

2<sup>nd</sup> January, 2021

**Listing Department,  
The National Stock Exchange of India Ltd.,**  
“Exchange Plaza”,  
Bandra Kurla Complex, Bandra (East),  
Mumbai – 400051

**Listing Department,  
Bombay Stock Exchange Ltd.,**  
Phiroz Jeejeebhoy Towers,  
Dalal Street  
Mumbai-400 001

**Scrip Symbol: TCIDEVELOP**

**Scrip Code: 533393**

**Sub: Newspaper Cutting- Notice of Next Board Meeting**

Dear Sir/Madam,

We are forwarding herewith copies of newspaper cuttings of the above notice as published in the following newspapers:

Name	Date of publishing
The Hindu Business Line (English)	02.01.2021
Nava Telangana (Regional Language)	02.01.2021

This is for your information and record please.

Thanking you,

Yours faithfully,

For **TCI Developers Limited**

  
**Saloni Gupta**  
Company Secretary & Compliance Officer



Encl: As above



# Major port trusts can award dredging works to DCI on nomination basis

### Draft dredging guidelines specify when this can be done

**P MANOJ**  
Mumbai, January 7

Centre-owned major port trusts will have to give dredging works on nomination basis (without tender) to Dredging Corporation of India Ltd (DCI) according to the draft dredging guidelines for major ports prepared by the ministry of ports, shipping and waterways.

“Whenever this route for award (of contract) is followed, the principle of competitive market price discovery for the same quality and conditions shall be followed,” it said. “The major ports may invite open competitive bidding for dredging projects after obtaining the approval of Board of Trustees/Directors,” it stated.

The Ministry reserves the right to assign in public interest any contract for dredging work in any major port on nomination basis to ports owned dredging company following due settlement process, it further said.

The circulars issued by the

ministry under the “Atmanirbhar Bharat” or Make in India or similar policies issued from time to time shall be followed.

Visakhapatnam Port Trust, Paradip Port Trust, Jawaharlal Nehru Port Trust and Deendayal Port Trust acquired the Central government’s 73.47 per cent stake in DCI for ₹1,056 crore in March 2019.

“However, the draft guidelines lack clarity on the applicability of the right of first refusal (RoFR) available to Indian flagged dredgers in tenders floated by major port trusts,” said a dredging industry official. “This will create confusion,” he said.

Currently, Indian flagged dredgers have the right to

match the lowest rate quoted by foreign flagged dredgers and take up the work if they come within ten per cent of the lowest bid.

In the absence of a specific reference to the RoFR in the draft guidelines, Indian dredging firms will lose the opportunity to match the lowest rate quoted by a foreign flagged dredger and take up the work, the industry official said.

The draft guidelines aim to move towards international standard of working by adopting CIRMA methodology for cost estimation of dredging works, PIANC classification for soil modelling and survey techniques based on International Association of Ports and Harbours (IAPH)/International Hydrographic Organization (IHO) requirements.

# Dredging Corp picks new MD and CEO

**P MANOJ**  
Mumbai, January 7

Dredging Corporation of India Ltd (DCI) has picked industry veteran GV Victor as its next Managing Director and Chief Executive Officer for a five-year term beginning February 1. The Board of Mumbai-listed DCI cleared the appointment of Victor, government sources said.

Victor will start on February 1 as a special officer and assume charge as MD and CEO from March, the sources said. This is the first top management appointment at India’s biggest dredging contractor after Centre-owned major port trusts struck a strategic investment deal. When contacted, Victor declined to comment.

Victor is the first DCI cadet from All India Dredging Cadre notified in the Government Gazette to rise to the top position in the company.

# 64,000 cyber security jobs on offer

### Are of the total open positions, about 11,000 for product developers; DSCI chief

**KV KURMANATH**  
Hyderabad, January 7

Cyber security professionals seem to be in huge demand in the country. As many as 64,000 cyber security jobs are on offer in different companies. An estimate of open positions by the Data Security Council of India (DSCI), which is an association of major cyber security ecosystem players, found that about 53,000 job positions are on offer in the cyber security services space. “Of the 64,000 open positions, about 11,000 are for cyber security product developers,” Rama Vedashree, Chief Executive Officer of DSCI, told BusinessLine.

“These are the numbers that we gathered from open announcements seeking applications by various companies and organisations. The demand could be more,” she said.



