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Index

S No.	Topic	Pg No
1	Acknowledgment	3
2	About Hindustan Times	4
3	IT in Finance (FinTech)	6
4	SAP	13
5	Revenue and Expenses	15
6	Inventory	17
7	HT Purchase Order Flowchart	19
8	Inventory Management Definition and Flowchart	22
9	Functioning of different departments in HT	25
10	Workflow of newspaper printing in HT	26
11	Thankyou	29

Acknowledgement

About Hindustan Times



About the founder:

Born in 1878, Sunder Singh Lyallpuri was a leading Sikh member of the Indian independence movement, a general of the Akali Movement, an educationist and journalist. Lyallpuri played a key role in development of the Shiromani Akali Dal, and the Gurudwara Reform Movement of the early 1920s and also founding of Central Sikh League.

What is Hindustan Times?

Hindustan Times is an Indian English-language daily newspaper founded in 1924 by Sunder Singh Lyallpuri. Hindustan Times is one of the largest newspapers in India by circulation. According to the Audit Bureau of Circulations, it has circulation of 993,645 copies as of November 2017. The Indian Readership Survey of 2014 revealed that HT is the second-most widely read English newspaper in India after *The Times of India*. It is popular in North India, with simultaneous editions from New Delhi, Mumbai, Lucknow, Patna, Ranchi and Chandigarh.



The Delhi-based *Hindustan Times* is part of the KK Birla group and managed by Shobhana Bhartia, Rajya Sabha member of Congress Party and daughter of the industrialist Krishna Kumar Birla and granddaughter of Ghanshyam Das Birla. HT Media Limited is a subsidiary of The Hindustan Times Limited which is a subsidiary of Earth stone Holding (Two) Limited. The KK Birla group owns a 69 percent stake in HT Media, currently valued at ₹ 834 crore. When Shobhana Bhartia joined *Hindustan Times* in 1986, she was the first female chief executive of a national newspaper. Shobhana has been nominated as a Rajya Sabha MP from Congress Party. Along with *Hindustan Times*, HT Media owns Desimartini, Fever 104 FM, and the newspaper *Mint*.

Supplements of Hindustan Times

- Brishu
- HT Education
- HT Estates
- Shine Jobs
- HT Live
- HT Cafe

IT in Finance (FinTech)

A Simple Definition

The term “fintech company” describes any business that uses technology to modify, enhance, or automate financial services for businesses or consumers. Some examples include mobile banking, peer-to-peer payment services (e.g., Venmo, CashApp), automated portfolio managers (e.g., Wealth front, Betterment), or trading platforms such as Robinhood. It can also apply to the development and trading of cryptocurrencies (e.g., Bitcoin, Dogecoin, Ether).

History of Fintech

Despite the fact that fintech seems like a relatively recent development in technological advances, the underlying concept has existed for quite some time. It is generally considered that early credit cards in the 1950s were the first fintech products to become available to the general public, as they eliminated the need for consumers to carry physical currency. Fintech evolved from there to include bank mainframes and online stock trading services. PayPal was one of the first fintech companies to be founded in 1998, operating primarily on the internet. Mobile technology, social media, and encryption have also further revolutionized the business model. We rely on these mobile payment apps, blockchain networks, and social media-based payment options because of this fintech revolution.

The Technologies that power FinTech

Modern fintech relies primarily on AI, big data, and blockchain technology to redefine how companies transfer, store, and protect digital currency. Specifically, AI can help businesses better understand their customers' behavior and spending habits by providing valuable insights. Using big data analytics, companies can predict market changes and create data-driven business strategies. The blockchain technology in finance enables decentralized transactions without the need for a third party's input; relying on a network of participants to monitor changes or additions to encrypted data.

The role of IT in Finance

Information technology's role in financial services has changed the global financial network's capacity for exchanging information. Financial services are heavily reliant on information technology for many reasons, but most notably for the electronic networks that exchange information.

In today's financial services, it's all about creating a faster, more efficient service which is embedded in a more mobile-based approach that offers customers greater flexibility. Cloud-based technologies are so commonly used that information technology is incredibly important.

Taking into account information technology, one needs to take into account the global financial systems that allow this technology to flourish and function globally. As a result of the role of information technology in finance, financial institutions are able to continuously acquire new information at the same rate as their competitors. Information technology also makes it easier for customers to complete online transactions, creating a better sense of confidence in finance, allowing for information technology to develop and initially creating a faster, more efficient service. The financial reporting industry is also one that impacts the financial services industry substantially within the realm of information technology. Financial reports have benefited greatly from the growing modernizations centered around information technology.

