

FEI DUNIYA

IT'S YOUR WORLD

Mumbai | Vol 17 | Issue 06 | November 2024 | A Publication of FEI Family | Free Distribution



The Extraordinary journey o

BATANTATA

Unleashing the Power of Leadership in Tata Group

Ratan T. Deta

Ratan Tata... In his own words!

I had a happy childhood, but as my brother & I got older, we faced ragging because of our parent's divorce, which in those days wasn't as common. My grandmom brought us up.

Soon after, when my mother remarried, the boys at school started saying all kinds of things about us. But our grandmother taught us to retain dignity at all costs, a value that's always stayed with me. It involved walking away from these situations instead of fighting back.

And if it weren't for grandmom, I wouldn't be half the person I am today.

My father and I couldn't agree on the same thing – I wanted to go to college in the US, he insisted on UK. I wanted to be an architect, he insisted on me becoming an engineer. If it weren't for my grandmother, I wouldn't have ended up at Cornell University in the US. It was because of her that even though I enrolled for mechanical engineering, I switched majors & graduated with a degree in architecture. My father was upset, but I was finally my own, independent person in college & it was my grandmother who taught me that courage to speak up can also be soft.

After college, I landed a job at an architecture firm in LA, where I worked for 2 years. It was a great time - the weather was beautiful & I loved my job. It was in LA that I fell in love & almost got married. But at the same time I'd made the decision to move back, at least temporarily, since grandmom wasn't keeping too well. So I

came back to visit her & thought that the person I wanted to marry would come to India with me, but because of the 1962 Indo-China war her parent's weren't okay with her making the move anymore & the relationship fell apart.

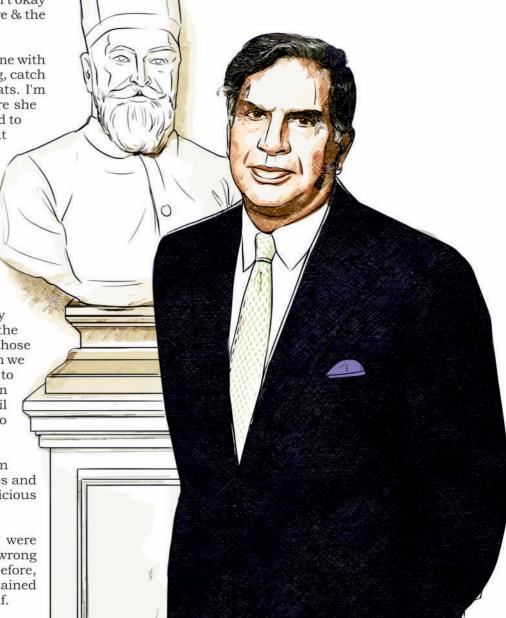
After the move I did spend some time with my grandmom. I'd run with my dog, catch up with her & we'd have long chats. I'm glad I got that time with her before she passed, because right after I moved to Jamshedpur for an internship at what's known as Tata Motors

It was a waste of time - I was moved from one department to another & since I was a family member, no one told me what to do - I spent 6 months trying to be 'useful'.

It was only after I moved to Tata Steel that I got specific work & my job got interesting. I started from the floor & understood the plight of those working there. So years later, when we downsized Tata Steel from 78,000 to 40,000, we ensured to pay them their present day wages until retirement - it's been in our DNA to serve those who serve us.

Then, in 1991, JRD stepped down as the Chairman of Tata Industries and then from Tata Sons, there was vicious criticism.

There were other aspirants, who were vocal of him having made the wrong decision. I had been through this before, so I did what I knew best-maintained silence & focused on proving myself.



The criticism was personal – JRD got clubbed with nepotism & I, as the wrong choice. I was under scrutiny, but the time I spent on the floor served as a big plus – I hadn't gotten there from nowhere!

All in all, it was a big move. I remember after I was appointed Chairman, I walked with JRD to his office, where he told his secretary that he had to move out. I said, 'No, J, don't move out, this is your office for as long as you want.' He said, 'Where will you sit?' I said, 'Where I'm sitting today–I have an office down the hall & that's fine.'

I was lucky to have him there. He was my greatest mentor & the years that he was alive, I used to go into his office & say, 'J, I wish this had happened 10 years ago, we have such a great relationship.' He was like a father & a brother to me & not enough's been said about that.

