

AISS



NURTURE ASSOCIATE GREATNESS

Organization focus for the year 2017

- Letter from the Editor

TAKING CARE OF YOUR PEOPLE

Getting things done ahead of schedule.
Proactively communicating both the good
and the bad consistently to management.

- Know Your Leader

ESCALATIONS ON QUALITY

Service Level score for calling team in
Vadodara.

- Success Story

THE VIETNAM INSPIRATION

Vietnam is South East Asia's Top Performer

- Did You Know

**MONTHLY INTERACTIVE
FEB 2017 EDITION**

COVER STORY

Building AIS Vadodara

Was the journey without challenges...No!
Was it worth it...Absolutely!

- Punarnava Saha

PRESENTED BY
AISS
AMERICAN INFOSOURCE

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LETTER FROM THE EDITOR

Dear AISer,

It brings me immense pleasure in presenting to you the first edition of the AIS magazine.

Organization focus for the year 2017 is to “Nurture Associate Greatness” and management is sincere in its efforts to achieve this objective by forming a team of trainers/managers whose core responsibility will be to upskill our associates for managing complex processes and situations. Apart from the class room training, focus will be on updating knowledge of our resources thru various initiatives like AIS Magazine, On the Job, refreshers, soft skills and cross functional trainings. You are encouraged to make optimum use of these initiatives to equip yourself and build self-confidence.

As an organization we grow with the good things we do, which will be shared as success stories and there are areas where we have opportunities, which will be shared as opportunity areas in each edition. Associates are encouraged to have focus group discussions and share their ideas on what we can do to overcome these opportunity areas.

We want to grow “YOU” for a better tomorrow and for this reason there are sections of this magazine which are exclusively dedicated for your self-development. Around the world will update your general knowledge, around your domain will upskill your domain knowledge, Interview with the leader will give you an insight into management, did you know will motivate you to think beyond and out of box, update your knowledge will help you learn end to end of the process, cover story will give you an insight into the bigger picture.

We hope you enjoy reading this edition of AIS Magazine and will come up with contributions for the future editions. Please provide feedback as that will help making this better and motivate the team behind this endeavor to better deliver.

With an anticipation that this initiative will add a lot of value to you.



Warm Regards
GANESH VEMBU IYER
Chief Operation Officer - BPO
American InfoSource Business Solutions Pvt. Ltd.

COVER STORY - BUILDING AIS VADODARA

Punarnava Saha - COO, ADS

The journey of a thousand miles begins with one step...

November 14, 2011... I looked out from the aircraft to see the small but beautiful airport of Vadodara. I was here from Bombay, leaving behind a very lucrative job at ICICI Prudential to start and live a dream.

The dream was to set up a world class BPO in Vadodara.

My friends and well-wishers were apprehensive... I knew nothing about starting a business and had never been to Vadodara.

March 19, 2012... AIS started with a modest 2000 square feet office and twenty employees. Some of the first few interviews happened at the Barista and CCDs. We had only one process and a very enthusiastic workforce. Chris Mokris cut the ribbon and broke a coconut on the inaugural day. The Gods in USA and India smiled and sent their blessings...

The highlights during the early days were things like... We receiving our first IP phone or getting one wall of the office painted in dark orange shade of sunrise. We worked together and laughed together, every day was a celebration and every opportunity exciting.

Within a span of five months we needed a bigger office... Chris cracked some more coconuts and we moved to Alembic campus. This one was an impressive 8000 square feet office.

AIS Vadodara has now become this biggest facility for AIS with more than 85% of operations being performed from here. From a one team organisation to multiple teams: inroads to Auto Bankruptcy, Mortgage Bankruptcy, Accounting back office are some of our major achievements. We now have some of the best talents in the industry working for our organisation when it was difficult to find handful of good resources way back in 2012. Our expansion in finance team, IT/IS has given us the ability to leverage the IT opportunities and better serve the organization to achieve its goals.



The thought of making a difference in lives of over 400 families, ensuring the success of the organisation, serving our clients with utmost sincerity to achieve their goals, providing growth opportunity for every employee in the company and looking at the bright future of AIS here in Vadodara with further expansion plans gives a complete sense of satisfaction. With this comes the responsibility of not resting in yesterday's accomplishments and working smarter for upcoming challenges and making this organisation future ready.