In general, technology has driven a persistent imperative for accessibility, innovation, and convenience, and this is something that has never gone away. Information technology plays a large role in finance departments, from small to large applications and operations. As a consequence of information technology, communication is also a very critical component, and communicating more efficiently offers a number of benefits from both perspectives.

The creation of more automated and commoditized processes and the use of robo-advisors increase the power of information technology in our society today. As a prime example of how IT has changed how we look at asset allocation and investment opportunities in wealth management, this is a prime example of how IT has taken over our world. As stated earlier in this article, computers are also important in finance because they improve storage, reporting, and file management. Data reporting and analysis play tangential roles with cloud-based services such as Dropbox.

The use of online banking, mobile payments, and transactions are becoming increasingly popular in today's society. Since financial transactions are used so often, there are a lot of vulnerabilities. Staying current means adapting to the latest technology and security. Even though there are a lot of risks that are associated with the use of information technology, there are a lot of positive aspects to the use of higher technology.

There are billions of financial transactions that are happening on a day-to-day basis. This is why information technology is perfect for the way the financial systems are set up. The software tools and computer systems that are in place for automation, create a huge importance for the use of information technology in finance.

Scope of IT in Finance

Digital disruption is completely changing the rules of business, and companies that don't stay on top will find it difficult to catch up with more agile competitors. Intel describes this state of extreme disruption in business as the Vortex of Change, where new technologies are transforming companies across every industry, from healthcare to entertainment to transportation and manufacturing.

Jim Henrys, Director of Business Solutions at Intel explains why technology is disrupting multinational monopolies: "The democratization of technology is the key driver of disruption. Cloud and mobile technologies have already turned business models upside down and given start-ups the power to disrupt entire industries, regardless of their size, but further unprecedented technological change is just around the corner – so this really is still early days".

In addition to being unable to innovate, organizations operating on outdated hardware waste unnecessary resources. "In a world where everything is changing and connecting, the biggest mistake to make today is to think you'll be on top indefinitely and stand still," warns Henrys. Not only must businesses update their IT infrastructure, they must also develop completely new business models and Triple Bottom Line (TBL) strategies that will enable them to flourish in the digital landscape.

Business success is measured in terms of three elements: economic, environmental, and social. While money is inevitably the driving force, being socially and environmentally responsible is vital to any business's bottom line in the digital age. In addition, businesses need to revamp their workplaces in order to foster a productive workplace culture and provide employees with smart work methods.

"Many organizations fool themselves into thinking they foster creativity and innovation across their workforce," says Andrew Moore, GM of the Digital Transformation Office at Intel. "In reality, employees are often hesitant to come forward with ideas at most of the largest corporations in the world. Usually, it's because they know senior leaders won't take on board concepts unless they're backed up with a fully polished presentation and a detailed ROI calculation. This leads to companies being overtaken by agile competitors who aren't afraid of taking risks and trying radical things."

A business must ensure it is the disruptor instead of being the disruptor in order to stay competitive. The Financial Services Industry (FSI) has adapted slowly to innovative technologies, while many sectors have already been transformed by them. As innovation continues to accelerate, the financial sector has a lot of catching up to do, hampered by antiquated infrastructure and more stringent regulations than most other sectors.

According to Gerald Grattoni, Head of EMEA Financial Services Industry Solutions at Intel Corporation, four key topics must be addressed by FSI businesses to ensure success in the digital age:

- 1) **Cyber Security:** All businesses in the digital era must deal with the issue of cyber security. To maintain consumer trust, banks need to assure them that their financial and personal information is secure. Security of customer data will be enhanced by new systems such as multifactor authentication.
- 2) **Compliance Regulation:** “For the last ten years, this has been top of mind for the industry as regulations have become increasingly stringent,” says Grattoni. “Businesses are challenged with turning the significant operational costs involved into a model that can drive new value and business”. Compliance will continue to evolve as emerging technologies such as artificial intelligence enable banks to make more effective use of big data.
- 3) **Evolution of customer engagement:** “Customers are now a lot more tech-savvy and have different expectations on how they experience their financial services, putting pressure on banks to adapt,” says Grattoni. Along with the expectation for consistent experiences across devices, there is also a demand for real-time digital payments, both of which require the underlying technology to be updated. In particular, younger generations expect the same convenience that they get from other non-finance platforms such as Netflix*, Spotify* and Facebook*. As such, customer empathy is absolutely vital.