Ever since, my life has been for & about growing the company. When I was appointed Chairman, it was believed my surname got me the position, but my focus was on creating something bigger than us all & on giving back, which has been in the TATA DNA since the start.

With Jamshedpur for instance, while our workers were thriving, the surrounding villages were suffering. It became our goal to uplift their quality of life as well ... things like these came naturally to us.

Even with the Nano – I remember seeing a family of 4 on a bike in the heavy Bombay rain – I wanted to do more for these families who were risking their lives for lack of an alternative. By the time we launched the Nano, our costs were higher, but I'd made a promise & we delivered. Looking back, I'm proud of the car & the decision to go ahead with it.

That's what my life has been about – work became a lifestyle. I was always at Bombay House or travelling, that's why even though I came close to marriage with 2-3 different partners, I couldn't go through with it because they'd have to adjust to my lifestyle & that didn't sit right with me.

Now that I'm retired, that lifestyle has changed again. People ask if I'm truly 'retired' & to that I say – there's no doubt about it. I'm enjoying the separation from the company – I don't look at newspapers & worry about the bad stuff anymore.

But let me tell you, retirement isn't about playing golf, or reading on a beach, whilst sipping on a cocktail. In fact, never before has the urge to do more, been greater. From affordable cancer treatment, to making the lives in rural India easier – I'm looking forward to making it happen at the Tata Trust. I'm trying to enjoy myself to be honest – I'm spending time with friends – old & new, across age groups, who I'm constantly learning from.

At 82, I'm still learning, so when you ask me to give advice, I feel like the 'right advice' changes over a period of time – but the one thing that remains unchanged is the desire to do the right thing.

So I'll say this – leave the advice & do the right thing, even if it isn't the easiest thing to do. When you look back at your life, that's what's going to matter the most. Doing the right thing."



Ratan Tata Here's a brief overview:

Early Life:

- · Born: December 28, 1937, in Mumbai, India
- · Grandson of Jamsetji Tata, founder of Tata Group
- · Educated at Cornell University and Harvard Business School

Career:

- Joined Tata Group in 1962
- · Became Chairman of Tata Industries in 1981
- Chairman of Tata Group (1991-2012)
- Led acquisitions: Tetley (2000), Corus (2007), Jaguar Land Rover (2008)
- · Expanded Tata Group's global presence

Achievements:

- Transforming Tata Group into a global conglomerate
- Diversifying into new sectors: IT, automotive, aviation
- Creating new brands: Tata Nano, Tata Sky
- Philanthropic efforts through Tata Trusts

Awards and Recognition:

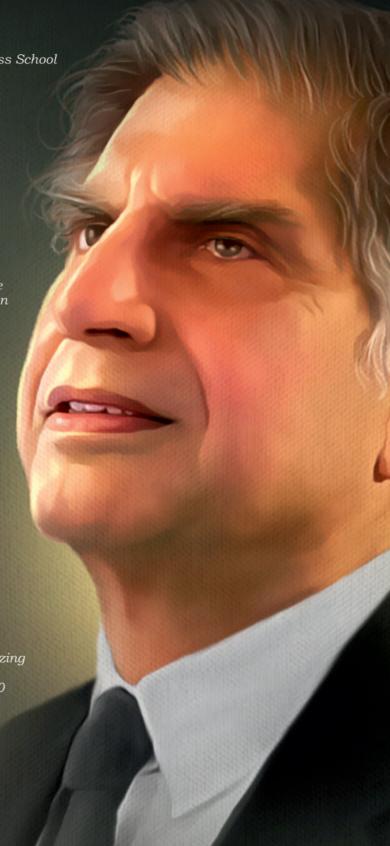
- Padma Vibhushan (2008)
- Honorary Knight Commander of the Order of the British Empire (2009)
- Global Leadership Award (2012)

Personal Life:

- Unmarried, devoted to philanthropy
- Passionate about cars, photography, and flying
- · Known for simplicity, humility, and integrity

Legacy:

- Ratan Tata is credited with modernizing and globalizing Tata Group
- His leadership transformed the company into a \$100 billion conglomerate
- His philanthropic efforts continue to impact Indian society