February 10, 2017... we presently have over thirty processes, twenty clients and approximately four hundred employees. We have two very impressive offices. None of the processes that came to India has gone back to USA due to our inability to deliver. The food served by AIS is still delectable and faces smiling.

Was the journey without challenges...No! Was it worth it... Absolutely!

Vadodara now boasts of an International airport bringing in more opportunities. Sitting here; reminiscing... I am confident that AIS has an even brighter future as new talents come in and the old one's shine on.



AROUND THE WORLD

A look into what's going on in the world



TRUMP TAKES OVER!

Pledging emphatically to empower America's "forgotten men and women," Donald Trump was sworn in as the 45th president of the United States on January 20, taking command of a riven nation facing an unpredictable era under his assertive but untested leadership. Trump said he was transferring power from Washington DC back to the people. Donald John Trump was born in 1946 in Queens, New York City, the fourth of five children of Frederick C. and Mary MacLeod Trump. Frederick Trump was a builder and real estate developer who specialized in constructing and operating middle income apartments in the Queens, Staten Island, and Brooklyn sections of New York. Donald Trump was an energetic and bright child, and his parents sent him to the New York Military Academy at age thirteen, hoping the discipline of the school would channel his energy in a positive manner. Trump did well at the academy, both socially and academically, rising to be a star athlete and student leader by the time he graduated in 1964. An

American real estate developer, Donald Trump became one of the best known and most controversial businessmen of the 1980s and 1990s and who currently has business interests in India as well.

BREXIT

The people of Britain voted for a British exit, or Brexit, from the EU in a historic referendum on June 23. The outcome prompted jubilant celebrations among Eurosceptics around the Continent and sent shockwaves through the global economy. After the declaration of the result, the pound fell to its lowest level since 1985 and David Cameron resigned as Prime Minister. The new Prime Minister Theresa May plans to trigger Article 50 - the step that starts the timer on two years of Brexit talks - by the end of March 2017. The European Union - often known as the EU - is an economic and political partnership involving 28 European countries. It began after World War Two to foster economic co-operation, with the idea that countries which trade together are more likely to avoid going to war with each other. It has since grown to become a "single market" allowing goods and people to move around, basically as if the member states were one country. It has its own currency, the euro, which is used by 19 of the member countries, its own parliament and it now sets rules in a wide range of areas - including on the environment, transport, consumer rights and even things such as mobile phone charges.



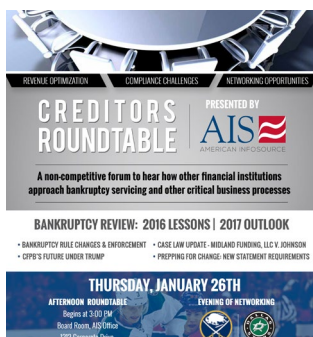
DAVOS 2017

The World Economic Forum, committed to improving the state of the world, is the international organization for public-private cooperation. The Forum engages the foremost political, business and other leaders of society to shape global, regional and industry agendas. Through the years, they have made their way to the high Alps to consider the major global issues of the day and to brainstorm on solutions to address these challenges. We recommend some of the agenda items from Davos 2017 for you to gain knowledge and interest : Ensure you use your JIO SIM and not the office internet/time.

- What happens when we can predict crimes before they happen?
- 7 myth-busting reasons we should be investing in women
- 5 ways businesses are turning up the heat on climate change
- The skills where you still have the edge over robots
- What does the future of jobs look like? This is what experts think

AROUND YOUR DOMAIN

What's up in and around the bankruptcy and mortgage industry?



AIS Conducts its First Quarterly Roundtable in January 2017

American Inforsource conducted its first quarterly round table on 26th January 2017 which was attended by close to twenty representatives from various leaders in the Mortgage industry. Industry veterans from COHL, COAF, Nationstar, Champion Mortgage, GM Financial, Honda, Goldman Sachs, AT&T/DirecTV, PennyMac and Exeter got together to discuss Bankruptcy Rule Changes and Enforcement, CFPB's Future Under Trump, prepping for Change: New Mortgage Monthly Statement Requirements, New NACTT Guideline Draft, Addressing Reverse Mortgages, Improving Proof of Claim referral to filing timeline in light of pending rule changes, relevance of Credit Reports and Bankruptcy. The roundtable was concluded with an engaging Ice-Hockey Match between Buffalo Sabres and Dallas Stars in a private suite at American Airlines Centre.