Five Years Scope

Looking forward, it will be crucial to consider how emerging technologies – such as artificial intelligence, cloud computing, and IoT – will manipulate the landscape and inspire new business models. “You can see early deployments of some of these technologies already but we’re looking at them becoming more mainstream in the next few years,” says Grattoni. In contrast to relatively 'new' sectors, like online retail and social media, banks have been slow in utilizing the valuable data they possess. Machine learning and artificial intelligence should be integral parts of any forward-looking digital business strategy. Not only do they streamline operations and remove inefficiencies from the payment process, but they can also vastly improve customer interfaces and personalization. “Three things have come together – the emergence of big data, the evolution of drastically improved hardware, and smarter algorithms. When you plug these three together, it’s a dream recipe for the acceleration of AI,” says Grattoni.

Intel has already showcased a number of developments in this area, including the Movidius Myriad X Unit (VPU) Vision Processing, Intel RealSense technology,

which integrates 'human-like senses' into devices, and a self-learning neuromorphic chip called Loihi, which mimics the brain's functions.

What will the Future look like?

In more than a decade, emerging technologies will completely transform the financial services industry. As more decisions are made by machines, trust will reach a tipping point as AI and machine learning become integral to FSI businesses. Customers would be able to interact with technology in a much more natural way with AI and robotics advances. Blockchain, which forms the foundation of Bitcoin, will also benefit the finance sector of the future.

In short, a shared ledger is a database that records ownership and provides a permanent record of transactions. It is not needed for the ledger to be overseen by a central authority, as it is validated by the network itself. A shared ledger's audit trail will revolutionize several areas within FSI, including fraud detection and tax collection.

Furthermore, banks will no longer resemble what they are today. Banks will no longer resemble what they are today. Grattoni states that the fortress looks safe, and fortified and that the inside is pretty dull and there isn't much activity there. That was his understanding until he stumbled upon an unusual branch of a Boston bank. Several people were seated at tables with laptops, a barista was serving coffee and the television played sports. The concept of a dying branch had been turned upside down, he explains. It is important to improve the customer experience, and it is possible to do that.

There are two possible directions for banks from 2030 onwards, says Grattoni, who believes that they could either become core transaction platforms or fully-featured lifestyle companies. "In the first example, banks lose their customer-facing infrastructure, including branches, websites, apps and sales staff, to become infrastructure providers, concentrating on transactional services, capital financing and loans, and handling all aspects of regulation and compliance," explains Grattoni. "They will then let other consumer-focused companies connect to this service to provide a user-focused front end". Organizations can provide financial products as part of their regular business models, or even offer them to employees as benefits. However, this model will require open-source, modular technology with open standards to be successful.

"The alternative route is the complete opposite. It sees banks embracing the data they do have to gain better insight into their customers than even the most data-savvy web

company can,” says Grattoni. “Arguably, the transactional data that banks hold gives more of an insight into a customer’s habits than their online activity.”

Another possibility that could happen as part of either of these two scenarios is the bank as a central data custodian. As know-your-customer (KYC) initiatives evolve to become almost 100% accurate, banks could potentially become responsible for a person’s core data profile, which is then shared with the government and other organizations. For this to become a reality, data security needs to be the top priority.

The leveling of capital markets is another potential scenario for the future of finance. With connected devices and readily available market data set to level out the asymmetric playing field of financial information, investment banks may no longer be at such an advantage. What’s more, AI will lower the risk, and therefore the return, on investments by making decisions based on predictive analytics.

In conclusion, the financial sector has been slow to adapt to the digital landscape, but is set to undergo an unprecedented change in the coming years – and FSI businesses must be ready. Organizations will need to update legacy infrastructure and move towards multi-cloud technology that allows agile, forward-thinking business models. Companies must look ahead to 2030 today and consider the 8 questions that all businesses need to answer for a successful digital transformation. “The reality is that people are struggling to address decisions that were taken 30 years ago. In your 2030 strategies, the decisions you make now are absolutely vital,” warns Grattoni.

The importance of IT in Finance

It is widely considered that information technology is very useful for financial services. Digital technology is used by numerous financial organizations every day, from the exchange of financial tools to the estimation of earnings.

Modern financial services mainly focus on providing faster, more organized customer experiences online. Many people prefer to use mobile applications in today's fast-paced world.