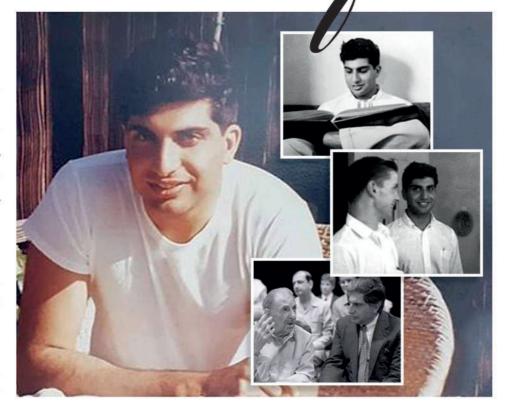


inspiring stories from Ratan Tata's

He worked Tata Steel's shop floor: Despite being born into a wealthy family, he worked as an apprentice on the shop floor of Tata Steel. After graduation, he gained experience across various Tata Group of companies including Telco (now Tata Motors) and Tata Steel itself. In 1981, he was elevated as chairman of Tata industries when JRD Tata stepped down. Tata had to face apprehensions within the group itself to prove himself.

Maintaining dignity at all

cost: He credited his grandmother for instilling the value of maintaining dignity in inter-personal relationships. Tata recollected how his grandmother's teaching helped him avoid getting to ugly fights at school when fellow friends mocked him for his mother's remarriage to another man.



"It involved walking away from these situations, which otherwise we would've fought back against. I remember, after World War 2, she took my brother & me for the summer holidays to London. It was there that the values were really hammered in. She'd tell us "don't say this" or "keep quiet about that" & that's where 'dignity above everything else' really embedded in our minds.

Lessons from humiliation at Harvard: While speaking at Tata Hall at Harvard Business School (HBS) in Boston, Tata said he felt confused and humiliated by the impressive and overwhelming caliber of his fellow students during his first few weeks as a student at the elite Harvard University but those initial days turned out to be the "most important weeks" of his life.

"But what it did do for me, as I soon found out, the confusion sort of disappeared, and you understood the magnitude of what you had learned in a manner that I believe is not possible to do in places other than at this business school.

Sweet revenge on Ford: In 1998, the Tata Motor's dream project of building India's first indigenous car Indica failed to generate sales on expected lines. The group initiated talks with American giant Ford in 1999 to sell off its car business. Tata was reportedly humiliated by Bill Ford, who questioned the purpose of manufacturing cars when the Tatas "know nothing about car production".

Tata decided not to sell Tata Motors and later turned around the company's finances. In 2008, Tata Motors acquired loss-making luxury car brands Jaguar and Land Rover (JLR) from Ford. Many industry experts were skeptical about the ability of an Indian company to manage such prestigious global brands. However, under Tata's leadership, JLR saw a remarkable turnaround and became highly profitable.

Humility: In 2015, a viral photograph showed him seated next to his driver on an economy-class flight. He has also been seen waiting patiently in line for food at his company's canteens. Tata's simplicity and down-to-earth nature inspire millions, as he often says that it's not material wealth but "making a difference in people's lives" that matters most.



StarQuik
A TATA Enterprise







Himalayan The natural mineral water



Tetley

TATA TEA













TATA COMMUNICATIONS









Ignio













A TATA Enterprise

FOODS & **BEVERAGES**











GINGER



CTOMA
A TATA Enterprise



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TATAHOUSING

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Legendary Ratan Tata

On October 9, 2024, Ratan Naval Tata, India's beloved industrialist and former chairman of the Tata Group, passed away at a Mumbai hospital at the age of 86. Renowned for his grace, humanity, and kindness, Ratan Tata was the great-grandson of Jamsetji Tata, who founded the Tata Group.

Born on December 28, 1937, in Mumbai to Sooni and Naval Tata, Ratan Tata faced early challenges when his parents separated in 1948, when he was just 10 years old. He and his brother, Jimmy, were raised by their grandmother, Navajbai Tata, who instilled in him the value of dignity. In a reflective interview years later, Ratan Tata spoke about how this lesson shaped his life.

Ratan Tata attended Campion School until the eighth grade before moving to the Lawrence School, Sanawar, and then to Bishop Cotton School in Shimla. Initially passionate about architecture, he was encouraged by his father to pursue engineering. However, with his grandmother's intervention, he attended Cornell University, graduating in 1959. His career began at an architectural firm in Los Angeles, where he worked for two years.