Citi Relinquishes Mortgage Servicing Business

Citi is selling the servicing rights on Fannie Mae- and Freddie Mac-backed loans with \$97 billion of outstanding balances to New Residential Investment Corp. for \$950 million. Citi has reached an agreement with the mortgage servicer Cenlar to service its remaining mortgages, those held by Citi retail banking customers. Citi's MSR fees have been in decline for years. Total fees fell from \$942 million in 2013 to \$719 million in 2014, a 23.7% drop followed in 2015 by a further 16.7% decline, to \$599 million. The bank generated only \$395 million of MSR fees in the first three quarters of 2016. Citigroup's decision to exit mortgage servicing is part of a broader industry trend of non-bank servicers growing market share relative to banks which is likely to continue in 2017, says Fitch Ratings. Fitch does not expect this shift to have a significant impact on banking sector credit profiles.



Telecom Major AVAYA files for Bankruptcy

Telecommunications company Avaya filed for Chapter 11 bankruptcy protection on January 19 to reduce its debt load of about \$6.3 billion but said it would not sell its call center business, which it had tried to do last year. The company is hashing out terms of a restructuring deal with creditors. The original goal was to have one in place before bankruptcy, but an agreement was not reached. The company said an affiliate of Citigroup Inc would provide a \$725 million loan for up to a year to fund its operations during the reorganization. Avaya said the loan was needed to reassure jittery vendors who had been shortening payment periods and reducing credit terms in recent months on fears about the company's financial health. The Santa Clara, California-based company has been burdened by debt stemming from an \$8.2 billion buyout in 2007 by private equity firms Silver Lake

Partners and TPG Capital, with \$600 million coming due in October. Interest expense of more than \$400 million a year has been pushing Avaya into losses. At Sept. 30, Avaya owed its pensioners \$1.7 billion. Avaya's revenue fell to \$958 million in the fourth quarter ended on Sept. 30 from \$1 billion a year earlier, according to financial results released Thursday. For the fiscal year, the company posted a net loss of \$750 million.

SUCCESS STORY

Celebrating excellence...

Service Level score for calling team in Vadodara were consistently hovering around 85% for the last several months. There were escalations on quality of calls from internal and external stake holders apart from the abandoned rate which was causing dis-satisfaction at both sides including associates on the job.

Now that the problem was identified the team got together for a root cause analysis and arrived at the following:

- Understaffing specially to take inbound calls due to high attrition and absenteeism
- New joinees were trained but could not go live due to want of phones
- Background check was pending for few associates limiting our ability to have team work for specific clients
- Higher number of calls were received during associates break timings
- Attrition in leadership level forcing an inexperienced leader taking over with limited guidance

Corrective Action undertaken:

- The challenge of pending background verification was escalated to HR and followed for closure with their help.
- Escalated the phone issue to senior management who got actively involved to get us the phone infrastructure
- A new break schedule was introduced with altered number of people and time for the breaks. This was implemented with full support from the team with ZERO non adherence.
- Outbound calls were stopped during the peak hours of inbound calls between 9am to 12pm CST.
- Team leader was guided and management team spent quality time discussing issues and planning, which were exclusively executed by the leader.

Improvement:

- Since January 10th, the score has been over 98% for all days. There have been no escalations.
- The days we were less than 100% were due to technology issues and cannot be termed as associate error.
- Our ability to lend two resources to the LSS team for facilitating successful completion of their tasks.

Learnings:

- When new agents are hired, we should ensure that they are given all resources like phone, systems, access, etc to start the job immediately after training, without any delay.
- Whenever a new team leader is assigned to a process, he should be given appropriate guidance and training on all aspects of team and process management.
- Team should raise an alarm the first time they see an issue or a drop in quality or productivity so that the corrective action is taken before the issue worsens.
- We don't have solution to all problems and hence escalate to management for swifter action.
- Collaboration is key to success. It's the contribution for HR, Admin, Technology that could help us bounce back.

Conclusion:

We had an escalation on the mailbox being full and customers unable to leave voice mail after we achieved all of the above. Hence it only means that when in operations you have never arrived in life “yesterday’s achievement are yesterday’s tell me how and what you did today”. We can never relax and need to ensure we continue the good job and be in look out for potential issues or roadblocks to ensure customer satisfaction.