20 years ago, this option of paying bills through a mobile device did not exist. Information technology is a crucial component of financial services in many ways. Companies can also update at the same rate as their competitors with the aid of technology.

With the help of information technology, social media can provide valuable data on their consumers. The organizations can increase their brand credibility and gather data by integrating online communities with their products.

Using IT eliminates the need to use checks to transfer financial information. The internet detects a person’s bank account balance by credit or debit card purchase and

swiftly rejects a transaction if there is no sufficient money. The staff in a traditional bank usually don't work on weekends. In contrast, the internet does not know the concept of holidays, so the consumer can initiate a transaction from the comfort of his own home at any time.

Internet banking has revolutionized the finance industry with mobile payment applications like Paytm, phonepe and Google Pay. Several financial companies have stepped up their security game, to reduce the risks posed by the internet.

SAP

SAP is a German multinational corporation based in Walldorf, Baden-Wurttemberg that develops enterprise software to manage business operations and customer relations. The company is especially world's third-largest publicly-traded software company by revenue, and the largest German company by market capitalization. Apart from enterprise software products, such as human capital management (HCM) software, customer relationship management (CRM) software (also known as customer experience), enterprise performance management (EPM) software, product lifecycle management (PLM), supplier relationship management (SRM) software, and supply chain management (SCM) software.

SAP in Finance (SAP FI)

SAP FI stands for Financial Accounting and it is one of the important modules of SAP ERP. It is used to store the financial data of an organization. SAP FI helps to analyze the financial conditions of a company in the market. It can integrate with other SAP modules like SAP SD, SAP PP, SAP MM, SAP SCM, etc.

SAP FI comprises of the following sub-components:

- Finance Accounting General Ledger.
- Finance Accounting Accounts Receivable and Payable.
- Finance Accounting Asset Accounting.
- Finance Accounting Bank Accounting.
- Finance Accounting Travel Management.
- Finance Accounting Fund Management.
- Finance Accounting Legal Consolidation

Where do we use SAP FI?

SAP FI module enables you to manage financial accounting data within an international framework of multiple companies, currencies, and languages. SAP FI module mainly deals with the following financial components.

- Fixed asset
- Accrual
- Cash journal
- Accounts receivable and payable
- Inventory

- Tax accounting
- General Ledger
- Fast close functions
- Financial statements
- Parallel valuations
- Master data governance

SAP FI consultants are mainly responsible for implementing Financial Accounting and Cost Accounting with SAP ERP Financials.

Revenue and Expenses

1) Revenue:

Revenues are the gross proceeds a company receives when it sells its goods or services and is sometimes simply referred as sales.

2) Expenses:

Expenses can be related to a multitude of different types of costs such as labor, marketing and advertisements, rent, utility, bills, insurance, taxes, interests, depreciation and amortization

Types of Revenue

1) Operating

Revenue you receive from your business main activities.

2) Non-Operating

Money earned from a side activity that is unrelated to the business.

Source of Revenue in Hindustan Times

1) Advertisement Revenue

Advertisement is a revenue source for publications and a gauge as to their ability to generate advertisement revenue.

2) Circulation/Readership Revenue

This is a calculation of people who read the publication. Readership is almost higher than circulation.

Types of Expenses

1) Operating Expenses

Operating expenses are related to selling goods and services and include sales, salaries, and shop rent

2) Financial Expenses

They are costs incurred from lenders or creditors. They are expenses outside the company's core business.

3) Extraordinary Expenses

Costs incurred for large one-time events or transactions outside the firms regular business activity.

4) Non-operating Expenses

These are costs that cannot be linked back to operating revenues.

Expenses in Hindustan times

- Printing and Paper
- Ink
- Events
- Salaries
- Spares
- Inventory Maintenance

Inventory

Items stored in HT inventory

- Paper
- Ink
- Plate
- Chemicals
- Spare Parts
- Services

Store Inventory

A store inventory is a record of all items that are available for use in your daily business operations. The store inventory increases with your purchases and decreases with sales or consumption.

Purchase Requisition (PR)

A purchase requisition is an internal document used by an employee to purchase goods on behalf of the firm. These purchases may be for business operations (such as office supplies), inventory, or manufacturing inputs.

Purchase Order (PO)

A purchase order, or PO, is a legal document a buyer sends to supplier or vendor to authorize a purchase. Purchase orders outline what the buyer would like to purchase and how much of it they would like to receive.

