposing his friend's stock, Mr. Apple mixed them together and sold them off at the rate of five pencils for ₹2.

When Mr. Watermelon returned the next day, the pencils had all been disposed. But when they came to divide the proceeds, they found that they were just ₹7 short. (Is it the same difference which has distorted financial equilibrium of the financial markets as well?)

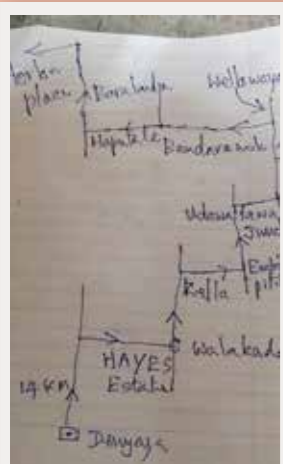
Supposing that they divided the money equally, each taking one-half, the problem is to tell just how much money Mr. Apple lost by the unfortunate partnership?



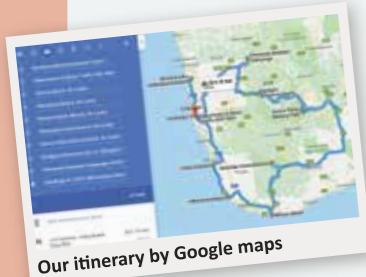
Sri Lanka

by Ashish Kanodia

During our Christmas holidays last year, my wife and I decided to visit Sri Lanka. We did a road trip in Sri Lanka covering 850 km on a scooty starting from Colombo. We packed our essentials in 2 backpacks and conveniently loaded them on the scooty. The ride was full of fun and adventure as we navigated our way from the beach to the jungles, to the mountains and back to Colombo. Our stay was booked on AirBnB and we had a good time trying the local cuisine and learning about Sri Lankan culture from our hosts.



Local host comes to our rescue when Google maps fails in routing



Our itinerary by Google maps



Chal chal chal mere sathi...



Turtles in their natural habitat were fun to watch and play with

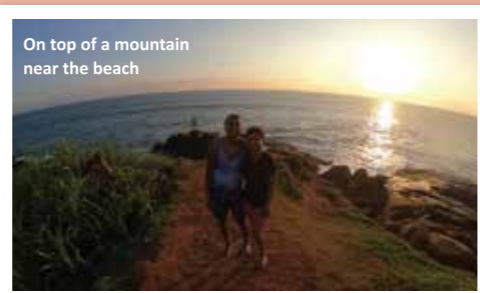
Our first day in Sri Lanka was spent at Hikkaduwa, a beach 80 kms South of Colombo. From our host, we learnt that turtles visit the beach behind the house in the evening and morning hours. Excited to see the turtles, we took a quick shower and ensured that we were on time to catch a view of the turtles. Very soon we found ourselves swimming with them and feeding them sea weed. They are friendly creatures and we were surprised to see how they visited fixed spots on the beach at a particular time daily.



Feeding sea weed to the turtles – that's their favourite food



A new born baby turtle rushing towards the sea

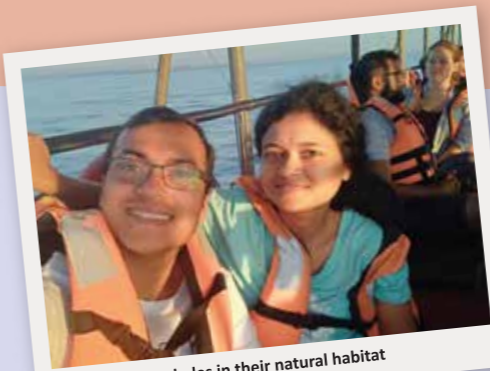
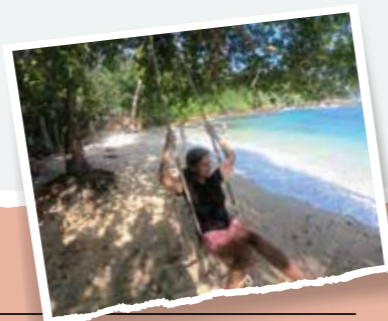


On top of a mountain near the beach

From Hikkaduwa, we rode for another 80 kms and reached Mirissa at around 2 pm. It was a sunny afternoon and to take a break from the heat, we headed straight towards the beach. The hidden beach of Mirissa offers picturesque views and is mostly visited by foreigners. It's a calm place to chill and relax. To get some adrenaline rush, we decided to go on a small trek near the beach. The view from the top was definitely worth it.