AIS thanks Vishal Patel, Mukul Parmar, Ajay Jondhale, Kartik Bhayani, Mrugendra Sindha, Urmi Naik, Anupama Singh, Mahuya Bandopadhyay, Bandana Khataniar, Mihir Kapadia, Vinay Singh, Abhishek Shinde, Shashank Bajpai, Deepshikha Gupta, Rashmi Sharma, Kunal Rawat, Rajneesh Dwivedi for a job well done and wishing them all, a glorious career with AIS!!!!



OPPORTUNITY

Overcoming challenges...

Overall dis-satisfaction on all sides with the performance of LSS team due to huge backlogs, dropping quality, inadequate tracking of files, increased escalations from Clients and Irving team that the cases were not handled timely and accurately gave us the opportunity to showcase our ability and will to achieve to facilitate our customers to succeed.

Every action plan begins with a Root Cause Analysis and the team did the same:

- Tasks and cases were backlogged due to Local Counsel not filing cases timely and due to historical backlog of tasks.
- Only 4 phones were available with the team of 11 to call Local Counsel for follow up, which were utilized for a critical turnover process which has a short turnaround time
- Turnover process was identified as a non-billing process which was not a part of client contract, yet it was a part of the litigation process as a top priority.
- More than half of the team members in Legal Support role were less than 6 months in process limiting their ability to perform all tasks with superior quality.
- Surge in escalations from one customer on timeliness issues and quality due to poor performance on our side.

Corrective Action undertaken:

- Escalated the local counsel backlog issue to senior management with appropriate data
- Cases of one Local counsel who was backlogged in filing were reassigned to another Local counsel.
- Automation tool developed to extract data that are required for Local Counsel to file.
- A review was conducted with Finance team and senior management to either stop the turnover process or start billing the client for it
- A daily assignment mail was introduced to give clarity and direction based on priority for the team apart from their regular daily tasks.
- A rigorous follow up and escalation to obtain Phone Licenses and set up phones for all the members of the team.
- Co-ordinated with IT team to setup two desktops in the vicinity to facilitate entire team to sit together for better coordination.
- A clean up activity was undertaken and appropriate reports were pulled and worked by the team to review, follow up and update cases in various applications.
- A daily assignment and tracking of the reports was put in place.
- A portfolio transfer was done and an email tracking was put in place to ensure the client specific issue is taken care of effectively. All emails from the said client in the last 2 months were reviewed and responded, wherever pending.

Where we stand and where are we going:

- An up-to-date LC matrix is ready and is being published to all stakeholders with 98% confidence level.
- All backlogs and cleanup activity is complete.
- Focus now shifts to improving quality further and upskilling of our associates to facilitate fungibility within the process
- Ensure a 2-3 days' turnaround from opening a referral to filing
- Tracking urgent matters pro-actively to ensure completion >10 days and do not allow it to spill over to <5 days

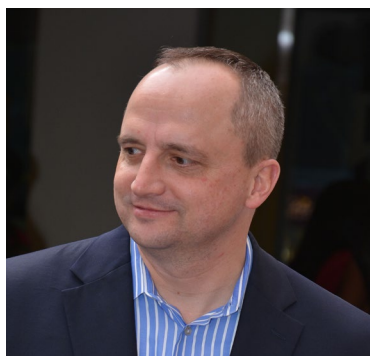
AIS thanks Shabana Patel, Vishal Reddy, Uwais Pathan, Latish Panicker, Sanjay Tadavi, Sandeep Sil, Suhel Mansuri, Chandni Kumari, Jigna Shilpi, Purvish Patel, Kaushal Desai, Sarfaraj Patel, Munawar Khan and special contribution from Priyank Patel, Deepshikha Gupta, Rashmi Sharma for the effort put in to bring us where we are and wishing them the very best and support to achieve their goals.

We would wish to see this story getting converted to a success story in our coming edition.



KNOW YOUR LEADER

Christopher Mokris - Vice President of Operations



What according to you are the most important values of a leader?

Taking care of your people. Getting things done ahead of schedule. Proactively communicating both the good and the bad consistently to management. Explain why things are important. Be a student of your profession. Question everything.