Process of Purchase Order

- 1) The process begins with recording the purchase order basic details and creating the requisition for integral approval.
- 2) The requisition then needs to be approved by a manager or the finance department or any other required officer before the PO is created and sent to the supplier.
- 3) The vendor or the supplier is automatically notified and invited to review the purchase order.
- 4) The supplier either accepts the order or declines it, in which case a reason must be provided and sent back to the buyer.

- 5) In case the vendor accepts the order and delivery date is confirmed, the final details are sent to the receiving department.
- 6) Next steps involve receiving goods, physical verification of goods, receiving invoice and payment to the vendor within agreed terms.

Quotation

A quotation is a document that a seller provides to a buyer to offer goods or services at a stated price, under specified conditions.

Goods Received Note (GRN)

GRN is a document that acknowledges the delivery of goods to a customer by a supplier. A GRN consists of a record of goods that the buyer has received.

GR/IR (Goods Received/ Invoice Receipt)

It is a clearing account that is can be used when goods arrive before the invoice is generated, or when goods arrive before the invoice is generated or when an invoice arrives before the goods are delivered.

Store person

A store person checks and examines the stock that arrives in warehouses and storage facilities where stock is held. Incoming goods are cross referenced against the invoices to ensure there are no discrepancies.

Three-way matching

Three-way match is the process of comparing the purchase order, invoice and goods receipt to make sure they match before approving the invoice for payment. If they match, the supplier's invoice will be approved for payment. A 3-way match helps decide if an invoice should be paid partly or in full.

Benefits of three-way match

- Time and money saver
- Good supplier-buyer relationship
- Auditing made easy

HT Purchase Order Flowchart

Algorithm:

Abbreviations:

HT: Hindustan Times

HT- (step number): The Step is for Hindustan Times Section

V- (step number): The Step is for Vendor Section

PR: Purchase Requisition

PO: Purchase Order

STEP HT-1: START

STEP HT-2: CREATE A PURCHASE REQUISITION

STEP HT-3: IS THE PR APPROVED?

 STEP HT-3.1: IF YES, MOVE TO STEP HT-4

 STEP HT-3.2: IF NO, MOVE BACK TO STEP HT-1

STEP HT-4: RECEIVE QUOTATION FROM 3 DIFFERENT VENDORS

STEP HT-5: QUOTATION 1, QUOTATION 2, QUOTATION 3

STEP HT-6: SELECT LOWEST COST QUOTATION

STEP HT-7: GENERATE PO

STEP HT-8: SEND PO TO THE VENDOR

STEP V-9: GENERATE AND SEND INVOICE TO HT

STEP HT-10: IS THE INVOICE, OK?

 STEP HT-10.1: IF YES, MOVE TO STEP HT-11

 STEP HT-10.2: IF NO, MOVE BACK TO STEP V-9

STEP HT-11: SIGN INVOICE

STEP V-12: GENERATE ORDER

STEP V-13: SHIP ORDER

STEP HT-14: IS THE ORDER, OK?

STEP HT-14.1: IF YES, MOVE TO STEP HT-15

STEP V-HT-14.1: REPORT TO VENDOR AND SKIP TO STEP V-21

STEP HT-15: PHYSICAL VERIFICATION BY STORE PERSON

STEP HT-16: IS EVERYTHING OK?