In 1961, Ratan Tata joined Tata Steel, starting at the shop floor to gain firsthand experience. Over the next few years, he worked across various companies within the Tata Group. In 1975, he completed an advanced management program at Harvard Business School.

In 1991, J.R.D. Tata stepped down as chairperson after 50 years, naming Ratan Tata as his successor. Despite facing accusations of nepotism, Ratan Tata led the Tata Group to become a global leader in steel, executing several strategic acquisitions. These included the London-based Tetley for \$431.3 million, the truck manufacturing unit of South Korea's Daewoo for \$102 million, and the takeover of Corus for \$11.3 billion. In 2008, he acquired Land Rover and Jaguar for \$2.3 billion, marking a significant moment for the Indian automotive industry.





Motivated by a family of four struggling on a bicycle in Mumbai, Ratan Tata introduced the Tata Nano in 2009, priced at just 1 lakh rupees, aiming to provide affordable transportation. His other ventures included Tata Docomo, Big Basket, the Ritz Carlton, and the acquisition of Air India. During his tenure, the Tata Group's revenue surged 46 times to 4.7 lakh crore rupees, while profits increased 51 times to over 33,500 crore rupees.

Ratan Tata was deeply committed to social welfare, donating 65% of the company's profits to charitable trusts focused on education, rural development, and healthcare, with a special emphasis on making cancer treatment affordable. He received the Padma Bhushan, India's third-highest civilian honor, in 2000, followed by the Padma Vibhushan in 2008, the second-highest civilian honor.









He stood tall during the 26/11 terrorist attacks when the Taj Mahal Palace Hotel, built by his greatgrandfather, was targeted. Ratan Tata personally visited the families of employees who were killed or injured, pledging to pay their salaries for life.

Despite his immense success, Ratan Tata lived a modest lifestyle in a simple home in Mumbai's Colaba, driving a sedan and enjoying hobbies like listening to old Hindi songs, painting, playing the piano, and flying planes. He was the first civilian to fly the F-16 fighter jet. His pet dog, Tito,

often accompanied him to business meetings, and he even declined an invitation to Buckingham Palace when Tito fell ill. He ensured that Bombay House, the Tata Group headquarters, remained a haven for stray dogs.

Leading over 100 companies and employing nearly 660,000 people, Ratan Tata retired on December 28, 2012, at the age of 75. He was succeeded by Cyrus Mistry, but after Mistry's removal, Ratan Tata served as interim chairman. In January 2017, Natarajan Chandrasekaran was appointed as the Tata Group's chairman.

In retirement, Ratan Tata invested his personal savings in startups like Snapdeal, Ola Cabs, Xiaomi, and DogSpot. He focused on philanthropic efforts through Tata Trusts, one of India's oldest charitable institutions. During the COVID-19 pandemic, Tata Sons and Tata Trusts pledged 1,500 crore rupees to support India's fight against the virus.

Ratan Tata was a billionaire with a heart—a large heart that ensured kindness never went out of fashion. His legacy will continue to inspire generations to come.

The Life of Ratan Tata

The Success Story of Ratan Tata

- Tata Group began when JRD Tata stepped down as chairman of Tata Sons in 1991 and Ratan Tata was chosen as his successor.
- He convinced Tata Tea to buy Tetley, Tata Motors to buy Jaguar Land Rover, and Tata Steel to buy Corus, transforming it from a mostly Indian concern into a multinational firm.
- He also designed the Tata Nano vehicle. The car's price was designed to be affordable for the Indian buyer.
- In 2008, Tata set up one of the largest philanthropic organizations in India, the Tata Trusts. In the same year, Tata was awarded the Padma Vibhusan for his national service.
- During his 21-year tenure, the revenue increased more than 40 times and the profit increased more than 50 times.
- The success story of Ratan Tata took a turn when in 2012, on his 75th birthday, he retired as chairman of the Tata Group.