How do you get others to accept your ideas?

Level set up on the current situation. Explain why things need to change. Detail the benefits of the change as well as the ramifications if the change is not implemented. Relay the client's perspective. Finally, listen to your audience and explore with an open mind for bringing out better solutions.

What is your vision for this company and people working for it?

Sustained profitable growth driven by exceptional quality. Next major milestone 1,000 associates! Create an environment where people have the ability to grow and succeed within the organization. Promote from within.

What will be your advice to people to lead through change?

Embrace change. Healthy organizations adapt and grow consistently.

What does success mean to you?

Ability to do what you want to do and be challenged daily.

Is conflict healthy? What advice would you give to resolve conflicts?

Conflict is healthy if the organization benefits. Understanding others perspective of the situation typically diffuses conflict. If the conflict is related to performance issues, clearly defining expectations and providing facts also typically diffuses conflict.

Which was your best holiday and why?

Christmas. It is the one time of year, I do not travel and spend time with my family away from work.

What are the top five qualities you would like to see in your team?

Can do attitude. Resilient, Superior Job knowledge, High Level of communication and consistent High Quality work.

Who is your best American president and why?

Abraham Lincoln. He ensured the spirit of the U.S. Constitution and Declaration of Independence were maintained. All people are created equal.

What is the biggest invention of mankind so far?

Boats. They connected the world through trade and spread ideas.

What is the best question that you were ever asked?

Would you set up a company in India?

You have achieved tremendous success in life. How does it feel?

Life is a work in progress. I believe one can improve every day. Success is a journey not a destination.

What is your greatest weakness?

Creating balance between work and my family.

If we were to ask your children to describe you, what would they say?

Clever and Disciplined.

What is your favorite dish?

I enjoy cooking. I would say it is the last thing I attempted to cook on any given weekend.

What is your next big plan for India operations?

Expansion into non-Financial service BPO.



What is that one funniest moment you were involved in that you can't forget?

I was on the roof of the original building in Vadodara checking the repairs to the roof and a female monkey flared its teeth at me as I walked by her and her newborn. I of course flared my teeth right back at her. I had to laugh at myself, thinking how I would have to explain to anyone in the US, if the monkey actually attacked me.

If you were given an option to lead another person's life. Who would it be?

My wife's.

Leadership is all about taking risks. Can you share an instance where you have taken a big risk and proved to be successful?

Leaving Bank of America to join AIS was a risk that I took. I left a Senior Vice President position in one of the top Financial Institutions to join AIS. It has worked out quite well for me to date.

What do you carry from the past to the future?

Success and failure. One learns more from failure than success. Deadlines and interim reports on progress ensure projects stay on track and are completed ahead of schedule.

Have you ever got a ticket for driving offences?

Yes, travelling at excessive speed. Not recently. I have mellowed with age.

Have you ever been woken up for BK Tracker not working? What was your immediate reaction?

I have been woken up for many issues. You need to work the problem and define it. Is it an Internet Service Provider issue? Storage / Space issue? Are the problems occurring in both the US and in India? Who knows about the issue? Who is working on it? What do they think the issue is? What is the anticipated duration of the outage? Do we have to send people home? I mostly ask questions to determine what are the appropriate next steps.

KNOWLEDGE UPDATE

Let's begin to learn together

Bankruptcy Basics

Bankruptcy is a legal process meant to give people a fresh start by relieving burdensome debts. In a Chapter 7 bankruptcy, for example, the debtor's property is liquidated and the proceeds paid to his or her creditors. In a Chapter 13, on the other hand, the debtor creates a repayment plan and repays his or her debts in accordance with it. Once the bankruptcy process is complete, the filer typically is released from personal liability for most debts.

Bankruptcy: An Overview

Bankruptcy refers to a legal process intended to help resolve debt issues for those who cannot afford to repay their creditors. There are many different kinds of bankruptcy permitted under the law or the effects that choosing one form of bankruptcy over another might cause. Kinds of bankruptcy are typically named for the chapter of the Bankruptcy Code that established them. Bankruptcies include:

- Chapter 7 - Chapter 7 Bankruptcy is also called "liquidation." In this form of bankruptcy most of the debtor's assets are sold and the proceeds are used to pay creditors.
- Chapter 13 - Chapter 13 Bankruptcy allows the person seeking bankruptcy to retain certain valuable assets such as their home and car. Instead they develop a plan to repay creditors over a longer period of time and the court determines whether the plan meets the requirements of the code. The debtor has any remaining debts discharged when they complete payment under the plan.
- Chapter 11 - Chapter 11 Bankruptcy is also called "Restructuring" and is a form of bankruptcy used by businesses that wish to continue their operations while repaying creditors.
- Chapter 12 - Chapter 12 Bankruptcy is quite similar to Chapter 13 bankruptcy except that it is intended specifically for businesses built around family farming or fishing.
- Chapter 9 - Chapter 9 Bankruptcy permits cities, towns, counties, school districts, and other municipalities to declare bankruptcy similar to Chapter 11 bankruptcies.

Chapter 7 vs. Chapter 13 Bankruptcy

Since they are intended to protect individuals, most debtors will be most interested in Chapter 7 and Chapter 13 bankruptcy. One threshold issue relating to eligibility for one or the other kind of bankruptcy has to do with the debtor's income level. Those with little or no income are eligible to file for Chapter 7, which is a simpler and quicker form of bankruptcy but also results in the liquidation of virtually all the debtor's assets. Chapter 13 may permit the debtor to retain some significant assets, but also takes considerably longer before those debts are discharged. If a debtor's income qualifies for Chapter 13 bankruptcy but they apply for a Chapter 7 bankruptcy the court may dismiss the case or convert it to a Chapter 13 bankruptcy. Significant differences also arise in bankruptcies involving:

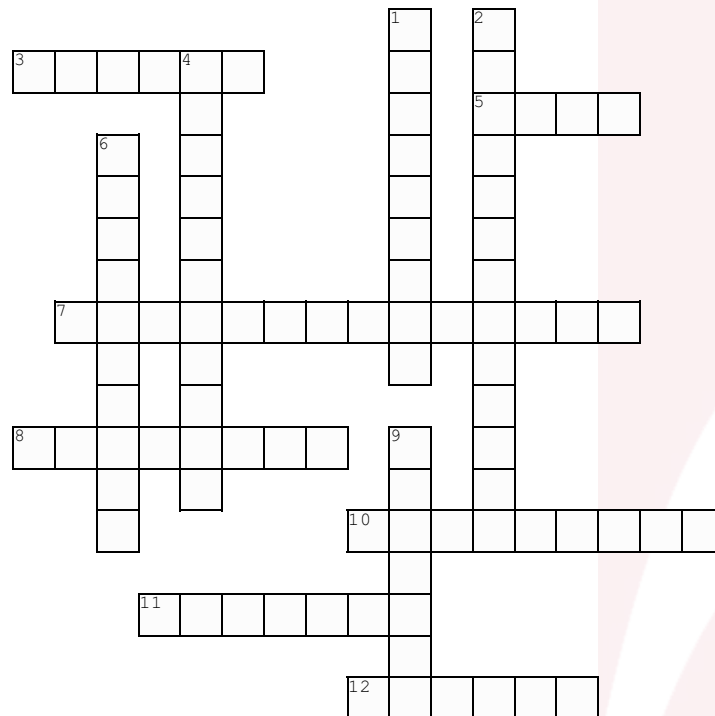
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|--------------------------------|-------------------------------|---|
| • Mortgages and Car Loans | • Nonexempt Valuable Property | • Nonsupport Debts Owed in a Divorce, Property Settlement, or Agreement |
| • Debts tied to Past Crimes | • Secured Property | |
| • Co-Debtors on Personal Loans | • A Prior Bankruptcy | • Debts Owed for Child Support, Alimony, or Student Loans |

TEST YOUR KNOWLEDGE

How about tickling some grey matter?

Mortgage Terminologies

Test your knowledge



Across

- 3.** Complete repayment of a loan
- 5.** A court docket that needs to be responded in 21 days
- 7.** Document filed to claim pre-pet dues
- 8.** Professional who is qualified to offer advice about the law or represent someone in legal matters
- 10.** to turn over possession of real property, either voluntarily or upon demand
- 11.** Failure to fulfil an obligation, especially to repay a loan
- 12.** An individual that owes a debt

Down

- 1.** A liquidation proceeding in which the debtor's non-exempt assets, if any, are sold by the trustee & the proceeds distributed
- 2.** Accounting record that is used to track payments that are disbursed
- 4.** The action of taking possession of a mortgaged property when the mortgagor fails to keep up their mortgage payments
- 6.** Automatic stay on collection activities
- 9.** A person who is appointed by the US Trustee Program

DID YOU KNOW?