Cause it's nothing better to watch the sun set at the horizon



Excited to see whales in their natural habitat

Our journey to see the whales began at 4 am in the morning and it lasted for 11 hours. We for sure were very excited to witness what we had till now only seen on National Geographic channel. However, after boarding the catamaran we soon realised that the ride was not going to be easy. We saw many of our fellow travellers having sea sickness. However, the sight of the whales was worth every moment, making everyone excited to take a look.



A family of short finned pilot whales swimming their way in the Indian ocean

Sinharaja Rainforest Trek – We reached the base camp at 9 am and started the trek around 11 am. The trail was around 6 kms long. We had our first encounter with poisonous snakes, lizards, giant centipede and millipede, langur, komoda dragon and many other species not known to us. Our guide had served us homemade lunch and we enjoyed the lip-smacking food beside the river. We quenched our thirst by drinking the cool water from the waterfalls. The woods were lovely, dark and deep, but we had miles to go before we sleep.



Enroute the 6 kilometre long trail of the rainforest trek



Green pit viper



Hump-nose lizard posing for us in the rain forest



Enjoying the coolness of the soothing lake

We also had fun time in Kitulgala which is known for offering adventurous water sports like rafting, waterfall rappelling, canyoning and cliff jumping. Although we were excited to try all of them, when we came to the river, we were intimidated by the sudden gush of water flowing in the river. Our guide ensured that we were comfortable and helped us sail through stream and cliffs in a safe way. We surely would have missed on some fun, if we wouldn't have tried it.



Drenched in natural waterfall

Our last stop was at Pinnawala elephant orphanage which has close to 100 elephants that have been rescued and are taken care of. The orphanage also has injured elephants. We saw them bathe in the river and fed them bananas, pineapple and watermelon. We were thrilled to see how they gulped the entire watermelon in one go.

Our trip ended way too soon, but has taught us important things as travellers. Sri Lanka – here we pay out tribute to you for giving us memories of a lifetime. We pray to God to give you peace and safety.



Baby elephants are super fun and they love the attention of visitors



We were right on time to witness the elephants having fun while taking shower

Need to get back to playing sports... on ground!

by **Jestin George & Richard Mugutmal**

In our fast-paced lives, we always tend to forget to take care of our health. Taking time out for playing some sort of sport daily or at least few days in a week is a good way to take care of our health (yes, with proper diet though). We all have played various sports during our childhood days. But, as we grow up, we fail to give time to our once favourite sport. If you still involve yourself in your favourite sport even now, that's awesome! There are not only health benefits, but also some useful management lessons like discipline, resilience and teamwork that sports teach us. Becoming a skillful player of any sports requires significant investment of time and energy. Also, taking up a sport can add up to your professional life. It has been proven that those who run every day tend to be more productive.

"Life is like sport. First you learn the rules of the game. Then play it better than anyone else." This comes from an unlikely source, Albert Einstein, who also (in) famously quoted another sport that has gripped imagination, "God does not play DICE with the universe". Between these two, 'RULES' and 'CHANCE', lie everything. Sports straddles – Politics of gender/race/tradition (Serena, Dutee Chand, Smriti Mandhana), Management/Training/Success (Gopichand), Resilience (Woods), Passion (Pistorius, Padukone)...and that most humbling factor, Mortality (Schumacher, Alex Honnold). The lesson for us...? While 'RULES' allow tight fielding, Talent and Training immensely increase the 'CHANCE' of Sachin finding that gap for hitting a searing boundary!

We can take inspiration from some of the well-known sportsmen and women like:

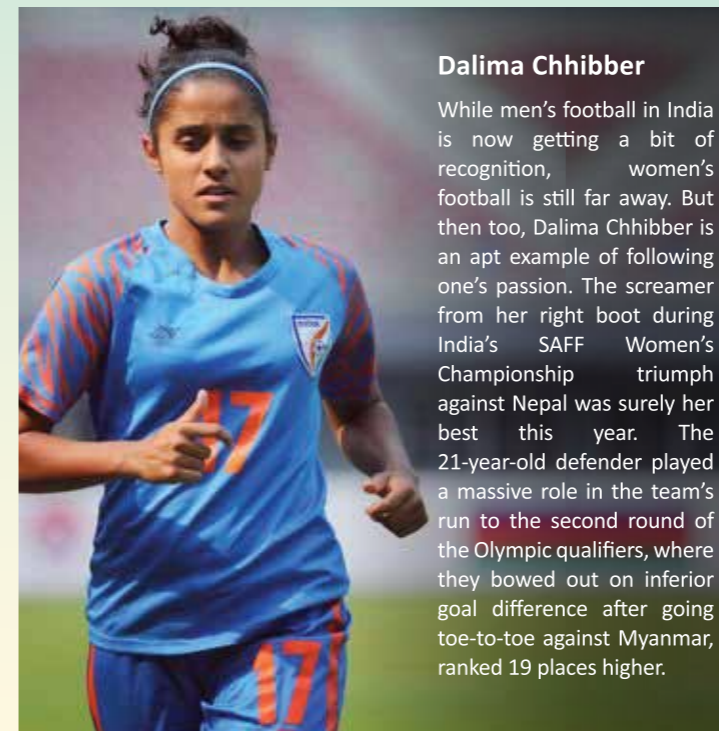
Alex Honnold

He is the first and the only person to free solo El Capitan in Yosemite National Park. We are scared to climb a mountain with protection gears also, but this man climbed a mountain with nothing but his body. It wasn't easy though. He had to practice with gears several times and learn each and every spot by heart. If you wish to know more, you can watch his documentary "Free Solo".



Dutee Chand

In 2012, she became the first Indian to reach the final of a global athletics 100 metres final. At Rio Olympics 2016, she was the third Indian woman to participate in the women's 100 metres. But, recently she was in the news for coming out and revealing about her same-sex relationship. So Dutee's case is about her challenging the order and norm within her own family and village while being in the profession that is largely perceived as a masculine domain.



Dalima Chhibber

While men's football in India is now getting a bit of recognition, women's football is still far away. But then too, Dalima Chhibber is an apt example of following one's passion. The screamer from her right boot during India's SAFF Women's Championship triumph against Nepal was surely her best this year. The 21-year-old defender played a massive role in the team's run to the second round of the Olympic qualifiers, where they bowed out on inferior goal difference after going toe-to-toe against Myanmar, ranked 19 places higher.



Pullela Gopichand

He is regarded as the Dronacharya of Indian badminton. His academy has trained the recent crop of top players like PV Sindhu, Saina Nehwal, Parupalli Kashyap, Sai Praneeth and Srikanth Kidambi. On failure, he says, he doesn't spend more than 2-3 minutes analyzing losses. Instead, he says, when you win, discuss the mistakes that you did.

Serena Williams

She is sure the No.1 in her field. But, being black everything didn't come easy to her. There is a belief among some African-Americans that to defeat racism, they have to work harder, be smarter, and be better. Only after they give 150% will the white Americans recognize black excellence for what it is. Despite trailing Serena on tennis court, Maria Sharapova has financial advantage off the court. But, Serena refuses to back down. She is a fighter and has always been one.



Eliud Kipchoge

If you've ever ran a marathon, then you'd surely know about this humble man who is challenging the impossible yet again. The world record holder, who won the London Marathon fourth time this year, plans to break the 2-hour barrier yet again. In 2017, he managed to run 42km in 2:00:25! But, this time he plans to run in 1:59:00. This October, all eyes would be on this man.

Ferrari

This is a unique name in this list. But, everybody loves Ferrari. Who wouldn't love to have a car that cruises past all cars on road and make heads turn around in awe? But, there's more than that, what goes into making a Ferrari. Ferrari doesn't compromise on driving pleasure, performance and style. No matter what. This is what makes Ferrari stand apart from others.



Oscar Pistorius

He is known as the blade runner. But, rarely people know that he is very aggressive and lives life on an edge. He has met with accidents several times. The most horrifying being once while boating and once while riding his dirt bike (got 172 stiches in his face!) People around him always worry about his risk-taking stunts.



Prakash Padukone

Everybody today knows Prakash Padukone as the father of the Bollywood star Deepika Padukone. But this former badminton player has inspired players like P. Gopichand. Mr. Padukone firmly believes that in order to succeed, you need to be passionate, have high standards of work ethics, and lastly, think innovatively.



Smriti Mandhana

She has been named the ICC Cricketer of the Year. This woman Dhoni (known for calm attitude on field) admits that she does get angry sometimes off the field. But that's also very rare.