ISTOCKPHOTO  
The DSCI said the cyber security industry employed 1,30,22 lakh people in 2020 as against 1,10 lakh in 2019.

for human resources to take care of the load.

“The growing popularity of connected devices, bring your own device (BYOD), and IoT technologies is projected to increase impact in the endpoint security segment. Regulations and increasing volume of data are driving interest in data security,” it said.

The cyber security services industry generated a cumulative revenue of \$3 billion in 2019. “This is expected to reach about \$7.6 billion in 2022, registering a compounded annual growth rate (CAGR) of 21 per cent,” it said. A part of the demand for skilled human resources in cyber security would also come from global companies. The DSCI estimated that the global cyber security services market is expected to be about \$89 billion by 2022 as against \$64 billion in 2019. “By 2025, it is expected to reach \$116 billion,” it said.

# Co-living market to see full recovery by year end

### India has 76 companies in the co-living sector, with 20 of them founded in the last three years

**SANGEETHA CHENGAPPA**  
Bangalore, January 7

Uncertain economic conditions, loss of jobs, work from home, and migrants returning to their respective home towns in the wake of the Covid-19 outbreak brought the fledgling co-living sector to a grinding halt. While the year 2020 ended with co-living services providers reporting 45-55 per cent recovery compared to pre-Covid levels, the sector is expected to return to 2019 levels in both occupancy and rentals by December 2021.

India has 76 companies in the co-living sector, with 20 of them founded in the last three years. Total funding raised by the sector dropped sharply in 2020 to \$66.27 million from \$312.16 million in 2019, as per Tracxn data.

Tech-enabled co-living start-up

Zolostays, which raised \$56 million in Series C funding in July, crossed 50 per cent occupancy in December vs 80 per cent pre-Covid, after hitting an all-time low in July, as fears of an extended lockdown till September had people moving back to their home towns in droves. Co-living services start-up Guestroom, which reported 55 per cent occupancy in December vs 98 per cent pre-Covid, NoBroker.com, which partnered with OYO LIFE in August to offer Co-living services, saw demand dip by 62 per cent for PG/Co-living spaces vs pre-Covid levels and is currently down by 49 per cent.

A recent report by TheHouseDor Monk pegged the market size for Co-living (excluding student/senior housing) in India at \$273 million in 2019, which dropped



A view of Zolo Opaline

46 per cent to \$126 million in 2020. The average rent per tenant/month dropped 15 per cent to \$150 in 2020 (\$175 in 2019).

**Silver lining**

Dr Nikhil Sikri, co-founder and CEO, Zolostays, pointed out that the pandemic has been a blessing in disguise in some ways. “Customers value us for implementation of hygiene and safety precautions as per WHO guidelines, rent waivers across all our 400 properties during the lockdown, complimentary healthcare memberships to all residents, including medical insurance covering

Covid-19, to name a few. Our entire corporate business was built during the lockdown, when we forged tie-ups with 100+ small and large corporates vs 23 corporate customers pre-Covid,” Zolostays has 40,000 beds in cities.

Echoing a similar sentiment, Sriram Chitturi, founder of Guestroom and founding president of Rental Housing Association of India, said, “the push from unorganised to organised co-living spaces has been significant as people appreciate clean, hygienic and safe living spaces. There is no shortage of demand, the problem lies in inadequate supply of efficient Co-living spaces.”

Guestroom is operational in 13 metro market (Electronics City) in Bengaluru with 3,100 beds in 500 apartments; with plans to add 7,500 beds in the next two years.

“While we expect a faster recovery in 2021, we expect that co-living will grow faster than PGs.

There’s better control over sanitisation in co-living spaces and it is safer compared with PGs where bedrooms, washrooms and kitchens are shared among 8-10 people,” said Sandeep Garg, co-founder and Chief Business Officer, NoBroker.com.

**Outlook for 2021**

The year 2020 has been difficult for the co-living industry and revival is linked to the return of the migrant millennial worker to major cities which, in turn, is dependent on organisations returning back to office, said Mahesh Khalap, Senior Director - Alternatives, JLL India. Overall average occupancy in co-living facilities hovered at 40-45 per cent in 2020. We should see a gradual recovery by Q2 of CY 2021 with certain faring better than others. However, return to 2019 levels in both occupancy and rentals should be achieved only by end 2021, he said.