Ratan Tata: The Philanthropist

- The inspiring story of Ratan Tata, a patron of education, medicine, and rural development, can be proven from the following philanthropy work.
- He assisted the University of New South Wales Faculty of Engineering in assisting underprivileged communities with greater water access.
- A \$28 million Tata Scholarship Fund was established by the Tata Education and Development Trust. This made it possible for Cornell University to provide financial aid to undergraduate Indian students. The annual award will help about 20 students at a time.
- 2010 saw a \$50 million gift from Tata Group Enterprises and Tata Charities to Harvard Business School (HBS) for the construction of an executive centre.
- Carnegie Mellon University (CMU) has received a \$35 million donation from Tata Consultancy Services (TCS). The fund was for cognitive systems and autonomous vehicle research labs. It is the largest corporate contribution ever made, including the 48,000-square-foot building.
- In 2014, the Tata Group made a Rs. 950 million donation to the Indian Institute of Technology, Bombay. The funds are for establishing the Tata Centre for Technology and Design (TCTD). It was the largest gift the institute has ever received.
- The Centre for Neuroscience at the Indian Institute of Science also received a 750 million funding from Tata Trusts. This fund was to explore the processes underlying the etiology of Alzheimer's disease and to develop ways for its early identification and treatment.
 - The Tata Group also established the MIT Tata Centre of Technology and Design at the Massachusetts Institute of Technology (MIT).

Awards and Recognition

Ratan Tata's success story includes winning the third- and second-highest civilian awards in India, the Padma Bhushan in 2000 and the Padma Vibhushan in 2008, respectively.

Along with national civilian accolades, the success story of Ratan Tata also includes a number of state civilian honors. For instance, the 'Maharashtra Bhushan' in 2006 for his outstanding service to public administration in Maharashtra and the 'Assam Baibhav' in 2021 for his remarkable contribution to cancer care in Assam.

In 2024, Ratan Tata was granted an Honorary Officer in the General Division of the Order of Australia (AO) for his work in India-Australia commerce, investment, and philanthropy.

Lesser Known Facts About Ratan Tata

Family Legacy: Ratan Tata's father, Naval Tata, was the adopted son of Ratanji Tata, making Ratan a part of the illustrious Tata family founded by Jamsetji Tata.



donate over 65% of their wealth to charity.

National Honors: Ratan Tata received the Padma Vibhushan and Padma Bhushan for his contributions to India's growth in healthcare and education.

Affordable Cars: In 2009, he introduced the Tata Nano, the world's cheapest car, aimed at India's low-income population.

Love for Dogs: Ratan Tata is known for his love of dogs, and the Bombay House, Tata Sons' headquarters, has a tradition of sheltering stray dogs during rainstorms.

Career Start: Ratan Tata began his career at Tata Steel, turning down an offer from IBM to work in his family's business.



Harvard Tribute: The executive center at Harvard Business School is named Tata Hall in honor of Ratan Tata (AMP '75).

Mumbai Attacks Leadership: During the 26/11 Mumbai attacks, Ratan Tata showed compassion and leadership, assisting victims and their families.

Business Growth: Under his leadership, Tata Group's revenues increased over 40 times and profits over 50 times, reaching

\$103 billion in 2016. Philanthropy: Despite being one of the world's wealthiest, his family and business

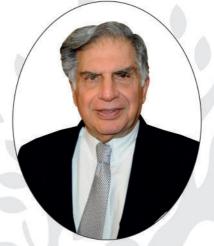


Ratan Tata Family Tree:

Know Everything About Its Members From Jamshedji To Noel Tata

Ratan Tata died in Mumbai on Wednesday (October 9, 2024). With him, ended an era at the Tata Group of Companies and in India as a whole. The business conglomerate, which had a prominent role in formation and nurturing of India's industrial sector, had a wide presence.

The Tatas made almost all things imaginable, from salt to Information Technology (IT) solutions, from cars to TV Satellite dishes and much much more. The name 'Tata' was, and still is, present in every aspect of Indian life. And Ratan Tata helmed the huge empire in a way that made the name Tata synonymous with trust, quality as well as ethics. The Tata family has been in the world of business since more than a century.





Jamshedji Nusserwanji Tata

(3 March 1839 - 19 May 1904) Jamshedji Tata Tatas were not always entrepreneurs. They were a family of priests who fled religious persecution in Persia and settled in India. Jamshedji Tata is known as the man who started it all.