STEP HT-16.1: IF YES, MOVE TO STEP HT-17

STEP HT-16.2: IF NO, MOVE BACK TO STEP V-HT-14.1

STEP HT-17: GERNERATE GRN WITHIN 24 HOURS

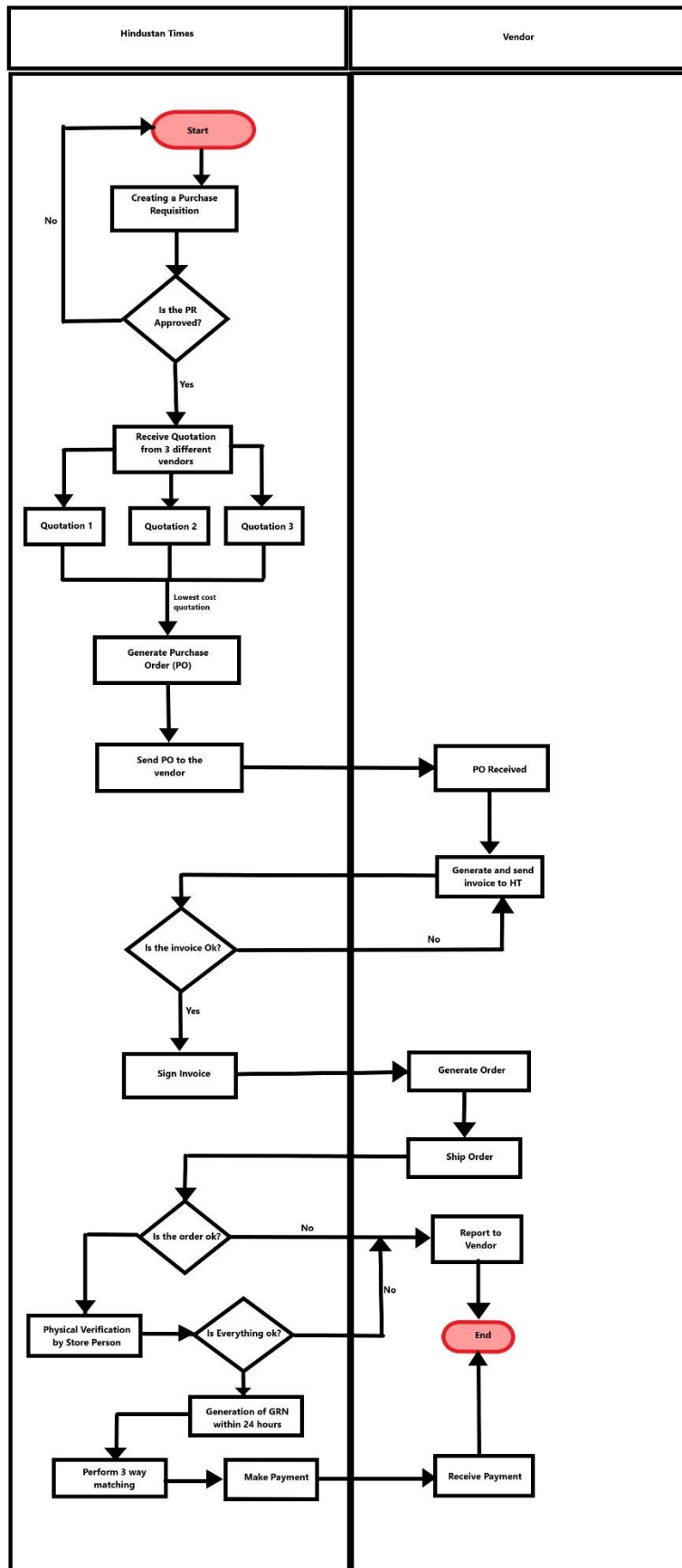
STEP HT-18: PERFORM 3-WAY MATCHING

STEP HT-19: MAKE PAYMENT

STEP V-20: RECEIVE PAYMENT

STEP V-21: END

Flowchart:

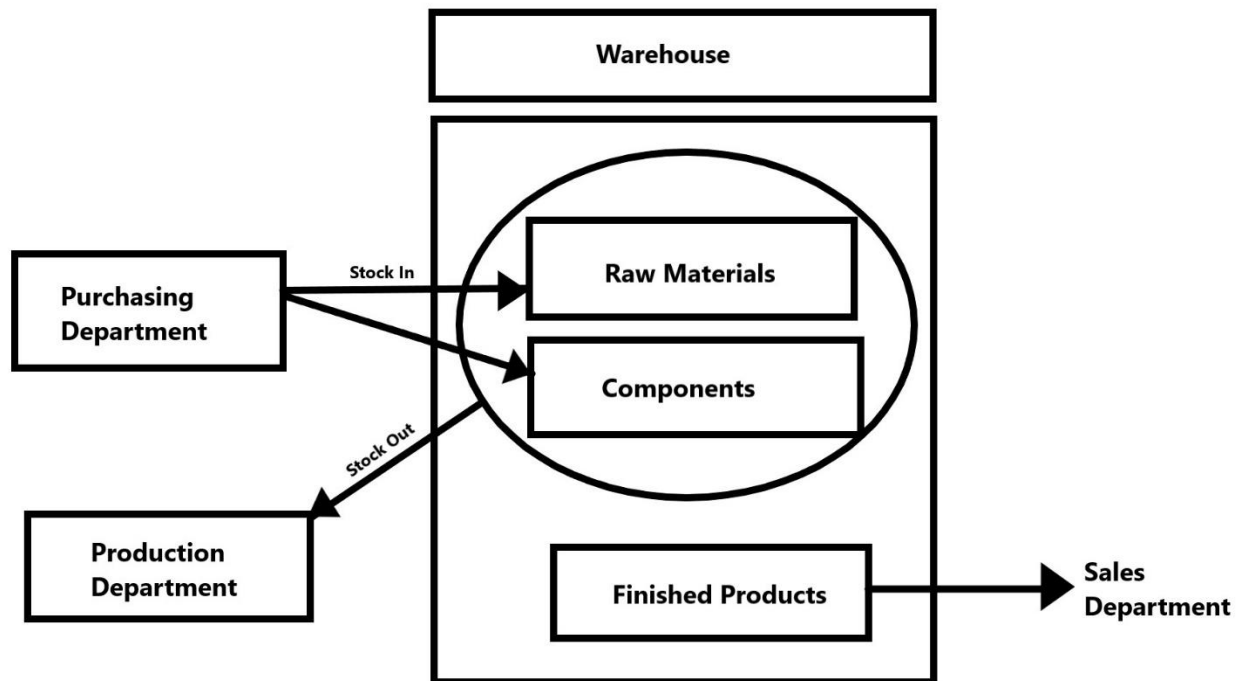


Inventory Management

The term refers to the process of supervising and controlling the stock items for a company. The inventory management ensures that the company always has needed materials and products while keeping the cost items for a company.

Effective inventory management is at the core of supply chain management excellence.

Warehouse Diagram:



Algorithm

Abbreviations:

HT- Hindustan Times

QC- Quality Control

FD (step number): The following step is in Financial Department Section.

W (step number): The following step is in Warehouse Section.

PUD (step number): The following step is in Purchasing Department Section.

QCD (step number): The following step is in QC Department Section.

PD (step number): The following step is in Production Department Section.

SD (step number): The following step is in Sales Department Section.