# TCS wraps up Postbank acquisition

**PRESS TRUST OF INDIA**  
New Delhi, January 7

India’s largest IT services firm Tata Consultancy Services (TCS) on Friday said it has completed acquisition of 100 per cent shares of Postbank Systems AG (PBS) from Deutsche Bank AG. PBS has been the internal IT provider for Postbank AG, a subsidiary of Deutsche Bank, catering to the German retail banking market. PBS has around 1,500 employees across nine locations in Germany.

The transaction will see the employees of PBS become a part of the Mumbai-based company.

vider for Postbank AG, a subsidiary of Deutsche Bank, catering to the German retail banking market. PBS has around 1,500 employees across nine locations in Germany.

The transaction will see the employees of PBS become a part of the Mumbai-based company.

# How about a ratings-like system for apps?

**VENKATESH GANESH**  
Mumbai, January 7

With privacy breaches on the rise, there is a growing clamour for regulators to step in with a ratings-like system for apps and also enhance the way privacy policies are presented to the user. A report titled “Behavioural experiments in data privacy” by Omidyar Network and Centre for Social and Behaviour Change (CSBC), Ashoka University, highlights issues relating to behavioural aspects between the consumer and the technology provider, and how they impact data privacy. The issues assume significance considering that India is set to come up with the Personal Data Protection Law. “Users would like to protect

themselves but falter at the decision making point, lured in by the instant gratification of access to services or apps,” said Shilpa Kumar, Partner, Omidyar Network. Also, in English-speaking by default, the terms and conditions are drafted in a complicated manner and in a language that is not native to many millions.

India has around 600 million internet users and another 700 million are expected to adopt the internet, going forward.

“Privacy statements are several pages long and full of complex legal jargon that prevents users from reading and understanding the policy. This intention gap, along with myopia

or, present bias exhibited by users, is a challenge,” said Pooja Haldea, Senior Advisor, from Ashoka University. It is here that the authors advocate that a ratings-like system overseen by the regulators would come in handy. “So, ratings could be given on the amount of information the app collects and what information will be used and how, and the transparency of privacy policy,” said Kumar.