Born in Navsari in present-day Gujarat, Jamshedji Tata started the haloed Tata Group which exists till date. Under Jamshedji Tata, the company forayed into many business sectors like cotton milling, steel industry, power and even luxury hotels.

He married Hirabai Daboo. His sons Dorabji Tata and Ratanji Tata became chairmen of the Tata Group after him.



Sir Ratanji Tata

(20 January 1871 - 5 September 1918)

& Sir Dorabji Tata

(27 August 1859-3 June 1932)

Sir Ratanji Tata (left) and Sir Dorabji Tata right

The two brothers, Ratanji and Dorabji, helmed Tata Group after death of Jamshedji.

Dorabji, the older brother, is credited with consolidation of Tata Steel and formation of Tata Power. He also founded New India Assurance Company. Dorabji married Meherbai Bhabha in 1897. They did not have any children, Ratanji Tata was a connoisseur of arts and connected with social sciences. He established Ratan Tata department of social science at London School of Economics. Ratanji married Navajbai Sett in 1893. They adopted Naval Tata who was part of the larger Tata family and distantly related to Ratanji.



Naval Hormusji Tata

(30 August 1904 - 5 May 1989) Naval Tata

Naval Tata was born in Surat. He was 13-years-old when he was adopted by Ratanji and Navajbai Tata. In his late twenties, Naval Tata joined Tata Sons Ltd.

In 1941, he became director of Tata Sons Ltd.

Naval Tata's first marriage was with Sooni Commissariat, with whom he had two sons Ratan Tata and Jimmy Tata. After separating from Sooni in mid-1940s, Naval Tata married Simone Dunoyer with whom he had a son, Noel Tata.

Noel Tata

Ratan Tata and Noel Tata are hence, half brothers.

Dadabhoy Tata was brother-in-law of Nusserwanji Tata (Jamshedji Tata's father).

Dadabhoy Tata was father of Ratanji Dadabhoy (RD) Tata (1856-1926).

And JRD Tata is Ratanji Dadabhoy Tata's son.





JRD Tata

JRD Tata is another iconic name from the Tata clan. He was born to RD Tata and his wife Suzanne Briere. JRD was born in Paris. A large part of his childhood was spent in France. After his mother's death, his father moved his family to India.

In 1929, JRD renounced his French citizenship and became an Indian. He married Thelma Vicaji in 1930.

At the age of 34 in 1938, JRD Tata became chairman of Tata Sons. Under him, Tata Group's value grew from USD 100 million to USD 5 billion.

JRD established Tata Institute of Social Sciences (TISS), Tata Institute of Fundamental Research (TIFR), National Center for Performing Arts (NCPA) among many institutes and companies.

A Beautiful
• Inecdote...

When Ratanji Tata was asked by a radio presenter in a telephone interview:

Sir, what do you remember when you got the happiest in life?

Ratanji Tata said:

I have gone through four stages of happiness in life, and I finally understood the meaning of true happiness.

The first stage was to accumulate wealth and resources.

But at this stage I didn't get the happiness I wanted.

Then came the second stage of collecting valuables and items.

But I realized that the effect of this thing is also temporary and the luster of precious things does not last long.

Then came the third phase of getting a big project. That was when I had 95% of the diesel supply in India and Africa.

I was also the owner of the largest steel factory in India and Asia.

But even here I did not get the happiness that I had imagined.

The fourth step was when a friend of mine asked me to buy wheelchairs for some disabled children. About 200 children.

At the behest of the friend, I immediately bought the wheelchairs.

But the friend insisted that I go with him and hand over the wheelchairs to the children. I got ready and went with him.

There I gave these children the wheel chairs with my own hands. I saw a strange glow of happiness on the faces of these children. I saw them all sitting in wheelchairs, moving around and having fun.

It was as if they had reached a picnic spot, where they were sharing a winning gift.

I felt real happiness inside me.

When I decided to leave, one of the kids grabbed my leg.

I tried to slowly release my legs, but the child looked at my face and held my legs tight. I leaned over and asked the



Child: do you need anything else?

The answer this kid gave me not only shocked me but also completely changed my outlook towards

This child said:

"I want to remember your face so that when I meet you in heaven, I can recognize you and thank you once again....!!"



Ratan Tata some of his best quotes!

"I don't believe in work-life balance. I believe in work-life integration. Make your work and life meaningful and fulfilling, and they will complement each other."