Vietnam is South East Asia's Top Performer



In the immediate post-war years, the country struggled to get back on its feet, suffering from high inflation and low production levels after much of the working-age population had been killed in the war. Vietnam's recovery was also hampered by its diplomatic isolation which pressured multilateral bodies such as the International Monetary Fund and World Bank to deny Vietnam the aid needed to rebuild its damaged society. The tide finally began to turn in 1986, when the Vietnamese Communist Party (VCP) adopted the idea of a market economy whilst holding on to its long-standing socialist principles. Foreign investment was encouraged and private businesses were welcomed, ushering in a new period of entrepreneurship and economic liberalization. Vietnam quickly became the world's second-largest rice exporter, and by 1995 its recovery was in full-flow: diplomatic relations were restored, and multilateral donors began to provide significant amounts of development aid. Poverty levels have since reduced

dramatically whilst service provision has spread across the country, granting an increasing proportion of Vietnamese citizens access to education and healthcare. In more recent times Vietnam has joined the World Trade Organization (WTO), and has developed an increasingly modern electricity network - which now covers 90 percent of the country. The tourism industry has also taken-off and is continuing to expand, providing new opportunities and sources of income for millions of Vietnamese.

At present, Vietnam's economic miracle shows no sign of slowing down: over the last 40 years, it has undergone a remarkable transformation from a war-ravaged and poverty-stricken developing state, to become the most diversified and resilient economy in Southeast Asia.



The reasons for Vietnam's strong performance in recent years - especially in comparison to other ASEAN countries - are multiple. Firstly, Vietnam's trade resilience can be attributed to the diversification of its economy - in terms of both the range of goods produced, and its export destinations. Secondly, Vietnam has become an increasingly attractive investment destination due to its rapidly expanding population - which now stands at more than 91 million - and its demographics, with a youthful population amounting to a large and capable workforce, consisting of both skilled and unskilled labor. Thirdly, labor and operating costs remain relatively low in Vietnam - especially in comparison to its giant northern neighbor, China. This has resulted in a surge in manufacturing, as Vietnam has come to be seen as an attractive target and lucrative opportunity for multinational companies and foreign investors. Its increasingly diversified and resilient economy has grown at a healthy rate - of above 6 percent - in each of the last two years, and looks well-placed to maintain its position as Southeast Asia's top performer in 2017. VIETNAM's remarkable economic progress looks set to continue in the coming years, despite a regional slowdown which has affected other states in Southeast Asia.

If they can do as a country, can we shift gears - surge to the next level as a TEAM here at AIS?
Intent Matters!!!

CELEBRATIONS

What a January it was, at AIS



KITE DECORATION

Celebrating Uttarayan with Colors and Creativity



COLORS OF PATRIOTISM

Celebrating Republic Day with Tricolor Theme



SOCIAL CAUSE

A Visit to NGO for Specially-Challenged Kids

GREETINGS

Warm birthday wishes from all of us at AIS



KRUPA PATEL
01-01-1991



ANJALI TAHILIANI
02-01-1993



PRATIK BHAVSAR
03-01-1986



VISHAL KHALASI
05-01-1985



DHRUMIL BRAHMBHATT
05-01-1992



SREEJA PILLAI
07-01-1986



BRAJENDRA PANIGRAHI
10-01-1980



RAJROSHAN POOJARI
16-01-1982



KANGKAN SHARMA
16-01-1995



KHUSHBOO SHAH
17-01-1991



SREELESH PILLAI
18-01-1992



RASHMI SHARMA
19-01-1990

GREETINGS

Warm birthday wishes from all of us at AIS



KESHAV JHA
20-01-1990



SAGAR RAJPUROHIT
22-01-1996



SHRIVIDYA BHAT
22-01-1996



DEVANG TADVI
23-01-1989



SHIVAM TOKARKAR
28-01-1991



VIJAY PADHIYAR
28-01-1994



VEDPRAKASH PANDEY
30-01-1991



SHASHIKANT MAKVANA
31-01-1996