**TCI Developers Ltd.**  
CIN: D101020008CNC01973  
12/27, 12/28, 12/29, 12/30, 12/31, 1/1, 1/2, 1/3, 1/4, 1/5, 1/6, 1/7, 1/8, 1/9, 1/10, 1/11, 1/12, 1/13, 1/14, 1/15, 1/16, 1/17, 1/18, 1/19, 1/20, 1/21, 1/22, 1/23, 1/24, 1/25, 1/26, 1/27, 1/28, 1/29, 1/30, 1/31, 2/1, 2/2, 2/3, 2/4, 2/5, 2/6, 2/7, 2/8, 2/9, 2/10, 2/11, 2/12, 2/13, 2/14, 2/15, 2/16, 2/17, 2/18, 2/19, 2/20, 2/21, 2/22, 2/23, 2/24, 2/25, 2/26, 2/27, 2/28, 2/29, 2/30, 3/1, 3/2, 3/3, 3/4, 3/5, 3/6, 3/7, 3/8, 3/9, 3/10, 3/11, 3/12, 3/13, 3/14, 3/15, 3/16, 3/17, 3/18, 3/19, 3/20, 3/21, 3/22, 3/23, 3/24, 3/25, 3/26, 3/27, 3/28, 3/29, 3/30, 3/31, 4/1, 4/2, 4/3, 4/4, 4/5, 4/6, 4/7, 4/8, 4/9, 4/10, 4/11, 4/12, 4/13, 4/14, 4/15, 4/16, 4/17, 4/18, 4/19, 4/20, 4/21, 4/22, 4/23, 4/24, 4/25, 4/26, 4/27, 4/28, 4/29, 4/30, 5/1, 5/2, 5/3, 5/4, 5/5, 5/6, 5/7, 5/8, 5/9, 5/10, 5/11, 5/12, 5/13, 5/14, 5/15, 5/16, 5/17, 5/18, 5/19, 5/20, 5/21, 5/22, 5/23, 5/24, 5/25, 5/26, 5/27, 5/28, 5/29, 5/30, 5/31, 6/1, 6/2, 6/3, 6/4, 6/5, 6/6, 6/7, 6/8, 6/9, 6/10, 6/11, 6/12, 6/13, 6/14, 6/15, 6/16, 6/17, 6/18, 6/19, 6/20, 6/21, 6/22, 6/23, 6/24, 6/25, 6/26, 6/27, 6/28, 6/29, 6/30, 7/1, 7/2, 7/3, 7/4, 7/5, 7/6, 7/7, 7/8, 7/9, 7/10, 7/11, 7/12, 7/13, 7/14, 7/15, 7/16, 7/17, 7/18, 7/19, 7/20, 7/21, 7/22, 7/23, 7/24, 7/25, 7/26, 7/27, 7/28, 7/29, 7/30, 7/31, 8/1, 8/2, 8/3, 8/4, 8/5, 8/6, 8/7, 8/8, 8/9, 8/10, 8/11, 8/12, 8/13, 8/14, 8/15, 8/16, 8/17, 8/18, 8/19, 8/20, 8/21, 8/22, 8/23, 8/24, 8/25, 8/26, 8/27, 8/28, 8/29, 8/30, 8/31, 9/1, 9/2, 9/3, 9/4, 9/5, 9/6, 9/7, 9/8, 9/9, 9/10, 9/11, 9/12, 9/13, 9/14, 9/15, 9/16, 9/17, 9/18, 9/19, 9/20, 9/21, 9/22, 9/23, 9/24, 9/25, 9/26, 9/27, 9/28, 9/29, 9/30, 10/1, 10/2, 10/3, 10/4, 10/5, 10/6, 10/7, 10/8, 10/9, 10/10, 10/11, 10/12, 10/13, 10/14, 10/15, 10/16, 10/17, 10/18, 10/19, 10/20, 10/21, 10/22, 10/23, 10/24, 10/25, 10/26, 10/27, 10/28, 10/29, 10/30, 10/31, 11/1, 11/2, 11/3, 11/4, 11/5, 11/6, 11/7, 11/8, 11/9, 11/10, 11/11, 11/12, 11/13, 11/14, 11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23, 11/24, 11/25, 11/26, 11/27, 11/28, 11/29, 11/30, 12/1, 12/2, 12/3, 12/4, 12/5, 12/6, 12/7, 12/8, 12/9, 12/10, 12/11, 12/12, 12/13, 12/14, 12/15, 12/16, 12/17, 12/18, 12/19, 12/20, 12/21, 12/22, 12/23, 12/24, 12/25, 12/26, 12/27, 12/28, 12/29, 12/30, 12/31

# ENTERPRISE CONNECT

**Bank of Maharashtra, Goa Zone holds 100 per cent share in massive MSME outreach programme**

Goa Zone conducted a massive MSME outreach programme at Hotel Taj Vivanta, Panaji, to connect with MSMEs and to build a time when sector is witnessing a difficult time with slowdown of business activities on account of the COVID-19 pandemic. Dr. Pramod Sawant, Hon'ble Chief Minister of Goa State in the presence of Mr. Anand Shankar, Deputy Zonal Manager of Bank of Maharashtra in Goa, Director and Ms. Namdha S. Sawant, Zonal Manager, Goa Zone of Bank of Maharashtra in Goa, inaugurated the outreach programme. The programme emphasized the role of MSMEs in the economic development of Goa. Expressing concerns about the MSMEs in the face of COVID 19 pandemic, he hailed the Bank of Maharashtra in organizing such a game-changing endeavour to educate the MSMEs to reap the benefits from the plethora of measures provided by Govt. of India, Reserve Bank of India and Bank of Maharashtra. He also conveyed his appreciation to Bank of Maharashtra for its endeavour to divert attention to the issue of delayed realization of payments of Contractors and Vendors of Govt. by providing them with a platform to avail of electronic discounting system (TRiEDS). Addressing the participants of the programme, Mr. Anand Shankar, Deputy Zonal Manager of Bank of Maharashtra outlined the contribution of MSMEs in the economic development of the nation. He said that the MSME sector is the backbone of the economy. He deliberated on the special initiative of the Government of India and Bank of Maharashtra for handholding and strengthening the MSMEs. Providing adequate and timely credit to MSMEs is the priority of Bank of Maharashtra. He added that the well-attended programme ended with the vote of thanks proposed by Mr. Anand Shankar, Deputy Zonal Manager of Goa Zone.