GRATITUDE

by **Amrita Pillai**

Gratitude! Such a simple word and very close to my heart. Gratitude is the most underestimated yet powerful tool anyone can use to improve their life. It is a simple appreciation for all the good we receive.

In this world of competitiveness and an urge to prove our worth, we have turned into a ruthless fighter where we aren't content with the things and blessings we already have in our life.

We are a mix of millennial and old school; with a need to achieve everything, possess everything and that too hastily; and that is bringing lot of anxiety and stress into our lives.

One may think, there is nothing wrong in desiring possessions, it is a natural human instinct. But there is no limit to desires, isn't it? And should we keep running after things instead of living our life which we get only once? The increasing negative feelings like stress, anger and anxiety have left no room for positive feelings like love, affection, peace, happiness and joy.

Why is it so important to be happy and content with what we have? Happiness is something we find within ourselves and I feel the key to happiness is being grateful for what we already have. When we express gratefulness towards other people for the smallest things they do for us, it leads to a feeling of calmness within ourselves and as a result opens to more goodness in our lives and for the people around us.

What is Gratitude?

Being grateful means that we are aware of our blessings, appreciate the small things and acknowledge the good we have. It helps to shift our focus from "what is lacking" to "what is present and good".

"There is always something to be grateful for." — Rhonda Byrne

Inculcating a habit of gratitude on a regular basis has a larger impact on life. Positive emotions have good effect on our body, mind and soul. It is as easy as saying a "thank you".

Saying "thank you" in advance for all that I want to get or achieve, that's how I live my life!

There are so many things around us for which we can be thankful for! All it takes is to just look around for the blessings around us and say "Thank You" - be it to your parents, your life partner, your job, your home, your wealth, your kids; or that one person who had the greatest influence in your life, be thankful to them, be thankful for food on the table, for the life in your body.

Say thank you that you woke up this morning, for opportunities you grabbed, for the hard times that taught you lessons, for the mistakes that made you wise! Say thank you for your eyesight, your hearing, your limbs and the good health that you are enjoying; express your heartfelt gratitude towards it, as there are many who are not so blessed! Say "Thank You" for the joy, for the tears, for your ability to love someone, for finding the right person and for everything in life no matter how small.

The law of attraction just requires your heartfelt gratitude for attracting more and more goodness into your life. If your life is already better, why not be grateful for improving it even more. There is always something to be grateful for and once you find it, your life will begin to change.

A simple practice of saying "thank you" every day for the smallest things around me has made my life better and changed my thought process. I am happier, more confident with myself and healthy. I still face stress and negative feelings such as envy or anxiety at times, but now I know how to cope with it because I have so many things to be happy with. I am aware that there are things which are meant for me and I attract them by practicing gratitude and waiting patiently with full faith till I get them.

It sounds very easy but believe me, it takes a lot of patience and practice to be grateful because we generally take things for granted and do not realize their value. The practice is a never ending journey, but I master it daily. I am more optimistic about life now.

All it took was my simple daily practice of saying "Thank you" from the bottom of my heart.



Behind the Scenes by Namrata Tari



If you were not into your current role what would you be doing in life?
Traveler

Which is your dream destination for holiday and why?
Tarkarli, (Malvan) & Konkan Area, I believe Heaven on Earth is Konkan.

One movie you wish you could be a part of? Which character you would like to play and why?
Marathi Movie — Mumbai-Pune-Mumbai (1st Part)
Character name – Mumbai (female lead)
I liked the attire of Mumbai

One habit you regret having in your routine?
Struggle of getting up early every morning. I feel it should be a Sunday everyday.

What are the qualities which you admire in a person?
Trust & Honesty

How was your first day in Ambit? What was the most memorable thing about the Day?
Memorable thing about the first day was when I met my Reporting Manager Prashant Pereira & Hemanshu Parekh. I started my work on my very first day of joining and met two wonderful bosses.

What is the biggest risk you have taken in life?
The biggest risk was to continue and work with a new manager. I am grateful for this decision as it eventually gave me a lot of exposure working with Sanjay Agarwal, Sanjay Dhoka & Rajesh Savla.

High point in your life?
Identified issues with cheque bouncing by looking beyond the obvious.

If you are the Prime Minister for a day what is the first thing you would do?
I will get up early morning before Sunrise.

Given a chance to start your journey with Ambit again from your DOJ, in which function would you love to start with?
I would love to start in Audit Function

**“Enjoy the game & chase your dreams.
Dreams do come true!”
- Sachin Tendulkar**