"You may not always have a comfortable life, and you may not always be able to solve all the world's problems, but don't ever underestimate the importance you can have, because history has shown us that courage can be contagious, and hope can take on a life of its own."

"Ups and downs in life are very important to keep us going because a straight line even in an ECG means we are not alive."

"Never underestimate the power of kindness, empathy, and compassion in your interactions with others."

"None can destroy iron, but its own rust can. Likewise, none can destroy a person, but their own mindset can."

> "If you want to walk fast, walk alone. But if you want to walk far, walk together."

"Be humble in victory, and gracious in defeat."

"Be persistent and resilient in the face of challenges, for they are the building blocks of success."

"The biggest risk is not taking any risk. In a world that is changing quickly, the only strategy that is guaranteed to fail is not taking risks."

"The best leaders are those most interested in surrounding themselves with assistants and associates smarter than they are."

"Leadership is about taking responsibility, not making excuses."

"Don't wait for opportunities to come to you, create your own opportunities."

BIRTHDAYS

O1st Aniali V Chennai		
	Bangalore	
01st Prathamesh Redekar Mumbai		
02nd Anindit Guha Kolkata		
05th Tejaswini B V Bangalore		
06th Shiril Mohanan Intl. Division	on	
11th Dilawar Inamdar Corporate		
12th Sampat Jadhav PCL		
13th Shashikala Kale Corporate	*	
18th D. Jagadeesan Chennai		
21st Aritra Ganguly Kolkata		
21st Pankaj Kotak Intl. Divisio	on	
23rd Tom Joseph Kochi		
24th Papiya Mukherjee Kolkata		
28th Rakesh Rehwadi Ahmedaba	.d	
30th Viram Singh Chouhan Ahmedaba	.d	

WEDDING ANNIVERSARIES

01st	Suresh Kumar R	Bangalore
05th	Manhar Parmar	Baroda
08th	Vinayak Shetty	Mumbai
11th	Santosh Tayde	Ahmedabad
11th	Sineesh S. G	Kochi
12th	Suresh.S	Kochi
17th	Mallikarjuna A. N.	Bangalore
18th	Shivraj Chawan	Mumbai
19th	Nishant Sohli	Delhi
21st	Shital Gavali	Mumbai
23rd	Mansi Jani	Mumbai
26th	Papiya Mukherj <mark>e</mark> e	Kolkata
28th	Mahesha. V	Bangalore
28th	Viram Singh Chouhan	Ahmedabad
28th	Meghali Kadam	Corporate
30th	Gajraj Singh	Delhi
30th	Chirag Trivedi	Ahmedabad
30th	Priti R Gupta	Mumbai
30th	Atul Kamble	Corporate

NEW ADDITIONS TO THE FEI FAMILY

Aryan Jani	Ahmedabad	
Midhun Mathew Prasad Bangalore		
Narendra Singh Delhi		
Pankaj Kotak	Intl. Division	
Mohammed Shabir KU	ohammed Shabir KU JNPT Warehouse	
Lijohn Davis	nn Davis Kochi Airport Office	
Siyad P.S	rad P.S Kochi City Office	
Anindit Guha	Kolkata	
rajesh Kumar Srivastava PCL		



Congratulations to

Mr. Shubham Chaudhary,
son of Mrs. Rekha Chaudhary
from Delhi, on graduating with a
Bachelor of Business Administration
degree in the first division!

CELEBRATIONS FOR THE MONTH

Date	Celebrating	
01st (Friday)	Diwali-Laxmipuja/ Karnataka Formation Day	
02nd (Saturday)	Diwali-Padwa/New Year	
09th (Saturday)	Second Saturday	
15th (Friday)	Guru Nanak Jayanti	

FEI Duniya (English) is edited, printed, and published for FEI CARGO LTD., Mumbai by K.S. Pratapchandran Nair and Printed at the Print Works, A-2/234-235, Shah & Nahar Industrial Estate, Sun Mill Lane, Lower Parel, Mumbai-400 013, and published from FEI Cargo Ltd. A/103, Mangalya, Marol Maroshi Road, Andheri (E), Mumbai-400 059

Editor- K.S Pratapchandran Nair (Responsible for selection of news under PRBAct)