**Callio also reduces the height of your home or office by up to 10% with its smart LED lighting solution. SLBC meeting held on 28.12.2020**

The 152nd meeting of SLBC was held on 28.12.2020 in the conference hall of Vidhana Soudha. The Executive Director of Canara Bank, Ms. Manimekhalai welcomed Shri. T. M. Vijay Bhaskar, Chief Secretary, Government of Karnataka, Shri. Sandeep Sharma, Joint Chief Secretary & Development Commissioner, Govt. Shri. Jose J. Kattor, Regional Director, Reserve Bank of India, Shri. N. Kumar Verma, Chief General Manager, NABARD, other dignitaries, bankers and officials representing the members of the meeting. The Executive Director of Canara Bank, Ms. Manimekhalai has delivered key note and stressed wherein she touched upon important agenda items. She expressed that most of the economic activities are in normalcy except agriculture, services, and large scale social gatherings. Agricultural sector has performed exceptionally well and remained the backbone of economy during this period. She also said that as the immediate relief to the vulnerable and affected segments was to be attended to, now it is time to reconstruct and rebuild our economy at the earliest through various revival schemes of GOI, RBI, and NABARD like Agriculture

**SUPPLYCO**  
THE KERALA STATE CIVIL SUPPLIES CORPORATION LIMITED,  
MAVELI BUILDING, P.B.NO.2030, GANDHI NAGAR, KOCHI-682020  
Ph.No:0484-2207875, 2207876. E-Mail: [supplyco@supplyco.com](mailto:supplyco@supplyco.com), [www.supplyco.com](mailto:www.supplyco.com)  
For details visit our website: [www.supplyco.com](http://www.supplyco.com)

**THE RAMARAJU SURGICAL COTTON MILLS LIMITED**  
Registered Office: P.A.C. Ramsamy Raja Salai,  
Post Box No. 2, Rajapalanyam - 626 117.  
CIN: L117111N1939P000232 Telephone No: 04563 235904  
Website: [www.ramarajusurgical.com](http://www.ramarajusurgical.com), E-Mail: [rcsm@ramarajusurgical.com](mailto:rcsm@ramarajusurgical.com)

**NOTICE TO SHAREHOLDERS**

NSPT is hereby given that the Extra-ordinary General Meeting (EGM) of the Company will be held on Monday, the 25<sup>th</sup> January, 2021 at 10.00 A.M. at The Ramaraju Surgical Cotton Mills Limited Premises, 119, P.A.C. Ramsamy Raja Salai, Rajapalanyam - 626 117, Vengaloor District, Tamil Nadu to transact the business as contained in the Notice dated 30<sup>th</sup> December, 2020, sent to all the Members individually at their Registered Address and E-Mail ID on 31<sup>st</sup> December, 2020. The Notice is also displayed at the website of the Company. The Company is providing a Voting Facility for transacting the businesses contained in the said Notice. The e-voting period commences on 22<sup>nd</sup> January, 2021 (9.00 A.M.) and ending on 24<sup>th</sup> January, 2021 (5.00 P.M.). The cut-off date for the purpose of eligibility of vote is Tuesday, 19<sup>th</sup> January, 2021.

**TENDER NOTICE** Date: 31.12.2020  
(ONLY THROUGH ELECTRONIC TENDERING SYSTEM)  
The Kerala State Civil Supplies Corporation Limited is inviting tenders for the following items:

S.No	Item	Tender No	Closing Date & Time
1	Supply of Free Floor mat	PSS/SP-24/24570	07.01.2021 4.15 pm
2	Transportation cost for harvested Paddy to Mills	ES-22/2020	02.01.2021 09.00 am

**NOTICE TO SHAREHOLDERS**

NSPT is hereby given that the Extra-ordinary General Meeting (EGM) of the Company will be held on Monday, the 25<sup>th</sup> January, 2021 at 10.00 A.M. at The Ramaraju Surgical Cotton Mills Limited Premises, 119, P.A.C. Ramsamy Raja Salai, Rajapalanyam - 626 117, Vengaloor District, Tamil Nadu to transact the business as contained in the Notice dated 30<sup>th</sup> December, 2020, sent to all the Members individually at their Registered Address and E-Mail ID on 31<sup>st</sup> December, 2020. The Notice is also displayed at the website of the Company. The Company is providing a Voting Facility for transacting the businesses contained in the said Notice. The e-voting period commences on 22<sup>nd</sup> January, 2021 (9.00 A.M.) and ending on 24<sup>th</sup> January, 2021 (5.00 P.M.). The cut-off date for the purpose of eligibility of vote is Tuesday, 19<sup>th</sup> January, 2021.

**BHEL bags prestigious order of Reactor Header Assemblies from NPCIL against eBFR completion**

Amidst stiff competitive bidding, BHEL has won a prestigious order for the supply of 32 Reactor Header Assemblies from the Nuclear Power Corporation of India Limited (NPCIL). The order has been won under NPCIL's Fleet mode procurement of 10 Nuclear Reactors of 70 MWe PHWRs in 2017. The setting up of these 10 Nuclear Reactors will further energise the nuclear power programme and will give a boost to domestic manufacturing. BHEL has the distinction of being associated with all the three stages of the nuclear power programme and has been the primary supplier for Reactor Headers, Steam Turbines, Steam Generators, Motors, etc., under the nuclear power programme. Reactor Header Assemblies for 70 MWe PHWR based Nuclear Power Projects in India have been supplied by BHEL. The project is a state-of-the-art and skilled manpower to address the special design, manufacturing and testing requirements complying with international codes and standards for various components/equipment of NPPs. Presently, 75% of PHWR based Reactor Header Assemblies in India are supplied by BHEL-supplied Turbine and Generator sets.

**GSPB Indian Transco Limited**  
CIN : U40200GJ2011IS0007450  
Regd. Office: GSPB Bhavan, Sector-11, Gandhinagar-382010, Gujarat, India  
Tel: +91-79-86701001 Fax: +91-79-23236477 Website: [www.gspg.com](http://www.gspg.com)

**NOTICE INVITING TENDER**

GSPB, India Transco Limited (GTL) invites competitive bids through open bidding from competent agencies for following tenders vide single stage three part tender process.

TENDER-1	Hiring of Vehicle Services for GTIL Personnel at Site
Tender Document No	GITLMBB/PL/11000/040
Mode of Tender	Offline
Hard Copy Submission	through (i) procure
Tender to be downloaded from	<a href="http://gspggroup.com/GITL">http://gspggroup.com/GITL</a>
Tender published/download date	02/01/2021
Pre-bid conference	11/01/2021, 15:00 hrs
Last date to submit online Bid	21/01/2021, 18:00 hrs
Future Announcements	<a href="http://gspggroup.com/GITL">http://gspggroup.com/GITL</a>

**NOTICE TO SHAREHOLDERS**

NSPT is hereby given that the Extra-ordinary General Meeting (EGM) of the Company will be held on Monday, the 25<sup>th</sup> January, 2021 at 10.00 A.M. at The Ramaraju Surgical Cotton Mills Limited Premises, 119, P.A.C. Ramsamy Raja Salai, Rajapalanyam - 626 117, Vengaloor District, Tamil Nadu to transact the business as contained in the Notice dated 30<sup>th</sup> December, 2020, sent to all the Members individually at their Registered Address and E-Mail ID on 31<sup>st</sup> December, 2020. The Notice is also displayed at the website of the Company. The Company is providing a Voting Facility for transacting the businesses contained in the said Notice. The e-voting period commences on 22<sup>nd</sup> January, 2021 (9.00 A.M.) and ending on 24<sup>th</sup> January, 2021 (5.00 P.M.). The cut-off date for the purpose of eligibility of vote is Tuesday, 19<sup>th</sup> January, 2021.

**Punjab National Bank introduce PNB e-Credit Card**

National's leading public sector bank, Punjab National Bank (PNB), introduces PNB e-Credit Card, a digital equivalent of a physical Credit Card. It also introduces PNB e-Credit Card, an e-commerce platform and merchant wallet. Customers can view PNB e-Credit Card details by clicking on e-Credit Card facility in PNB Genie Mobile app. Existing PNB customers will need to update their PNB Genie with the latest app available on Google play store and Apple's app store to use the new feature. PNB Genie app will help customers in activation of card and international Domestic usage and setting up transaction limits for ATM, Ecommerce, POS and