STEP PUD-1: START

STEP PUD-2: PURCHASING MATERIALS

STEP W-3: STOCK IN

STEP W-4: SETTLEMENT OF PURCHASING INVOICE

STEP W-FD-4.1: ACCOUNT PAYABLE

STEP W-5: STOCK OUT

STEP PD-6 STOCK REQUEST

STEP PD-7: STOCK ENQUIRY

STEP PD-8: PRODUCTION

STEP QCD-9: QUALITY INSPECTION

STEP W-10: STOCK IN

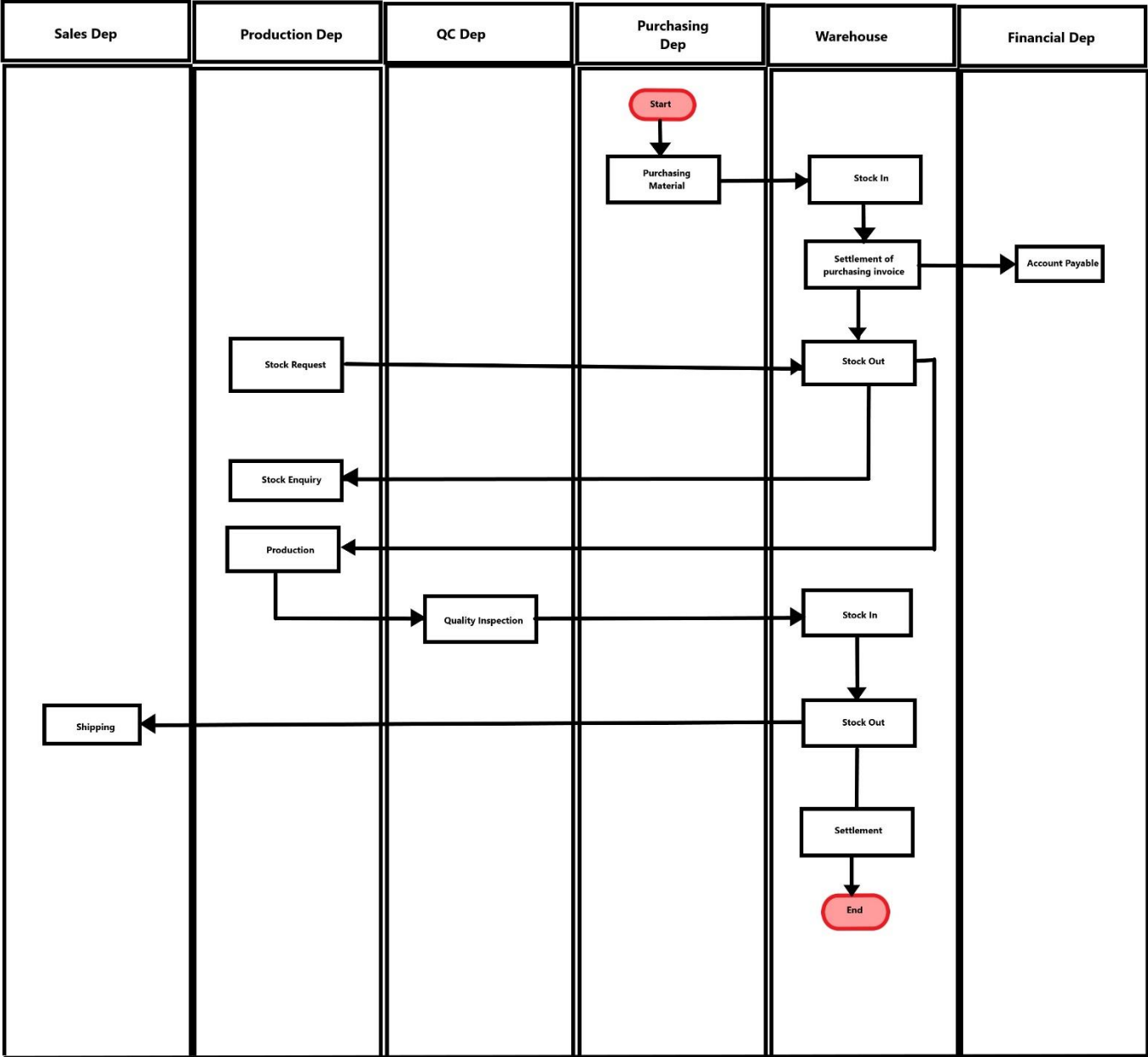
STEP W-11: STOCK OUT

STEP SD-12: SHIPPING

STEP W-13: SETTLEMENT

STEP W-14: END

Flowchart



Functioning of Different Departments in HT

Departments in HT:

1. Media Marketing: This department is at the top of the hierarchy of news paper printing. This department is responsible for bringing in advertisements for Hindustan Times.
2. Editorial: This department is responsible for writing news articles for the newspaper. Every district has its own editorial department and editors.
3. Production: After the media marketing brings in the advertisements and editorial write the news articles; the production of the newspaper begins. The production department is responsible for printing of newspaper.
4. Circulation: The circulation department work starts after the production department. This department is responsible for the circulation of the printed newspapers.
5. Commercial: This department is responsible for the collection of revenues. This department has two different sub-departments, which are;
 - a. MM Commercial: This department is responsible for the collection of revenues for the advertisements brought by the media marketing department.
 - b. Cr Commercial: This department is responsible for the collection of revenues made by the circulation of the newspapers.
6. Finance: All the revenues made are reported to the finance department and then the finance departments accounts for all the revenues. This department also accounts for all the expenses of Hindustan Times.
7. Human Resources (HR): This department is responsible for the wellbeing of the employees, keeping track of employee requirements and recruiting, etc.
8. IT: This departments maintains the IT infrastructure of the company. This departments also manages the liege line.

Workflow of newspaper printing in HT

Algorithm:

Abbreviations:

MM (step number): This means that the following step is in the media marketing section.

E (step number): This means that the following step is in the editorial section.

IT (step number): This means that the following step is in the IT section.

P (step number): This means that the following step is in the production section.

CR (step number): This means that the following step is in the circulation section.

C (step number): This means that the following step is in the commercial section.

F (step number): This means that the following step is in the finance section.

STEP MM-1: START

STEP MM-2: COLLECTION OF ADVERTISEMENTS.

STEP E-3: WRITING NEWS ARTICLES.

STEP IT-4: SENDING THE ADVERTISEMENTS AND NEWS ON THE DUMMY TO THE
PRODUCTION DEPARTMENT THROUGH LEIGE LINE.

STEP P-5: PRINTING THE NEWSPAPERS.

STEP CR-6: DISPATCHING AND CIRCULATING THE NEWSPAPERS TO DIFFERENT
DISTRICTS.

STEP C-6: COLLECTION OF REVENUES MADE FROM ADVERTISEMENTS AND
CIRCULATION

STEP C-7: SENDING THE DETAILS OF REVENUE TO THE FINANCE DEPARTMENT.

STEP F-8: UPDATING THE BOOK ACCORDING TO THE REVENUES.

STEP F-9 END.

Flowchart:

